



NATIONAL E-GOVERNANCE SERVICES LIMITED  
(UNION GOVERNMENT COMPANY)

## **Credit Facility Report**

**V 1.0**

## **API Integration Document**

# API Document for Credit Facility Report

## Introduction:

This document describes the process flow and the Technical Specifications of Credit Facility Report API. [Debt Exposure Report]. This is a RESTful API.

## Request URL:

Below is the end point URL on which the data is to submitted:

<https://services.nesl.co.in/cfrapi/api/creditfacilityreport/request>

## Request Parameters:

| SI No | Incoming Parameter Details | Parameter Name | Field Type    | Mandatory | Description   |
|-------|----------------------------|----------------|---------------|-----------|---|
| 1     | Info Type                  | info_type      | Alpha Numeric | Y         | The type of the input provided. The PAN or the CIN for which the CFR is required. |
| 2     | Info Value                 | info_value     | Alpha Numeric | Y         | PAN or CIN value needs to be passed.  |
| 3     | Requester PAN              | requester_pan  | Alpha Numeric | Y         | The PAN of the requesting entity.   |
| 4     | Type of Output Data        | output_type    | Alpha Numeric | Y         | The output data format needs to be specified. Options are XML or PDF.             |

## Request Xml:

Below is a sample request xml if the input is PAN and the output is in XML format:

```
<cfr_request>
  <info_type>PAN</info_type >
  <info_value>NESL1234T</info_value>
  <requester_pan>ABCDE1234T</requester_pan>
  <output_type>XML</output_type>
</cfr_request>
```

## Response Parameters:

Below are the response parameters based on the input PAN or CIN.

| SI No | Parameter Details     | Parameter Name | Field Type    |
|-------|-----------------------|----------------|---------------|
| 1     | Overdue Amount        | amt_ovr_due    | BigDecimal    |
| 2     | Authentication Status | auth_status    | Alpha Numeric |

|    |                                 |               |               |
|----|---------------------------------|---------------|---------------|
| 3  | No. of Pending Authentications  | pending_auth  | Long          |
| 4  | No. of Accepted Authentications | accepted_auth | Long          |
| 5  | No. of Disputed Authentications | disputed_auth | Long          |
| 6  | No. of Expired Authentications  | expired_auth  | Long          |
| 7  | No. of Default Submissions      | default_count | Long          |
| 8  | Business Date                   | buss_dt       | Date          |
| 9  | Creditor Name                   | creditor      | Alpha Numeric |
| 10 | Creditor PAN                    | creditor_uin  | Alpha Numeric |
| 11 | Created Time                    | crttdt_tm     | Date          |
| 12 | Default Raised flag             | dft_raised    | Alpha Numeric |
| 13 | Date of Disbursement            | dt_of_dbrs    | Date          |
| 14 | Date of Sanction                | dt_of_snctn   | Date          |
| 15 | Email Id of the Requestee       | email_id      | Alpha Numeric |
| 16 | Email Delivery Status           | email_status  | Alpha Numeric |
| 17 | Facility Name                   | fcltynm       | Alpha Numeric |
| 18 | No. of Submissions Done         | no_of_sbms    | Integer       |
| 19 | Relationship to Debt            | relationship  | Alpha Numeric |
| 20 | Remarks                         | remarks       | Alpha Numeric |
| 21 | Security Available Flag         | security      | Alpha Numeric |
| 22 | Sanction Amount                 | snctn_amt     | BigDecimal    |
| 23 | Total No. of Submissions        | total_sbms    | Alpha Numeric |
| 24 | Total Outstanding Amount        | toutstnd_amt  | BigDecimal    |
| 25 | Type of Debt                    | type_of_debt  | Alpha Numeric |
| 26 | Unique Debt Identifier          | udi           | Alpha Numeric |
| 27 | Response Data                   | Response      | Alpha Numeric |

### Response Xml:

Sample Response XML is as follows.

If the output data is in the form of XML, then the Response XML is shown below,

```

<cfr_response>
  <loan>
    <amt_ovr_due>0.00</amt_ovr_due>
    <auth_status>EXPIRED</auth_status>
    <pending_auth>0</pending_auth>
    <accepted_auth>0</accepted_auth>
    <disputed_auth>0</disputed_auth>
    <expired_auth>1</expired_auth>
    <default_count>0</default_count>
    <buss_dt>2018-06-30 00:00:00.0 IST</buss_dt>
    <creditor>TEST Bank Ltd</creditor>
    <creditor_uin>XXXXX1234X</creditor_uin>
    <crttdt_tm>2018-10-16 12:47:32.0 IST</crttdt_tm>
    <dft_raised>N</dft_raised>
    <dt_of_dbrs>1998-02-09 00:00:00.0 IST</dt_of_dbrs>
  </loan>
</cfr_response>

```

```
<dt_of_snctn>2016-06-22 00:00:00.0 IST</dt_of_snctn>
<email_id>debtoruat2@gmail.com</email_id>
<email_status></email_status>
<fcltynm>CASH CREDIT A/C</fcltynm>
<no_of_sbms>1</no_of_sbms>
<relationship>Debtor</relationship>
<remarks></remarks>
<security>Y</security>
<snctn_amt>300000.00</snctn_amt>
<total_sbms></total_sbms>
<toutstnd_amt>131516.34</toutstnd_amt>
<type_of_debt>Financial</type_of_debt>
<udi>XXXXX1234X_00145100000762</udi>
</loan>
<loan>
  <amt_ovr_due>0.00</amt_ovr_due>
  <auth_status>EXPIRED</auth_status>
  <pending_auth>0</pending_auth>
  <accepted_auth>0</accepted_auth>
  <disputed_auth>0</disputed_auth>
  <expired_auth>1</expired_auth>
  <default_count>0</default_count>
  <buss_dt>2018-06-30 00:00:00.0 IST</buss_dt>
  <creditor>TEST Bank Ltd</creditor>
  <creditor_uin>XXXXX1234X</creditor_uin>
  <crtdt_tm>2018-10-16 12:47:32.0 IST</crtdt_tm>
  <dft_raised>N</dft_raised>
  <dt_of_dbrs>1998-02-09 00:00:00.0 IST</dt_of_dbrs>
  <dt_of_snctn>2016-06-22 00:00:00.0 IST</dt_of_snctn>
  <email_id>debtoruat2@gmail.com</email_id>
  <email_status></email_status>
  <fcltynm>CASH CREDIT A/C</fcltynm>
  <no_of_sbms>1</no_of_sbms>
  <relationship>Debtor</relationship>
  <remarks></remarks>
  <security>Y</security>
  <snctn_amt>300000.00</snctn_amt>
  <total_sbms></total_sbms>
  <toutstnd_amt>131516.34</toutstnd_amt>
  <type_of_debt>Financial</type_of_debt>
  <udi>XXXXX1234X_00145100000762</udi>
</loan>
</cfr_response>
```

If the response is in PDF format, then the output data is base64 encoded value of the PDF file.

Below is a sample response XML:

```
<cfr_response>
  <Response>
JVBERi0xLjQKJeLjz9MKMSAwIG9iago8PC9Db2xvclNwYWNLORldmljZVJHQi9TdWJ0eXBIL0ltY
WdlL0hlaWdodCA5Ny9GaWx0ZXlvRmxhdGVEZWNvZGUvVHlwZS9YT2JqZWNOLORIY29kZVBhc
m1zPDwvQ29sdW1ucyAxMzYzL0NvbG9ycyAzL1ByZWVpY3RvcjAxNS9CaXRzUGVvYQ29tcG9uZ
W50IDg+Pi9XaWR0aCAxMzYzL0xlbmd0aCAxNzgxMi9CaXRzUGVvYQ29tcG9uZW50IDg+PnN0c
mVhbQp4nO3dd1gUV9cA8HPvzO7Sq4ICigiiqAglDkRjQcWSaJrl1XRLkJeJtYkmaqKJ7Y0mMbbPF
hMimkQTe69YUFARFQsIKAoiHZayOzP3+2N3YeltAcXze3h8ZJm5c3d2FvbMPfdccunSJT8/POAIY
QQQgghhFBTRBu7AwghhBBCCCGEEKpHGPKjhBBCCCGEEEJNGUb+CCGEEIIIYRQU4aRP0IIIIYQ
QQggh1JRh5I8QQgghhBBCCDVIgPKjhBBCCCGEEEJNGUb+CCGEEIIIYRQU8Y32JH69V/VYmDc
CCGEEIIIoaoxDoCdOvV+0QMvv7I5NVVZw0bA1cVmzfpXFHJ5LbqQk5M75qXfVYLAAGRAbga
N8GYmZnR7t1vc1zN9306MMbi45NDz8SFhT26e1dZoCqQmBqISAgx4FE4JgYgtp87L6jcn55ftmv
P3kQAgFoclBECKgTkrTfbv/XW4Lp1s140XOSPEEIIIIYQQk0Qg5i4jF07w8e07V2LveVvGeUYEyg
Q0eBde/plZGQf2H/j+PF7sfcyRSYxImrCbkoAABijwAwW/EtAGBjyVslzBCN/hBBCCCGEEKoDIhEg
v2654uXl6OHhXNO9KeV4TgZCCACkwFh9dHHp01hoSrsWq1TjxLPhz3MzVcCEGAyAepBlowQR
hIQAEqIAGCwEyIBz57Xce8Y+SOEEIIIYRQXRACJD+PW7r89NrVrysUNcv5J4TwPacgEWAAFKDPj
/yHXbi76udzDxJzGWESCARKAlyQsI4kBQMJEYIyKAAEDAgKP0TDBYU8+a5/SGB0IIIIYQQgGZ
BiGMAKPCvdisNatP13RvSgmIDAjjGNNPezPzVUuW3Zw7uchEXJzGGEAQIEn2oR+GSOUUQGo
BIQRIAQoAUJ00b8hvhhz2kl/Jw+bYQQQgghhBAyuH933ztz5mZN9+I4HrQRaVNO9c/Ozp0z68j
efTGiqMjzManh6YGRP0IIIIYQQgGZhsgKf/rp4uPHqdXfhVJKKGjHpJtu+bns7Nx58/Zfu/GIMQbA
4Hkde28seLoRQgghhBBCyDAIwOPU9J9/Cq/RXpQTAaR66tJTYsWKY9evpQBRA/AADMjzO+W+
UWDKjxBCCCGEEKgwSRGmNHZc7FnQ29Ufy8ClhAGRpbj/ow91cnz58/dPX4qXpPTQlgagADjG
rtTzxeM/BFCCCGEEELIQChloJJE8tNP5xITH1d7JwqMApAmmeyfkZH1v/+dB1FTx48DoECa8ryGp
xNG/gghhBBCCCFkGIRpQ9rHyfD554eUyrzq7EWbZsivdejgtSdPsoHJGrsjzWM/BFCCCGEEELIQ
BgljAeqZiQ/LiHz998vVmenJh34w4ULyYwQQtSN3ZHnGkb+CCGEEIIIWQYhlgAAIwAkQDg779u
xcUIVWe3uh/66Zzpn59fEH07nREBY8/GhWcfIYQQgghhAyDEYkBA+AY8MC4QRWwdOIJpTK/8
r2a8Jh/9M34vHw1IRIDLOnXmDDyRwghhBBCCCFD4YAQIlwAEAAG0o1byUsXn5Ckjr5oX0Xi41
MJYUTiQJMNgrRoJRv4IIYQQQgghVA+0s549eSrx4MGrlW3YdCvdP36cDUCh6T7BzWVG/gghhBB
CCCFUDxghDEBUMC577drL9xOSG7tDjSAzQwnAgDAM/hsXRv4IIYQQQgghVA8IABBK1FQ0zs7
K/9/Kc89hzn9hYSGABCABw8i/MfGN3QGEECpJbjf2I3dn3tov0Nmu+OYkU8bePXU7K+HYIZAIVS
P2rrZazt4xOkjzFFkufvpaaLjez0zGjtwz1ZkHACiMXPvHRYHKilqRe9l1jE65WuMTYDr2x/HTvBQ17
jUAQPr+T3csiRBqtW+9qOR06f2onG5X5zzX9gzXnd4VUk1SVuThuldC+rGfboY/i++JBtR4LytCCDE
AynQj3levPjx44ErQcN/ytnta6vKLgiCKImOM43mO40idaw8SjmNEIJBak8mMUIUjBQCEeXUzN
bW2NLSWCYDQsVq9plwrnUrs7r35FmEkT9C6Gkh9+04fZLvUC/L8qIfYurqHuQKEOQ3KTZ66+rQ
ZzP+rwO53dgv+k3qXbB11B4MYOrFM3eGqaXXUG8vgKAg3ysbD80KTnkm3QnrMxFSHU1FD
NsL/2O4lu3nK1Z692NjYwjdmpMnKsk5Vh8yibpGbn2nS1aQB4wBISubWbM2jiovL86/r007N0
JrkzBuZmoMjNOWO6wbwqmlxMzNZOPG+Qwe3LF5c+u635h4fmDkxjB6GpgPmTXk46AWplVv
SUXdO05b5tjzOQp15H5j/d+f6OFqSkBlaoZONEnP+Bmmlj7vjfnNcc/EpQ+fj3dENT3jLytCqGmSU
h4XfjFv3+Klly0sSow8s8YY8s/PzX1y+
  </Response>
</cfr_response>
```