

Submission of Data from the Front end

Step 1	<p>Note: Submission process has to be completed within 15 minutes, else the Page would expire and the process has to be repeated</p> <ul style="list-style-type: none"> • Creditor (Financial/Operation/Home Buyer) /Debtor making submission to register as User on NeSL-IU Portal • Thereafter, enter URL: https://iu.nesl.co.in/NESL Portal/ • After logging in, “Welcome to NeSL” Screen would appear • Select “Submission” button > “New Submission” option • The Form C Version ...3.... with different Tabs viz., Submitter Information, Other Party Details, Debt Information for submission of Data appears on the Screen (mandatory fields are marked * in red colour)
Step 2	<ul style="list-style-type: none"> • On selecting “New Submission” choose “New Loan” Option • Select “Operational or Financial” as the Debt Type from Drop down menu; • Home Buyers to select Debt Type as “Financial” and subtype of Debt as Real Estate Allottee (u/s 5(8)(f) (REAL)) or Debentures/Bonds (DBBO). In cases where the property is purchased with loans availed from Banks/Fis tick the checkbox “Add Financial Details and fill up the details under the tab “Details of Debtor” -> “Party 2 Details” • Under the column “Business Date”, enter the date of submission from Calendar Option(By default, the system would take the date of current date)
Step 3	<p><u>SUBMITTER INFORMATION:</u></p> <ul style="list-style-type: none"> • Under the Submitter’s Information, the data is auto-populated to this Screen; Verify and ensure its correctness • Under the column “Relation to Contract”, the system auto-populates as “Creditor”; • In case the Registered User who is submitting the data is not “Creditor”, then select ‘relation to the debt’ from the Dropdown Menu available under this Tab (When a Debtor makes submission “Debtor” is to be selected)
Step 4	<p><u>DETAILS OF DEBTOR</u></p> <ul style="list-style-type: none"> • Fill up the data correctly • In case Co-obligant and Guarantor details are to be added, click on “Add Party” and update the details correctly. Removal of the details already added can be done by clicking on “Remove”.

Step 5	<p><u>GUARANTEE & ORIGINAL DEBTOR DETAILS</u></p> <ul style="list-style-type: none"> • (Ensure default submission against the original Debtor is submitted to NeSL prior to submitting Demand on Personal /Corporate Guarantor) • To enter the guarantee details of the Personal Guarantor opt for: Personal Guarantor to Corporate Debtor • To enter the guarantee details of the Corporate Guarantor opt for: Corporate Guarantor to Corporate Debtor
Step 6	<p><u>DEBT INFORMATION;</u></p> <ul style="list-style-type: none"> • Under the column Type of Debt, the details are auto-populated based on the type of debt selected in the beginning; • Under the column “Debt Reference Number”, Reference Number for Debt needs to be mentioned; • Under the column “Debt Start Date”, click the box & select the date from the calendar appearing on the screen. Date of disbursement of debt needs to be furnished here; • Under the column “Currency of Debt”, INR (Indian Rupees) would appear by default; In case the loan is given in any other foreign currency, the exact currency needs to be picked up from the Dropdown list. • Under column “Sanctioned Amount”, furnish Loan amount; • Under the column “Facility Name”, furnish nature of finance • Furnish Outstanding liability and overdue amounts that have fallen due for payment but not repaid (both instalment/s & interest) as per repayment terms • Under the “Account Closed Flag” under Dropdown Menu, there are 3 options viz., Yes / No / Assigned; In cases where the loan is still outstanding, “No” needs to be selected, if account is closed “Yes” needs to be selected. Where the Debt is assigned “Assigned” is to be selected.
Step 7	<p><u>SECURITY INFORMATION:</u></p> <ul style="list-style-type: none"> • Wherever security is available, the data needs to be filled up • Under Security Information, fill up all mandatory fields • Select Type of charge from drop down menu • Select “Assets Type” from drop down menu • To add more securities, click on “Add”

	<ul style="list-style-type: none"> • DEFAULT DETAILS: (To be filled up by Financial/Operational Creditors/Debtor making submission, wherever default exists) Fill up the Date of Default, Total Outstanding Amount, Default Amount, Date of Last AOD etc. correctly. <p><u>[IMPT: Operational Creditors to select the Option “With Demand Notice” or “Without Demand Notice”. If “With Demand Notice” is selected, the Demand Notice can be downloaded along with Form C by going to Submission -> View Existing Loan -> Select the Debt Reference No. -> Click on View ->Download.]</u></p> <ul style="list-style-type: none"> • Click on submit to complete the submission. <p><u>IMPT: Home Buyers to tick the check box “Default” under Debt Information and furnish the Date of Default, Default Amount, Total Outstanding and Overdue period in days.</u></p>
step 8	<p><u>Screen displaying payment details:</u></p> <ul style="list-style-type: none"> • The IU Fee Amount payable by the User appears on the screen; Click on the “Proceed” button; • The Screen of undertaking cum consent for using Aadhaar based E-sign or Digital Signature appears; • Select Digital Signing Method i.e., Aadhaar E-sign or Digital Signature; • In case the User selects the Aadhaar based E-sign, the Aadhaar Number and Name appears on the Screen; • Click the “Save & Authenticate” button • Click “OK” indicating if “You want to continue” • The module takes the User to ESP Page/Screen • Enter the Aadhaar Number and click on the “Get OTP” button; • Enter the OTP received on his Aadhaar registered Mobile Phone, in the column meant for OTP • Tick the checkbox having read the contents & giving consent • Click on the “Submit” button • Screen is redirected to NeSL-IU Portal, which indicates that “E-sign Successful” and that Form C has been successfully submitted
Step 8	<p><u>Fee Payment page:</u></p> <ul style="list-style-type: none"> • “Pay now” button appears, click on it; • The system takes User to Payment Gateway for payment of IU Fee • IU Fee needs to be paid electronically using Debit/Credit Card/Internet Banking/UPI / Wallets • After successful payment, the module redirects to IU module

	<ul style="list-style-type: none">• Download Form C Submitted & save for future reference.• On successful submission of the Form C as above, NeSL System generated email is received by Submitter
Note:	<ul style="list-style-type: none">• Concurrently, the other parties connected to Debt would also be invited by email to authenticate the information submitted, on carrying out User Registration on NeSL-IU Portal• The status of authentication by the other parties to the Debt would be informed to the Submitter by email.• At any stage of the above process, in case the Submitter finds any difficulty warranting guidance or assistance, he may please contact our Help Desk through email helpdesk@nesl.co.in /s on Toll-Free Numbers 1800 599 2345 / 1800 890 2347