

Authentication of Data/Default by Debtors/Corporate Debtors/Creditors(when submission is made by Debtor)

Step 1	Keep 'Aadhaar Registered Mobile number' for receiving OTP for authentication using Aadhar								
Step 2	<ul style="list-style-type: none"> • Log in to NeSL-IU Portal: https://iu.nesl.co.in • Log in as "Entity User"/ "Individual User" • For Entity - Enter UIN (Entity PAN), User ID & Password & enter CAPTCHA & click "Login" Tab • For Individual – Enter User ID(Individual PAN/Other ID) and click on "Send OTP, Enter the OTP in Password block, enter the Captcha and click on "Login" Tab • (NOTE : Individuals to enter the OTP as Password while logging in) 								
Step 3	<p>Welcome to NeSL Screen opens</p> <ul style="list-style-type: none"> • select "Authentication" Tab & the list of Loan Numbers is displayed • "Click on "View" to verify the details in Form C before proceeding with Yes or Dispute Button" • On clicking "View" against the Loan Number to be authenticated, submission details will be opened in a new Tab. • Verify the Loan details displayed and close the Tab. 								
Step 4 Accept details of the debt	<p>i) After verifying the details, select "Yes" if the details are correct, else select "Dispute" and click on "Submit"</p> <p>(IMPT NOTE : Dispute with Non-Financial Reason would be categorized as "Authenticated" and not "Disputed")</p> <p>If "Yes" is selected, the authentication categorization would be "Authenticated" If "Dispute" is selected, the Reason for dispute is to be selected from the picklist and upload the evidence for the same. The "Authentication Categorization" would be as mentioned against each item:</p> <p><u>Dispute Category for Default submission (Financial)</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">i) Debt never availed by me - Financial</td> <td style="text-align: right;">"Disputed"</td> </tr> <tr> <td>ii) Debt availed but already closed – Financial</td> <td style="text-align: right;">"Disputed"</td> </tr> <tr> <td>iii) Outstanding Debt is correct but not in default -Financial</td> <td style="text-align: right;">"Disputed"</td> </tr> <tr> <td>iv) Default Exists but Default amount is wrong - Financial -</td> <td></td> </tr> </table> <p>In case submission is made by a Schedule II Bank against a Corporate Debtor, the Corporate Debtor would be able to dispute the full amount or Partial amount by submitting the Proof of dispute which needs to be verified and approved by NeSL.</p>	i) Debt never availed by me - Financial	"Disputed"	ii) Debt availed but already closed – Financial	"Disputed"	iii) Outstanding Debt is correct but not in default - Financial	"Disputed"	iv) Default Exists but Default amount is wrong - Financial -	
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	<p>If dispute is for full amount, then the categorization would be “Disputed”, if it is for partial amount the categorization/Record Of Default (ROD) would “AUTHENTICATED” for the undisputed amount and a mention of the disputed amount would be made in the ROD.</p> <p>v) Debt Exists but outstanding amount is wrong - Non Financial - AUTHENTICATED vi) Others - Non Financial - AUTHENTICATED</p> <p>Dispute Category for Default submission (Operational)</p> <table data-bbox="465 427 1720 639"> <tr> <td>i) Debt availed but fully paid</td> <td>FINANCIAL</td> <td>Disputed</td> </tr> <tr> <td>ii) No such debt existed</td> <td>FINANCIAL</td> <td>Disputed</td> </tr> <tr> <td>iii) Pendency of suit/arbitration proceeding</td> <td>FINANCIAL</td> <td>Disputed</td> </tr> <tr> <td>iv) Pre-existing dispute</td> <td>FINANCIAL</td> <td>Disputed</td> </tr> <tr> <td>v) Debt Exists but outstanding amount is wrong</td> <td>Non-Financial</td> <td>- AUTHENTICATED</td> </tr> <tr> <td>vi) Others -</td> <td>Non Financial</td> <td>- AUTHENTICATED</td> </tr> </table>	i) Debt availed but fully paid	FINANCIAL	Disputed	ii) No such debt existed	FINANCIAL	Disputed	iii) Pendency of suit/arbitration proceeding	FINANCIAL	Disputed	iv) Pre-existing dispute	FINANCIAL	Disputed	v) Debt Exists but outstanding amount is wrong	Non-Financial	- AUTHENTICATED	vi) Others -	Non Financial	- AUTHENTICATED
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Step 5	<p>Tick the Circle Tab for Aadhaar based E-sign or e-Token Authorized Person’s Aadhaar Number and Aadhar Name/DSC name is displayed Click the Green Colour tab for “Save & Authenticate” In case of Aadhar e-Sign goes to E-sign Service Provider page for E-sign</p> <ul style="list-style-type: none"> • The module takes the User to E-sign Service Provider Page • Enter Aadhaar Number & ‘get OTP’ button appears; click it • Enter the OTP received on your registered mobile linked to Aadhaar in the box • Click on “I have read and provide my consent” & click “Submit” • “Authentication Successful” message appears <p>In case of authentication through e-Token</p> <ul style="list-style-type: none"> • Choose Provider (select the name of the provider) • Choose Certificate (select the Name of the Certificate) • Provider Password (Enter Password of the Dongle) • Click on Sign. • The system may take 30 to 60 Seconds for validation and then the Entity Details Page is displayed • “Authentication Successful” message appears 																		

<p>Step 6 E-sign module and exit</p>	<ul style="list-style-type: none">• Click the “Download” Option & download the PDF of the Form C authenticated by you and save in your System
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