

2023

HAPPY NEW YEAR



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Information Utility Regulated by
IBBI ISO/IEC 27001:2013 CERTIFIED

This calendar includes holidays applicable in the
states of Karnataka (K) and Maharashtra (M)

The year 2023 marks the 6th year of operations of NeSL as an Information Utility (IU) regulated by the Insolvency and Bankruptcy Board of India (IBBI) under the provisions of the Insolvency and Bankruptcy Code (IBC). The IU, as an institution, is an Indian innovation that has no parallel anywhere in the world. Its purpose is to reduce information asymmetry in the credit ecosystem by seeking to aggregate, authenticate, store and make accessible information about all types of debt. As of date, the IU holds debt records of more than 3 lakh companies, 24 lakh partnership firms and other entities, and more than one crore individuals. These records amount to a staggering debt value of Rs.184 Lakh Crore.

The information held with the IU enhances the efficiency of the insolvency resolution processes under the IBC. The IU also provides a facility of early warning signals about debts and borrowers to enable creditors manage economic and financial stress in a debtor at an early stage and obviate the need for insolvency proceedings.

As part of its IU services, NeSL offers a platform for Digital Document Execution (DDE), which is a paperless and contactless mode of execution of agreements and documents pertaining to debt. The DDE platform enables the original electronic document evidencing debt to be executed and stored as per applicable laws ab initio, thereby strengthening the evidentiary value of IU information. Further, DDE enhances operational efficiencies for the financial sector lenders in terms of saving time and costs associated with the physical execution and storage of documents. It also contributes to sustainability by doing away with paper-based and presence-based processes in contract execution.

The sky is the limit as far as DDE is concerned. Electronic Bank Guarantee or e-BG, an extension of DDE has already been launched by three banks, which promises to take care of all the challenges in the existing physical process of issuance of BGs. A recent amendment to the IT Act, 2000 by the Ministry of Electronics and Information Technology has widened the scope of documents that can be digitally executed, including that for Home Loans, the fastest growing loan segment in the financial services sector. In three states, the DDE platform can be used for execution of contracts like that for suppliers' credit. This is likely to be soon extended to other states.

The DDE platform can facilitate the digital execution of all contracts. The DDE and IU services of NESL can change the face of the information infrastructure supporting credit markets in a manner similar to the dematerialisation of shares which transformed the securities markets in the 1990s.



Debajyoti Ray Chaudhuri
MD & CEO, NeSL

Our Team

Town Hall - 2022



Our Achievements



DDE records a Milestone of over
1MILLION
Transactions



Winner of India FinTech Forum IFTA 2022



NeSL's DDE towards a sustainable future

JANUARY

Mon	Tue	Wed	Thu	Fri	Sat	Sun
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26 Republic Day (K&M)	27	28	29
30	31	1	2	3	4	5

~25 pages saved
per document

~10,000 pages save
1 tree



More than 2500 trees saved,
from over 1 million digital documents



Notes



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FEBRUARY

**Digital Document
Execution (DDE)**
The future of contracting

Mon	Tue	Wed	Thu	Fri	Sat	Sun
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18 Maha Shivaratri (KRM)	19
20	21	22	23	24	25	26
27	28	1	2	3	4	5



Notes



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MARCH

Mon	Tue	Wed	Thu	Fri	Sat	Sun
		1	2	3	4	5
6	7 Holi (M)	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22 Ugadi (K&M)	23	24	25	26
27	28	29	30	31	1	2

Electronic Bank Guarantee (e-BG) Paperless bank guarantee



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Auto storage for future use and download

APRIL

Mon	Tue	Wed	Thu	Fri	Sat	Sun
					1	2
3 Mahaveera Jayanthi (K)	4 Mahaveera Jayanthi (M)	5	6	7 Good Friday (K&M)	8	9
10	11	12	13	14 Dr. B.R. Ambedkar Jayanthi (K&M)	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30



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MAY

**A digital platform to
enable paperless execution
of contracts**

Mon	Tue	Wed	Thu	Fri	Sat	Sun
 1 May Day (K&M)	2	3	4	 5 Buddha Pournima (M)	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4



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JUNE

Mon	Tue	Wed	Thu	Fri	Sat	Sun
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28 Bakrid (M)	29 Bakrid (M)	30	1	2

360° view of Credit Facility Report (CFR)



Notes

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Complete loan documentation process

in just
minutes **6**

JULY

Mon	Tue	Wed	Thu	Fri	Sat	Sun
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29 Last Day of Moharam (16th)	30
31	1	2	3	4	5	6



Notes



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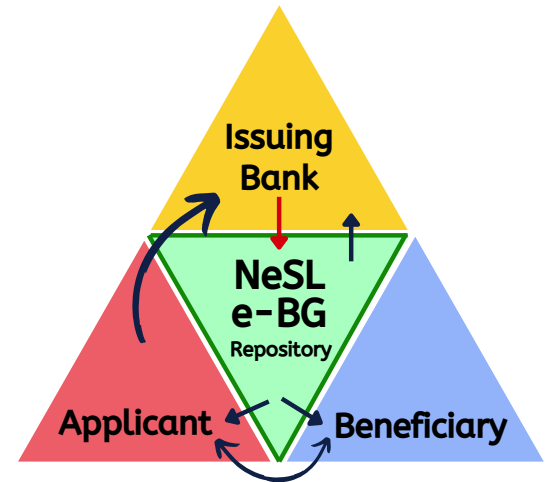
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NeSL as central repository for Electronic Bank Guarantee (e-BG)

AUGUST

Mon	Tue	Wed	Thu	Fri	Sat	Sun
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Independence Day (K&M)	16 Parsi New Year (M)	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3



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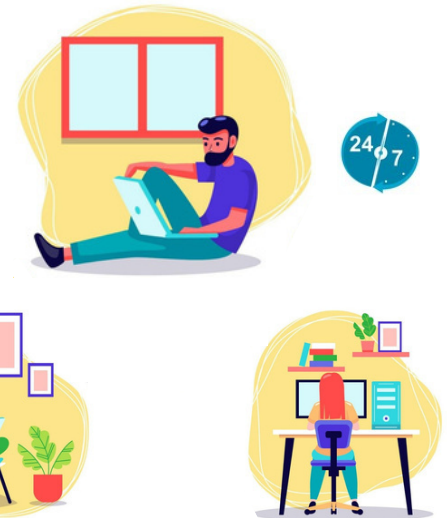
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**Execute your document,
anytime anywhere**

SEPTEMBER

Mon	Tue	Wed	Thu	Fri	Sat	Sun
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18 Ganesh Chaturthi (K)	19 Ganesh Chaturthi (M)	20	21	22	23	24
25	26	27	28 Eid-Milad (K&M)	29	30	1



Notes



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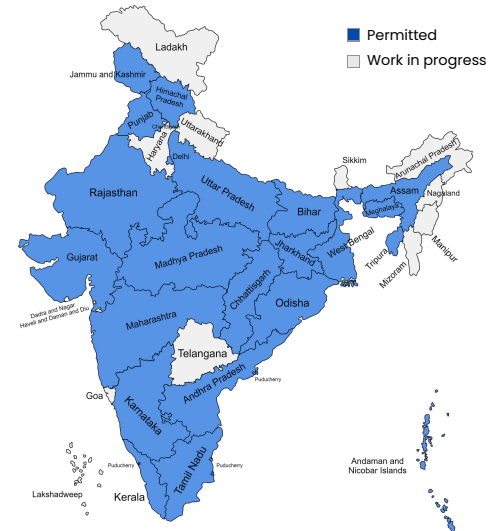
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**DDE connecting India with
23 States on board
and more to follow**

OCTOBER

Mon	Tue	Wed	Thu	Fri	Sat	Sun
						1
2  Gandhi Jayanthi (K&M)	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23  Mahanavami / Ayudhapooja (K)	24  Dussehra / Vijayadasami (K&M)	25	26	27	28	29
30	31	1	2	3	4	5



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NOVEMBER

Mon	Tue	Wed	Thu	Fri	Sat	Sun
		1 Kannada Rajyotsava (K)	2	3	4	5
6	7	8	9	10	11	12
13	14 Balipadiyami, Deepavali (K&M)	15	16	17	18	19
20	21	22	23	24	25	26
27 Guru Nanak Jayanthi (M)	28	29	30 Kanakadasa Jayanthi (K)	1	2	3

Information Utility Authenticated financial information



Authenticated financial statements, RoD the quicker way of admitting NCLT cases

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DECEMBER

End-to-end Digital Process

Mon	Tue	Wed	Thu	Fri	Sat	Sun
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25 Christmas (1st Dec)	26	27	28	29	30	31



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KARNATAKA HOLIDAYS 2023

S NO	MONTH	FESTIVAL
1	26 January 2023 <i>Thursday</i>	Republic Day
2	18 February 2023 <i>Saturday</i>	Maha Shivaratri
3	22 March 2023 <i>Wednesday</i>	Ugadi Festival
4	03 April 2023 <i>Monday</i>	Mahaveera Jayanthi
5	07 April 2023 <i>Friday</i>	Good Friday
6	14 April 2023 <i>Friday</i>	Dr. B.R. Ambedkar Jayanthi
7	01 May 2023 <i>Monday</i>	May Day
8	29 June 2023 <i>Thursday</i>	Bakrid
9	29 July 2023 <i>Saturday</i>	Last Day of Moharam
10	15 August 2023 <i>Tuesday</i>	Independence Day
11	18 September 2023 <i>Monday</i>	Ganesh Chaturthi
12	28 September 2023 <i>Thursday</i>	Eid-Milad
13	02 October 2023 <i>Monday</i>	Mahatma Gandhi Jayanthi
14	23 October 2023 <i>Monday</i>	Mahanavami, Ayudhapooja
15	24 October 2023 <i>Tuesday</i>	Dussehra / Vijayadasami
16	01 November 2023 <i>Wednesday</i>	Kannada Rajyotsava
17	14 November 2023 <i>Tuesday</i>	Balipadiyami, Deepavali
18	30 November 2023 <i>Thursday</i>	Kanakadasa Jayanthi
19	25 December 2023 <i>Monday</i>	Christmas

MAHARASHTRA HOLIDAYS 2023

S NO	MONTH	FESTIVAL
1	26 January 2023 <i>Thursday</i>	Republic Day
2	18 February 2023 <i>Saturday</i>	Maha Shivaratri
3	07 March 2023 <i>Tuesday</i>	Holi
4	22 March 2023 <i>Wednesday</i>	Gudhi Padwa/Ugadi
5	30 March 2023 <i>Thursday</i>	Shree Ram Navmi
6	04 April 2023 <i>Tuesday</i>	Mahaveera Jayanthi
7	07 April 2023 <i>Friday</i>	Good Friday
8	14 April 2023 <i>Friday</i>	Dr. B.R. Ambedkar Jayanti
9	22 April 2023 <i>Saturday</i>	Ramzan-Id (Id-Ul-Fitr)
10	01 May 2023 <i>Monday</i>	Maharashtra Day/May Day
11	05 May 2023 <i>Friday</i>	Buddha Pournima
12	28 June 2023 <i>Wednesday</i>	Bakrid
13	29 July 2023 <i>Saturday</i>	Last Day of Moharam
14	15 August 2023 <i>Tuesday</i>	Independence Day
15	16 August 2023 <i>Wednesday</i>	Parsi New Year
16	19 September 2023 <i>Tuesday</i>	Ganesh Chaturthi
17	28 September 2023 <i>Thursday</i>	Eid-Milad
18	02 October 2023 <i>Monday</i>	Mahatma Gandhi Jayanthi
19	24 October 2023 <i>Tuesday</i>	Dussehra / Vijayadasami
20	14 November 2023 <i>Tuesday</i>	Deepavali
21	27 November 2023 <i>Monday</i>	Guru Nanak Jayanthi
22	25 December 2023 <i>Monday</i>	Christmas