

GIC HOUSING FINANCE LIMITED



Vacancies Available for Various Cadre

S. No.	Below are the common points which are applicable to all the vacancies:
1	The minimum education required is mentioned for all job roles; however, candidates who possess additional education will be given preference.
2	Candidates, who have applied and have already been interviewed for GICHFL in previous 3 months, should do not apply again for this positions, since they wont be considered for this process.
3	Last date of submission of the application is 30th September 2024.
4	Click on the link to apply for particular Job opening

S. No.	Department	Role Name	Job Description	No. of Vacancies	Location	Link to apply
1	Credit	Junior Executive	<ul style="list-style-type: none"> • KYC documents validation online at login stage of application including collection of documents as per KYC policy of the Company. • Collection of Pre-sanction documents of Income for salaried/self employed/NRI individuals and bank statements online through third party API applications like Perfios. • Generation of Credit Bureau reports and ability to read the reports and verify the repayment track of the customer. • Income validation in software and working out the loan eligibility basis averaging income and after taking into account all obligations. • Ability to conduct personal discussions with Borrowers at time of onboarding and also collecting all relevant information required for processing the loan applications. • Coordination with Branches/HO for clearing the clarifications called for and ensuring smooth processing of the applications received within the TAT required by the Company. • Ensuring daily productivity in processing of applications received at Branch/HUB/HO for rendering timely service to the Customers and to augment the Business at Branches/HUB. • Ability to speak to the Customers with confidence at Front end desk during processing of applications. • Should be also conversant with Post sanction processing till disbursement and process involved for the same including documentation, loan document execution, obtaining third party verification reports etc with required TAT and ensure quick service to customers. 	15	<ul style="list-style-type: none"> • Bengaluru • Mumbai • Hyderabad • Kolhapur • Goa • Nellore • Patiala • Delhi- NCR <p>(Please specify the location while applying for job on the portal)</p>	http://nauk.in/cs4xYBQ
2	Operations	Junior Executive	<ul style="list-style-type: none"> • Preparation of various financial notes (bills/waivers/refunds/etc.) related to customers and branches and doing necessary follow-ups with competent authority at head office/Hub to get the necessary approval. • Preparation of various reports, MIS and other documents for internal and external stakeholders. • Processing of Re-KYC of customers. • Candidate should have proficiency to work on Microsoft Excel, Word etc. • Processing of Vendors bills of different types, with follow-ups with vendors, and ensuring timely processing of bills. • Handling customer complaints and escalations. • Co-ordination with customers for required documents. 	15	<ul style="list-style-type: none"> • Mumbai • Chandigarh • Kolkata • Delhi- NCR • Hyderabad • Jaipur • Lucknow • Pune • Bengaluru <p>(Please specify the location while applying for job on the portal)</p>	http://nauk.in/cs4xYLi
3	Sales & Marketing	Branch Manager	<ul style="list-style-type: none"> • Oversee the recruitment of Direct Sales Agents (DSA) to ensure the branch is staffed with capable and motivated individuals. • Manage the productivity of DSAs, providing guidance and support to help them achieve their sales targets. • Maintain the Turnaround Time (TAT) of files, ensuring all processes are completed efficiently and within the designated time frames. • Achieve branch sales targets through strategic planning and effective execution of marketing activities. • Establish new tie-ups with builders to expand the branch's market presence and customer base. • Maintain the quality of the branch's portfolio, focusing on customer retention and minimizing delinquencies 	18	MMR	http://nauk.in/bWkg1cl
					Pune	http://nauk.in/bWkg3br
					Ahmedabad, Surat, Jaipur	http://nauk.in/cs4xY0h
					Delhi, Indore, Kolkata	http://nauk.in/cs4xY3S
4	Sales & Marketing	Location Head	<ul style="list-style-type: none"> • Oversee and manage the performance of Branch Managers within the assigned region, providing guidance and support to ensure branch-level success. • Ensure consistent DSA recruitment and productivity across all branches, setting and monitoring goals to maintain high standards. • Maintain the Turnaround Time (TAT) of files for all branches, ensuring efficiency and compliance with company policies. • Drive the achievement of regional targets through strategic planning, resource allocation, and marketing initiatives. • Establish and nurture new tie-ups with builders and other key stakeholders to expand the region's market presence. • Ensure the quality and retention of the regional portfolio, minimizing risk and ensuring customer satisfaction across all branches. 	7	MMR, Pune, Gujarat	http://nauk.in/cs4xZM8
					Kolkata, Hyderabad	http://nauk.in/cs4xZR9
					TN, Kerala	http://nauk.in/cs4xZVP

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5	Accounts & Finance	AVP	<p>1. Financial Reporting and Compliance:</p> <ul style="list-style-type: none"> • Preparation, review, and analysis of financial statements in compliance with Ind AS. • Ensure timely and accurate reporting of financial information to internal and external stakeholders. • Manage compliance with regulatory requirements and accounting standards, and local regulations. <p>2. Accounting Standards and Policies:</p> <ul style="list-style-type: none"> • Frame, implement, and maintain accounting policies and procedures in alignment with Ind AS. • Address complex accounting issues and ensure adherence to accounting standards and company policies. • Monitor changes in accounting regulations and standards and assess their impact on financial reporting and operations. <p>3. Budgeting and Forecasting:</p> <ul style="list-style-type: none"> • Lead the budgeting and forecasting processes, including variance analysis and financial projections. • Provide insights and recommendations to senior management on financial performance and strategic initiatives. <p>4. Internal Controls and Audit:</p> <ul style="list-style-type: none"> • Establish and maintain robust internal controls to safeguard Company assets and ensure accurate financial reporting. • Coordinate with internal and external auditors during audits, ensuring all audit requirements are met and issues are addressed promptly. <p>5. Financial Analysis and Strategy:</p> <ul style="list-style-type: none"> • Conduct financial analysis to support strategic decision-making and performance evaluation. • Collaborate with senior management to develop and implement financial strategies that align with the Company's goals. <p>6. Team Management and Development:</p> <ul style="list-style-type: none"> • Mentor a team of finance professionals, fostering a collaborative and high-performance work environment. • Provide training and development opportunities to team members to enhance their skills and knowledge. <p>7. Stakeholder Communication:</p> <ul style="list-style-type: none"> • To assist communication of financial performance and strategies effectively to stakeholders, including Board members, investors, and regulatory authorities. • Prepare financial reports, presentations and analysis for Senior management and the Board of Directors. <p>8. Preparation of Annual Report of the Company</p> <p>9. GST, TDS, Income Tax Return Filing and Corporate Taxation and all other matters relating to Taxation.</p> <p>All other Functions related to Finance & Accounts including supervision of day to day activities of Finance department and would be working under CFO.</p>	1	Corprate Office, Mumbai	http://nauk.in/b7e12CM
6	Accounts & Finance	Sr Executive	<ul style="list-style-type: none"> • Responsible for Budgeting and reporting; Forecasting and investigating finance and accounting issues. • Preparing and filing GST returns (GSTR-1, GSTR-3B, GSTR-6, GSTR-9) GST Reconciliation & other GST related issues/matters. • Good knowledge of accounting standards/ IND AS/ IFRS. • Handling fixed assets accounting & fixed assets registers • Preparing Financial Statements. • Responsible for checking all Bank entries including, Purchase, Sale, Expenses. • Conducts risk assessments and identifies controls in place to mitigate identified risks. • Asset Liability Management (ALM) – Preparation & filing of ALM returns (Quarterly / Half-yearly) • Income Tax Appeal (Reply to Income Tax Notices & handling Income Tax Appeal matters) • Preparation & filing of TDS Return & other TDS related matters. • Handle Statutory Audit, Tax Audit, GST Audit & Internal Audit. • Preparation of Company's Annual IT Return & Computation of Advance Tax. 	3	Corprate Office, Mumbai	http://nauk.in/ch9MYyl

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7	CISO	Security GRC Engineer	<ul style="list-style-type: none"> • Develop, implement and maintain organizations governance, risk and compliance program to ensure adherence to relevant regulations, standards and internal policies. Should be well versed with RBI, NHB, IRDAI and Cert-IN cyber security guidelines and regulations. • Conduct regular reviews and audits of security policies, procedures and controls to evaluate compliance status, identifying areas for improvement and implementing corrective measures as necessary. • Conduct periodic risk assessments to identify risks and vulnerabilities, implementing controls and measures to mitigate risks effectively. • Design, deploy and manage security technologies and solutions to protect the organization's infrastructure and digital ecosystem. • Lead and coordinate internal and external audits, assessments, and certifications. Prepare and submit regulatory filings and reports as mandated by relevant regulatory agencies, ensuring accurate and timely submission to maintain compliance obligations. • Lead vendor management efforts for security-related services, including security assessments and managed security services. • Develop and implement a robust third-party risk management program to assess and mitigate security risks associated with vendors and other external partners. • Coordinate with various internal stakeholders for closure of all open IS issues / audit findings. • Stay updated on the latest cybersecurity threats, vulnerabilities, and technologies, and recommend security enhancements or new security solutions as needed. • Participate and conduct periodic security awareness training and education programs for employees. 	1	Corprate Office, Mumbai	http://nauk.in/ch9MYJJ
8	IT	Database Administrator & SQL Developer	<ul style="list-style-type: none"> • Database Administration Skills, Knowledge of Datawarehouse / Data Lake, Good SQL Development skills • Working knowledge of Tables, Views, Schemas, Procedures, functions, triggers, CTE, Cursor, security (encrypt / decrypt), logs, data structures, database sizing, data integration and migration strategies, Import - Export • Managing and tracking successful database software Installation, Patch Management and Maintenance • Developing, managing, monitoring and maintaining data ETL and ELT jobs on Microsoft SQL Server and Oracle databases • Working knowledge of Azure Data Factory & Synapse • Working knowledge of data warehousing and data mining • Should be able to initiate, execute, monitor database admin related activities in coordination with different software vendors • Managing regulatory defined specific data handling based on nature of data and security requirements, example: PII data • Developing, managing, monitoring and tracking database Backups and Recovery • Managing and administrating both on-premise and Cloud databases and/or integrations within them • Devising, monitoring and tracking database and data access Security mechanism for company's business software databases • Managing and controlling the Authentication and authorization of data from company databases • Responsible for Capacity Planning for any requirements related to data • Continuously monitoring database server's performance and security, finding opportunities for improving implementations and performance • Troubleshooting any database related issues and solving if possible else engaging vendor to resolve the same 	1	Corprate Office, Mumbai	http://nauk.in/ch9MZa9
9	IT	Network Engineering Admin	<ul style="list-style-type: none"> • Ensuring the effective administration of company's network system • Knowledge of different network architecture models and required hardware / software / controls. • Knowledge of MPLS + ILL + Broadband setups, related switches / routers / firewalls / Monitoring logs and consoles • Performing troubleshooting on all network programs when required • Preparing post-mortem reports and performing trend analysis when there are network system failures • Ensuring setup of fail-proof, backup oriented, zero downtime networks • Managing vendors proposals, relations, issue tracking and triaging • Developing proposals and helping to finalize opportunities that reduce expenses • Developing and maintaining all of the comprehensive paperwork associated with the implemented network • Assisting other departments when it comes to localised issues • Coordinating with various different departments to help develop a network design that runs smoothly • Managing all of the technical network resources for both projects and the company as a whole • Assisting and providing help to branches in network related issues as and when required • Supervising and ensuring there is an optimal level of technical backup at all times • Administering and ensuring network related project completion at HO or BO. 	1	Corprate Office, Mumbai	http://nauk.in/ch9MZhwh

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10	IT	Cloud Engineer + IT Assets	<ul style="list-style-type: none"> • Work with reporting manager on cloud Monitoring and Auditing systems • Deploying, managing, and operating scalable, highly available, and fault-tolerant systems • Discussing, evaluating and commissioning the services based on compute, data, or security requirements • Estimating usage costs and optimization recommendations wherever viable • Work with reporting manager to identify Cloud operational cost control mechanisms • Managing and operating on migration of on-premises workload to Cloud workload or vice-versa • Owner of L1 for Companies IT assets • Identifying and maintaining IT assets requirements of the company • Creation of asset identification and discovery framework using tagging for visibility, compliance, security and efficiency • Managing and monitoring metrics to improve Asset management framework • Forecasting Asset downtimes and repairs • Managing vendor relations in coordination with HW/SW/NW engineer, Cloud SA, DBA • Managing and monitoring proper and optimal Asset commissioning/decommissioning • Managing and monitoring Asset purchasing / disposing policies • Identifying, evaluating and mitigating security threat risks on the assets. 	1	Corprate Office, Mumbai	http://nauk.in/ch9MZos
11	Risk	Risk Management Executive	<p>Financial Risk Management</p> <ul style="list-style-type: none"> • Supervise the activities of ALM Support Group for the continual implementation of the effective liquidity risk management framework and all of its components. • Review of Asset Liability Management Policy. • Understanding of liquidity and interest rate risks and participate in related risk management activities. • Define and review Risk Appetite Framework of the Company. • Review of the ECL Model and Calculation of ICAAP and stress testing • Preparation and Reporting of ICAAP Documents to CRO as per Regulatory Guideline. • Perform liquidity stress testing and scenario analysis to assess the impact of potential adverse events on the company's liquidity • Any other roles and responsibilities as prescribed by Company. 	1	Corprate Office, Mumbai	http://nauk.in/ch9MYVT
12	Legal	Junior Executive	<ul style="list-style-type: none"> • On Job experience in SARFAESI PROCESS under SARFAESI ACT, 2002. • Vetting of Leave & Licence Agreements, experience in vetting of Non Disclosure Agreement of Vendors as per RBI guidelines and conversant with the Provisions of Information Technology Act, 2000 shall be an added advantage. • The In-house legal department is engaged in the process of scrutiny of advocate bills and approval of the bills for services rendered by the advocate on PAN India basis. On an average, we are receiving minimum 15 advocate bills from various branch offices on a weekly basis. In addition to this, we are getting recommendation letters from branch offices seeking empanelment of advocates. • Therefore, on an average, we shall be processing and approving around 70 professional bills of advocates on a monthly basis. • In this connection, we require skilled commerce graduates with additional legal background (LLB.) to enable us to speed up the processing of pending bills to the agencies. 	1	Corprate Office, Mumbai	http://nauk.in/ch9MZ0B
13	Treasury	Junior Executive	<ul style="list-style-type: none"> • Engage with internal and external stakeholders such as Banks, Mutual Funds, Insurance Companies, Intermediaries, etc. • Prepare and update various MIS including Investment Summary, LCR, Bank Status summary, Data Mining, etc. • Monitor and update Daily Cash flows & Projections. • Handle operational activities related to Investments in Mutual Funds and Bank Deposits. • Assist the team in Treasury-related IT transformation initiatives. • Assist in Bank Loan Reconciliations. • Assist in managing Bank Documentation related tasks. • Strong Interpersonal skills. Ability to collaborate effectively with various departments. 	1	Corprate Office, Mumbai	http://nauk.in/ch9MZ4M

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14	CISO	CISO	<ul style="list-style-type: none"> • Strengthening GICHFL's regulatory policy framework in the area of cyber security; • To participate in development and execution of an enterprise-wide information security plan that protects the confidentiality, integrity, and availability of the organization's data and servers. • To drive implementation of and deployment of policies and methods, continuous Research and Development in order to use the latest software and technologies, ensure managing business continuity and disaster recovery. • Reporting of Information and Cyber Security posture, indicators and concerns to Senior Management Team and representing the organization at various forums internal or external. • Understanding of Patching, Vulnerability Assessments and Penetration Testing [VA-PT], App Risk Assessments, Network security risk reviews etc. • Generating MIS for multiple IS topics and to assisting senior management to identify risks by conducting risk analysis. • Creating awareness among the staff on various Cyber Risk and mitigants via training & other mediums etc. • Ensuring organization is compliant with various regulatory guidelines (viz. RBI, NHB or SEBI etc) on Policies with respect to Information Security, Data privacy, and Digital Personal Data Protection. 	1	Corprate Office, Mumbai	http://nauk.in/cs4x0g7