

GIC Housing Finance Limited is in the business of providing Home Loans to individuals and to persons/entities engaged in the Purchase/construction of houses/flats for residential purposes. GICHFL always believed that its success and growth depend on following fair and ethical lending policies that are customer-friendly, while at the same time creating wealth for its shareholders.

The Company is promoted by General Insurance Corporation of India and its erstwhile subsidiaries namely, National Insurance Company Limited, The New India Assurance Company Limited, The Oriental Insurance Company Limited, and United India Insurance Company Limited.

For more details, please follow the link: <https://gichfindia.com/Overview.html>

Profiles offered: Junior Executive o Credit & Sanction Roles o Collections Roles o Marketing & General Administration Roles (Detailed Job Description is attached).

CTC offered during probation is approx. 3LPA

Candidates should have communication skills in English besides other languages.

Kindly provide us with the following information regarding the candidates to get an idea of the candidates that are appearing for the drive.

1. 10th marks
2. Inter marks
3. UG Sem wise SGPA
4. number of Backlogs
5. Residing City and preferred job location

For further queries please contact: Career Counseling and Placement Cell @ sajc.career@gmail.com

GIC Housing Finance Ltd. promoted by GIC Re, New India Assurance, National Insurance Co., Oriental Insurance Co. and United India Insurance, was founded in 1989 and provides individual housing loans to the middle to low income group in Tier 2 and 3 cities, primarily lending to salaried customers.

The Company has built a reasonable portfolio and profitability over the years. The management has set bold ambitions to exponentially grow its asset book over the next five years while creating significant value for its stakeholders. The Company is committed to investing the necessary resources to achieve their stated ambitions.

Job Description:

Credit & Sanction Dept:

- Co-ordinate and prepare documentation necessary for verifications and underwriting such as loan files, credit reports, and additional loan application paperwork.
- Evaluating borrower's credit worthiness and financial statements in order to determine the degree of risk involved in lending money to them, in order to determine credit worthiness.

Collections Dept:

- To handle an area for collections from defaulters.
- Will be responsible for collection efficiency and cost of collections for the assigned area.
- Review all loan applications for discrepancies, omissions, and income calculation then report any discrepancies to the loan originator.
- Follow up recovery for NPA cases and other tasks, related to recovery.

Marketing Dept:

- Screen and make calls, book appointments and provide administrative support as needed.
- Responsibilities include the development, preparation and promotion of home loan

programmes.

- Meet clients, verify documents, process file for sanction, co-ordinate for disbursement of loan.

↓ General Administrative / Office staff and all other tasks relating to Branch functions.

Key Competencies Required:

- Good communication skills – verbal and written
- Inter-personal skills and team management
- Multi-tasking ability
- Target orientation

Qualifications Required:

- Graduation Degree in Commerce/Science/ Computer Science.
- Proficiency in English language required
- Computer proficiency required including MS Office.

Please Note the following:

- Job Location – In and around West Bengal , Guwahati and Patna
- The Job responsibilities will depend upon the department (*as mentioned above*) the candidate is selected for.
- The job responsibilities may be amended as per business requirement.