

Circular No.: NeSL/DDE/2025/0225

Date: 12th December 2025

Use of Authorised Representatives

Regulation 18(5) of the Insolvency & Bankruptcy Board of India (Information Utility) Regulations, 2017 provides that an information utility shall provide a registered user a functionality to enable its Authorised Representatives (AR) to carry on the activities in sub-regulation (1) on its behalf. The sub-regulation (1) under Section 18 includes the following activities:

- (a) submitting information to; or
- (b) accessing information stored with any of the information utilities.

As provided above, NeSL has presently executed AR agreements with the following entities to provide services to users:

Sl.No.	Entities
1	eMudhra Limited
2	Desk Nine Private Limited
3	CMS Computers Limited
4	Directorate of Electronic Delivery of Citizen Services (EDCS Govt. of Karnataka)
5	Protean eGov Technologies Limited
6	Digitech Solutions Private Limited
7	Doqfy Internet Private Limited
8	Perfios Software Solutions Private Limited
9	Jio Things Limited
10	Anulom Technologies Private Limited

A few additional entities are currently at various stages of approval as an AR.

Although NeSL has already executed AR Agreements with 10 entities and is in the process of approving some more entities as ARs, this list is only indicative and does not limit the scope of users (Banks/ NBFCs/Other Creditors) to necessarily use the services of these entities alone. A user availing NeSL's DDE Services is at liberty to either transact directly with NeSL or engage any other technically qualified entity, to act as AR on their behalf, to transact with NeSL. In case any user desires to avail the services of any other Entity as AR for availing NeSL DDE Services, they are free to do so, subject to the entity satisfying the eligibility criteria stipulated by NeSL and completion of the on boarding process. The eligibility criteria for TSPs seeking to act as ARs are available at the link below:

[Checklist/Eligibility criteria for engagement of TSPs as ARs](#)

Approval as ARs shall be granted only to those transactions covered under a tripartite agreement between the AR, NeSL and the user, registered with the IU. The tripartite agreement shall not be required for individual users, who only need to be registered on the IU Platform

One of the key technical requirements for an entity to be qualified as AR is ensuring that its software is free from vulnerabilities, as evidenced from latest VAPT (Vulnerability Assessment and Penetration Testing) Reports. The entity must integrate through appropriate API (Application Programming interface) to comply the NeSL's information security management related safeguards. NeSL may stipulate other additional conditions as deemed appropriate and necessary to ensure the adherence of the IT security standards.

Any new entity requesting to act as AR may indicate the likely or indicative volume of business it proposes to contribute to NeSL by way of transactions in the next 12 months, by specifying a minimum threshold limit in terms of number of transactions. (A revenue projection may be helpful). A periodic performance review of ARs is carried out to examine the desirability of permitting such entities to continue to act as ARs.

Your feedback is valuable to us. We welcome any suggestions to improve our services, please write to us at ddesupport@nesl.co.in.

Sd/
Team NeSL

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