

F.No.6/2/2019-BO.II
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Parliament Street, New Delhi
Date: 11th August, 2020

To

Managing Directors and Chief Executive Officers (MD & CEOs) of all Scheduled Commercial Banks (SCBs)
Chairman, State Bank of India

Subject: Fast-Tracking Digital Document Execution (DDE) in banks – Integration with NeSL

Dear Sir/ Madam,

This is with reference to recent initiatives by the Government to put in place automated electronic / digital systems and solutions for enabling e-Signing and e-Stamping of documents, thereby enhancing ease, security and convenience to the public. As you may already know, National e-Governance Services Limited (NeSL), which is an Information Utility (IU) mandated to serve as a repository of legal evidence for financial credit contracts, has set up a secured Digital Document Execution (DDE) platform that operates 24*7 on a remote basis and facilitates conclusion of documentation through e-Signing and digital e-Stamping, thereby enabling contract completion instantaneously and obviating the need for physical presence of the customer. Such a procedure is expected to assist both banks and customers by increased daily processing of loan documents to MSMEs or individuals, and reduced processing time.

2. The digital workflow is based on integration, using APIs, between NeSL and banks, since the e-Signing (through services of CDAC) and digital e-Stamping is undertaken on the IU platform by technology integration with SHCIL or the Government Receipt Accounting System (GRAS) of the State. While most States are already integrated with NeSL through SHCIL, the Government is actively pursuing with the remaining States to integrate their GRAS with NeSL. The Government has also written to all States to put in place the legal enablement for e-Stamping.

3. The final step in completing the process is the digital integration of banks' systems with NeSL's DDE API. While some banks are in touch with NeSL and have already commenced this, it is critical that all banks complete the technical integration urgently. Towards this end, it is requested that:

- a) All banks may kindly commence and / or complete the technical integration with NeSL, including consumption of the simple DDE API service, encrypting the API request, and return API, the step by step details of which are provided at **ANNEX**.
- b) All banks are requested to kindly nominate a Nodal Officer (not below the rank of General Manager), for monitoring the progress of the DDE API integration, and submitting status updates to DFS regularly. The details of the Nodal Officer may be shared with DFS. The details of the NeSL officers who will liaise with the banks are also enclosed at **ANNEX**.

Yours faithfully,



(Madhesh Kumar Mishra)

Joint Secretary to the Government of India
Tel.: 011-23340673

Copy to:

Shri S. Ramann, Managing Director & CEO, National e-Governance Services Limited (NeSL),
003A, Ground Floor, The Estate, 121, Dickenson Road, Bengaluru – 560 042

1) Details of Technical Integration:

Step 1: Consumption of the simple DDE API Service

- The DDE API service is a web based API that will be consumed by the Regulated entities by writing a piece of code, which will send the specified data from their loan management system along with the appropriate document for e-stamping and e-signing.
- The data and the document has to be submitted in the prescribed format as per the DDE API document that has been shared with several large banks and will be made available to all banks.
- This process should ideally take about 5 weeks including 1 week of UAT testing.

Step 2: Encrypting the API Request (Cryptography)

- The API request needs to be encrypted using the AES 256 and RSA algorithm, the source code for which (in Java) will be shared by NeSL as already done for UBI, SBI, BOB etc.
- A pair of self-generated certificates requires for cryptography in the non-production environment for testing will be provided by NeSL.

Step 3: Return API – 2 weeks including UAT testing

- The regulated entities will need to develop an API to get back the executed documents from NeSL DDE application as per the format prescribed by NeSL.
- This will be a simple RESTful API which will take the executed document as the input.
- This return API will be consumed by NeSL to submit back the executed document back to the Regulated entities.

NeSL will share sample test cases which covers possible test cases of the DDE API in detail.

2) Details of NeSL Team:

Mr. Sandeep Krishna, Head of Technology (DDE): +91-9845990269; sandeepk@nesl.co.in
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