

**Bidder's guide for submission of Pre Bid Earnest Money Deposit
using MSTC E-Payment Gateway**

1. Log on to www.mstcecommerce.com
2. Click on e-Auction-> All General Auctions
3. Login with your user id and password and by choosing "Buyer" and click on login button
4. After successful login, bidder will get following three links at their homepage which are pertaining to EMD Submission / Refund
 - a) **Pay Pre Bid EMD**
 - b) **EMD Refund Request**
 - c) **EMD Ledger**

Click on the link "**Pay pre bid EMD**". Enter the amount as required and click on the link "NEFT/RTGS" and "proceed to payment". Please note that this amount is not pertaining to any specific E-Tender-cum-E-Auction and depending on the EMD required for a specific property/lot, EMD amount is to be added by the bidder.

Upon successful receipt of payment, Amount becomes a part of your ledger/wallet and can be used in any E-Tender-cum-E Auction. You will be required to enter your account details from which you are remitting the payment and generate a copy of challan containing the details of our PNB account. Please note that this challan will be valid only for 3 days. In case you fail to make payment within 3 days from the date of generation of challan, generate a fresh copy of challan and make payment. One NEFT/RTGS Challan will be valid for one transaction only, if multiple transactions are made, only first will be reconciled.

For Payment from your PNB Account to MSTC's PNB Account, bidder has to ignore the Beneficiary A/c No printed on the MSTC Challan generated online and mention Beneficiary A/c No as **3190002101015254** and after deposit, bidder has to send the challan copy and deposit reference at nmohan@mstcindia.co.in and dagarwal@mstcindia.co.in for credit to the EMD ledger.

On successful receipt of payment, your **EMD ledger** link will be credited with the payment amount received. This EMD can be used in any of the property/lots in any E-Tender-cum-E-Auction. However once it is used in any property/lot, it gets frozen there and the same EMD can't be used in anywhere else. This can also be checked under the field "Balance EMD" link available on the bidder's live floor.

Upon closure of auction, if you are unsuccessful and wish to get the refund of your EMD, you have to give EMD refund request from the link "[EMD refund request](#)". Within 7 working days, your payment will be refunded. Pre bid of the Highest Bidder will be retained with MSTC till final decision on the Highest Bid.

Important points to note while making EMD payment

- a) Pre Bid EMD must be paid by the bidder (NEFT/RTGS) through link "[Pay Pre Bid EMD](#)" only. Payments without using link "[Pay Pre Bid EMD](#)" shall not be considered/ acted upon.
- b) Payment should be made within 3 days after generating the Challan for NEFT/RTGS otherwise Challan shall become invalid.
- c) One NEFT/RTGS Challan will be valid for one transaction only, if multiple transactions are made using the same challan, only first will be reconciled.
- d) Date of credit of payment into a/c of MSTC, shall be the basis for accepting the payments.
- e) **Submission of EMD is an electronically automated process on MSTC E-Portal wherein Banking Transactional Processes are required. In view of this, participating bidders are required to submit the required EMD and accordingly keep their EMD Ledger (on MSTC E-Portal) recharged sufficiently well in advance (2-3 Days in advance) prior to participating in the E-Tender-cum-E-Auction process.**

For clarification of doubts if any, please contact MSTC Lucknow office. (0522-4240445 & 4304843)