

Credit Facility Report

V 1.5

API Integration Document

API Document for Credit Facility Report

Introduction:

This document describes the process flow and the Technical Specifications of Credit Facility Report API. [Debt Exposure Report]. This is a RESTful API.

Request URL:

Below is the end point URL on which the data is to submitted:

<https://sbox.nesl.co.in/cfrapi/api/creditfacilityreport/generateCFRReports>

Request Header Parameters:

SI No	Incoming Header Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Authorization	Authorization	Alpha Numeric	Y	This is a Basic Auth implementation in the API considering userid:password as an input to Basic Authentication. The userid and password will be same as NeSL IU login credentials.
2	API Key	api-key	Alpha Numeric	Y	This is to enable two factor authentication in the API. The api-key value will be shared by NeSL.

Request Parameters:

SI No	Incoming Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Info Type	info_type	Alpha Numeric	Y	The type of the input provided. The PAN or the CIN for which the CFR is required.
2	Info Value	info_value	Alpha Numeric	Y	PAN or CIN value needs to be passed.
3	Requester PAN	requester_pan	Alpha Numeric	Y	The PAN of the requesting entity.
4	Type of Output Data	output_type	Alpha Numeric	Y	The output data format needs to be specified. Options are XML or PDF.

5	Has Debtor Consent	has_debtor_consent	Alpha Numeric	Y	This flag indicates whether the requesting entity has debtor consent to view the data or not.
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Request Xml:

Below is a sample request xml if the input is PAN and the output is in XML format:

```
<cfr_request>
  <info_type>PAN</info_type >
  <info_value>NESLI1234T</info_value>
  <requester_pan>ABCDE1234T</requester_pan>
  <output_type>XML</output_type>
  <has_debtor_consent>Y</has_debtor_consent>
</cfr_request>
```

Response Parameters:

Below are the response parameters based on the input PAN or CIN.

Requestee Details:

SI No	Parameter Name	Parameter Details	Field Type
1	name	Party Name	Alpha Numeric
2	pan	PAN of the Party	Alpha Numeric
3	cin	CIN of the Party	Alpha Numeric
4	reg_addr	Registered address of the Party	Alpha Numeric
5	reg_pin	Registered address PIN of the Party	Numeric
6	comm_addr	Communication address of the Party	Alpha Numeric
7	comm_pin	Communication address PIN of the Party	Numeric
8	iu_reg_status	Registration status of the entity in IU system	Alpha
9	dob_doi	DOI for entities or DOB for individual users	Numeric

Debt Details:

SI No	Parameter Name	Parameter Details	Field Type
1	sr_no	Serial number Integer	Integer
2	type_of_debt	Type of Debt	Alpha Numeric
3	relationship	Relationship to Debt	Alpha Numeric
4	buss_dt	Business Date	Date
5	debt_ref_no	Debt Ref	Alpha Numeric
6	udi	UDI	Alpha Numeric

SI No	Parameter Name	Parameter Details	Field Type
7	dft_raised	Default Raised Flag	Alpha Numeric
8	fund_type	Type of Fund	Alpha Numeric
9	snctn_amt	Sanction Amount in lakhs	Big Decimal
10	toutstnd_amt	Total Outstanding Amount in lakhs	Big Decimal
11	amt_ovr_due	Amount Overdue in lakhs	Big Decimal
12	amt_of_dflt	Default Amount in lakhs	Big Decimal
13	dt_of_dflt	Date of Default	Date
14	no_of_security	Number of Securities	Integer
15	auth_status_Date	Authentication Status Date	Date
16	creditor_uin	Creditor UIN	Alpha Numeric
17	auth_status	Authentication Status	Alpha
18	creditor_name	Creditor Name	Alpha Numeric
19	curr_of_loan	Currency of the Loan	Alpha Numeric

Response Xml:

Sample Response XML is as follows.

If the output data is in the form of XML, then the Response XML is as shown below,

```

<cfr_response>
  <cfr_response_status>true</cfr_response_status>
  <party_info>
    <name>TESTING</name>
    <pan>FORMC1234T</pan>
    <cin>NA</cin>
    <reg_addr>dvsdv</reg_addr>
    <reg_pin>111111</reg_pin>
    <comm_addr>fsv</comm_addr>
    <comm_pin>111111</comm_pin>
    <iu_reg_status>Registered</iu_reg_status>
    <dob_doi>1960-02-04</dob_doi>
  </party_info>
  <loan>
    <financial>
      <sr_no>1</sr_no>
      <udi>SSSSS5555D_09_02_2021_V1</udi>
    </financial>
  </loan>
</cfr_response>

```

<debt_ref_no>09_02_2021_V1</debt_ref_no>
<type_of_debt>FINANCIAL DEBT</type_of_debt>
<relationship>Debtor</relationship>
<buss_dt>31/12/2020</buss_dt>
<dft_raised>N</dft_raised>
<fund_type>NA</fund_type>
<snctn_amt>1.00</snctn_amt>
<toutstnd_amt>0.50</toutstnd_amt>
<amt_ovr_due>0.10</amt_ovr_due>
<amt_of_dflt>NA</amt_of_dflt>
<curr_of_loan>INR</curr_of_loan>
<dt_of_dflt>NA</dt_of_dflt>
<no_of_security>1</no_of_security>
<auth_status>Disputed</auth_status>
<auth_status_Date>08/02/2021</auth_status_Date>
<creditor_uin>SSSSS5555D</creditor_uin>
<creditor_name>Test Bank</creditor_name>
</financial>
<operational>
 <sr_no>4</sr_no>
 <udi>SSSSS5555D_04012019</udi>
 <debt_ref_no>04012019</debt_ref_no>
 <type_of_debt>OPERATIONAL DEBT</type_of_debt>
 <relationship>Debtor</relationship>
 <buss_dt>04/01/2020</buss_dt>
 <dft_raised>N</dft_raised>
 <fund_type>F</fund_type>
 <snctn_amt>0.60</snctn_amt>
 <toutstnd_amt>0.40</toutstnd_amt>
 <amt_ovr_due>0.10</amt_ovr_due>
 <amt_of_dflt>NA</amt_of_dflt>

```

        <dt_of_dflt>NA</dt_of_dflt>

        <curr_of_loan>INR</curr_of_loan>

        <no_of_security>1</no_of_security>

        <auth_status>NA</auth_status>

        <auth_status_Date>NA</auth_status_Date>

        <creditor_uin>SSSSS5555D</creditor_uin>

        <creditor_name>Diyas</creditor_name>

    </operational>

</loan>

</cfr_response>

```

If the response is in PDF format, then the output data is base64 encoded value of the PDF file.

Below is a sample response XML:

```

    <cfr_response>
      <cfr_response_status>true</cfr_response_status>
      <Response>
JVBERi0xLjQKJeLjz9MKMSAwIG9iago8PC9Db2xvclNwYWNlL0RldmljZ
VJHQi9TdWJ0eXB1L0ltYWdlL0hlaWdodCA5Ny9GaWx0ZXIvRmxhdGVEZW
NvZGUvVHlwZS9YT2JqZWNoL0RlY29kZVBhcm1zPDwvQ29sdWlucyAxMzY
zL0NvbG9ycyAzL1ByZWVpY3RvciAxNS9CaXRzUGVYQ29tcG9uZW50IDg+
Pi9XaWR0aCAxMzYzL0xlbmd0aCAxNzg5Mi9CaXRzUGVYQ29tcG9uZW50I
Dg+PnN0cmVhbQp4nO3ddlgUV9cA8HPvzO7Sq4ICigiiqAgIdkRjQcWSaJ
r1lXRLkJeJJtYkmqKJ7Y0mMbbPFhMimkQTe69YUFARFQsIKAoiHZayOzP
3+2N3YeltAcXze3h8ZJm5c3d2FvbMPfdccunSJT8/P0AIIYQQQgghhFBT
RBu7AwghhBCCCCGEEKpHGPkjhhBBCCCCGEEEJNGUb+CCGEEEEIIYRQU4aRP
0IIYQQQggh1JRh5I8QQgghhBBCCDVlGPkjhhBBCCCCGEEEJNGUb+CCGEEE
IIYRQU8Y32JH69V/VYMDCCCCGEEEEIoaoxDoCdOvV+0QMvv7I5NVVZw0b
A1cVmzfpXFHJ5LbqQk5M75qXfVYLAAAgRabgaN8GYmZnR7t1vc1zN9306
MMbi45NDz8SFhT26e1dZoCqQmBqISAgx4FE4JgYGtp87L6jcny5ftmvP3
kQAgFoclBECKgTkrTfbv/XW4Lp1s140XOSP EEIIYQQQk0Qg5i4jF07w8
eO7V2LveVyGeUYEygQ0eBde/plZGQf2H/j+PF7sfcyRSYxImrCbkoAABi
jwAwW/EtAGBjyVsIzBCN/hBBCCCCGEEKoDIhEgv2654uXl6OHhXNO9KeV4
TgZQCCACkwFh9dHHp01hoSrsWq1TJxLPhz3MzVcCEGAyAEpBIowQRhlQA
EqIAGCwEyIBz57Xce8Y+SOEEEEIIYRQXRACJD+PW7r89NrVrysUNCv5J4
TwPAcgEWA AFKDPj/yHXbi76udzDxJzGWESCARkAIyQQsI4kBQMJEYYIyK
AAEDAqKP0TDBYU8+a5/SGB0IIYQQQggZBiGMAKPCvdisNatP13RvSgml
DAgjJGNNPezPzVUuW3Zw7ucHEXJzGGEAQIEEn2oR+GSOUUQGoBIQRIAQoA
UJ00b8hvhhh2kI/Jw+bYQQQgghhBAyuH933ztz5mZN9+I4HrQRAvNO9c
/Ozp0z68jefTGiqMjzManh6YGRP0IIYQQQggZhsgKf/rp4uPHqdXfhVJ

```

KKGjHpJtu+bns7Nx58/Zfu/GIMQbA4Hkde28seLoRQgghhBBCyDAIwOPU
9J9/Cq/RXpQTAaR66tJTYsWKY9evpQBRA/AADMjzO+W+UWDkjxBCCCGEE
EKGwSRGmNHZc7FnQ29Ufy8CIhAGrPbJ/ow91cnz58/dPX4qXpPTQIgagA
DjGrTtZxeM/BFCCCGEEELIQChloJJE8tNP5xITH1d7JwqMApAmmeyfkZH
1v/+dB1FTx48DoECa8ryGpxNG/gghhBBCCCFkGIRpQ9rHyfD554eUyrzq
7EWbZsivdejgtSdPsoHJGrsjzzWM/BFCCCGEEELIQBgljAeqZiQ/LiHz9
98vVmenJh34w4ULyYwQQtSN3ZHnGkb+CCGEEEEIIIWQYhIgAAIwAkQDg77
9uxcULVWe3uh/66Zzpn59fEH07nREBY8/GhWcfIYQQQgghhAyDEYkBA+A
Y8MC4QrWwdO1JpTK/8r2a8Jh/9M34vHw1IRIDLOnXmDDyRwghhBBCCCFD
4YAQIIwAEAAAG0o1byUsXn5CkJr5oX0Xi41MJYUTiQJMNgRoJRv4IIYQQQ
gghVA+0sS49eSrx4MGr1W3YdCvdP36cDUCh6T7BZwVG/gghhBBCCCFUDx
ghDEBUMC577drL9xOSG7tDjSAzQwnAgDAM/hsXRv4IIYQQQgghVA8IABB
K1FQ0zs7K/9/Kc89hzn9hYSGABCABw8i/MfGN3QGEECPJbjf2I3dn3tov
ONmu+OYkU8bePXU7K+HY1ZAIvSP2rrZazt4xOkjzffKufvpaaLjez0zGj
twz1ZkHACiMXPvHRyHKilqRe911jE65WuMTYDr2x/HTvBQ17jUAQPr+T3
csiRBqtW+9qOR06f2onG5X5zzX9gzXnd4VUk1SVuThuIdC+rGfboY/i++
JBtR4LytCCDEAynQj3levPjx44ErQcN/ytnta6vKLgiCKImOM43m040id
aw8SjmNEIJIbAk8mMUIUjBQCEeXUzNbW2NLSWCYDQsVq9pIwrnUrs7r35
FmEkT9C6Gkh9+04fZLvUC/L8qIfYurqHuQKEOQ3KTZ66+rQZzP+rwO53d
gv+k3qXbB11B4MYOrFM3eGqaXXUG8vgKAg3ysbD80KTnkmet3QnrmXFSH
U1FDNsL/2041u3nK1Z692NjYWjdmpMnKSk5Vhl8yibpGbN2nSI1aQB4wB
1SubWbM2jiovL86/r007N0JrkzBuZmoMjNOWO6wbwqmIxMzNZOPG+Qwe3
LF5c+u635h4fmDkjxB6GpgPmTXk46AWplVvSUxd005b5tjzOQp15H5j/d
+f6OFqSkBIaOzONEnP+Bmmlj7vjfnNcc/EpQ+fj3dENT3jLytCqGmSUh4
XfjFv3+KlIy0sSow8s8YY8s/PzX1y+

</Response>

</cfr_response>