Debt Query Report

V 1.3

API Integration Document

API Document for Debt Query

Introduction:

This document describes the process flow and technical specifications of Debt Query API. This is a RESTful API.

Request URL:

Below is the endpoint URL on which data is to be submitted:

https://sbox.nesl.co.in/DebtQueryAPI/request/query/debtsV1

Request Header Parameters:

Sl No	Incoming Header Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Authorization	Authorization	Alpha Numeric	Y	This is a Basic Auth implementation in the API considering *PAN_userid:password* as an input to Basic Authentication. The *PAN, userid* and *password* will be same as NeSL IU login credentials.
2	API Key	api-key	Alpha Numeric	Y	This is to enable two factor authentication in the API. The api-key value will be shared by NeSL.

Request Parameter:

Sl.no	Incoming Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Info Type	info_type	Alpha Numeric	Y	The type of the input provided. The PAN or the CIN for which the Debt Query is required.
2	Debtor Pan/CIN	debtor_pan_cin	Alpha Numeric	Y	PAN or CIN value needs to be passed.
3	Requestor Pan	requestor_pan	Alpha Numeric	Y	The PAN of the requesting entity.

Request Xml:

Below is a sample request xml if the input is pan:

```
<debt_query_request>
        <info_type>PAN</info_type >
        <debtor_pan_cin>NESLI1234T</debtor_pan_cin >
        <requestor_pan>ABCDE1234T</requestor_pan >
</debt_query_request>
```

Response Parameters:

Sl No	Parameter Name	Parameter Details	Field Type
1	response _status	Debt Response Status	Boolean Status
2	is_reg	Indicates whether the party has registered on NeSL IU or not.	Alpha
3	reg_dt	Registration Date	Date
4	party_type	Party Type	Alpha

Authentication Details:

Sl No	Parameter Name	Parameter Details	Field Type
1	relationship	Relationship	Alphabet
2	authenticated	Percentage of Accepted authentications	Numeric
3	disputed	Percentage of Disputed authentications.	Numeric
4	no_action	Percentage of Pending authentications.	Numeric
5	not_presented	Percentage of to be presented authentications.	Numeric
6	deemed_auth	Percentage of deemed authentications.	Numeric

Debt Details:

Sl No	Parameter Name	Parameter Details	Field Type
1	submitter	Name of the Submitter	Alphabet
2	debt_type	Debt Type	Alphabet
3	exposure	Exposure	Big Decimal
4	currency	Currency	Alphabet
5	debt_count	Debt Count	Integer
6	relationship	Relationship	Alphabet
7	no_of_creditors	No. Of creditors	Integer

Debt Existence Details:

Sl No	Parameter Name	Parameter Details	Field Type
1	other_creditors	Other Creditors	Alphabet
2	yourself	Yourself	Alphabet

Debt Relationship Details:

Sl No	Parameter Name	Parameter Details	Field Type
1	financial	Financial	Alphabet
2	operational	Operational	Alphabet
3	relationship	Relationship	Alphabet

Response Xml:

The output data for success response is given below:

Sample response xml for Company category is as follows:

```
<debt_query_response>
    <auth_status>
        <auth_details>
            <authenticated>0%</authenticated>
            <deemed_auth>0%</deemed_auth>
            <disputed>0%</disputed>
            <no_action>0%</no_action>
            <not_presented>100%</not_presented>
            <relationship>debtor</relationship>
        </auth_details>
    </auth_status>
    <debt_details>
        <debt>
            <currency>INR</currency>
            <debt_count>1</debt_count>
            <debt_type>Operational debt</debt_type>
            <exposure>5,336,657.89</exposure>
            <submitter>Yourself</submitter>
        </debt><debt>
            <currency>INR</currency>
            <debt_count>1</debt_count>
            <debt_type>Operational debt</debt_type>
            <exposure>5,336,657.89</exposure>
            <submitter>Other Creditors</submitter>
            <no_of_creditors>2</no_of_creditors>
        </debt>
        <relationship>Debtor</relationship>
    </debt_details>
    <debt_existence>
        <other_creditors>Y</other_creditors>
```

```
            <yourself>Y</yourself>
        </debt_existence>
        <debt_relationship_details>
            <debt_relationship>
                <financial>N</financial>
                <operational>Y</operational>
                <relationship>DEBTOR</relationship>
            </debt_relationship>
            <debt_relationship>
                <financial>Y</financial>
                <operational>N</operational>
                <relationship>Co-Obligant</relationship>
            </debt_relationship>
        </debt_relationship_details>
        <response_status>true</response_status>
        <is_reg>Yes</is_reg>
        <reg_dt>25/06/2019</reg_dt>
        <party_type>COMPANY</party_type>
        <response_message>Debt against UIN: GHGCV7548V is
available.</response_message>
    </debt_query_response>
```

Sample response xml for Non-Company category or Non-Debtor Company category is as follows:

```
<debt_query_response>
    <auth_status>
        <auth_details>
            <authenticated>0%</authenticated>
            <deemed_auth>0%</deemed_auth>
            <disputed>0%</disputed>
            <no_action>0%</no_action>
            <not_presented>100%</not_presented>
            <relationship>debtor</relationship>
        </auth_details>
    </auth_status>
    <debt_existence>
        <other_creditors>Y</other_creditors>
        <yourself>Y</yourself>
    </debt_existence>
    <debt_relationship_details>
        <debt_relationship>
            <financial>N</financial>
            <operational>Y</operational>
            <relationship>DEBTOR</relationship>
```

```
        </debt_relationship>
        <debt_relationship>
              <financial>Y</financial>
              <operational>N</operational>
              <relationship>Co-Obligant</relationship>
        </debt_relationship>
    </debt_relationship_details>
    <response_status>true</response_status>
    <is_reg>No</is_reg>
    <reg_dt>NA</reg_dt>
    <party_type>COMPANY</party_type>
    <response_message>Debt against UIN: GHGCV7548V is
available.</response_message>
</debt_query_response>
```

The output data for failure response is given below:

```
<debt_query_response>

     <debt_response_status> false</debt_response_status>

     <response_message></response_message>

</debt_query_response>
```

The response message would be as given below:

Response Details	Response Message
If credentials are invalid / If he is not a financial submitter.	You are not authorized to use this service.
If the debtor has not got any loan submission against him in NeSL IU.	No data found.
If the input parameters are empty or invalid.	Invalid or empty PAN/CIN or Loan is not available for the given data.