



NATIONAL E-GOVERNANCE SERVICES LIMITED
(UNION GOVERNMENT COMPANY)

Digital Document Execution

V 1.6

Entity 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 webAPI 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. Example: Basic <Authorization value>
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	regType	Registration Type	1	Varchar	M	1 for Individual loan 2 for Non-Individual Loan
2	txnID	Transaction ID	50	Alphanumeric + special characters	M	A unique ID should be generated for every API request. Except for the below characters, all others are allowed: [<>?/^{}]
3	signFlag	E-sign Flag	1	Varchar	M	0 – If Esign is not required 1 – If Esign is required

4	estampFlag	E-stamp Flag	1	Varchar	M	Y – If Estamp required N – If Estamp Not required
5	f2f	Face to Face Flag	1	Varchar	M	Y - For an online transaction. N - For an offline transaction
6	state	State	2	Varchar	M	This will be a list of State code values provided by NeSL
7	brname	Branch name	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.
8	braddr	Branch address	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						
9	firstparty	First Party Name	40	Alphanumeric	M	This is the name of the first party in the loan agreement
10	secondparty	Second Party Name	40	Alphanumeric	M	This is the name of the second party in the loan agreement
11	stampDutyAmount	Stamp Duty Amount	19	Numeric (16,2)	M	This is the value of the stamp duty amount of the loan agreement. This should be greater than Rs.10/-
12	considerationPrice	Consideration Price	19	Numeric (16,2)	M	The total value of the loan
13	descriptionofDocument	Description of Document	100	Alphanumeric	M	This is the description of the document
14	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
15	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
16	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						
17	prtcptenttyld	Participant ID	2	Numeric	M	This will be a sequence number
18	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
19	cntrprtycntnm	Contact Person Name	100	Alphanumeric	M	This will be the name of the person associated with the loan.
20	reltocntrct	Relationship of the party with the loan	NA	This will be a pre-defined list of values	M	Values: <ul style="list-style-type: none"> • Creditor • Debtor • Guarantor • Co-Obligant • Security Provider • Assignee
21	emlid	Primary email address of the party	100	Alphanumeric	M	Primary Email address of the party
22	cntrprtycntmobno	Primary mobile number of the party	10	Numeric	M	Primary mobile number of the party
23	altemlid	Alternate email address of the party	100	Alphanumeric	O	Alternate email address of the party
24	altmobno	Alternate mobile number of the party	10	Numeric	O	Alternate mobile number of the party
25	panno	PAN number of the party	10	Alphanumeric (as per the pattern mentioned)	Conditional Mandatory. If the ovdid 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.
26	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 <ul style="list-style-type: none"> • panno • driving license • voter id • passport • others

27	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
28	cntrprtyaddr	Permanent/Registered address of the party	300	Alphanumeric	O	Permanent/Registered address of the party
29	regoffpin	Permanent/Registered address pin code	6	Numeric	O	Permanent/Registered address pin code
30	cntrprtycntdsgn	Contact Person's Designation	50	alphabet	O	Contact Person's Designation
31	comaddr	Communication address of the party	300	Alphanumeric	O	Communication address of the party
32	pin	Communication Address pin code	6	Numeric	O	Communication Address pin code
33	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
34	lgcnstn	Legal Constitution of the party/entity	50	This will be a pre-defined list of values.	M	Values: <ul style="list-style-type: none"> • 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
35	partytyp	Party Type		value	M	Values <ul style="list-style-type: none"> • Indian Entity • Resident Individual • Foreign Entity • NRI/Foreign Individual

36	cin	CIN of the entity in case of non-individual loan	30	Text	O	CIN of the entity in case of non-individual loan
37	signatoryGender	Gender of the Signatory	1	Text	O	Gender of the Signatory Possible values : "M" , "F"
38	kin	CKYC KIN detail	30	Text	O	CKYC KIN detail
39	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
40	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						
41	loanno	Loan Number	30	Alphanumeric	Conditional Mandatory	loanno' or 'snctnno' is mandatory
42	snctnno	Sanction Number	30	Alphanumeric	Conditional Mandatory	loanno' or 'snctnno' is mandatory
43	dtfsnctn	date of sanction of the loan	10	Dateformat (yyyy-MM-dd)	M	date of sanction of the loan
44	emiamt	Instalment amount value	19	Numeric (16,2)	M	Instalment amount value
45	rtofint	Rate of interest	5	Alphanumeric	M	Rate of interest
46	snctnamt	sanction amount	19	Numeric (16,2)	M	sanction amount
47	tenure	tenure of the loan	10	Alphanumeric	M	tenure of the loan
48	ntrofcrdt	Type of debt		This is a list of value	M	Values Financial
49	isacctclosed	Account Closed Flag		This is a list of value	M	Values • Yes • No • Assigned
50	fundtyp	Funded Type		This is a list of value	M	Values • Funded • Non-fund

51	currofsanc	Sanction Currency		This is a list of value	M	Values INR
52	crdtsubtyp	Credit Subtype Facility name of the loan		This is a list of value	M	Values Credit Facility
53	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
54	amtovrdue	Amount Overdue	19	Numeric (16,2)	O	Amount Overdue
55	chgamt	Other Charges amount of any	19	Numeric (16,2)	O	Other Charges amount of any
56	dtofdbrs	debt start date	10	Date format (yyyy- MM-dd)	O	debt start date
57	intamt	Interest amount	19	Numeric (16,2)	O	Interest amount
58	oldaccno	Old Debt Reference No.	30	Alphanumeric	O	Old Debt Reference No.
59	priamt	Principal Outstanding	19	Numeric (16,2)	O	Principal Outstanding
60	remarkparta	Loan Remarks if any	50	Alphanumeric	O	Loan Remarks if any
61	toutstndamt	Total Outstanding Amount	19	Numeric (16,2)	O	Total Outstanding Amount
62	bu	Creditor Business Unit	15	Text	O	Creditor Business Unit
63	dp	Drawing Power		Numeric (16,2)	O	Drawing Power
64	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						
65	loanno	Loan Number	30	Alphanumeric	M	loanno is mandatory
66	dscofscrtty	Description of security	300	Alphanumeric	M	Description of security
67	asstyp	Assets type		This is a list of value	M	Values: • Movable • Immovable • Intangible • Not Classified

68	typofchrg	Type of Charge created		This is a list of value	M	Values: <ul style="list-style-type: none"> • Mortgage • Hypothecation • Charge • Assignment • Pledge • Lien • Negative Lien • Guarantee • Others • Not Classified
69	assetid	Asset ID	20	Alphanumeric	M	Asset ID
70	dtofcrtn	Date of creation of Security Interest	10	Dateformat (yyyy-MM-dd)	O	Date of creation of Security Interest
71	dtofvlt	Date of valuation	10	Dateformat (yyyy-MM-dd)	O	Date of valuation
72	scrtyidcersai	CERSAI Security Interest ID	20	Alphanumeric	O	CERSAI Security Interest ID
73	scrtyidroc	ROC Charge ID	20	Alphanumeric	O	ROC Charge ID
74	vlofscrty	Value of security	19	Numeric (16,2)	O	Value of security
eSign Co-ordinates Section - This is an optional section						
75	prtcptenttyId	Participant ID		Numeric	M	Participating ID as mentioned in the participating details section
76	documentID	Document ID		Numeric	M	Document ID as mentioned in the document details section
77	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						
78	documentID	Document ID		Numeric	M	Sequence number
79	docData	Document data/value		Alphanumeric	M	Base64 encoded value of PDF document
80	prtcptenttyId	Participating ID		Numeric	O	Participating ID as mentioned in the participating details section

Entity Details Section						
81	entty_pan	Entity PAN number	10	Alphanumeric	M	First five characters should be alphabets, next 4 characters should be Numeric and the last character should be alphabet. 4th letter of the PAN should be C or E . OR when lgcnstn is " Proprietorship ", 4th letter of the PAN should be P . OR when lgcnstn is " Partnership ", 4th letter of the PAN should be F .
82	entty_name	Entity NAME	100	Alphanumeric	M	This will be the name of the entity associated with the loan
83	lgl_cnstn	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
84	doi	Date of Incorporation		yyyy-mm-dd	M	Date of Incorporation for Legal Entity
85	eml_id	Entity email ID	100	Alphanumeric	M	Email address of the Legal Entity
86	cntct_no	Contact number	10	Numeric	M	Contact Number of the Legal Entity
87	reg_addr	Registered office address	300	Varchar	M	Registered office address for Legal Entity
88	reg_pin	Registered office address pincode	10	Varchar	M	PIN code for registered address

89	comm_addr	Communication address	300	Varchar	M	Communication address for legal entity
90	comm_pin	Communication address pincode	10	Varchar	M	PIN code for Communication address



DDE API End Point URL for Non Production

[https://stg.nesl.co.in/DDE IU Registration V3/IUREG](https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG)