



NATIONAL E-GOVERNANCE SERVICES LIMITED
(UNION GOVERNMENT COMPANY)

Digital Document Execution

V 1.5

API Integration Document

Digital Document Execution

Digital Document Execution (DDE) Platform is a Web API based platform/service for Demat of Loan documents.

NeSL-IU provides a Digital Platform for execution of loan contracts. The Loans Appraisal and Processing System of the Bank will be integrated with the DDE Module of NeSL, which will be used by calling the form based API published by NeSL.

DDE API Form Based Request

Below are the five parameters that need to be passed as part of the https form based web API request as a POST call:

SI No	API Request Parameter Name	Field Type	Mandatory	Remarks
1	api-key	Alpha Numeric	Y	API Key provided by NeSL needs to be passed as part of the request parameter.
2	Authorization	Alpha Numeric	Y	This is the basic Authentication. The base 64 value of username and password provided by NeSL needs to be passed as part of the request parameter.
3	META_DATA	Alpha Numeric	Y	<ul style="list-style-type: none"> • A unique session id should be generated for every transaction request. • The json request object is encrypted using session id as the key with AES 256 algorithms. The json field details is described in the table below. • The session id is encrypted using the client's private key with RSA as the algorithm. • The encrypted session id and the encrypted json object should be concatenated with colon (:) as the separator as part of the metadata.

4	clientID	Alpha Numeric	Y	Client ID value will be provided by NeSL and needs to be passed as part of the request parameter.
5	resp-url	Alpha Numeric	Y	The URL on which the response needs to be sent back to the Client (only in case of face to face request). The resp-url value needs to be provided by the client and should be a https post request. The request parameters that the Response URL should be able to receive are mentioned in the below table

Response Parameters Details

The below parameters will be passed by NeSL as part of the response:

Parameter	Description
txnID	The transaction ID passed as part of the request
status	The status of the transaction. (SUCCESS, ERROR)
rspMsg	In case of success, this will have the base-64 encoded value of eSigned/eStamped document as applicable. In case of failure, an appropriate Error Code will be passed.

JSON parameter details

Sl.No	Request Parameter Name	Request Parameter Description	Max length	Data Type	Mandatory	Description of the field
1	loanno	Loan Number	30	alphanumeric	Conditional Mandatory	'loanno' or 'snctnno' is mandatory
2	snctnno	Sanction Number	30	alphanumeric	Conditional Mandatory	'loanno' or 'snctnno' is mandatory
3	regType	Registration Type	1	varchar	M	1 for Individual loan 2 for Non-Individual Loan
4	TxnID	Transaction ID	50	alphanumeric	M	An unique ID should be generated for every API request
5	signFlag	E-sign Flag	1	varchar	M	0 - Esign is required 1 - Esign is not required

6	estampFlag	E-stamp Flag	1	varchar	M	Y - Estamp required N - Estamp Not required
7	f2f	Face to Face Flag	1	varchar	M	Y - For a face to face transaction N - For a non-face to face transaction
8	state	State	2	varchar	M	This will be a list of values
9	branch name	brname	50	varchar	O	This is the branch name details of the sanctioning bank. Ifsc code of the branch can also be sent as part of this.
10	branch address	braddr	50	varchar	O	Branch address of the sanctioning bank.
E-stamp Section - This section needs to be passed only if eStamp facility is to be availed						
11	firstparty	First Party Name	100	alphanumeric	M	This is the name of the first party in the loan agreement
12	secondparty	Second Party Name	100	alphanumeric	M	This is the name of the second party in the loan agreement
13	stampDutyAmount	Stamp Duty Amount	19	Numeric (16,2)	M	This is the value of the stamp duty amount. It be More than Rs.10
14	considerationPrice	Consideration Price	19	Numeric (16,2)	M	The total value of the loan
15	descriptionofDocument	Description of Document	100	alphanumeric	M	This is the description of the document
16	stampdutyPaidby	Stamp duty Paid by	100	alphanumeric	M	This is the name of the person who is paying the stamp duty. Ideally this should have the name of the first party or the second party
17	articleCode	Article Code	4	numeric	M	The article code based on the type of the loan needs to be passed. The list of article codes for each state will be provided by NeSL
18	documentID	Document ID	2	numeric	M	This should have the details of the document ID for which eStamping needs to be carried out
Participating Details Section						
19	prtcptentyId	Participant ID	2	numeric	M	This will be a sequence number
20	fulnm	Party name or Entity Name in case of non-individual loan	100	alphanumeric	M	This will be the name of the person/entity associated with the loan
21	cntrprtycntnm	Contact Person Name	100	alphanumeric	M	This will be the name of the person associated with the loan.

22	reltocntrct	Relationship of the party with the loan	NA	This will be a pre-defined list of values	M	Values : Creditor Debtor Guarantor Co-Obligant Security Provider Assignee
23	emlid	Primary email address of the party	100	alphanumeric	M	Primary Email address of the party
24	cntrprtycntmobno	Primary mobile number of the party	10	numeric	M	Primary mobile number of the party
25	altemlid	Alternate aamil address of the party	100	alphanumeric	O	Alternate aamil address of the party
26	altmobno	Alternate mobile number of the party	10	numeric	O	Alternate mobile number of the party
27	panno	PAN number of the party	10	alphanumeric (as per the pattern mentioned)	Conditional Mandatory. If the ovidid and ovdtype values are provided, panno will be optional	first five characters should be alphabets, next 4 characters should be numeric and the last character should be alphabet
28	ovdtype	Officially valid document type	20	This will be a pre-defined list of values.	Conditional Mandatory. In absence of PAN number, this field needs to be passed	Values panno driving license voter id passport others
29	ovdid	Officially valid document ID value	30	alphanumeric	Conditional Mandatory. In absence of PAN number, this field needs to be passed	The value of the corresponding ovd id needs to be passed
30	cntrprtyaddr	Permanent/Registered address of the party	300	alphanumeric	O	Permanent/Registered address of the party
31	regoffpin	Permanent/Registered address pin code	6	numeric	O	Permanent/Registered address pin code
32	cntrprtycntdsgn	Contact Person's Designation	50	alphabet	O	Contact Person's Designation
33	comaddr	Communication address of the party	300	alphanumeric	O	Communication address of the party

34	pin	Communication Address pin code	6	numeric	O	Communication Address pin code
35	doi	Date of Birth of the signatory OR date of incorporation of the company in case of non-individual loan	10	yyyy-mm-dd	M	Date of Birth of the signatory OR date of incorporation of the company in case of non-individual loan
36	lglcnstn	Legal Constitution of the party/entity	50	This will be a pre-defined list of values.	M	Values: Resident Individual Public Ltd Private Ltd LLP Proprietorship Partnership Entity Created by Statute Trust HUF Co-op Society Association of Persons Government Self Help Group Non-Resident Foreign Company
37	partytyp	Party Type		This is a list of value	M	Values Indian Entity Resident Individual Foreign Entity NRI/Foreign Individual
38	cin	CIN of the entity in case of non-individual loan	30	Text	O	CIN of the entity in case of non-individual loan
39	kin	CKYC KIN detail	30	Text	O	CKYC KIN detail
40	documentID	Document ID details	50	Numeric (array)	M	List of document IDs that are passed for execution. This will be a sequential number provided in the document details section of the json
41	seqno	Sequence Number	10	Numeric	O	In case of multiple signatories and if the documents are to be signed in a specific order, the sequence of the signatory is to be passed as part of this request parameter.
Loan Details Section						
42	dtofsncn	date of sanction of the loan	10	dateformat(yyyy-MM-dd)	M	date of sanction of the loan

43	emiamt	Instalment amount value	19	Numeric (16,2)	M	Instalment amount value
44	rtofint	Rate of interest	5	numeric	M	Rate of interest
45	snctnamt	sanction amount	19	Numeric (16,2)	M	sanction amount
46	tenure	tenure of the loan	10	numeric	M	tenure of the loan
47	ntrofcrdt	Type of debt		This is a list of value	M	Values Financial Operational
48	isacctclosed	Account Closed Flag		This is a list of value	M	Values Yes No Assigned
49	fundtyp	Funded Type		This is a list of value	M	Values Funded Non-fund
50	currofsanc	Sanction Currency		This is a list of value	M	Values INR USD
51	crdtsubtyp	Credit Subtype		This is a list of value	M	Values Credit Facility Property buyer
52	fclynm	Facility name of the loan	300	Text	M	Free text of product name as known to debtor to facilitate ease of recognition by concerned party during authentication
53	amtovrdue	Amount Overdue	19	Numeric (16,2)	O	Amount Overdue
54	chgamt	Other Charges amount of any	19	Numeric (16,2)	O	Other Charges amount of any
55	dtofdbrs	debt start date	10	Date format(yyyy-MM-dd)	O	debt start date
56	intamt	Interest amount	19	Numeric (16,2)	O	Interest amount
57	oldaccno	Old Debt Reference No.	30	alphanumeric	O	Old Debt Reference No.
58	priamt	Principal Outstanding	19	Numeric (16,2)	O	Principal Outstanding
59	remarkparta	Loan Remarks if any	50	alphanumeric	O	Loan Remarks if any
60	toutstndamt	Total Outstanding Amount	19	Numeric (16,2)	O	Total Outstanding Amount
61	bu	Creditor Business Unit	15	Text	O	Creditor Business Unit
62	dp	Drawing Power		Numeric(16,2)	O	Drawing Power
63	dpd	Days past due	5	Number	O	Days past due
Security section - This is an optional section and required only if there is a security to a loan						
64	dscofsctry	Description of security	300	alphanumeric	M	Description of security

65	asstyp	Assets type		This is a list of value	M	Values Movable Immovable Intangible Not Classified
66	typofchrg	Type of Charge created		This is a list of value	M	Values Mortgage Hypothecation Charge Assignment Pledge Lien Negative Lien Guarantee Others Not Classified
67	assetid	Asset ID	20	alphanumeric	M	Asset ID
68	dtofcrtn	Date of creation of Security Interest	10	dateformat(yyyy-MM-dd)	O	Date of creation of Security Interest
69	dtofvltm	Date of valuation	10	dateformat(yyyy-MM-dd)	O	Date of valuation
70	scrtyidcersai	CERSAI Security Interest ID	20	alphanumeric	O	CERSAI Security Interest ID
71	scrtyidroc	ROC Charge ID	20	alphanumeric	O	ROC Charge ID
72	vlofscrty	Value of security	19	Numeric (16,2)	O	Value of security
eSign Co-ordinates Section - This is an optional section						
73	prtcptentyld	Participant ID		numeric	M	participating ID as mentioned in the participating details section
74	documentID	Document ID		numeric	M	document ID as mentioned in the document details section
75	coordinates[p,x,y]	Coordinate Details where the signature needs to be affixed in the document		numeric	M	p = Page number x = x co ordinate of page y = y co ordinate of page
Document Details Section						
76	documentID	Document ID		numeric	M	Sequence number
77	docData	Document data/value		alphanumeric	M	Base64 encoded value of PDF document
78	prtcptentyld	Participating ID		numeric	O	participating ID as mentioned in the participating details section



DDE API End Point URL for Non Production

https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG

