

## Online Modes of Payment

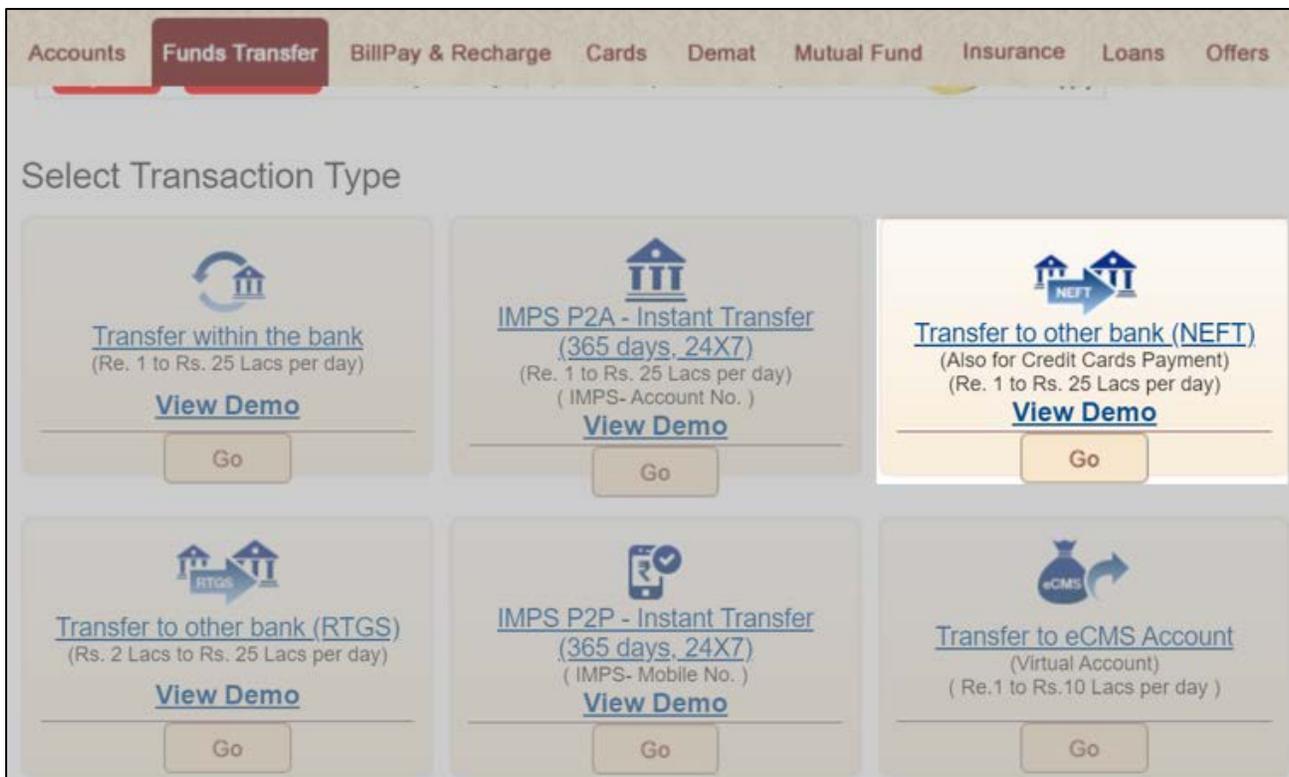
In these times, safety is of utmost importance, and it is our duty to provide adequate support to you, our customers, to ensure that our interactions are adhering to well established norms of physical and financial safety.

The best way to do this is to help you pay your EMIs from the comfort of your homes. To this end, we have enabled several different digital modes of payment. These modes of payment are extremely secure and used by millions of people worldwide. Read on to understand how to use each of them.

### Net Banking

Net Banking is one of the most common modes of online payment. There are several ways to pay your EMI through net banking – NEFT, RTGS, and IMPS. The process for HDFC Bank has been explained below as an example – it is similar for other modes and other banks.

1. Select the NEFT mode of transfer – click on “Go” in the highlighted section of the screen.



2. Once you do step (1), you will see a screen as shown below. From the drop down, select your bank account from which you want to make payment, select the beneficiary. Enter the “transfer amount” – which would be your EMI; transfer description – *which is your loan account number*; transfer type as “transfer now”; funds transfer email – which would be your own email ID; select “I accept terms and conditions and have read the note below” and then click on “Confirm”.

### To Other Bank (NEFT)

STEP 1  
ENTER DETAILS

STEP 2  
CONFIRM TRANSACTION

STEP 3  
ACKNOWLEDGEMENT

From Account	[REDACTED]	▼
Beneficiary	[REDACTED]	▼
Beneficiary IFSC Code	[REDACTED]	
Beneficiary Account Number / Credit Card Number	[REDACTED]	
Transfer Amount	<input type="text" value="30000"/>	
Transfer Description	<input type="text" value="MH01010101012"/>	
Transfer Type	Transfer Now	▼
Funds Transfer Status to be sent to	Email	▼
	<input type="text" value="[REDACTED]"/>	Enter Beneficiary Mobile no. / Email ID

[Accept Terms & Conditions and have read the Note below](#)

Within 24 hours of adding a beneficiary, maximum of Rs. 50,000 (in full or parts) can be transferred to that beneficiary. Post that Third Party Transfer limits will apply.  
Also, a beneficiary added previously to whom no funds are transferred for more than 24 months, is treated as a new beneficiary in all respects.

Back
Continue

[Add a Beneficiary](#)

- The next screen will show the details of your transaction. Verify these details and click on “Confirm”. The system will send you a One Time Password (OTP) on your mobile number or email ID. Once you enter the OTP, the process will be completed.

### To Other Bank (NEFT)

STEP 1  
ENTER DETAILS

STEP 2  
CONFIRM TRANSACTION

STEP 3  
ACKNOWLEDGEMENT

From Account	[REDACTED]	
Beneficiary Name	[REDACTED]	
Beneficiary IFSC Code	[REDACTED]	
Beneficiary Account Number / Credit Card Number	[REDACTED]	
Bank Name	[REDACTED]	
Transfer Amount	30,000.00	
Transfer Description	MH01010101012	
Transfer Type	Transfer Now	
Mode of Communication	EML	
Communication detail	[REDACTED]	

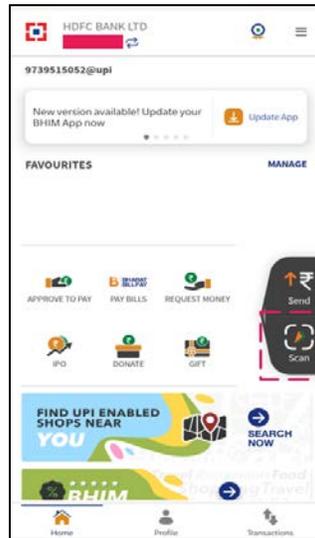
Back
Confirm

Please note – you must mention your loan account number in the comments of the transaction and send an email to GICHF mentioning the loan account number, home branch name and transaction ID of your loan payment – email at [corporate@gichf.com](mailto:corporate@gichf.com). Also please email the same details to your home branch email ID as well.

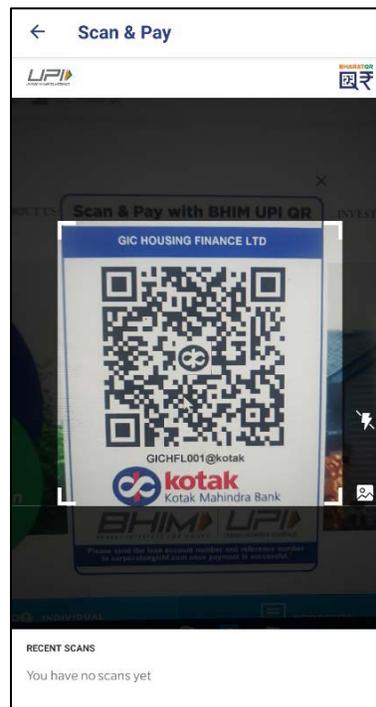
## UPI Payment

UPI payment can be very quickly done using your preferred app such as BHIM or Google Pay. The steps involved are shown as below using screenshots of BHIM:

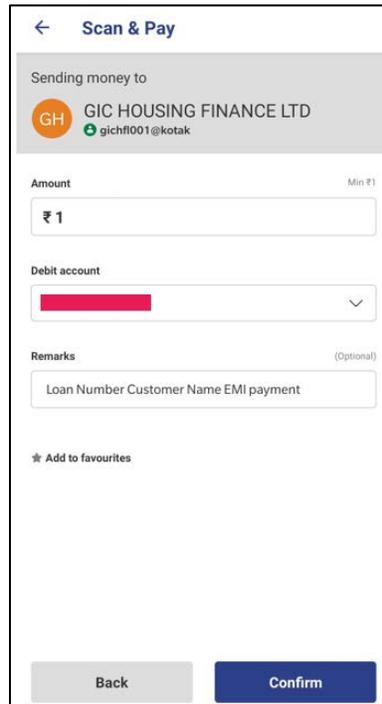
1. Open the UPI app and click on “Scan”



2. Scan the QR Code as shown below (also appears as a pop-up in the GICHF website). Alternatively, you can enter the UPI ID of GICHF directly – ***GICHFL001@kotak***

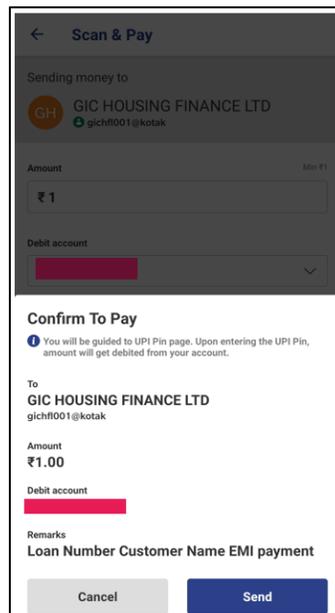


1. Enter the amount to be paid. Enter the loan account number and your name in the comments. Click confirm once ready.



The screenshot shows the 'Scan & Pay' interface. At the top, it says 'Sending money to' followed by the recipient's name 'GIC HOUSING FINANCE LTD' and their UPI ID 'gichf001@kotak'. Below this is a text input field for the 'Amount', which currently shows '₹ 1'. There is a 'Debit account' dropdown menu with a red bar. A 'Remarks' field contains the text 'Loan Number Customer Name EMI payment'. At the bottom, there are 'Back' and 'Confirm' buttons.

2. Verify the details and click “Send”. The app will ask you to confirm your pass code and then the payment will be approved.



The screenshot shows the 'Confirm To Pay' screen. It displays the same recipient information and amount as the previous screen. A warning message states: 'You will be guided to UPI Pin page. Upon entering the UPI Pin, amount will get debited from your account.' Below this, it lists the recipient 'GIC HOUSING FINANCE LTD', the amount '₹1.00', and the remarks 'Loan Number Customer Name EMI payment'. At the bottom, there are 'Cancel' and 'Send' buttons.

Please note – you must send an email to [corporate@gichf.com](mailto:corporate@gichf.com) mentioning the loan account number, transaction reference number and home branch name after completing the transaction. Also please email the same details to your home branch email ID.



## Scan & Pay with BHIM UPI QR

GIC HOUSING FINANCE LTD



GICHFL001@kotak



**kotak**  
Kotak Mahindra Bank

**BHIM**  
BHARAT INTERFACE FOR MONEY

**UPI**  
UNIFIED PAYMENTS INTERFACE

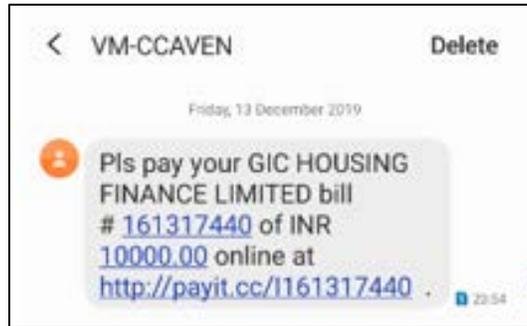
'Please send the loan account number and reference number to [corporate@gichf.com](mailto:corporate@gichf.com) once payment is successful.'

## Kotak All Pay

Kotak All-Pay is an online payment method which involves a CC Avenue (payment gateway) link being sent to you for payment. This link remains active for 24 hours and accepts multiple modes of payment – net banking, debit card, UPI.

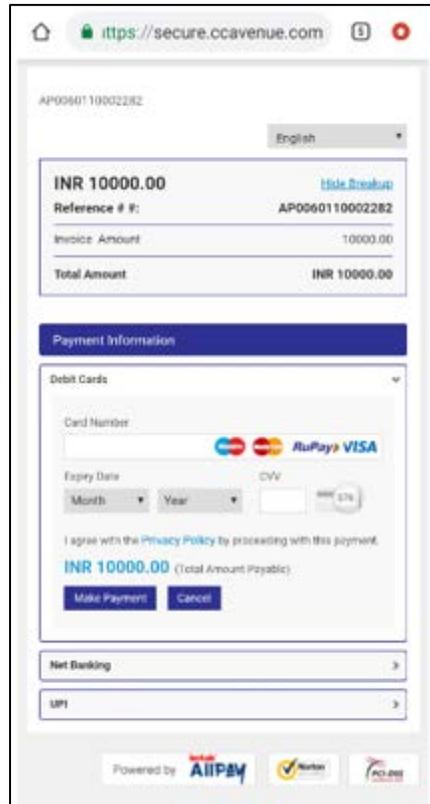
In order to make use of All-Pay, request your branch to share a link with you. You will receive the link in the form of an SMS, as shown in **Figure 2**.

[Figure 1: All-Pay SMS Link](#)



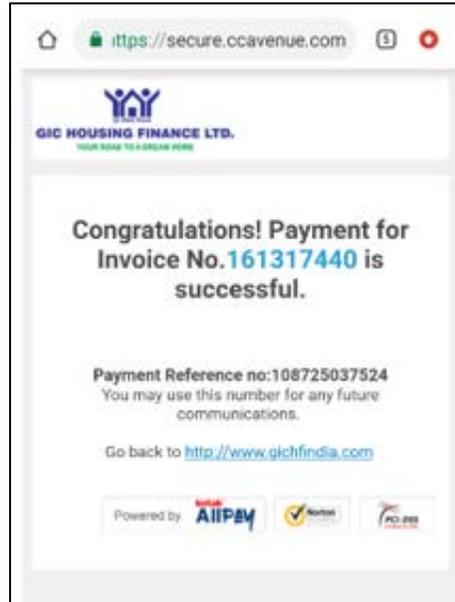
Once you click on the link, you will be directed to a page as shown in **Figure 3**.

[Figure 2: All-Pay Page View](#)



In this, you will see 3 modes of payment – Debit Cards, Net Banking, UPI. Simply select the preferred option and enter the required details to complete the payment. Once payment is completed, you will see a screen as shown in **Figure 4**.

[Figure 3: All-Pay Success View](#)



These modes of payment have been made available for your convenience. In case of any queries or issues, please feel free to reach out to your local branch to understand these better.