

Circular No.: NeSL/DDE/2025/0210

Date: 6th August 2025**Retrieval of Beneficiary Details by the Banks for e-BG Issuance****Kind Attention: Banks and NBFCs users**

NeSL's Electronic Bank Guarantee (e-BG) platform effectively addresses the challenges associated with the traditional physical process of issuing bank guarantees. As of now, 35 banks have adopted this platform to issue e-BGs. These guarantees have been issued in favour of a diverse range of beneficiaries, including large corporate and government departments, by various banks. Beneficiaries can access their e-BGs either through the NeSL portal or seamlessly via the NeAS (NeSL Enterprise Access Solution), which integrates with their internal IT systems.

NeSL has a secure and robust onboarding process which entails identification and verification of entities or individuals prior to registration. Only after registration, the authorized user of the entity or individual is permitted to log in and access the services of Information Utility (IU) portal which includes e-BG also. During the process of issuance of e-BG, banks had requested NeSL to provide a feature to verify if the beneficiary is registered with NeSL.

To support this need, NeSL offers the **Party Retrieval API**, which enables users to retrieve the details of an entity/individual registered with NeSL. To use this facility the only requirement is Unique Identification Number (UIN) of the beneficiary. The UIN is usually the PAN but could be assigned by NeSL in certain circumstances.

Process Steps:

1. Bank can develop the screen to fetch Beneficiary details registered on with NeSL for Bank internal user. Banks will have to trigger Party Retrieval API by giving the input parameter which should be the UIN/PAN of the beneficiary. **(Refer Table 1)**
2. If the entity/individual (e.g., beneficiary) is registered with NeSL, the API will give the registration status of the beneficiary on NeSL Portal. However, Bank should issue e-BG based on the details as instructed by Beneficiary in the form of a challan / any other communication. **(Refer Table 2).**
3. If the beneficiary is not registered with NeSL, then the API will give response with the appropriate Error Code which can be displayed to bank internal user. **(Refer Table 3)**

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Table 1**Request Parameters:**

Sl. No	Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Unique Identification Number	uin	Alpha Numeric	Y	Unique Identification Number of the party or PAN of the entity
2	Unique Transaction Id	txnId	Numeric	Y	System generated 8-digit unique transaction Id

Table 2**Response Parameters:**

Sl. No	Parameter Details	Parameter Name	Field Type	Description
1	Unique Identification Number	uin	Alpha Numeric	Unique Identification Number of the party or PAN of thr entity
2	Status code	statusCode	Alpha Numeric	Status code to determine success with 1 or the appropriate error code in case of error
3	Status message	statusMsg	Alpha	Status message to get the respective error message or Success
4	Party Name	name	Alpha Numeric	This will be the name of the party associated with the UIN
5	Legal Constitution of the party	lgl_cnstn	Alpha	Legal Constitution of the party
6	Date of Birth or Date of Incorporation of the party	doi	yyyy- mm-dd	Date of Birth or Date of Incorporation of the party
7	Party email ID	eml_id	Alpha Numeric	Email address of the party
8	Contact number	cntct_no	Numeric	Contact number of the party
9	Registered office address	reg_addr	Alpha Numeric	Registered office address of the party
10	Registered office address pincode	reg_pin	Numeric	PIN code for registered address
11	Communication address	comm_addr	Alpha Numeric	Communication address of the party
12	Communication address pincode	comm_pin	Numeric	PIN code for Communication address
13	Txn ID	txnId	Numeric	System generated 8-digit unique transaction Id

Table 3

List of error codes:

Sl No.	Error code	Error description
1	ER001	Not an Authorised user.
2	ER002	Missing input parameters.
3	ER003	Invalid input parameters.
4	ER004	No data found.
5	ER005	Invalid Digital Signature.
6	ER006	Unable to process the request.

For more details, please refer the below link:

https://nesl.co.in/wp-content/uploads/2025/05/DDE_eBG_Party_Data_Retrieval_API.pdf

For further information, you may contact your Relationship Manager or for General queries contact on e-BG@nesl.co.in and for technical queries contact at it-bsg@nesl.co.in