

Standard Operating Procedure

E-KYC Process for Bidders

CGFC E-Auction Portal — Chhattisgarh Rajya Van Vikas Nigam Limited

Document Title	E-KYC Submission Procedure for Bidders
Portal	https://cgfdceauction.in/
Applicability	All registered bidders on the CGFC E-Auction platform
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Prepared By	CGFC E-Auction Administration

1. Purpose

This Standard Operating Procedure (SOP) describes the step-by-step process for a registered bidder to complete the Electronic Know Your Customer (E-KYC) verification on the CGFC E-Auction portal (Chhattisgarh Rajya Van Vikas Nigam Limited). Completing the E-KYC process is mandatory for bidders to add money in wallet and also ensure that refund amounts and security deposits can be returned directly to their bank account after auction events.

2. Scope

This SOP applies to:

- All newly registered bidders who have not yet completed E-KYC.
- Existing bidders updating or adding bank account and identity document information.
- Bidders who received a notification to update their E-KYC profile before upcoming auctions.

3. Pre-Requisites

Before beginning the E-KYC process, ensure the following are ready:

- Active registered account on the CGFC E-Auction portal.
- Registered email address and account password / 5-digit PIN.
- Valid PAN card number and a scanned copy / photo (JPG, JPEG, or PNG, max 1 MB).
- Valid Aadhaar card number and a scanned copy / photo (JPG, JPEG, or PNG, max 1 MB).
- Bank account number and IFSC code of the account to be linked.
- Cancelled cheque image for the linked bank account (JPG, JPEG, or PNG, max 1 MB).

- Online bank statement (recent, JPG, JPEG, or PNG, max 1 MB).

△ Note: Image files must be in JPG, JPEG, or PNG format only. File size must not exceed 1 MB per document. All marked fields (*) are mandatory.

4. Step-by-Step Procedure

4.1 Login to the CGFC E-Auction Portal

Navigate to the CGFC E-Auction portal in your web browser.

Step	Action	Description / Instructions
1	Open the portal	Launch your browser and go to the CGFC E-Auction website (https://cgfdceauction.in/).
2	Enter credentials	On the login screen, enter your registered Email Address and Password in the respective fields.
3	Enter CAPTCHA	Type the displayed CAPTCHA code in the 'Enter Captcha' field. Click the refresh icon to generate a new CAPTCHA if required.
4	Click LOGIN	Click the LOGIN button to proceed.
5	Verify credentials	A 'Verify Credentials' dialog appears. Select either OTP or PIN. If selecting PIN, enter your 5-digit PIN and confirm. The system will authenticate and log you in.

4.2 Navigate to Manage Wallet

After successful login, go to the Manage Wallet section to access E-KYC features.

Step	Action	Description / Instructions
1	Go to Login menu	In the top navigation bar, click the 'Login' menu.
2	Select Manage Wallet	From the dropdown or navigation, select 'Manage Wallet'. The Manage Wallet page loads, displaying Bidder Details, Bank Details, E-KYC Documents, and Wallet Withdrawal Details sections.
3	Note your Virtual Account	Observe your assigned Virtual Account Number (VAN) and IFSC code (UTIB0CCH274). Add this VAN and IFSC as a beneficiary in your Net Banking / Mobile Banking to fund your wallet.

4.3 Add Bank Account Details

Before uploading E-KYC documents, register the bank account to be linked.

Step	Action	Description / Instructions
1	Enter Account Number	In the 'Bank Details' section, enter your bank account number in the 'Account No' field.
2	Confirm Account Number	Re-enter the same account number in the 'Confirm Account No' field. A dropdown may appear with matching saved accounts; select the correct one.
3	Enter IFSC Code	Enter the IFSC code of your bank branch in the 'IFSC Code' field. The Bank Name will auto-populate upon entering a valid IFSC code.
4	Click Add Bank Details	Click the 'Add Bank Details' button to save the account. The account appears in the 'Bank Account List' table with status 'Inactive' until E-KYC verification is completed.

4.4 Upload E-KYC Documents

Expand the E-KYC Documents section and fill in all required fields.

Step	Action	Description / Instructions
1	Expand E-KYC section	Click the (+) icon next to 'E-KYC Documents' to expand the section. The 'Bank Account's Details' form appears.
2	Select Bank Name	From the 'Bank Name' dropdown, select the appropriate bank (e.g., State Bank Of India). The Account No and IFSC Code fields auto-fill from the previously added bank account.
3	Upload Cancelled Cheque	Click 'Browse...' next to 'Upload Cancel Cheque'. Select a JPG/JPEG/PNG image of the cancelled cheque (max 1 MB). The file name will appear next to the Browse button upon successful selection.
4	Upload Bank Statement	Click 'Browse...' next to 'Upload Online Bank Statement'. Select a recent bank statement image (JPG/JPEG/PNG, max 1 MB).
5	Enter PAN Number	Type your 10-character PAN number in the 'PAN' field (e.g., AEEPA8657D).
6	Enter Aadhaar Number	Type your 12-digit Aadhaar number in the 'AADHAAR' field.

7	Upload PAN Card	Click 'Browse...' next to 'PAN Card'. Select an image of your PAN card (JPG/JPEG/PNG, max 1 MB).
8	Upload Aadhaar Card	Click 'Browse...' next to 'AADHAAR'. Select an image of your Aadhaar card (JPG/JPEG/PNG, max 1 MB).
9	Click SUBMIT	Review all entered details for accuracy, then click the 'SUBMIT' button to submit the E-KYC documents.

⚠ Note: Please verify all bank details carefully before clicking SUBMIT, as errors may delay refund processing. If incorrect details are submitted, the bidder can update them via the 'Upload KYC Documents' option before admin approval.

4.5 Verify Successful Submission

After submitting, confirm that the system has accepted the documents.

Step	Action	Description / Instructions
1	Check confirmation message	Upon successful submission, the system displays the message: 'Your document submitted successfully!' in green/red text on the Manage Wallet page.
2	Verify the E-KYC list	Scroll down to the E-KYC Documents list table. A new row appears showing: Account No, IFSC Code, Bank Name, Cancel Cheque link, Passbook link, Status (Pending), and Date of submission.
3	Await admin approval	The bank account status remains 'Inactive' and E-KYC status shows 'Pending' until the CGFC administrator reviews and approves the submitted documents.

5. Post-Submission — What to Expect

After submitting the E-KYC documents, the following sequence will occur:

- The submitted documents will be reviewed by CGFC E-Auction administrators.
- Once approved, the bank account status will change from 'Inactive' to 'Active'.
- The bidder will be notified about approval status.
- After activation, Add money to your VAN (virtual account number), refund amounts and security deposit returns will be credited directly to the linked bank account.
- If any document is found incorrect or unclear, the administrator may reject the submission and request re-upload.

6. Important Notes & Guidelines

Image Format	Only JPG, JPEG, and PNG formats are accepted for document uploads.
File Size Limit	Each image file must not exceed 1 MB in size.
Mandatory Fields	All fields marked with an asterisk (*) are mandatory and must be filled.
Session Timeout	The portal session expires after inactivity (typically 60 minutes). Complete the process without long interruptions.
Correction Window	If incorrect details are entered, corrections can be made via 'Upload KYC Documents' before administrator approval.
VAN Addition	Add the provided Virtual Account Number (VAN) and IFSC (UTIB0CCH274) as a beneficiary in your bank for wallet funding.
Multiple Submissions	Each E-KYC submission creates a new record. Avoid duplicate submissions for the same account.

7. Troubleshooting

Step	Action	Description / Instructions
1	File upload fails	Ensure the file is in JPG, JPEG, or PNG format and is under 1 MB. Compress or resize the image and retry.
2	IFSC not recognized	Verify the IFSC code on your cheque or bank passbook. Ensure no spaces or hyphens are entered.
3	Account number mismatch	The Account No and Confirm Account No fields must match exactly. Re-enter both carefully.
4	Session expired	If the session times out, log in again. Unsaved form data may be lost; have all documents ready before starting.
5	CAPTCHA not accepted	Click the refresh icon to generate a new CAPTCHA and re-enter it. Ensure there are no extra spaces.
6	Submission not reflected	Refresh the Manage Wallet page after a few seconds. If the issue persists, contact the CGFC helpdesk.

8. E-KYC Document Checklist

Use this checklist before clicking SUBMIT to ensure all documents are ready:

#	Document / Information Required	Status
1	Bank Name selected from dropdown	<input type="checkbox"/> Ready
2	Bank Account Number entered	<input type="checkbox"/> Ready
3	IFSC Code entered and Bank Name auto-populated	<input type="checkbox"/> Ready
4	Cancelled Cheque image uploaded (JPG/PNG, max 1 MB)	<input type="checkbox"/> Ready
5	Online Bank Statement uploaded (JPG/PNG, max 1 MB)	<input type="checkbox"/> Ready
6	PAN Number entered (10 characters)	<input type="checkbox"/> Ready
7	Aadhaar Number entered (12 digits)	<input type="checkbox"/> Ready
8	PAN Card image uploaded (JPG/PNG, max 1 MB)	<input type="checkbox"/> Ready
9	Aadhaar Card image uploaded (JPG/PNG, max 1 MB)	<input type="checkbox"/> Ready

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