



1. What is Online EMD?

Online EMD is a facility to allow a bidder to pay the requisite EMD amount online for a particular e-Tender.

2. Why to deposit EMD through “Online” Mode?

A1. Quick Deposits

- I. Instant deposit from bidder’s Desk rather than preparing a Bankers Cheque (BC) or Demand Draft (DD) and sending it manually.
- II. Immediate acknowledgement of the deposit without going to any office.
- III. Online EMD can be paid through net Banking on 24 X 7 basis.

A2. Auto Refund immediately without any claim by bidder

- I. Automatic Refund of EMD without applying for refund in the same account from where amount was deposited.
- II. Immediate refund process gets initiated on completion of various tendering stages (please ref. FAQ#22) leading to faster refund. In offline mode it takes more time due to manual processing.

A3. Minimum Interest Loss

EMD refund is normally effected within 7 days of finalizing the tender resulting in minimum interest loss to bidder.

3. What are the modes of Online EMD Payment in IOCL?

EMD amount can be paid by Net Banking or NEFT/RTGS.

4. What is Internet Banking or Net Banking?

Internet Banking is the online banking service provided by Banks to enable its customers to perform basic banking transactions through PC / laptop located anywhere in the globe on 24 X 7 basis. To avail this facility, the account holder should have transaction rights.



5. What is special about payment of EMD through Net Banking?

The “Transaction Status” shows as “Success” immediately after successful payment of EMD through Net Banking. You will get “Freeze Bid Submission” button to submit your bid without any delay.

6. Internet banking facility with transaction rights is enabled in my bank account, how should I proceed?

You should pay using net banking.

To avail this facility, select the payment mode as “*Online*” and proceed for uploading your bid documents. Once uploaded, you will find link for online EMD payment. Here, you have to select “*Net banking*” option. Net banking option will take you to the “*payment Gateway*” where you will get the list of banks in a drop down. Select your bank. This will take you to login page of your bank. Login into your account and proceed for paying the EMD. After successful EMD payment, system will take you back to the e-Tendering portal for submission of bid.

7. I have selected “Net banking” option but I am not getting name of my bank in the drop down list?

In that case, you have to go for online NEFT payment. Refer FAQ#9 for details regarding EMD deposit through online NEFT mode.

You may inform IOCL about non availability of your bank in the drop down list so that the same may be got included for future tenders.

8. I do not have any Internet Banking facility with my bank. How to pay “Online EMD”?

To avail this facility, you have to select the payment mode as “Online”. After this selection, proceed for uploading your bid documents. Once uploaded, you will find link for online EMD payment. Here, you have to select NEFT/RTGS option. In this option, you will get option for downloading NEFT/RTGS payment challan. Please print two copies of that. Now visit your bank and deposit the requisite amount (EMD amount as mentioned in the challan + Bank charges as applicable, please check with the bank). Take receipt of the same on the second copy of that challan. Once payment is verified from your bank and received at IOCL end, you will get the “Freeze Bid Submission” button. Proceed for submission of your bid.

In case of NEFT/RTGS, you are required to deposit payment in bank at least 2-3 working days prior to bid submission end date. Please also refer FAQ#13.



9. I have an account in a bank other than ICICI and want to pay EMD online through NEFT. Is it mandatory to visit my bank and deposit the EMD amount there?

No, it is NOT mandatory. You can pay the EMD both at your branch through NEFT / RTGS as well as through your online bank account.

If you wish to pay from your bank account online, please add IOCL as “Third Party” as per the account details available in the downloaded challan copy from IOCL e-Tendering portal and activate the same. Please note that for every transaction, account number shall be different and accordingly you have to add the specific account as “Third Party” as mentioned in the particular challan for every tender separately.

10. I have a bank account with ICICI. Can I make payment through NEFT/RTGS online?

No, you can NOT.

NEFT/RTGS is the product to transfer money between different banks. As, IOCL is maintaining account with ICICI for EMD receipt, the payee bank cannot be ICICI bank. It has to be any bank other than ICICI.

11. I have Internet Banking facility in a bank other than ICICI. Can I do “Online EMD” payment through “Net Banking”?

Yes, you can. For more details, please refer FAQ#6.

12. Earlier I have paid online EMD of an e-Tender using auto generated NEFT challan. Can I use the same bank account details for depositing EMD through NEFT for another tender?

No, you cannot.

For every transaction, unique account number is generated by the system and EMD payment has to be deposited in the same account only. Even if you have changed the payment mode for the same tender (e.g. from NEFT to online and again want to pay through NEFT), you must reselect the payment mode again and generate a new challan which will have latest system generated account number. Deposit EMD accordingly.

13. I have submitted EMD amount in bank physically through NEFT / RTGS but I am not able to find the “Freeze” button or not able to “Freeze” my bid. What should I do?

Bidder to note that he should make NEFT payment preferably TWO full working days (for details of working days & time, please visit your bank website) before the bid submission end date of Tender because NEFT payment status will be updated only on the next day of making payment. Same is mentioned in NEFT Challan. Once payment is verified from your bank and received at IOCL end, you will get the “Freeze Bid Submission” button.



14. I have submitted EMD amount through online NEFT / RTGS (by adding “Third Party Transfer”) but I am not able to find the “Freeze” button or not able to “Freeze” my bid. What should I do?

Bidder to note that he should make NEFT payment preferably TWO full working days (for details of working days & time, please visit your bank website) before the bid submission end date of Tender because NEFT payment status will be updated only on the next day of making payment. Same is mentioned in NEFT Challan. Once payment is verified from your bank and received at IOCL end, you will get the “Freeze Bid Submission” button.

15. I have submitted EMD amount through “Net Banking” / NEFT sufficiently in advance but I am not able to find the “Freeze” button or not able to “Freeze” my bid. What should I do?

This happens mainly due to Internet connectivity issues. If you have already received the communication of successful transaction / NEFT payment made sufficiently in advance, please click on the link “[Payment Verification](#)” available on right corner of the payment page. Once verification is done and payment is verified, you will get the “Freeze Bid Submission” button.

16. Tender document has option to pay the EMD through “Bank Guarantee (BG)” but I am not able to find the option to pay through BG in IOCL e-Tendering portal. What should I do?

- Please follow the following steps:
- Select “Yes” in “Are you exempted from EMD payment” in EMD Payment page.
- Select either “Percentage” or “Fixed” under head “If yes, provide the exemption type”.
- In case of “Percentage” exemption type, put “100” in “Percentage/Amount” field. In case of “Fixed” exemption type, put whole EMD amount in “Percentage/Amount” field.
- A pop-up will be displayed showing that “EMD amount to be paid after exemption”.
- Check whether it is 0 (Zero), if not, please repeat the above steps.
- If it is 0 (Zero), you shall upload the scan copy of your “Bank Guarantee (BG)” in the same page at space provided for uploading EMD exemption document.
- Click next to proceed further.

17. I am under “Exempted” category as per Tender Terms & Conditions. How should I claim exemption?

- Please follow the following steps:



- Select “Yes” in “*Are you exempted from EMD payment*” in EMD Payment page.
- Select either “Percentage” or “Fixed” under head “*If yes, provide the exemption type*”.
- In case of “*Percentage*” exemption type, put “100” in “*Percentage/Amount*” field. In case of “*Fixed*” exemption type, put whole EMD amount in “*Percentage/Amount*” field.
- A pop-up will be displayed showing that “*EMD amount to be paid after exemption*”.
- Check whether it is 0 (Zero), if not, please repeat the above steps.
- If it is 0 (Zero), you shall upload the scan copy of document supporting EMD exemption in the same page at space provided for uploading EMD exemption document.
- Click next to proceed further.

18. I have to pay partial EMD as per Tender Terms & conditions (e.g. in case of Transportation Tenders). How should I proceed?

- Please follow the following steps:
- Select “Yes” against “*Are you exempted from EMD payment*” on EMD Payment page.
- Select “Fixed” against “*If yes, provide the exemption type*”.
- Calculate the EMD to be paid by you as per Tender terms and conditions.
- Calculate your exemption amount by subtracting payable amount from the total EMD as mentioned in Tender and enter the exemption amount in space provided.
- A pop-up will be displayed mentioning “*EMD amount to be paid after exemption*”.
- Check if it is showing the correct payable amount, if not, please repeat the above steps.
- After entering the correct exemption amount, you shall upload the scanned copy of the document *specifying the reason for claiming exemption* at space provided for uploading EMD exemption document. (E.g. In case of transportation tender, the bidder shall upload a document mentioning the no. of vehicle(s) being offered for that particular Tender and applicable EMD thereof.)
- Click next to proceed further.
- Pay EMD of the required amount "Online" and proceed.

19. I have participated in an e-Tender by paying the requisite EMD amount through “Online EMD” payment facility. Can I close my bank account before the e-Tender finalization?

The EMD amount would be refunded only in the bank account through which EMD was paid by you. Therefore, you must NOT close it until the refund or ordering process is complete.



20. How do I get the payment receipt for the payment I made?

Case-I:

NEFT / RTGS done by visiting nearest branch of my bank.

Bank will provide the receipt by acknowledging the second copy of the downloaded Payment Challan generated in the IOCL e-Tendering portal.

Case-II:

NEFT / RTGS done by adding IOCL as “Third Party”.

The payment details shall be available in your bank statement.

Case-III:

Paid through Net Banking.

The payment details shall be available in your bank statement.

In all the above cases, the IOCL e-Tendering portal will confirm the receipt of your payment by generating details such as “Bank Name”, “Bank Number”, “PRN Number” & “Transaction Status” and then only you will get the “Freeze Bid Submission” button for submitting your offer in the IOCL e-Tendering portal.

21. How can I apply for Refund for EMD paid online?

You do not have to apply for refund. The refund process will be initiated automatically. Please see FAQ#22 for the various scenarios for refund process.

22. How and when the EMD amount will be refunded?

Case-I:

Money debited more than once.

The excess amount debited from your bank will be considered as “Failed Transaction” and will be processed for refund on next working day.

Case-II:

I have submitted EMD amount but not submitted the offer.

The process for refund will be initiated after finalization of the “Bid Opening” process by Tender Inviting Authority.



Case-III:

I have withdrawn my offer after bid submission by paying the requisite EMD amount.

The process for refund will be initiated after finalization of the “Bid Opening” process by Tender Inviting Authority.

Case-IV:

My bid rejected during “Techno-Commercial” evaluation.

The process for refund will be initiated after finalization of the “Techno Commercial Evaluation” process by Tender Inviting Authority.

Case-V:

Price bid opened but I am not “L1”.

The process for refund will be initiated after finalization of the “Financial Evaluation” stage by Tender Inviting Authority.

Case-VI:

I am “L1”.

Please contact Tender Inviting Authority of that particular Tender.

For all the above cases, the EMD amount would be refunded in the same bank account through which EMD was paid by you.

23. Still having query?

You may reach us at etenderinghelpdesk@indianoil.in or ethdmkronic@indianoil.in.

and / or

Call us on the numbers mentioned in the “Special Instruction to the Bidders” already provided along with the Tender documents.