

Bidder's guide for submission of Pre Bid Earnest Money Deposit using MSTC Pay Pre Bid EMD 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**". Select the Bank through which you want to make the Pre-Bid EMD payment and click on Generate MSTC Fixed VAN to generate a MSTC Fixed Virtual Account Number. Make the payment in the MSTC Fixed Virtual Account Number using NEFT/RTGS/IMPS. 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.

Any further guidelines on the e-Payment webpage/portal or on the payment gateway has to be followed by the buyer for credit of payment in the EMD Ledger. It is the responsibility of the buyer to make the payment as per the payment guidelines mentioned on the portal. For any issues faced in credit of Pre-Bid EMD, bidder has to send the challan copy and deposit reference at globalemd@mstcindia.co.in

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) Date of credit of payment into a/c of MSTC and it's recharge in the EMD Ledger, shall be the basis for accepting the payments.
- c) **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 & 4244702