

Customer Visits Ajmer Discom website-> (<http://energy.rajasthan.gov.in/avvnl>)

Customer clicks link – QUICK PAY- NEFT/RTGS (BILLDESK) ->

<https://pgi.billdesk.com/pgidsk/pgmerc/rvvnlaj/AVVNLNEFTDetails.jsp>

Customer Flow for Transaction

This section details the overall customer transaction flow.



- Customer visits merchant portal.
- Customer selects required service/product and click on Pay.
- Merchant will initiate a payment request to BillDesk PG.
- At BillDesk PG, customer is displayed various payment options like Credit Card, Debit Card, Net banking.
- Along with these; a new payment options will be available as 'Online EFT' [referred as EFT hereon]
- Customer selects Online EFT as a payment option on BillDesk and click on make payment.
- A slip will be presented to customer with details of EFT; this includes an account number and IFSC code
- Customer can save/print this slip. Alternatively he can request the receipt to be sent to him as an email.
- Customer will initiate the NEFT/RTGS via Net Banking or visiting to his bank branch.

Procedural Guideline

- As a procedural guideline, customer should initiate NEFT/RTGS within 2 to 3 days of generating the slip.

Terms and Conditions for customer

Following terms and conditions are displayed to customer on slip

- NEFT/RTGS transfer amount should be an exact match with transaction amount mentioned on this slip (including paisa)
- Do not round off the transfer amount even for the second decimal.
- The sender will 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.
- NEFT/RTGS should be initiated from the sender's bank account as any refund/reversal will be credited in the same bank account.
- 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 will be treated as invalid and required services will not be rendered.
- It is sender's responsibility to ensure that the bank account is enabled for incoming NEFT/RTGS.