



NATIONAL E-GOVERNANCE SERVICES LIMITED
(UNION GOVERNMENT COMPANY)

Digital Document Execution

V 1.4

API Integration Document

Digital Document Execution

Digital Documents 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 Web based API published by NeSL.

Web API End Point URL

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

The below parameters listed need to be passed as part of the https redirection post request over the Web API in the json format.

Web API parameter details

Sl No	Incoming Parameter Details	Incoming Parameter Field Name	Field Type	Mandatory	Remarks
1	APIKey	api-key	Alpha Numeric	Y	API Key provided by NeSL needs to be passed as part of the request parameter.
2	Authorization	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	Metadata	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 algorithm.• 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	Client ID	clientID	Alpha Numeric	Y	Client ID value will be provided by NeSL and needs to be passed as part of the request parameter.
5	transaction id	txnID	Alpha Numeric	Y	This is to be passed by the Client. It should be a unique value just to identify the request and response. This will be passed back as part of the response.
6	PAN	pan	Alpha Numeric	Y	
8	Name as per Aadhaar	aadhaarName	Alpha	Conditional Mandatory	
9	Name as per PAN	panName	Alpha Numeric	Conditional Mandatory	
10	DOB	dob	Time Stamp	Y	YYYY-MM-DD format
11	Email	email	Alpha Numeric	Conditional Mandatory	
12	Mobile	mobile	Numeric	Conditional Mandatory	
13	Address	address	Alpha Numeric	Optional	
14	Entity ID	entityID	Numeric	Y	This will be provided by NeSL
15	Base64 encoding of the Document	docData	Alpha Numeric	Conditional Mandatory	This should be the base 64 encoded value of the pdf document to be esigned.
16	Sign Flag	signFlag	Numeric	Y	
17	E-Stamp Flag	estampFlag	Alpha	Y	
18	Loan Application Number	loanNo	Alpha Numeric	Optional	
19	Loan Amount	loanAmount	Numeric	Optional	
20	Loan Type	fcltynm	Alpha	Optional	
21	Rate of interest	rtofint	Alpha Numeric	Optional	
22	Loan Tenure	tenure	Alpha Numeric	Optional	
23	Loan Document Flag	loanDocFlag	Alpha	Y	
24	State of Agreement Execution	state	Alpha	Conditional Mandatory	
25	Type of Registration	regType	Alpha	Y	This indicates the type of registration. The registration type can be either Individual registration or Entity registration based on the value of the parameter.

26	Entity Origin	origin	Alpha	Y	This indicates the origin of the Entity. The value could be passed as 'Indian'.
27	CIN	cin	Alpha Numeric	Optional	
28	Date of Incorporation	doi	Time Stamp	Y	YYYY-MM-DD format
29	Registered Address	regAddress	Alpha Numeric	Y	
30	Registered Address PIN	regPin	Numeric	Y	
31	Communication Address	commAddress	Alpha Numeric	Optional	
32	Communication Address PIN	commPin	Numeric	Optional	
33	Entity email	entityEmail	Alpha Numeric	Y	
34	Land Line Number	telNo	Alpha Numeric	Y	
35	GSTN	gstn	Alpha Numeric	Optional	
36	HSN	hsn	Numeric	Conditional Mandatory	HSN is mandatory only if the GSTN is passed as part of the request parameter.
37	Template ID	templateID	Numeric	Y	Template ID is passed as part of the request parameters to indicate the template to be used for dynamic document generation.
38	Response URL	resp-url	Alpha Numeric	Optional	Response URL will be provided by client to which response will be sent.
39	Transaction Type	f2f	Alpha	Y	This indicates the type of transaction. The transaction type can be either Face to Face transaction or Non Face to Face transaction based on the value of the parameter.

Error Codes and Error Code Description

Error Code	Error Description
ER001	Value cannot be empty.
ER002	Invalid value.

ER003	Value does not exist.
ER004	Name as per Aadhaar or Name as per PAN is mandatory.
ER005	Invalid DOB format. DOB should be in YYYY-MM-DD format.
ER006	Invalid date format. Date should be in DDMMYYYY format.
ER007	Borrower already exists.
ER008	Registration Details are not present.
ER009	Internal server error.
ER010	Value should be numeric.
ER011	Value should contain only two digits after the decimal point.
ER012	Value does not adhere to List of Values.
ER013	Document size exceeds the limit.

Sign Flag

Value	Description
1	Lender want to sign.
2	Borrower want to sign.
3	Both Lender and Borrower want to sign.

E-Stamp Flag

Value	Description
Y	Execution of loan agreement
N	Non-Execution of loan agreement

Loan Document Flag

Value	Description
Y	In this case, a document using a predefined template would be generated by NeSL using the loan data provided in the API.
N	No document will be generated.

Registration Type

Value	Description
-------	-------------

1	Individual Registration.
2	Entity Registration.

Transaction Type

Value	Description
Y	Face to Face Transaction.
N	Non Face to Face Transaction.

Response Parameters

The response parameters will be passed as part of the Client's return URL. The return URL should be provided by the Client and this will be configured in the NeSL system.

Parameter	Description
txnID	The transaction ID passed as part of the request
status	The status of the transaction. (SUCCESS, ERROR)
rspMsg	This response URL will be provided by the Client and the request parameter names is as shown in the below example. 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.

Below is a sample response URL:

**[https://returnurl.com?
txnID=12345&status=SUCCESS&rspMsg=sdjgfjb43kasdjasdj21edsabdjasbdja21dsajbdjasbda](https://returnurl.com?txnID=12345&status=SUCCESS&rspMsg=sdjgfjb43kasdjasdj21edsabdjasbdja21dsajbdjasbda)**

Sample json request

API Request should contain the following parameter for Each Request:

"key": "api-key", "value": "11Ma7sRLPctvRzWIFp2d".

"key": "Content-Type", "value": "application/json".

"key": "Authorization", "value": "Basic VGVzdDEyMzQ1NiRlc2VudD0=".

"key": "META_DATA", "value": "---EncryptedMetaData-----".

"key": "clientID", "value": "-----RegisteredClientID-----".

"key": "resp-url", "value": "-----Response URL-----".

API Request sample JsonFormat for MetaData:

JSON Format for Individual loans not using Templates

```
{
  "loan": {
    "signFlag": "1",
    "loandtls": {
      "fcltynm": "TEST",
      "fundtyp": "Personal Loan",
      "currofsanc": "INR",
      "snctnamt": "100000",
      "ntrofcrdt": "Financial",
      "amtovrdue": "1000"
    },
    "estampFlag": "N",
    "prtcptentty": [{
      "altmobno": "1234567890",
      "comaddr": "JP NAGAR BANGALORE",
      "lglnstn": "PVT LTD",
      "prtcptenttyId": "1",
      "panno": "BUNPP5528B",
      "fulnm": "xxxxxxx",
      "emlid": "xxxxxxx@gmail.com",
      "reltoctrct": "debtor"
    }],
    "loanno": "rcdlg941Aa5",
    "documentdtls": [{
      "docId": 1,
      "docData": ""
    }],
  },
}
```

```

    "state": "",
    "loanDocFlag": "Y",
    "regType": "1",
    "docData": "",
    "txnID": "9ab08500-44ed-4bd6-98ce-83d7e5228d1b"
  }
}

```

JSON Format for Individual loans using Templates

```

{
  "loan": {
    "loanno": "Test12345678",
    "snctnno": "TestSnctn12345678",
    "docRefId": "",
    "regType" : 1,
    "signFlag": "3",
    "txnID": "e4d048fb-cda7-43b5-99c6-418ae0d5f48f",
    "loanDocFlag": "Y",
    "estampFlag": "Y",
    "state": "DL",
    "documentdtls" : [{
      "docId" : "1",
      "docData" : "---base64 encoded value -----",
      "prtcptenttyId" : "1"
    }, {
      "docId" : "2",
      "docData" : "----base64 encoded value-----",
      "prtcptenttyId" : "1"
    }],
    "prtcptentty": [
      {

```



```
    "prtcptenttyId":1,
    "altemlid": "aaa@aaa.com",
    "altmobno": "9999653264",
    "cin": "JJJJJJJA190876634344JJDJDJDJJ",
    "cntrprtyaddr": "ITPB ROAD
,WHITEFIELD,HOODY,BANGALORE",
    "cntrprtycntdsgn": "Officer",
    "cntrprtycntmobno": "9731208269",
    "cntrprtycntnm": "ABC",
    "comaddr": "sss",
    "doi": "04052015",
    "emlid": "aaa@abc.com",
    "fulnm": "X",
    "kin": "666669999999999",
    "lglnstn": "P ltd",
    "panno": "XXXXX1234X",
    "partytyp": "Indian Entity",
    "pin": "123456",
    "regoffpin": "123456",
    "reltoctrct": "debtor",
    "seqno": 1
  }
],
"estampdtls":{
  "firstparty":"xxxxxxxxxxxx",
  "secondparty":"xxxxxxxx",
  "stampDutyAmount":"100",
  "considerationPrice":"100000",
  "descriptionofDocument":"loan doc",
  "stampdutyPaidby":"xxxxxxxxxxxx",
  "docId" : "1,2"
},
"loadtls": {
```

```
"amtovrdue": 100000,  
"bu": "Bangalore",  
"chgmt": 9898,  
"crdtsubtyp": "credit facility",  
"currofloan": "INR",  
"currofsanc": "INR",  
"dp": 11000,  
"dpd": 367,  
"dtofdbrs": "01092019",  
"dtofsncn": "01092019",  
"emiamt": "100000.00",  
"fcltynm": "test",  
"fundtyp": "Funded",  
"intamt": 9999,  
"isacctclosed": "no",  
"lndngarrg": "sole banking",  
"loc": "Bangalore",  
"ntrofcrdt": "financial",  
"oldaccno": "TestOld12345678",  
"priamt": 100000,  
"remarkparta": "Test",  
"rmemail": "aa@a.com",  
"rpyfrq": "monthly",  
"rtofint": "1.2",  
"snctnamt": 100000,  
"tenure": "2 years",  
"toutstndamt": 100000
```

```
}  
}  
}
```

JSON Format for Corporate loans

```
{
```

```

"loan": {
  "loanno": "Test12345678",
  "snctnno": "TestSnctn12345678",
  "docData": "",
  "docRefId": "",
  "regType": 2,
  "signFlag": "3",
  "txnID": "e4d048fb-cda7-43b5-99c6-418ae0d5f48f",
  "loanDocFlag": "Y",
  "estampFlag": "Y",
  "state": "DL",
  "documentdtls": [{
    "docId": "1",
    "docData": "---base64 encoded value -----",
    "prtcptenttyId": "1"
  }, {
    "docId": "2",
    "docData": "----base64 encoded value-----",
    "prtcptenttyId": "1"
  }],
  "prtcptentty": [
    {
      "prtcptenttyId": 1,
      "altemlid": "aaa@aaa.com",
      "altmobno": "9999653264",
      "cin": "JJJJJJJA190876634344JJDJDJDJJ",
      "cntrprtyaddr": "ITPB ROAD
,WHITEFIELD,HOODY,BANGALORE",
      "cntrprtycntdsgn": "Officer",
      "cntrprtycntmobno": "9731208269",
      "cntrprtycntnm": "ABC",
      "comaddr": "sss",

```

```

        "doi": "04052015",
        "emlid": "aaa@abc.com",
        "fulnm": "X",
        "kin": "66666999999999",
        "lglenstn": "P ltd",
        "panno": "XXXXX1234X",
        "partytyp": "Indian Entity",
        "pin": "123456",
        "regoffpin": "123456",
        "reltocntrct": "debtor",
        "pubCert": "",
        "suppdoc": "",
        "entityType": "3",
        "entitySubType": "8",
        "userID": "TestUser",
        "gstn": "asg",
        "hsn": "11111",
        "seqno": 1
    },
    {
        "prtcptenttyId": 2,
        "altemlid": "kk@kk.com",
        "altmobno": "8888888888",
        "cin": "DFHGASHDIHFGI5345346546",
        "cntrprtyaddr": "ITPB ROAD
,WHITEFIELD,HOODY,BANGALORE",
        "cntrprtycntdsgn": "Trainee",
        "cntrprtycntmobno": "9999999999",
        "cntrprtycntnm": "PPP",
        "comaddr": "jhfdtawagh",
        "doi": "06051964",
        "emlid": "ddd@dd.com",
        "fulnm": "Test",

```

```
    "kin": "2222222222222222",
    "lgcnstn": "P Ltd",
    "panno": "KKKKK1111U",
    "partytyp": "Indian Entity",
    "pin": "123456",
    "regoffpin": "123456",
    "reltoctrct": "co-obligant",
    "entityType": "3",
    "entitySubType": "8",
    "userID": "TestUser",
    "gstn": "asg",
    "hsn": "11111",
    "seqno": 2
  },
  {
    "prtcptenttyId": 3,
    "altemlid": "aaaa@abc.com",
    "altmobno": "9898989898",
    "cin": "KSUWDUW12t63457129L",
    "cntrprtyaddr": "ITPB ROAD
, WHITEFIELD, HOODY, BANGALORE",
    "cntrprtycntdsgn": "Manager",
    "cntrprtycntmobno": "9999999999",
    "cntrprtycntnm": "HHH",
    "comaddr": "dffjkljkhvz",
    "doi": "05082015",
    "emlid": "abc@aaa.com",
    "fulnm": "HHH Industries",
    "kin": "67687980096448",
    "lgcnstn": "P Ltd",
    "panno": "XXXXX1234E",
    "partytyp": "Indian Entity",
    "pin": "123456",
```

```
        "regoffpin": "123456",
        "reltoctrct": "guarantor",
        "entityType": "3",
        "entitySubType": "8",
        "userID": "TestUser",
        "gstn": "asg",
        "hsn": "11111",
        "seqno": 3
    }
],
"estampdtls": {
    "firstparty": "xxxxxxxxxxxxxxxx",
    "secondparty": "xxxxxxxxxxxxxxxx",
    "stampDutyAmount": "100",
    "considerationPrice": "100000",
    "descriptionofDocument": "loan doc",
    "stampdutyPaidby": "xxxxxxxxxxx",
    "docId" : "1,2"
},
"loandtls": {
    "amtovrdue": 100000,
    "bu": "Bangalore",
    "chgamt": 9898,
    "crdtsubtyp": "credit facility",
    "currofloan": "INR",
    "currofsanc": "INR",
    "dp": 11000,
    "dpd": 367,
    "dtofdbrs": "01092019",
    "dtofsnctn": "01092019",
    "emiamt": "100000.00",
    "fcltynm": "test",
```

```
"fundtyp": "Funded",
"intamt": 9999,
"isacctclosed": "no",
"lndngarrg": "sole banking",
"loc": "Bangalore",
"ntrofcrdt": "financial",
"oldaccno": "TestOld12345678",
"priamt": 100000,
"remarkparta": "Test",
"rmailto": "aa@a.com",
"rpyfrq": "monthly",
"rtofint": "1.2",
"snctnamt": 100000,
"tenure": "2 years",
"toutstndamt": 100000
},
"scrtydtls": [{
    "assetid": "wddcf",
    "asstyp": "movable",
    "currofsec": "INR",
    "dscofscrty": "gedfgshsaAHSWEGF",
    "dtofcrtm": "04092019",
    "dtofvltm": "04092019",
    "remarkpartb": "fgfdgcgh",
    "scrtyidcersai": "90897",
    "scrtyidroc": "88989",
    "typofchrg": "mortgage",
    "vlofscrty": 70900
},
{
    "assetid": "678",
    "asstyp": "immovable",
```

```
        "currofsec": "INR",
        "dscofscrty": "gdgdjjkdkl",
        "dtofcrtn": "04092019",
        "dtofvltm": "03092019",
        "scrtyidcersai": "8989",
        "scrtyidroc": "787",
        "typofchrg": "mortgage",
        "vlofscrty": 98788
    }
]
}
}
```

API Response sample for successful transaction

```
{
    "RespCode": "NESL001",
    "Status": "Request Received Successfully"
}
```