

Circular No.: NeSL/DDE/2025/0224

Date: 06th December 2025

Article Activation in State of Bihar

We invite the attention of NeSL DDE users (Banks, NBFCs etc) to take note of the article activation for Bihar state under digital e-stamping for e-BG (electronic Bank guarantee) and non-registrable instruments for Banks/NBFCs w.e.f 6th December 2025.

The details of permitted articles along with digital codes for State of Bihar is given in Annexure 1 below.

It may be noted that for all the articles of the Bihar State, DDE users have to pass the stamp duty amount as per the stamp duty calculator rules as applicable for the State of Bihar.

For state of Bihar the DDE API request payload will need to be enhanced by the submitting entity to furnish the Article subcode details under the *eStampDtIs* section.

A sample payload has been attached for your ready reference as [Annexure 2](#).

NeSL DDE users are advised to select the right article code/stamp duty amount apt for the contract type. The responsibility for payment of stamp duty lies with the Bank executing the document and therefore NeSL is not responsible for any deficiency in payment of stamp duty, if any, that might arise.

You may also visit our DDE page which covers all the State/Union Territory orders and available article under Digital E-Stamping by [clicking here](#).

Your feedback is important to us and we welcome any suggestions to improve our services on a continuous basis. Please write to us at ddesupport@nesl.co.in with your suggestions, if any.

Sd/
Team NeSL

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For all previous communiques

Annexure 1

LIST OF ARTICLES

S. No.	Article No.	Deed ID	Sub-Deed ID	Article Description	Article Sub deed Description
1	5(c)	6	159	Agreement	Agreement for loan under Bihar student credit loan scheme
2	5(c)	6	160	Agreement	Agreement Deed executed or obtaining loan or financial services upto 50000 or non-agriculture purpose
3	6(1)	7	187	Agreement relating to Deposit of Title deed, Pawn or Pledge or hypothecation	The deposit of title deeds or instrument constitution or being title of any property whatever (other than marketable security)
4	6(2a)	7	189	Agreement relating to Deposit of Title deed, Pawn or Pledge or hypothecation	The Hypothecation of movable property where such deposit, pawn or pledge has been made by way of security for the repayment of money advanced by way of loan of an existing or future debt.
5	6(2a)	7	190	Agreement relating to Deposit of Title deed, Pawn or Pledge or hypothecation	Loan or debt is repayable on demand on after a period of 3 months from the date of the instrument evidencing the agreement.
6	6(2b)	7	191	Agreement relating to Deposit of Title deed, Pawn or Pledge or hypothecation	Loan or debt is repayable within 3 months from the date of instrument
7	48(b)	39	171	Power of Attorney	Given for the purpose other than authorizing to sale/transfer or convey of immovable property situated in the State of Bihar
8	57	46	102	Security Bond or Mortgage or Bank Guarantee	Security Bond or Mortgage or Bank Guarantee
9	26	22	49	Custom Bound	Customs Bond
10	34	29	61	Indemnity bond	Indemnity bond