

The NeSL Chronicle

The Quarterly E-Newsletter of NeSL

October - December 2022 | Vol.05

**Jan
23**

THIS NEW YEAR SAVE TREES, GO DIGITAL

**MORE THAN
2500 TREES SAVED,
FROM OVER 1 MILLION
DIGITAL DOCUMENTS**



2023

**NeSL DDE
TOWARDS A
SUSTAINABLE
FUTURE**



**PAPERLESS ELECTRONIC
BANK GUARANTEE (e-BG)
USE NeSL e-BG PLATFORM
GO PAPERLESS**



**PAPERLESS
E-STAMPING IN DDE
GO GREEN
GO PAPERLESS**



Newsletter Highlights

[MD & CEO'S MESSAGE](#)

[DDE AT A GLANCE](#)

[EVENTS & WEBINARS](#)

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Follow us



From MD & CEO's Desk



*Debajyoti Ray Chaudhuri,
Managing Director & CEO*

During a recent visit to a bank I noticed a junior executive very anxious and worried. When I asked him the reasons for the same, he said that his seniors had asked him to improve penetration for DDE, but the operating functionaries were facing some challenges. **I immediately told him that all our products and services were to remove anxiety and to bring a smile on the faces of all stakeholders, whether it was the top management of banks, the operating functionaries or the bank's customers.** It was obviously the lack of understanding that was creating apprehensions about the product, and I tried to dispel the same in the best way possible. On a separate note, I interacted with the operating functionaries of the same bank at another event, and most were happy, satisfied and wanted the bank to have more products under the platform.

In my younger days there used to be discussions about customer service in banks and how the same could be improved. Later it was realised that banks should not just strive for customer satisfaction but ensure customer delight. Today the focus is on enhancing the customer experience. In general, the digital experience has resulted in a seamless customer journey. **While there were initial fears about the customer acceptance of digital products but Indians in general, and especially the young generation have been at the forefront of digital adoption, going by the number of UPI transactions or even the usage of the Aarogya Setu app.** The COVID-19 pandemic and the ensuing lockdowns enhanced the pace of digital adoption but **it was the rollout of user friendly, scalable, secure and robust products by our IT industry that made the difference in digital penetration in the country.**

DDE is another such innovative product and during implementation it was realised that many banks had different requirements. The fact that we were dealing with the sensitive information of banks made the task of implementation more challenging. However, our IT team working in tandem with the relationship managers, engaged with the banks and came up with solutions which have met the requirements of all users. **The DDE platform has been able to scale up to facilitate the large volume of transactions which take place, sometimes in the short span of one day.**

Our products and services offer not just a value proposition to banks, NBFCs and other users, but can be used effectively to give them a competitive edge. **But above all, it should bring a smile on the faces of all users who have any kind of interface with our products. Let's all work towards that.** 😊

As a repository of information of banks, information security is extremely important for us. Information security is not just the responsibility of the CISO, but every employee has a role to play in this regard. This edition has an article from our CISO on this subject.

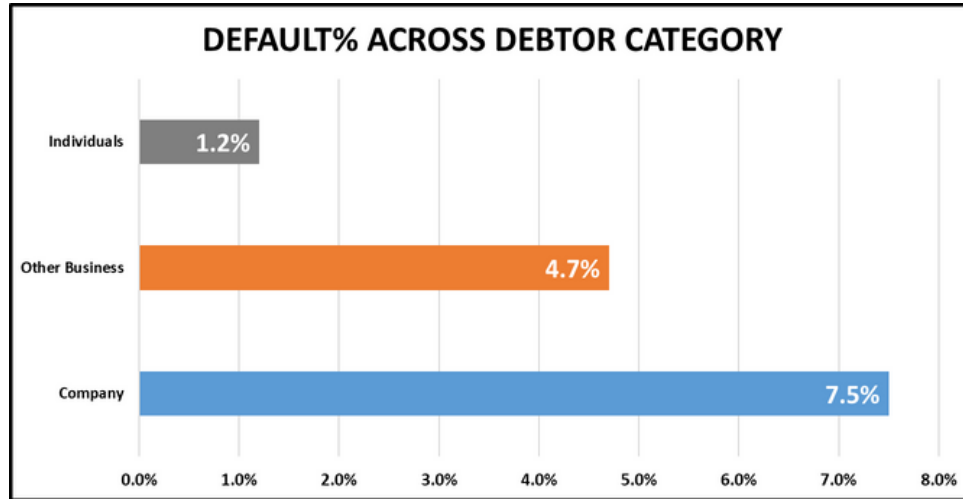
ChatGPT is one the hottest things happening today and has taken the technology world by storm. I am grateful to Venkat M (Senior DVP – Lead Security) from our IT Team for having written a piece on it to make us all aware of this latest innovation in the technology world.

Statistical Information - Defaults & Distribution Analysis

As on 31.12.2022

As provided in Regulation 36A of IBBI (IU) Regulations

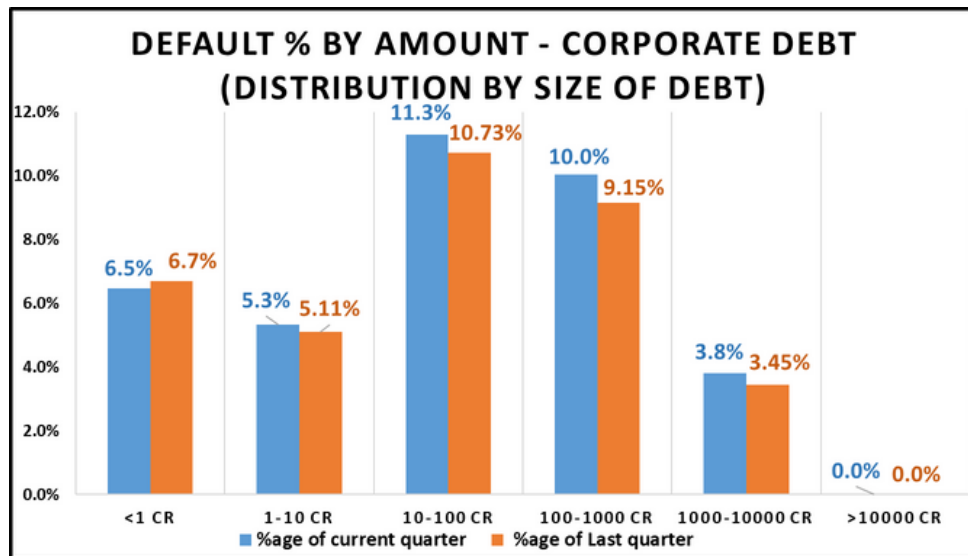
Chart 1:



Broad Conclusions (Chart-1)*
 Company segment has highest default% in terms of amount, the individual segment being the lowest

Please read along with statistical information published on NeSL website.
[Click Here for Statistical Information](#)

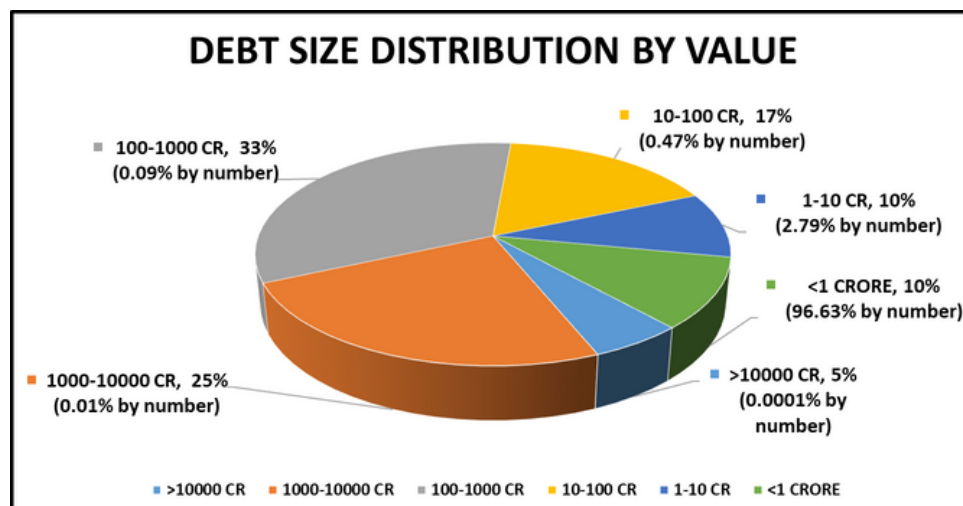
Chart 2:



Broad Conclusions (Chart 2)*

- Default% by amount is highest in the debt size 10-100 crore for company segment, being 50.4% higher than the average
- Compared to previous quarter, default% has gone up in all slabs except the <1 crore slab

Chart 3:



Broad Conclusions (Chart 3)*

- Top 3.4% debts by number account for 90% by value
- 96.6% debts are <=1Cr, accounting for only 10.3% by value

*Based on data received by IU. Data of some segments, especially individual and other businesses may not be complete.

Details of Information with NeSL

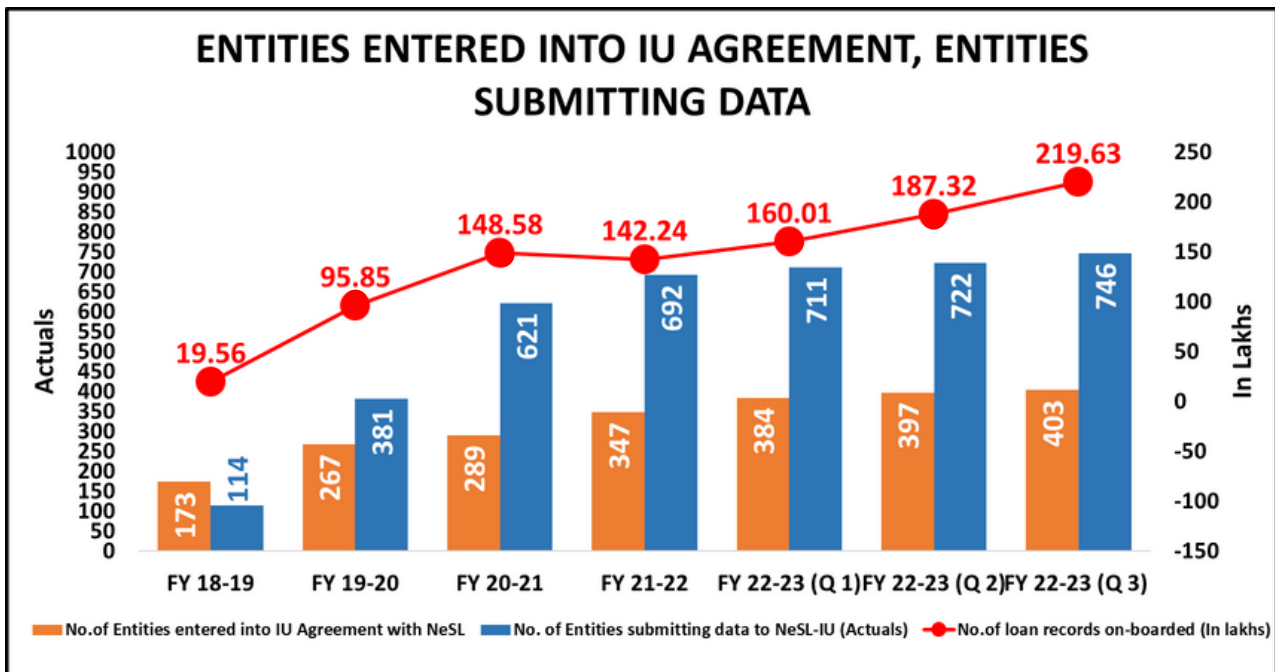
As per Insolvency & Bankruptcy Code, 2016 (IBC), "Financial Information" means information on records of the debt of a person, records of liabilities when a person is a solvent, records of assets of a person over which security interest is created, records of instances of default and records of balance sheet & cash flow statements.

The IBC provides that "Core Services" rendered by an Information Utility include- accepting electronic submission of financial information, safe and accurate recording/storage of financial information, obtaining verification and authentication of information from the counterparty to the debt, and providing access to information to persons permitted in the Code.

All Financial Creditors are mandated to submit financial information on all loans/advances, to an Information Utility.

Further, the authenticated information held by an Information Utility serves as legal evidence in Insolvency Resolution Process and helps in meeting the timelines, for insolvency resolution, stipulated in the Code.

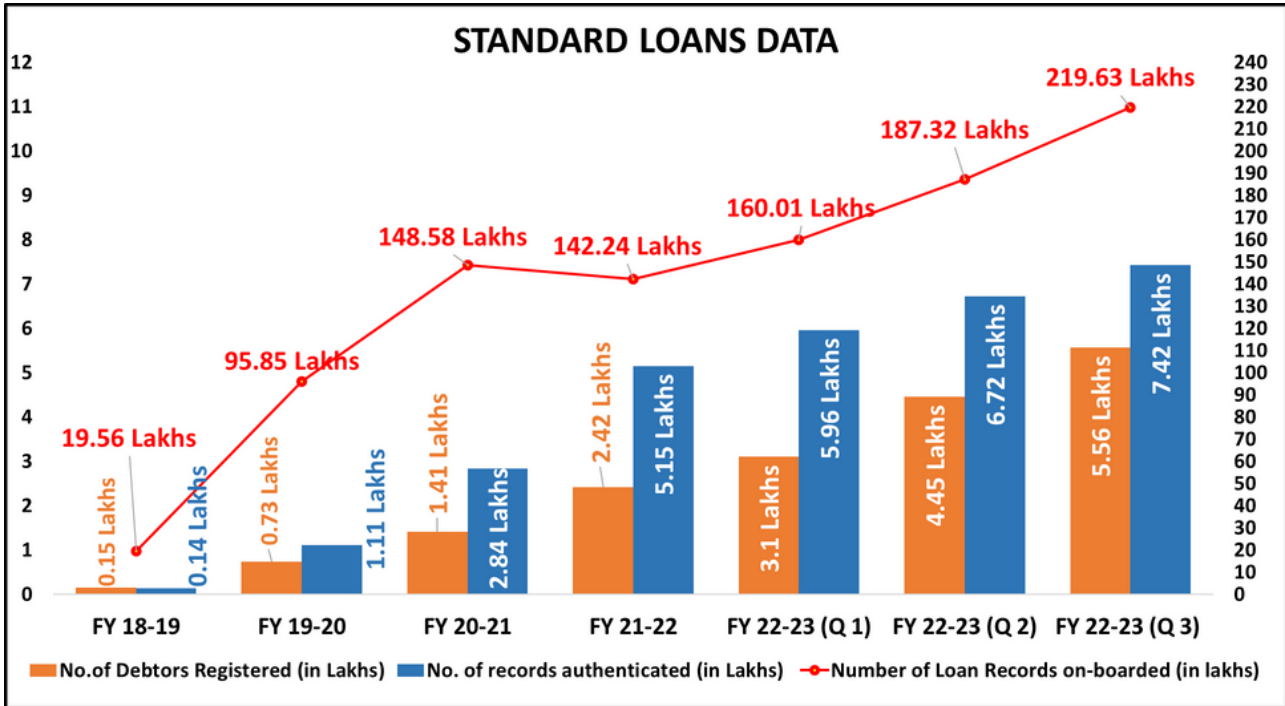
Chart 4:



The data furnished in Chart 4 provides the details of number of Institutional Creditors who have entered into IU Agreement with NeSL, number of entities who are submitting information into NeSL and number of loan records on-boarded. (NeSL enters into IU Agreement with Institutional Financial Creditors like- Banks/Financial Institutions/Systemically Important NBFCs. Other Creditors submit the loan records into IU without any formal agreement.)

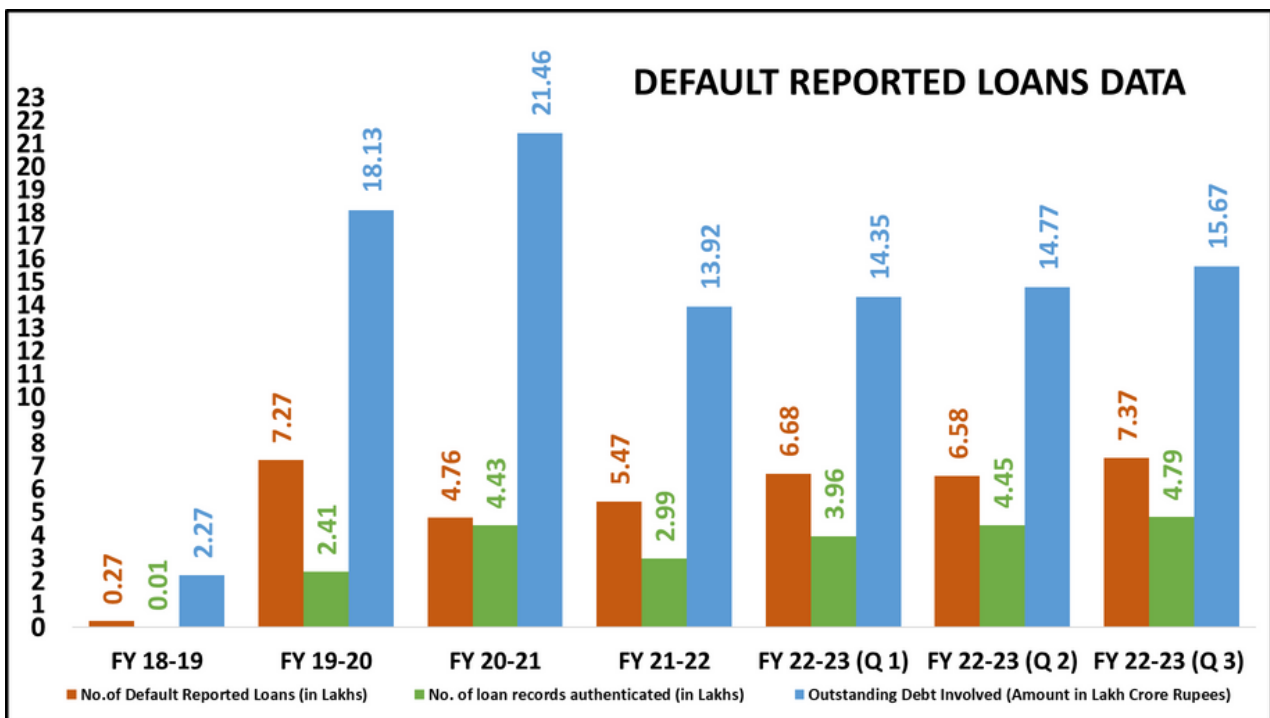
Details of Information with NeSL

Chart 5:



The data furnished in Chart 5 provides the details of Standard Loans on-boarded, number of Debtors registered and number of loan records authenticated.

Chart 6:



The data furnished in Chart 6 provides the details of Default Reported Loans, number of loan records authenticated and amount of outstanding debt involved.

Details of Information with NeSL

Chart 7A:

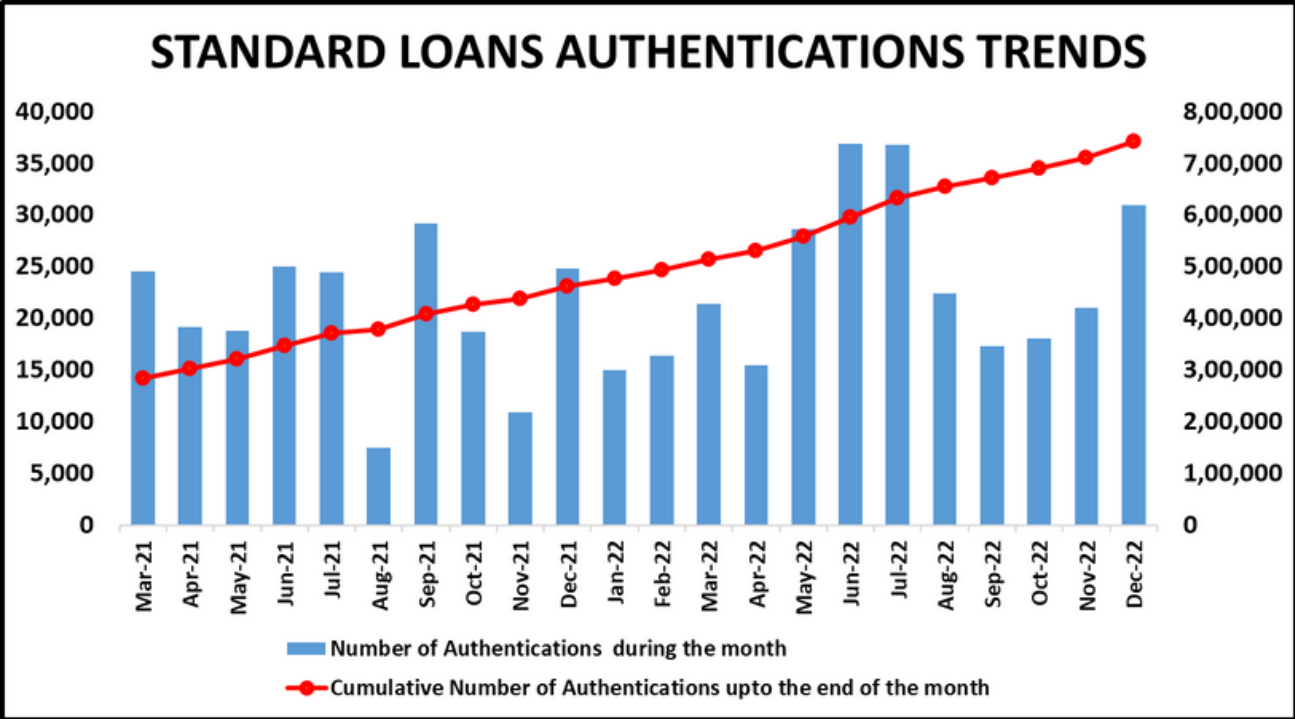
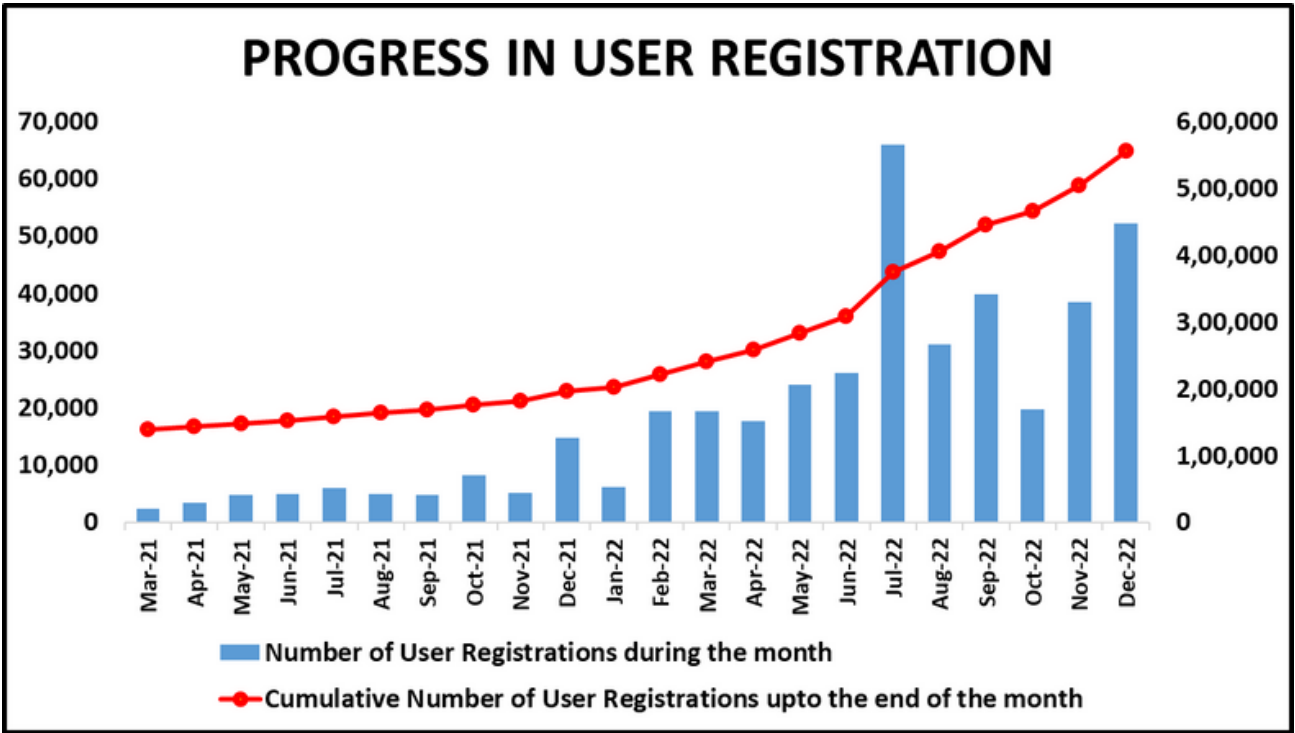


Chart 7B:



The data furnished in Charts 7A & 7B provides the details of Authentications done month-wise and User Registrations done month-wise respectively.

IP Services

Testimonials



We at AAA Insolvency Professional LLP, have used the PDA++ Service for the claim management purpose in two of our real-estate cases where there are numerous home-buyers and operational creditors. In one of the cases the number of home-buyer claimants / other claimants were around 2300 and all the claims were invited, verified and admitted on the PDA++ portal well within the stipulated timelines. There were certain modifications required in the software and the same were done by NeSL to improve the efficacy of the application. There were periodic claim submission sessions taken by NeSL officials partnering with the IRP's team. My Experience with NeSL PDA++ Service has been good and I would recommend other IRPs/RPs and Liquidators to use the same for an easy and hassle-free claim management.



Mr. Anil Goel
IBBI/IPA-001/IP-P00118/2017-2018/10253



I availed the service of Nbid portal for the E-auction of the assets of M/s. Xedon Media Pvt. Ltd. (In Liquidation). I have been using NeSL's e-auction services for my other assignments also. The NeSL team did the auction set-up well before in time and the bidder registration along with a demo on how the auction takes place. My experience with NeSL e-auction platform is great and I would suggest other IPs also to avail their service.

Mr. Arumugam Arumugam
IBBI/IPA-003/IP-N00094/2017-2018/10936



[Click Here for
Open E-Auctions](#)



DDE at a Glance

Digital Document Execution

Paperless DDE Transactions Across Various Customer Segment

Chart 8:

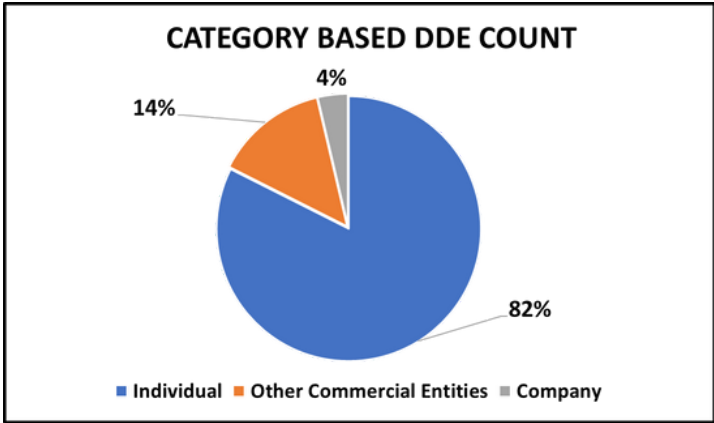
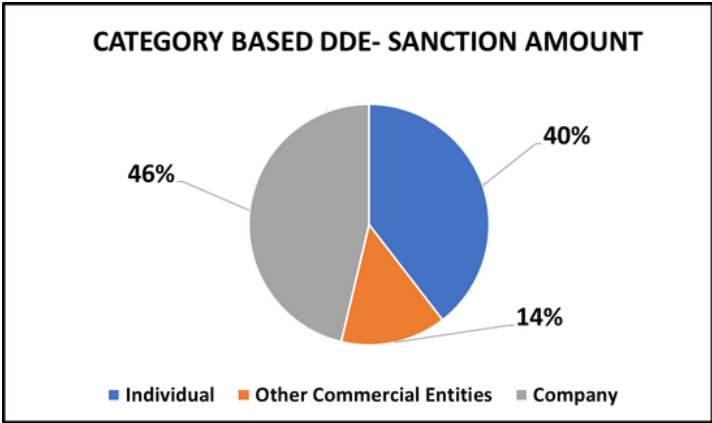


Chart 9:

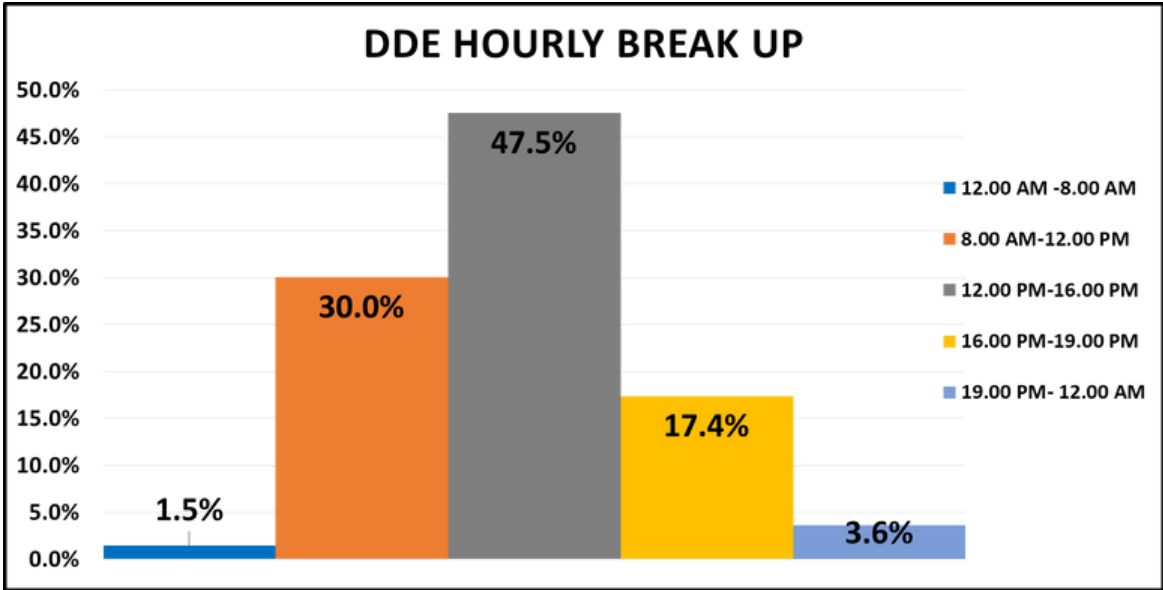


Data source - NeSL



DDE Transactions 24/7

Chart 10:



Data range - April 2022 to December 2022

DDE at a Glance

Digital Document Execution

Paperless e-stamp usage in DDE transactions

Chart 11:

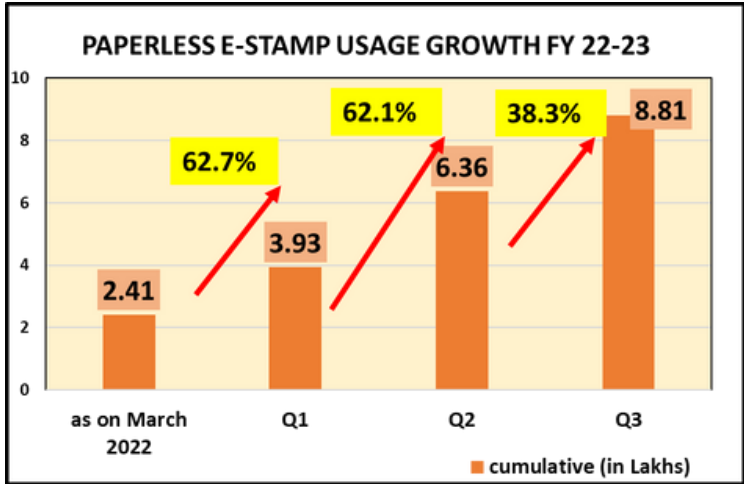
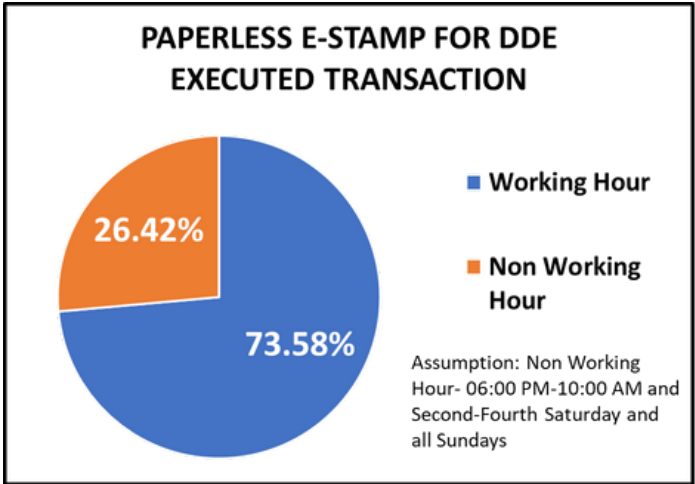


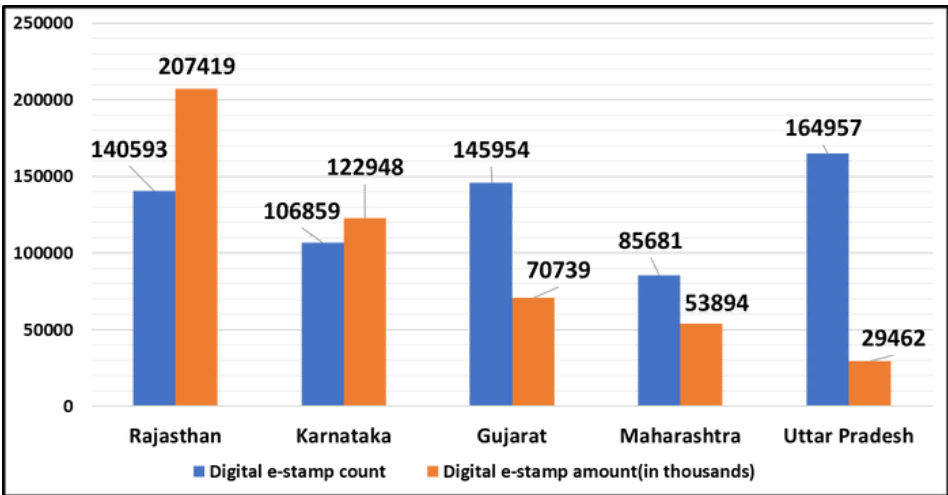
Chart 12:



Data range - April 2022 to December 2022

Leading State Government as per stamp duty transactions

Chart 13:



Top 5 states (Digital e-stamp count)

1. Uttar Pradesh
2. Gujarat
3. Rajasthan
4. Karnataka
5. Maharashtra

Count

Top 5 states (Digital e-stamp amount)

1. Rajasthan
2. Karnataka
3. Gujarat
4. Maharashtra
5. Uttar Pradesh

Amount

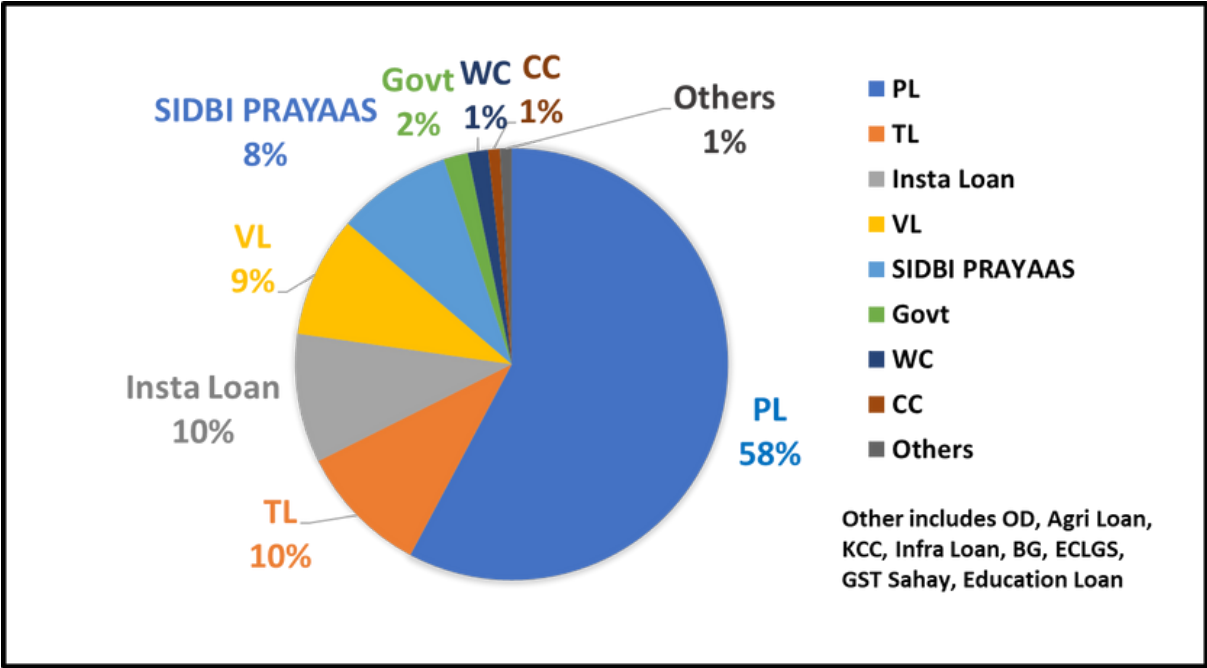
Data range - as on December 2022

DDE at a Glance

Digital Document Execution

Loan Portfolio based on DDE transactions

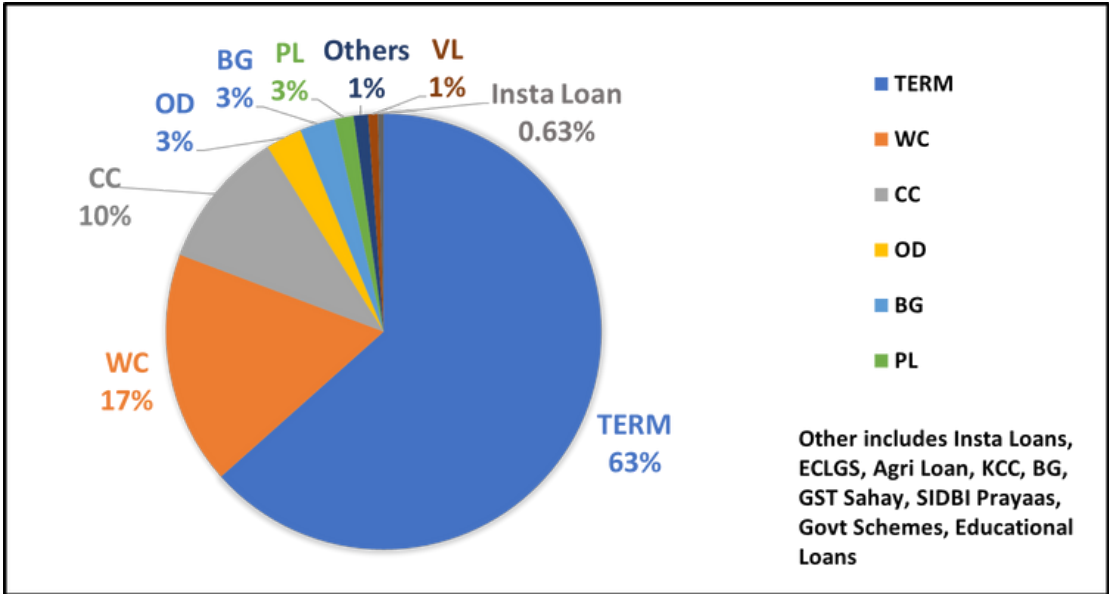
Chart 14:



Data source - NeSL

Loan Portfolio based on Loan Sanction amount

Chart 15:



Data source - NeSL

DDE at a Glance

Digital Document Execution

Testimonials



Xpress Credit through YONO DDE is the fastest way of availing personal loan from SBI. In just a few steps Customer can apply, complete documentation, and get loan disbursed in 5 minutes. Thanks to SBI for this innovative initiative.

Avinash Bhasker
Branch Manager SBI, Bangalore



We feel that NeSL DDE platform is very user friendly, convenient to use, secure Aadhaar based verification and more for better customer service.

Rakesh Kumar Grover
Chief Manager (PL) PBBU, LHO,
New Delhi, SBI



We have sanctioned 22-23 Xpress credit through RTXC DDE process from Amar colony branch. We are very much satisfied with the process. The customer also appreciated the new development from our Bank. This is actually "Customer Delight

Rohit Kumar Prajapati
Manager, Amar colony branch SBI, New Delhi



NeSL DDE services has helped us reduce TAT as it generates instant e stamp paper and facilitates digital execution of loan Documents

Rahul Kumar
Deputy Manager | IT and New Initiatives |
Corporate Banking Operations, Axis Bank Limited



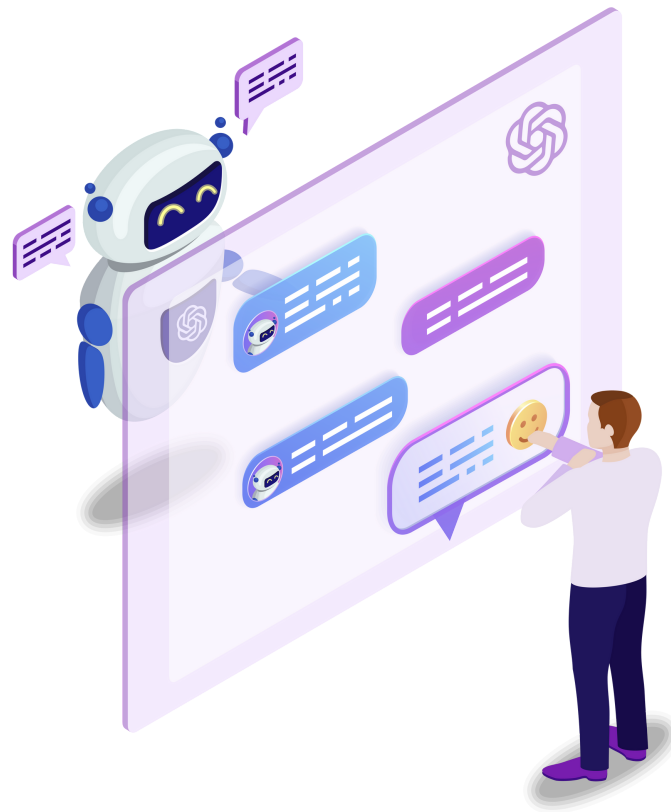
NeSL DDE is a smooth and secured way of stamping and executing agreements and other formats with a mere click of a button and few validation routines. Adoption of this platform not only helped in digitizing the process but also led to better transparency and customer delight

R Kannan
Head – Operations: CFD & TPP IndusInd Bank



Technology

ChatGPT: The Power of Language Generation



What is ChatGPT?

In simple terms ChatGPT is a large model chatbot. ChatGPT was launched as a prototype on November 30, 2022, and quickly garnered attention for its detailed responses and articulate answers across many domains of knowledge. Since its debut in November, ChatGPT has become the internet's new favourite plaything.

It is a state-of-the-art language model developed by OpenAI. It is based on the GPT-3.5 (Generative Pre-training Transformer) architecture and is trained on a massive amount of text data from the internet and an ability to generate human-like text.

What are the features of ChatGPT?

ChatGPT has the potential to revolutionize the way we interact with computers and automate many tasks that require a high level of language understanding.

One of the key features of ChatGPT is its ability to generate text that is coherent and relevant to the given context. This makes it particularly useful for chatbot applications, where the ability to understand and respond to the user's context is crucial. With ChatGPT, chatbots can now understand the user's intent and respond with appropriate and natural-sounding responses. This has the potential to greatly improve the user experience and make chatbots more effective at completing tasks.

Technology

Continued: ChatGPT: The Power of Language Generation

Another advantage of ChatGPT is its ability to perform a wide range of natural language processing tasks. It can be used for language translation, text summarization, and question answering. Additionally, it can be fine-tuned for specific tasks such as writing essays, composing poetry, and even coding. This makes ChatGPT a versatile tool that can be used in a variety of fields, including education, business, and entertainment.

However, it's important to note that while ChatGPT is a powerful tool, it is not perfect. If trained on biased data, it can generate biased or offensive content. Therefore, it is important to carefully curate the data used to train the model and monitor its output. Additionally, as with any language model, there is always a risk of misunderstanding the context or providing an inappropriate response.

Is ChatGPT dangerous?

ChatGPT's human-like abilities have taken the internet by storm, it has also set a number of industries on edge: a New York school has banned ChatGPT over fears that it could be used to cheat, copywriters are already being replaced, and reports claim Google is so alarmed by ChatGPT's capabilities that it issued a "code red" to ensure the survival of the company's search business.

An Israeli cybersecurity company demonstrated how the web-based chatbot, when used in tandem with OpenAI's code-writing system Codex, could generate a legitimate looking phishing email capable of carrying a malicious payload.

Conclusion

ChatGPT is a valuable tool for natural language processing and has a wide range of potential applications. Its ability to understand context and generate human-like text makes it a powerful tool for chatbot development and other natural language processing tasks. However, it is important to use the model responsibly and carefully curate the data used to train it. As the field of natural language processing continues to evolve, ChatGPT has the potential to play a major role in shaping the future of human-computer interaction.

CISO's Corner

Employee's role in Information Security

The term Information Security means the protection of information and information systems from unauthorized access, use, disclosure, disruption, modification, or destruction in order to provide confidentiality, integrity, and availability (CIA), as per the definition of The National Institute of Standards and Technology (NIST), a prestigious institute in US, presently part of the U.S. Department of Commerce.

Let's examine the term CIA, or CIA triad, a model referred in designing information security policies in an organisational context.

Confidentiality (C) – means non-disclosure of information to unauthorized individuals, entities, and process. Confidentiality assures that information is accessible only by authorized individuals.

Integrity (I) – represents maintenance of accuracy and completeness of data. This refers to the quality of data and ensures that the data has not been tampered and can be trusted fully.

Availability (A) – Denotes that the information shall be made available as and when needed without any hindrance. This ensures that authorised users will get timely, reliable access to resources when needed.

Even though the information security programs revolve around the administrative, physical or technical controls employed to protect the information, we should not underestimate one of the key elements – that is **EMPLOYEES**. Occurrence of one unwanted incident in the end-user (Employee) system may create a disaster in terms of information security and reputation of the organisation. The term employee here not only implies to the IT/Technology team or the Information Security team, rather refers to all sections of the organisation including the top management.



CISO's Corner

Continued: Employee's role in Information Security

Industry recognised Data Breach Investigations Report (DBIR) from Verizon in their year 2022 publication describes that there are four key paths leading to an organisations estate: Credentials, Phishing, Exploiting vulnerabilities, and Botnets. All these four are pervasive in all areas of the DBIR, and no organization is safe without a plan to handle each of them. It may be noted that in the analysis of Cyber incidents and crimes, the human element continues to drive breaches. The use of stolen credentials, phishing or simply an error, people continue to play a large part in incidents and breaches across the globe.

Information security policy shall cover all digital data & computer systems, written, printed or on other kinds of format. Also, Information Security responsibilities shall include the set of processes that will protect information assets, regardless of how that information is formatted or whether it is in transit, is being processed or is at rest in storage.

In today's connected world, information is getting digital and cyber-attacks are becoming more targeted to individuals and organisations. There are threat groups that continuously carries out research into organizations' people and practices to understand the vulnerable areas and create target objective designed specifically around this. Attack methods such as watering hole attack are performed by observing the user or user group behaviour in web browsing, and gradually compromise through exploiting the vulnerabilities in any of these websites with a goal is to infect a targeted user's computer and gain access to the network at the target's workplace. It may be noted that while compromising on one system, attacker makes a network lateral movement to finally reach the targeted system or data.

In line with SaaS (Software as a Service), PaaS (Platform as a Service), IaaS (Infrastructure as a Service) etc in the cloud computing industry, the cyber criminals has brought services such as CaaS (Cybercrime as a Service), RaaS (Ransomware as a Service) etc, which throws more havocs in the information security. Cybercrime as a Service refers to making variety of tools and services made available illegally on a platform, which bad actors can rely on to launch cyber-attacks.

To protect the individual and organisation from any unwanted cyber incidents, Information Security is to be conceived as everyone's responsibility. Each individual shall be fully committed to ensure that they comply and follow Information security policies and procedures of the organisation. This also includes the discipline in the cyber space including proper email usage, password management, social media handling, sensible network/internet usage (extra caution while using free public wi-fi or internet cafe, saving of information in common systems etc.), usage of mobile phones etc. This shall prevent individuals from falling prey to cyber threats and tactics such as social engineering. Any suspicious activity with attempt to compromise the organization's assets shall be promptly reported. Let us protect ourselves to prove that we the end-users are not the biggest vulnerability to Information Security rather are the frontline defenders who are part of the solution, not part of the problem.

Webinars

Webinars

'Office Infrastructure and Usage of Technology by IPs' on 9th December 2022, Shri. Rahul Madan, MD, IIIP ICAI delivered the welcome address and Shri. Debajyoti Ray Chaudhuri, MD & CEO, NeSL delivered the inaugural address followed by the presentation of NeSL officials and the webinar was attended by 75+ IPs.

In a workshop series titled 'Perspectives on IBC - An array', the first webinar of the series was on the title 'Developing a market of distressed assets & E- auction' on Friday, 23rd December 2022, Shri. Rajesh Kumar Gupta, CGM, IBBI delivered the opening remarks and Shri. Debajyoti Ray Chaudhuri, MD & CEO, NeSL delivered the inaugural address followed by the presentation of NeSL officials and the webinar was attended by 100+ IPs.

Special Addresses



Indian Institute of Insolvency Professionals of ICAI conducted a seminar on 'Insolvency Professionals as Officers of the Court - Roles and Responsibilities' on 8th October 2022 at New Delhi. Hon'ble President, NCLT, Chief Justice (Retd.) Shri. Ramalingam Sudhakar, was the Chief Guest and Shri. Ravi Mittal, Chairperson IBBI and Shri. CA. (Dr.) Debashis Mitra, President ICAI were the guests of honor. Shri. Debajyoti Ray Chaudhuri, MD & CEO, NeSL was invited for a panel discussion with prominent Insolvency Professionals across the country and the session was moderated by Shri. CA. Hans Raj Chugh, CCM-ICAI and Director IIIPI.

Paperless e-BG by Canara Bank & ICICI Bank



Events

Karnataka Global Investors Meet-2022



Global Investors' Meet, Karnataka is one of the India's landmark events, and was organised by the Government of Karnataka in Bangalore from 2nd November, 2022 to 4th November, 2022- a three day event opening doors for domestic and foreign investment in the state.

The illustrious and imposing Bengaluru Palace was all decked up to host the three-day Global Investors' Meet which was inaugurated by the Hon'ble Prime Minister, Mr. Narendra Modi on 2nd of November 2022 virtually.

It was very appropriately themed as "Invest Karnataka-build for the world" and aimed an investment of Rs. 5 lac crore with an objective to

create 5 lac jobs for the state. The other Union Ministers who graced the occasion were Hon'ble Finance Minister Ms. Nirmala Sitharaman, Hon'ble Industry & Commerce Minister Mr. Piyush Goel, Hon'ble Coal & Mines Minister Mr. Pralhad Joshi and Hon'ble Minister of Women & Child Development Ms. Smirti Irani.

National e-Governance Services Limited (NeSL) participated in the event and made its presence felt by sensitizing the delegates, investors and other participants about its products and services available on a completely digital platform and its uniqueness as a source of legal evidence.

Launch of e-BG in state of Odisha

Launch of e-BG in state of Odisha- on 01st December 2022, in "Make in Odisha" conclave 2022 during Business leadership talk on "Emerging solutions for Financing Industries and Infrastructure" Mr. Vishal Kumar Dev (Principal Secretary – Finance) made formal announcement of launching e-Bank Guarantee using NeSL DDE platform in state, also acknowledged presence of NeSL during the launch.



Events

IBA - 18th Annual Banking Technology Conference, Expo and Awards 2022



The IBA Banking Technology Awards was instituted by the India Banks' Association (IBA) for the first time in the year 2005. This was the 18th year of the Annual IBA Banking Technology Conference and Awards and was held on 03rd December 2022. The conference theme was “Future of Digital & Analytics in Banking”

The Banking Technology Conference and Expo offer Banks a platform where they can meet technology vendors and understand the latest trends in Banking Technology. On the other hand, it also helps vendors to understand the specific needs of the Indian Banks and develop products for the Indian Market.

National e-Governance Services Limited (NeSL) participated in the event and made its eminent presence, sensitizing the participants and Bankers about the various products and services offered by NeSL on a completely digital platform such as Digital Document Execution (DDE) and Electronic Bank Guarantee (eBG).

Shri. Debajyoti Ray Chaudhuri, MD & CEO, NeSL participated in a group discussion on 'Driving growth in credit penetration through digital lending'. Other eminent panelists who participated in the discussion were Shri. C.S. Setty, Managing Director, SBI, Shri. Ajay Khurana, ED, Bank of Baroda, Shri. Shaji K V, DMD, NABARD, Shri. Ashok Chandra, ED, Canara Bank, Shri. Kiran Surve, CARE Risk Solutions, Shri. Amol Nigam, CEO, CoForge and the session was moderated by Shri. Siddhartha Gupta, of McKinsey and Company. The conference ended with a keynote address by Sri. T Rabi Sankar, Deputy Governor, Reserve Bank of India.

Events

Awards and Recognitions

IFTA 2022



BEST INNOVATION IN REGTECH

INDIA FINTECH FORUM AWARDS 2022



National E-Governance Services Limited has been awarded as the Winner in the “Best Innovation in RegTech” category of India FinTech Forum Awards 2022 (IFTA 2022) held from 28th November 2022 to 30th November 2022. This Award is for an innovative regulatory technology organization, which has demonstrated significant success during last one year. Success was measured through a number of factors including creation of new product / customer segment, customer impact, usage of disruptive technologies, virality, scalability and profitability.

Events

Corporate Social Responsibility



SRI SHANKARA CANCER FOUNDATION

IN ASSOCIATION WITH ASSOCHAM

On December 6, 2022, ASSOCHAM organised a CSR Conference on Healthcare - Cancer and Allied Sciences, at Sri Shankara Cancer Hospital and Research Centre, Bangalore. ASSOCHAM recognized CSR donors including NeSL and our MD & CEO was presented with a memento by the Chairman of ASSOCHAM, Karnataka, Sri B V Naidu and Dr. B.S. Srinath, Managing Trustee, Sri Shankara Cancer Foundation and Head of Sri Shankara Cancer Hospital and Research Centre.

The equipment financed by NeSL will serve the needs for bone marrow surgery for needy cancer patients at an affordable cost. NeSL had contributed Rs. 35 lakhs for this equipment as a part of its CSR activity.

Events

In-house events



**Deepavali
Celebration**

Townhall

NeSL's townhall was held on 12th December, 2022 and was attended by all employees in Bengaluru. The Townhall for employees based at other centres was done through VC separately. MD & CEO, Mr. Debajyoti Ray Chaudhuri made a presentation during the townhall. In his opening remarks he spoke about the company's achievements like being awarded the IFTA Award for Regtech and the advantages visa-vis the responsibilities of being a regulated entity. He stressed on the importance of teamwork and exhorted everyone to work towards being not just a great company but being a global brand. He however emphasized that even in the endeavour towards growth compliance requirements have to be always kept in mind. He also dwelled upon the values of the company which are ethics, responsiveness, transparency, innovation and sustainability. He concluded by stating that while the company has achieved a lot in the few years of existence, there is lot more that can be done. During the event certificates and awards were awarded to employees who had completed 5 years of service and also to winners of certain internal contests conducted for employees during the year. The concluding remarks were given by our ED, Smt. Nivedita EP.



Articles

DDE in News

THE TIMES OF INDIA

Recently, MeitY has issued a notification which allows home loans to be brought under the digital documentation category. We are still working on that, but that is now a distinct possibility. With vendor and supplier agreements being brought in, the possibilities are endless. I can visualise a situation when any contract can be available in Demat form," said National E-governance Services (NeSL) MD & CEO Debajyoti Ray Chaudhuri

[Click here or scan me to read the article](#)



ET THE ECONOMIC TIMES

NeSL takes a million loan papers digital, aims for more

Two years after the first completely digital loan document agreement was executed, the government-backed National E-Governance Services (NeSL) has processed one million transactions through its digital document execution (DDE) platform.



[Click here or scan me to read the article](#)



Recent Communiques

Click to view the Communiques

#66

[Changes in the Authentication Categorization for Defaults Reported by Banks who are in the Schedule II of RBI Act, 1934 – Amendment to IBBI \(IU\) Reg, 2017](#)

#67

[Addition of articles- Deposit of Title Deeds & Power of Attorney](#)

#68

[Added Articles for State of Odisha](#)

#69

[Maharashtra e-Stamping System Downtime on 18th Nov 2022 to 20th Nov 2022](#)

#70

[Data Submission by Creditors for Standard Loans \(i.e., Loans without default\) – Change in validation of contact details of Debtors under Corporate, Other Commercial Entities \(OCE\) & Individual Borrower Segments](#)

#71

[Article updation for State of Odisha](#)

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For any suggestions please email to suggestions@nesl.co.in

Word Search

States Offering Bank Guarantee



1. A union territory of India consisting of 572 islands.
2. The capital of _____ is Amaravati.
3. A state that is home to the one-horned Indian rhinoceros.
4. National Capital Territory (NCT of _____)
5. Statue of Unity is in which state of India?
6. It is India's largest cultivator of saffron & the third-largest cultivator in the world.
7. Ranchi is the capital city of this state.
8. Formerly known as the Mysore state.
9. A state on the Malabar Coast of India.
10. It is known as the Heart of India.
11. The state's capital, Mumbai, is India's financial and commercial capital.
12. The name of the state means 'abode of clouds'.
13. One of the Char Dham, Jagannath temple, is located in _____ state.
14. It was the capital of French India.
15. It is the largest Indian state by area.
16. This state was originally called Madras.
17. Agartala is the capital of _____ state.
18. Land of Ganga and Yamuna.
19. The present capital city of this state was India's former capital.

Videos



Scan for DDE



Scan for PDA



Scan for e-udbhavam

Where & When

Where



Administrative Office

5th Floor, 'The Estate' 121,
Dickenson Road,
Bengaluru - 560042

Scan me for location



Registered Office

Gresham Assurance House
4th Floor, Sir P.M. Road, Fort
Mumbai- 400001

Scan me for location



When

Monday - Saturday
10:00 AM - 6:00 PM

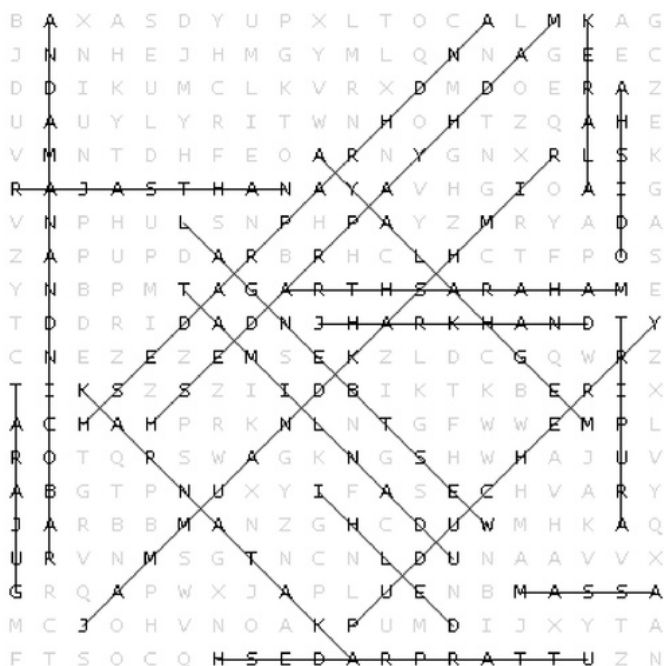
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Saturday & All Sundays

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Solution for Word Search



1. ANDAMAN AND NICOBAR
2. ANDHRA PRADESH
3. ASSAM
4. DELHI
5. GUJARAT
6. JAMMU AND KASHMIR
7. JHARKHAND
8. KARNATAKA
9. KERALA
10. MADHYA PRADESH
11. MAHARASHTRA
12. MEGHALAYA
13. ODISHA
14. PUDUCHERRY
15. RAJASTHAN
16. TAMIL NADU
17. TRIPURA
18. UTTAR PRADESH
19. WEST BENGAL