

PAYMENT MANUAL

e-Settlement :

Bank of India has been appointed as Settlement Banker for Tea e-Auction process of Tea Board of India. Tea e-Auction Process will go live Pan India w.e.f. 12th September, 2016. Role of Bank of India (BOI) will mainly restricted to receiving of fund (Pay-in) from the Buyer and distribution of fund (Pay-out) amongst the stake holders (sellers, brokers & warehouses) . We are giving below payment process for smooth running of the process.

Pay-in and Pay-out Process :

In Pay-in and Pay-out process five parties are involved viz. NSEiT, Settlement Bank, Tea Auctioneer/Broker, Buyer and Seller (all Stake Holders).

PAY IN PROCESS :

- Buyer makes a selection of the respective Deal No. & Lot No. from Tea e-Auction Portal / system.
- After that he clicks on “Pay” button, then system will redirect him to BOI Payment Gateway Page for processing of payment.

Season: 2016 Sale No: 12 Auctioneer: All CN No: All Request Status: All Refresh

Payment Details

Season: 2016 Sale No: 12 Days to Prompt: 11
Auctioneer Name: All Prompt Date: 15/06/2016

Select	Lot No	Invoice No	Contract No	Deal Identification No	Mark	Grand Total	Request Status	Request Count	Grade	Category
☒	ABL0016	138	K1ABLS/16-17/D/0000001	16012K1D01390438	AKYA	240000.3	Initiated	3	FP	ORTHODOX
☐	ABL0043	165	K1ABLS/16-17/D/0000003	16012K1D01390439	AKYA	320000.4	Not Initiated	0	FP	ORTHODOX
☐	ABL0043	165	K1ABLS/16-17/D/0000009	16012K1D01390440	AKYA	240000.3	Not Initiated	0	FP	ORTHODOX
☐	ABL0043	165	K1ABLS/16-17/D/0000001	16012K1D01390441	AKYA	240000.3	Not Initiated	0	FP	ORTHODOX
☐	ABL0044	166	K1ABLS/16-17/D/0000003	16012K1D01390442	AKYA	320000.4	Not Initiated	0	FP	ORTHODOX
☐	ABL0044	166	K1ABLS/16-17/D/0000009	16012K1D01390443	AKYA	240000.3	Not Initiated	0	FP	ORTHODOX
☐	ABL0035	157	K1ABLS/16-17/D/0000003	16012K1D01390574	AKYA	320000.4	Not Initiated	0	FP	ORTHODOX
☐	ABL0035	157	K1ABLS/16-17/D/0000009	16012K1D01390575	AKYA	240000.3	Not Initiated	0	FP	ORTHODOX
☐	ABL0035	157	K1ABLS/16-17/D/0000001	16012K1D01390576	AKYA	240000.3	Not Initiated	0	FP	ORTHODOX
☐	ABL0036	158	K1ABLS/16-17/D/0000003	16012K1D01390577	AKYA	320000.4	Not Initiated	0	FP	ORTHODOX

Grand Total (Rs.):
- Request has been initiated thrice or the Request has been successful.
- Request has been initiated up to 2 times.
* Request can only be initiated for a maximum of three times. Kindly ensure you have an active internet connection and IE ver 9 & above ONLY for using the Payment Feature.

Pay Export Close

Two types of Payment Modes are available :

- i) On Line Payment Mode - Through Net Banking
- ii) Offline Payment Mode - Through Challan (RTGS or NEFT)

i) For Making Payment by On Line Payment Mode / Internet Banking :

Buyer will select his / her own bank from the list of Banks available in Gateway. The amount and all other details will be auto populated.

ii) Off Line Payment Mode / Through Challan (RTGS or NEFT)

After clicking on make payment option – NEFT /RTGS payment Challan will be gen



OFFLINE PAYMENT MODE

- The Buyer selects required service / product and click on (Pay).
- System (Portal) will initiate a payment request to Bill Desk's Payment Gateway.
- The Buyer selects Offline Payment Mode as a payment option on Bill Desk and click on make payment.
- Broker-wise Challan will be generated for the Buyer with details of EFT.
- The Buyer can save / print this Challan. Even he can request the Challan to be sent to him via e-mail.
- The Buyer visits merchant portal (Tea Board e-AuctionPortal).

CHALLENGE

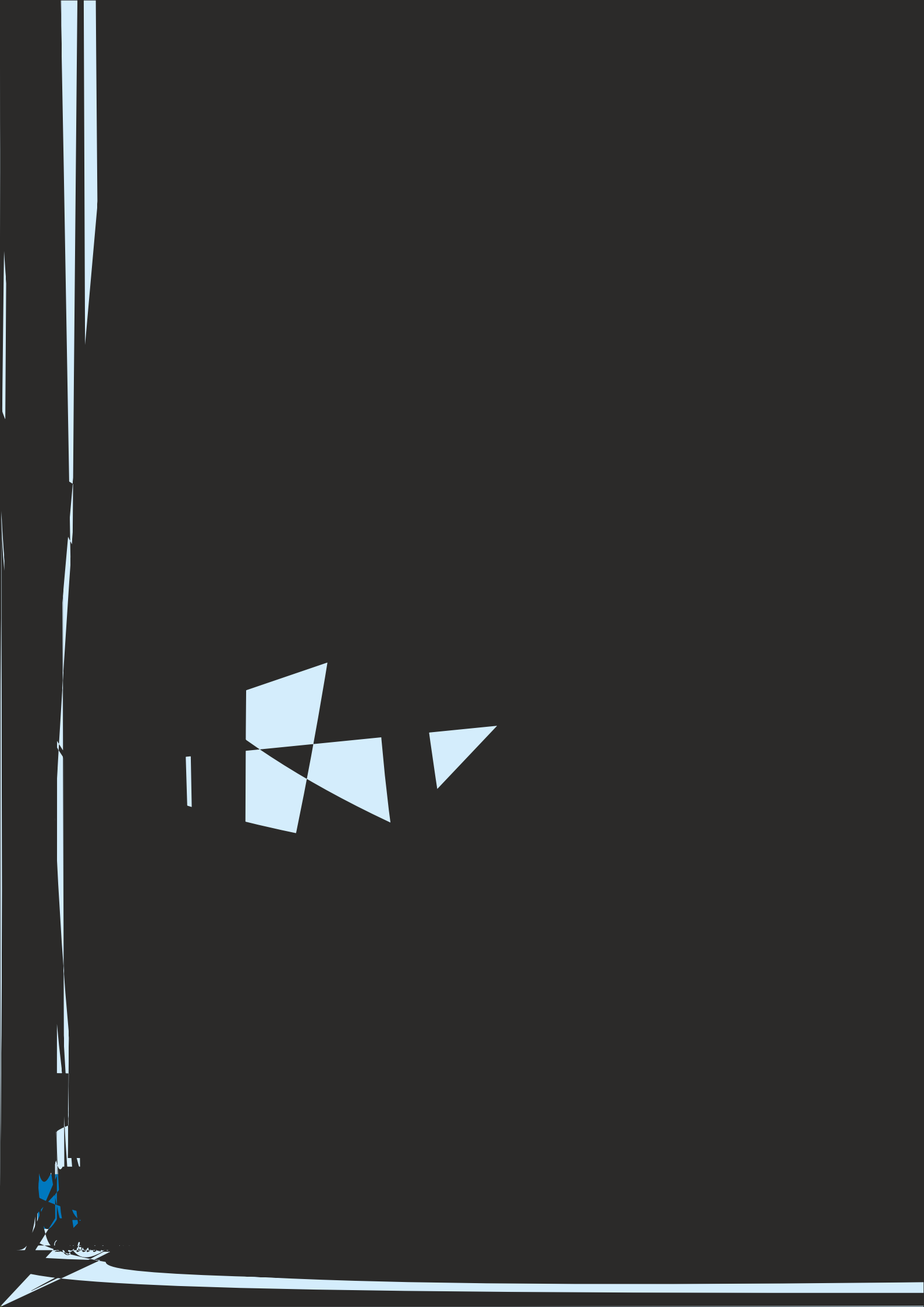
Tea eAuction

NEFT/RTGS Details for Fund Transfer

Beneficiary Name:	Tea eAuction-Online EFT	(mandatory)
Beneficiary A/C No.:	407020110000095	(mandatory)
Beneficiary IFSC:	BKID000TEAB	(mandatory)
Amount:	34.00	(mandatory)
Remarks:	GEF94732420457	(mandatory)

I/We (sender) have read, understood and accepted the following terms & conditions:

1. Please execute NEFT/RTGS from your bank within **Seven days or Prompt date whichever is earlier** of creating this slip, post which funds may be refunded and required service may not be rendered.
2. **Remarks is mandatory, please ensure that your Bank should enter the value of Remarks while Initiating RTGS/NEFT, else the transaction will be treated as failed transaction.**
3. NEFT/RTGS should be initiated by using customer to customer bank account transfer [R41 mode only]. In case you are requesting your bank branch to initiate NEFT/RTGS on your behalf, it must be specifically using R41 mode only. Using any other mode for transfer of funds may be treated as invalid and required services may not be rendered.
4. NEFT/RTGS transfer amount should be an exact match with transaction amount mentioned on this slip (including paisa)
5. Do not round off the transfer amount even for the second decimal.
6. The sender should not initiate multiple NEFT/RTGS by breaking the amount in more than one part. Such EFTs will be treated as invalid transactions and required service will not be delivered.
7. NEFT/RTGS should be initiated from the sender's bank account as any refund/reversal will be credited in the same bank account.
8. It is sender's responsibility to ensure that the bank account is enabled for incoming NEFT/RTGS.
9. A nominal amount may be charged to the sender towards refund processing for invalid transactions / Refunds.
10. This transaction is proposed for J Thomas and Co Pvt Ltd.
11. Bank of India customers are requested to visit branch and make the transaction through CBS menu by choosing BILDESK option.





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Some window of RTGS are presently as follows:

Sr. No.	Time Event	Days including Saturdays, except First and Fourth Saturdays of the month
1.	Open	08:00 hrs.
2.	Closure (Customer Service (41))	16:30 hrs.

Any fund transfer made after the stipulated closure timings will be settled on the next working day. In such cases, you cannot transfer fund through NEFT and RTGS. The bank will be declared as closed for fund transfer.

Within Payment Window for Prompt Failure :

e-Auction system will check whether the payment is made within the stipulated time. Payment made after the transaction will be treated as Prompt Failure and you will get refund instruction. After successfully payment, you will get "Delivery Order" generation tab at e-Auction system of BOI. **Note :** for unsuccessful transactions, refund will be processed within 3 working days.

- Payout file will be pushed on BOI system from e-Auction system automatically (through SFTP process) daily at a fixed interval in PAYOUT folder. Time intervals are configured as under :-
 - 11.00 a.m.
 - 04.00 p.m.
- After receipt of Pay-in file (Buyer payment confirmation), NSEiT will enable the automatic generation of DO.
- The Buyer can take a print-out of the DO for taking delivery of Tea from Warehouse.
- After Pay-out process is executed by the BOI / Settlement Bank, the BOI / Settlement Bank will send Pay-out data to the NSEiT for updation of status of the transaction as “completed”. This is call end to end process. The whole process will be without manual intervention.

FOR BANK OF INDIA CUSTOMER

If customer maintaining their account in **Bank of India**, and if customers have **no Internet Banking faculty or willing to d**

MIS Report :

BOI / Settlement Bank will provide MIS Report As per the format prescribed by Tea Board from time to time, however the information available in the MIS Report will be based on the data file so will be received from the NSEiT with regard to Pay-out process only.

In case of any emergency , please contact:-

Contact details of Nodal Branches situated near Tea Auction Centres

CENTRE	NODAL BRANCH	BRANCH HEAD	PHONE NOs.
KOLKATA	KOLKATA SME BRANCH	TAPAS CHNADRA CHAKRABORTY	033-2262-4135/ 033-2262-4276
COONOOR	COONOOR BRANCH	S.N. BASHA	0423-2233448/ 0423-2230472, 094888 05768
KOCHI	W.ISLAND BRANCH	NANDAKUMAR VARMA	0484-2668471/ 0484-2666265, 094477 08189
		KISHORE KUMAR	09846663315
COIMBATOR	SAIBABA COLONY BRANCH	GANESH MURGAN	0422-2441045, 096195 13554
GUWAHATI	DISPUR BRANCH	MS. RITUPARNA GOGOI	0361-2232989 09435873728
SILIGURI	SILIGURI BRANCH	SADASIBA BHATTA	08373013385



Bank of India



Relationship beyond banking

For Branch related Issues like non-receipt of payment/refund, MIS etc. :

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