



NATIONAL E-GOVERNANCE SERVICES LIMITED  
(UNION GOVERNMENT COMPANY)

# **Digital Document Execution**

**V 1.5.4**

## **API Integration Document**

### Digital Document Execution

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

NeSL-IU provides a Digital Platform for execution of debt 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. Example: Basic <Authorization value>
3	META_DATA	Alpha numeric	Y	<ul style="list-style-type: none"> <li>• A unique session id should be generated for every transaction request.</li> <li>• 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.</li> <li>• The session id is encrypted using the client's private key with RSA as the algorithm.</li> <li>• The encrypted session id and the encrypted json object should be concatenated with colon (:) as the separator as part of the metadata.</li> </ul>

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 <b>face to face</b> request). The <b>resp-url</b> 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	Debt/Contract reference number	30	Alphanumeric	Conditional Mandatory	Debt/Contract reference number or sanction number is mandatory
2	snctnno	Sanction Number	30	Alphanumeric	Conditional Mandatory	Debt/Contract reference number or sanction number is mandatory
3	regType	Registration Type	1	Varchar	M	1 for Individual loan 2 for Non-Individual Loan
4	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: [<>?/^{}]

5	signFlag	E-sign Flag	1	Varchar	M	0 – If Esign is not required 1 – If Esign is required
6	estampFlag	E-stamp Flag	1	Varchar	M	Y – If Estamp required N – If Estamp Not required
7	f2f	Face to Face Flag	1	Varchar	M	Y - For an online transaction. N - For an offline transaction
8	state	State	2	Varchar	M	This will be a list of State code values provided by NeSL
9	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.
10	braddr	branch address	50	Varchar	O	Branch address of the sanctioning bank.
<b>E-stamp Section - This section needs to be passed only if eStamp facility is to be availed</b>						
11	firstparty	First Party Name	40	Alphanumeric	M	This is the name of the first party in the debt agreement
12	secondparty	Second Party Name	40	Alphanumeric	M	This is the name of the second party in the debt agreement
13	stampDutyAmount	Stamp Duty Amount	19	Numeric (16,2)	M	This is the value of the stamp duty amount of the debt agreement. This should be greater than Rs.10/-
14	considerationPrice	Consideration Price	19	Numeric (16,2)	M	The total value of the debt/contract
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 debt 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

19	firstPartyPin	First Party pincode	6	Numeric	Conditional Mandatory	This is the pincode of the first party in the debt agreement, currently mandatory for West Bengal (WB) & Madhya Pradesh (MP) states.
20	secondPartyPin	Second Party pincode	6	Numeric	Conditional Mandatory	This is the pincode of the second party in the debt agreement, currently mandatory for West Bengal (WB) & Madhya Pradesh (MP) states.
21	firstPartyOVDType	Officially valid document type	20	This will be a pre-defined list of values.	Conditional Mandatory.	This is the OVD type of the first party in the debt agreement, currently mandatory for West Bengal (WB) <b>Values</b> <ul style="list-style-type: none"><li>• panno</li><li>• driving license</li><li>• voter id</li><li>• passport</li><li>• others</li></ul>
22	firstPartyOVDValue	Officially valid document ID value	30	Alphanumeric	Conditional Mandatory.	The value of the corresponding first party ovd type in the debt agreement, currently mandatory for West Bengal (WB)
23	secondPartyOVDType	Officially valid document type	20	This will be a pre-defined list of values.	Conditional Mandatory.	This is the OVD type of the second party in the debt agreement, currently mandatory for West Bengal (WB) <b>Values</b> <ul style="list-style-type: none"><li>• panno</li><li>• driving license</li><li>• voter id</li><li>• passport</li><li>• others</li></ul>
24	secondPartyOVDValue	Officially valid document ID value	30	Alphanumeric	Conditional Mandatory.	The value of the corresponding second party ovd type in the debt agreement, currently mandatory for West Bengal (WB)
<b>Participating Details Section</b>						
25	prtcptenttyId	Participant ID	2	Numeric	M	This will be a sequence number
26	fulnm	Party name or Entity Name in case of non-individual loan	100	Alphanumeric	M	This will be the name of the party associated with the debt

27	cntrprtycntnm	Contact Person Name or Entity Name in case of non- individual loan	100	Alphanumeric	O	This will be the name of the party associated with the debt
28	reltocntrct	Relationship of the party with the debt/contract reference number	NA	This will be a pre-defined list of values	M	<b>Values:</b> <ul style="list-style-type: none"> <li>• Debtor</li> <li>• Guarantor</li> <li>• Co-Obligant</li> <li>• Creditor</li> <li>• Beneficiary</li> </ul>
29	emlid	Primary email address of the party	100	Alphanumeric	O	Primary Email address of the party
30	cntrprtycntmobno	Primary mobile number of the party	10	Numeric	M	Primary mobile number of the party
31	altemlid	Alternate email address of the party	100	Alphanumeric	O	Alternate email address of the party
32	altmobno	Alternate mobile number of the party	10	Numeric	O	Alternate mobile number of the party
33	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
34	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	<b>Values</b> <ul style="list-style-type: none"> <li>• panno</li> <li>• driving license</li> <li>• voter id</li> <li>• passport</li> <li>• others</li> </ul>
35	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
36	cntrprtyaddr	Permanent/Registered address of the party	300	Alphanumeric	O	Permanent/Registered address of the party
37	regoffpin	Permanent/Registered address pin code	6	Numeric	O	Permanent/Registered address pin code
38	cntrprtycntdsgn	Contact Person's Designation	50	alphabet	O	Contact Person's Designation

39	comaddr	Communication address of the party	300	Alphanumeric	O	Communication address of the party
40	pin	Communication Address pin code	6	Numeric	O	Communication Address pin code
41	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
42	lgcnstn	Legal Constitution of the party	50	This will be a pre-defined list of values.	M	<b>Values:</b> <ul style="list-style-type: none"> <li>• Resident Individual</li> <li>• Public Ltd</li> <li>• Private Ltd</li> <li>• LLP</li> <li>• Proprietorship</li> <li>• Partnership</li> <li>• Entity Created by Statute</li> <li>• Trust</li> <li>• HUF</li> <li>• Co-op Society</li> <li>• Association of Persons</li> <li>• Government</li> <li>• Self Help Group</li> <li>• Non-Resident</li> <li>• Foreign Company</li> </ul>
43	partytyp	Party Type		value	M	<b>Values</b> <ul style="list-style-type: none"> <li>• Indian Entity</li> <li>• Resident Individual</li> <li>• Foreign Entity</li> <li>• NRI/Foreign Individual</li> </ul>
44	cin	CIN of the entity in case of non-individual loan	30	Text	O	CIN of the entity in case of non-individual loan
45	signatoryGender	Gender of the Signatory	1	Text	O	Gender of the Signatory Possible values: "M", "F"
46	kin	CKYC KIN detail	30	Text	O	CKYC KIN detail
47	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

48	seqno	Sequence Number	10	Numeric	M	Sequence of the contact person (signatory) for carrying out the execution. Report '9999' if the party is not supposed to sign
<b>Loan Details Section</b>						
49	dtfsnctn	date of sanction of the debt	10	Dateformat (yyyy-MM-dd)	O	date of sanction of the debt
50	emiamt	Instalment amount value	19	Numeric (16,2)	O	Instalment amount value
51	rtoftnt	Rate of interest	5	Alphanumeric	M	Rate of interest
52	snctnamt	sanction amount	19	Numeric (16,2)	M	sanction amount
53	tenure	tenure of the debt	10	Alphanumeric	M	tenure of the debt
54	ntrofcrdt	Type of debt		This is a list of value	M	<b>Values</b> Financial
55	isacctclosed	Account Closed Flag		This is a list of value	M	<b>Values</b> • Yes • No • Assigned
56	fundtyp	Funded Type		This is a list of value	M	<b>Values</b> • Funded • Non-fund
57	currofsanc	Sanction Currency		This is a list of value	M	<b>Values</b> INR
58	crdtsubtyp	Credit Subtype Facility name of the debt		This is a list of value	M	<b>Values</b> • Credit Facility • Propertybuyer • NPL • GRNT • MFNL • GOLD • AGRL • JLGL • SHGL
59	fcltynm	Facility name of the debt	300	Text	M	Free text of product name as known to debtor to facilitate ease of recognition by concerned party during authentication
60	amtovrdue	Amount Overdue	19	Numeric (16,2)	O	Amount Overdue
61	chgamt	Other Charges amount of any	19	Numeric (16,2)	O	Other Charges amount of any



62	dtofdbrs	debt start date	10	Date format (yyyy- MM-dd)	O	Debt start date
63	intamt	Interest amount	19	Numeric (16,2)	O	Interest amount
64	oldaccno	Old Debt Reference No.	30	Alphanumeric	O	Old Debt Reference No.
65	priamt	Principal Outstanding	19	Numeric (16,2)	O	Principal Outstanding
66	remarkparta	Debt Remarks if any	50	Alphanumeric	O	Debt Remarks if any
67	toutstndamt	Total Outstanding Amount	19	Numeric (16,2)	O	Total Outstanding Amount
68	bu	Creditor Business Unit	15	Text	O	Creditor Business Unit
69	dp	Drawing Power		Numeric (16,2)	O	Drawing Power
70	dpd	Days past due	5	Number	O	Days past due
<b>Security section - This is an optional section and required only if there is a security to a loan</b>						
71	dscofscrtty	Description of security	300	Alphanumeric	M	Description of security
72	asstyp	Assets type		This is a list of value	M	<b>Values</b> <ul style="list-style-type: none"> <li>• Movable</li> <li>• Immovable</li> <li>• Intangible</li> <li>• Not Classified</li> </ul>
73	typofchrg	Type of Charge created		This is a list of value	M	<b>Values</b> <ul style="list-style-type: none"> <li>• Mortgage</li> <li>• Hypothecation</li> <li>• Charge</li> <li>• Assignment</li> <li>• Pledge</li> <li>• Lien</li> <li>• Negative Lien</li> <li>• Guarantee</li> <li>• Others</li> <li>• Not Classified</li> </ul>
74	assetid	Asset ID	20	Alphanumeric	M	Asset ID
75	dtofcrttn	Date of creation of Security Interest	10	dateformat(yyy y-MM-dd)	O	Date of creation of Security Interest
76	dtovltn	Date of valuation	10	dateformat(yyy y- MM-dd)	O	Date of valuation
77	scrttyidcersai	CERSAI Security Interest ID	20	Alphanumeric	O	CERSAI Security Interest ID
78	scrttyidroc	ROC Charge ID	20	Alphanumeric	O	ROC Charge ID
79	vlofscrtty	Value of security	19	Numeric (16,2)	O	Value of security
<b>eSign Co-ordinates Section - This is an optional section</b>						
80	prtcptenttyld	Participant ID		Numeric	M	participating ID as mentioned in the participating details section

81	documentID	Document ID		Numeric	M	Document ID as mentioned in the document details section
82	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
<b>Document Details Section</b>						
83	documentID	Document ID		Numeric	M	Sequence number
84	docData	Document data/value		Alphanumeric	M	Base64 encoded value of PDF document

### **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)