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BA/GIS/215

21 Sep 22

The Flag Officer Commanding-in-Chief
Western Naval Command {for CSO (P&A)}
Mumbai

The Flag Officer Commanding-in-Chief
Eastern Naval Command {for CSO (P&A)}
Visakhapatnam

The Flag Officer Commanding-in-Chief
Southern Naval Command {for CSO (P&A)}
Kochi

The Commander-in-Chief {for CSO (L,A&P)}
Andaman & Nicobar Command
Port Blair

The Director General
Coast Guard, New Delhi

EASYPAY PAYMENT GATEWAY FACILITY FOR MEMBERS PROCEEDING ON DEPUTATION / SECONDMENT

Background

1. Monthly contributions for NGIF, INBA and INAF as well as EMIs of various loans taken by members are deducted by NPO / PCDA and subsequently remitted to DPNF. In case of members proceeding on deputation / secondment to other services / Ministries / Institutions, the same is paid by the individual through postdated cheques as their pay & allowances are discontinued by NPO / PCDA. This leads to delayed payment of insurance premium / contributions / EMIs.
2. In order to facilitate smooth and timely payment of NGIF, INBA and INAF monthly contributions as well as EMIs of various loans, a separate Easypay Payment Gateway Account for each fund has been opened in Axis Bank, MoD Branch New Delhi.

Procedure for Remittance

3. A list of outstanding dues in respect of members on Deputation / Secondment will be forwarded to the bank on a monthly basis by 25th of every month. Members are to pay their dues by 03rd of every month to avoid penalty for late payment. A link for each fund has been created and hosted on official Indian Navy website www.indiannavy.nic.in under Welfare tab, Miscellaneous (Welfare) in a pdf file titled **Easy Pay Gateway Nic Letter dated 19 Sep 22**.
4. Members are to open the respective link of NGIF / INBA / INAF and follow steps as below:-
 - (a) Select category in drop down menu (**Officer / Sailor**).
 - (b) Enter Service number with suffix in Uppercase and click to "**Validate**".

- (c) Fill number of EMIs / monthly contribution as applicable (member may pay maximum of 24 months in advance, if desired).
- (d) The system will indicate the amount to be paid.
- (e) Enter **verification code / CAPTCHA** and click "**submit**".
- (f) Tick in box to accept all terms and conditions (terms and conditions are available on the page for perusal by the members).
- (g) Select mode of payment and proceed to pay. Individual may print receipt, if required.


5. **Payment of Contribution / EMIs**

- (a) **Monthly Contribution** - Members may remit their monthly contribution of NGIF, INBA and INAF by visiting the respective link and follow the steps at Para 4 above
- (b) **Loan EMIs** – Members may remit their EMIs of loans as follows:-
- (i) **NGIF** – Members may visit NGIF link and remit EMIs of their housing & vehicle loans by following steps at Para 4 above. It is reiterated that links are only for remittance of EMIs and not for part repayment / refund of loans. For part repayment / full refund, members may contact NGIF on ngif-advance@navy.gov.in for further instructions.
- (ii) **INBA** – Members may visit INBA link and remit EMIs of their Higher Education, marriage & house repair loans by following steps at Para 4 above. It is reiterated that links are only for remittance of EMIs and not for refund of loans. For refund, members may contact INBA on dnpf@navy.gov.in for further instructions.

Payment Method

6. Members may choose to pay using net banking / UPI / Debit / Credit card as mode of payment. However, bank charges may be levied according to the mode of payment selected by the member. This facility is being provided in addition to the current practice of post-dated cheques which will remain in use as hitherto. A penalty of Rs.500/- per month will be charged from members for delayed payments. Members are therefore advised to ensure timely remittance of their dues.

7. The contents of this letter may be given wide publicity.


(AP Shaji Kuttty)
Commodore
Cmde (NPF)

Copy to:-

The Commanding Officer
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Africa Avenue
New Delhi – 110 023

Internal:-

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