National E-Governance Services Ltd.

Communiqué to Financial Creditors (#73)

Circular No.: NeSL/FC/2023/0073 Date: 04th February, 2023

List of States that have permitted articles related to Bank Guarantee/Letter of credit/Letter of Guarantee

All the banks who have gone live on the eBG platform are requested to make note of the State Governments who have permitted issuance of **paperless Bank Guarantee or e-BG/ Letter of Credit/ Letter of Guarantee vide Article Code/ Digital Code referred to in** Annexure below.

The banks are requested to take their independent legal opinion on the Article Code appropriate for the e-BG transaction. In case of any clarification, the banks may approach the respective State Inspector General of Registration and Controller of Stamps in this regard, the concerned NeSL Relationship Manager may be informed about the same.

For the state of Maharashtra alone, lender have to follow the 10D protocol of bank guarantee template/s submission for IGR approval. For Document submission refer link, Click here.

You may also visit our DDE page which covers all the State/Union Territory orders and available articles 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 suggestions@nesl.co.in with your suggestions, if any.

Sd/
Team NeSL

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List of States offering Bank Guarantee/Letter of credit/ Letter of Guarantee					
Sl. No	**State Name**	**State Code**	**Digital Code of BG**	**Article Code of BG**	**Article Description**
1	Andaman & Nicobar	AN	1012	-	Others
2	Andhra Pradesh	AP	1005	6(A)(i)	Agreement Does not exceed Rs.5,000
			1006	6(A)(ii)	Agreement Exceeds Rs.5,000/- but does not exceed Rs. 20,000/-
			1007	6(A)(iii)	Agreement Exceeds Rs.20,000/- but does not exceed Rs. 50,000/-
			1008	6(A)(iv)	Agreement Exceeds Rs.50,000/-
			1165	37	Letter of Credit
3	Assam	AS	1054	37	Bank Guarantee / Letter of Credit
4	Bihar	BR	0026	5(c)	Bank Guarantee
5	Delhi	DL	1081	-	Bank Guarantee
6	Gujarat	GJ	0066	32	Letter of Guarantee
7	Jammu and Kashmir	JK	1065	31	Bank Guarantee/ Letter of Credit
8	Jharkhand	JH	1055	5	Bank Guarantee
9	Karnataka	KA	1067	5(J)	Agreement (In any other cases)
10	Kerala	KL	0504	5(g)	Bank Guarantee (Executed by a surety to secure due performance of a contract) – same duty as security Bond
11	Madhya Pradesh	MP	5	13	Bank Guarantee
12	Maharashtra*	MH	Refer Note 1	Refer Note 1	
13	Meghalaya	ML	1046	37	Letter of Credit/ Letter of Guarantee
14	Odisha	OD	0065	37	Letter of Credit/ Bank Guarantee
15	Puducherry	PY	1056	37(i)	Letter of Credit
			1057	37(ii)	Letter of Guarantee
16	Rajasthan	RJ	1079	13A	Bank Guarantee
17	Tamil Nadu	TN	1078	37	Bank guarantee / Letter of credit
18	Tripura	TR	0035	IA-37	Bank Guarantee/ Letter of Credit
19	Uttar Pradesh	UP	1004	12A	Bank Guarantee
20	West Bengal	WB	37	37	Letter of Credit

Note: For State of Maharashtra, Bank Guarantee Template level approval is required from IGR. For Document submission refer link, Click here