NeSL

NATIONAL E-GOVERNANCE SERVICES LIMITED
(UNION GOVERNMENT COMPANY)

Digital Document Execution

V 1.6.4

Restful Entity API
Integration Document

Digital Document Execution

This document has the details of the RESTful API implementation of the Digital Document Execution (DDE) Platform for Demat of Loan agreements.

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 RESTful API published by NeSL.

DDE API Request

Below are the request parameters that need to be passed as part of the https RESTful API header as a POST call:

Sl 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.
3	clientID	Alpha Numeric	Y	Client ID value will be provided by NeSL and needs to be passed as part of the request parameter.
4	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 for "resp-url"

The below parameters will be passed by NeSL as part of the "resp-url" 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.

The body of the RESTful API will just contain the encrypted value of the METADATA. Below are the details of the METADATA.

metaData	Alpha Numeric	Y	- A unique session id should be generated with the length of 32 characters for every transaction request, that should be a combination of Initialization Vector (IV) as first 16 characters and Secret Key as other 16 characters [IV (16) + SKey (16)]. - The json request object is encrypted using session id [IV (16) + SKey (16)] as the key params and IV (16) characters as IV params 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.

Success response :

```
{

        "transid" : "1234",
        "statusCode" : "1",
        "statusMsg" : "Success."

}
```

Failure response:
```
{

        "transid" : "1234",
        "statusCode" : "ER003",
        "statusMsg" : "Invalid appKey."

}
```

Synchronous 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
statusCode	In case of success, this will have the value 1. In case of failure, an appropriate error code will be passed.
statusMsg	The status of the transaction. (SUCCESS, ERROR)

JSON field details
Below are the details of the json request parameters that need to be passed as part of the METADATA request parameter.

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 debt agreement
10	secondparty	Second Party Name	40	Alphanumeric	M	This is the name of the second party in the debt agreement
11	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/-
12	considerationPrice	Consideration Price	19	Numeric (16,2)	M	The total value of the debt/contract
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 debt 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

17	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.
18	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.
19	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) **Values** • panno • driving license • voter id • passport • others
20	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)
21	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) **Values** • panno • driving license • voter id • passport • others
22	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)
Participating Details Section						
23	prtcptenttyId	Participant ID	2	Numeric	M	This will be a sequence number

24	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
25	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
26	reltocntrct	Relationship of the party with the debt/contract reference number	NA	This will be a pre-defined list of values	M	**Values:** • Creditor • Debtor • Guarantor • Co-Obligant • Beneficiary
27	emlid	Primary email address of the party	100	Alphanumeric	O	Primary Email address of the party
28	cntrprtycntmobno	Primary mobile number of the party	10	Numeric	M	Primary mobile number of the party
29	altemlid	Alternate email address of the party	100	Alphanumeric	O	Alternate email address of the party
30	altmobno	Alternate mobile number of the party	10	Numeric	O	Alternate mobile number of the party
31	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.
32	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** • panno • driving license • voter id • passport • others
33	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

34	cntrprtyaddr	Permanent/Registered address of the party	300	Alphanumeric	O	Permanent/Registered address of the party
35	regoffpin	Permanent/Registered address pin code	6	Numeric	O	Permanent/Registered address pin code
36	cntrprtycntdsgn	Contact Person's Designation	50	alphabet	O	Contact Person's Designation
37	comaddr	Communication address of the party	300	Alphanumeric	O	Communication address of the party
38	pin	Communication Address pin code	6	Numeric	O	Communication Address pin code
39	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
40	partytyp	Party Type		value	M	**Values** • Indian Entity • Resident Individual • Foreign Entity • NRI/Foreign Individual
41	signatoryGender	Gender of the Signatory	1	Text	O	Gender of the Signatory Possible values: "M", "F"
42	lglcnstn	Legal Constitution of the party	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

43	cin	CIN of the entity in case of non-individual loan	30	Text	O	CIN of the entity in case of non-individual loan
44	kin	CKYC KIN detail	30	Text	O	CKYC KIN detail
45	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
46	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
Loan Details Section						
47	loanno	Debt/Contract reference number	30	Alphanumeric	Conditional Mandatory	Debt/Contract reference number or sanction number is mandatory
48	snctnno	Sanction Number	30	Alphanumeric	Conditional Mandatory	Debt/Contract reference number or sanction number is mandatory
49	dtofsnctn	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	rtofint	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	**Values** Financial
55	isacctclosed	Account Closed Flag		This is a list of value	M	**Values** • Yes • No • Assigned
56	fundtyp	Funded Type		This is a list of value	M	**Values** • Funded • Non-fund

57	currofsanc	Sanction Currency		This is a list of value	M	**Values** INR
58	crdtsubtyp	Credit Subtype Facility name of the debt		This is a list of value	M	**Values** • 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	Loan Remarks if any	50	Alphanumeric	O	Loan 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
Security section - This is an optional section and required only if there is a security to a loan						
71	loanno	Debt/Contract reference number	30	Alphanumeric	M	Debt/Contract reference number is mandatory
72	dscofscrty	Description of security	300	Alphanumeric	M	Description of security
73	asstyp	Assets type		This is a list of value	M	**Values:** • Movable • Immovable • Intangible • Not Classified

74	typofchrg	Type of Charge created		This is a list of value	M	**Values:** • Mortgage • Hypothecation • Charge • Assignment • Pledge • Lien • Negative Lien • Guarantee • Others • Not Classified
75	assetid	Asset ID	20	Alphanumeric	M	Asset ID
76	dtofcrtn	Date of creation of Security Interest	10	Dateformat (yyyy-MM-dd)	O	Date of creation of Security Interest
77	dtofvltn	Date of valuation	10	Dateformat (yyyy- MM-dd)	O	Date of valuation
78	scrtyidcersai	CERSAI Security Interest ID	20	Alphanumeric	O	CERSAI Security Interest ID
79	scrtyidroc	ROC Charge ID	20	Alphanumeric	O	ROC Charge ID
80	vlofscrty	Value of security	19	Numeric (16,2)	O	Value of security
eSign Co-ordinates Section - This is an optional section						
81	prtcptenttyId	Participant ID		Numeric	M	Participating ID as mentioned in the participating details section
82	documentID	Document ID		Numeric	M	Document ID as mentioned in the document details section
83	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						
84	documentID	Document ID		Numeric	M	Sequence number
85	docData	Document data/value		Alphanumeric	M	Base64 encoded value of PDF document

Entity Details Section

86	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 lglcnstn is "*Proprietorship*", 4th letter of the PAN should be **P**. OR when lglcnstn is "*Partnership*", 4th letter of the PAN should be **F**.
87	entty_name	Entity NAME	100	Alphanumeric	M	This will be the name of the entity associated with the loan
88	doi	Date of Incorporation		yyyy-mm-dd	M	Date of Incorporation for Legal Entity
89	eml_id	Entity email ID	100	Alphanumeric	M	Email address of the Legal Entity
90	cntct_no	Contact number	10	Numeric	M	Contact Number of the Legal Entity
91	reg_addr	Registered office address	300	Varchar	M	Registered office address for Legal Entity
92	reg_pin	Registered office address pincode	10	Varchar	M	PIN code for registered address
93	comm_addr	Communication address	300	Varchar	M	Communication address for legal entity
94	comm_pin	Communication address pincode	10	Varchar	M	PIN code for Communication address

| 95 | lgl_cnstn | Legal Constitution of the party | 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 |

DDE API End Point URL for Non Production

https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG_API