Dear Customer,

We are happy to announce the introduction of the system of transferring EMD by RTGS for participating in our coal eauctions. Now you need not purchase DD/PO and arrange to deposit it with us. You are also not required to have account with HDFC Bank or any specified bank. You may operate from your existing banks from anywhere in India. And all this comes to you from MSTC free of cost. You may follow the following simple steps to submit your EMD.

- 1. Log on to www.mstcecommerce.com/coalauctionhome with your user name and password.
- 2. Click on the link *HDFC RTGS* given on the right hand side of your screen (homepage).
- 3. Read carefully the text appearing as a pop-up window and click on the appropriate button to move ahead.
- 4. Fill up the name and address of the bank from where you wish to do the RTGS transfer of fund.
- 5. Against *Account Title*, fill up the name of your account which will be debited by your bank to do the transfer.
- 6. Against **Debit Account No.**, give your account No. which is to be debited.
- 7. Against **Account Type (Savings/Current/Over Draft)**, mention the account type as applicable.
- 8. Then fill up the amount you wish to transfer as EMD against **Amount (in figures.)**. Please note that you can transfer Rs 1,00,000/- or above through RTGS. Amount below Rs 1,00,000/- can not be transferred through RTGS as per prevailing RBI rules.
- 9. You may or may not write anything against *Remarks*.
- 10. Then take a print out on a plain paper by clicking on **Print** and approach your bank for the transfer of EMD.

Please note

- (a) You do not need to write anything in addition to what have been mentioned above.
- (b) Always use your user name and password to complete the above stated procedure. If you use some one else's user name and password, the EMD received shall be deemed to have been transferred by the person / company whose user name and password have been used.
- (c) Credit towards MPQ in the auction will be given by MSTC to any bidder only on receipt of fund in its account and on confirmation of the same by HDFC Bank. Hence, bidders are advised to transfer the money well in advance to avoid any problem during the auction.
- (d) Credit towards MPQ in the auction shall be given for all those transfers of EMD which were successfully conducted upto one working day prior to the day of auction and is subject to confirmation of all details by HDFC Bank.

- (e) For newly registered bidders, this facility will be activated from the first calendar day of the month following the month in which the bidder's account with MSTC gets activated.
- (f) EMD transferred through RTGS but not following the above procedure will not be acceptable and will NOT be considered for awarding MPQ.

We hope you will find the process to be friendly and easy to operate. In case you need any assistance, please call us at (033)22891401 or 22895064 and our officers shall answer to your queries. For EMD transfer related queries, you may contact HDFC Bank help line No. 033-22836924/0361 between 10 AM and 5PM on all working days or email them at figcal@hdfcbank.com.

Thanking you for continued patronage and support.

MSTC eAuction Team