

THE NeSL CHRONICLE

The Quarterly E-Newsletter of NeSL | October - December 2025 | Vol 17

NeSL CHRONICLE

4th
Year
ANNIVERSARY

New Year Wishes
2026



29 Digital
e-Stamping
States

79 Entities
using DDE

37 Banks
Using e-BG

2+ CRORE
DIGITAL DOCUMENTS
SAVES **60,000+**
Trees



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FROM MD & CEO'S DESK

Debajyoti Ray Chaudhuri

Managing Director & CEO

With this edition, we complete 4 years of the "NeSL Chronicle". Over the past few years, Our Quarterly Newsletter has become a forum to communicate new launches and have a shared sense of pride in our achievements, not along within the NeSL team but in the community at large. It is said that "data is the new oil", but oil has to be refined to be of any use and similarly data must be analysed to tell a story. As a repository of financial information, the endeavour has been to present an analysis of our data which could be of some use to our stakeholders or tell a story about some macroeconomic trends. The Newsletter always has a puzzle at the end, which may seem insignificant, but has found resonance in many. An interesting new feature has recently been added to celebrate the achievements of our colleagues and their families.

While NeSL is a key pillar of the Insolvency and Bankruptcy Code, our aspiration has been to offer our products and services to the larger financial services industry. NeSL therefore showcases its services at various events of the Fintech industry. Global Fintech Festival is one of the largest of its kind, bringing industry thought leaders from all over the world in Mumbai. NeSL was well represented at this year's event, and we forged some useful partnerships during the course of the 3-day festival. Our endeavour would now be to work closely with our partners to offer an overall value proposition to our users.

We achieved significant milestones during the last quarter like achieving 5 crores of debt records and came close to achieving the 2.5 crores mark in DDE transactions done till date. The submission of debt records in large volumes during the last quarter posed significant challenges for our IT, Operations and Relationship Teams, however, with good teamwork and close coordination, we were able to overcome all of them. The daily transaction volumes also has come close to the landmark of one lac transactions per day, and we are focussed on our ultimate goal of making DDE a "Unified Contracting Solution".

A unique feature of the Information Utility is that it has facility for operational creditors to submit information. This empowers operational creditors who have no access to credit history of their customers and are often face delays in receiving payment of their dues. The information submitted by MSMEs could also be useful to banks for whom the credit behaviour of their borrowers towards the informal sector is often a blind spot. The focus has therefore been in engaging with industry associations relating to MSMEs to bring out the benefits of submitting information to the Information Utility. MSMEs are mostly suppliers to large corporates and government departments and are required to submit bank guarantees. NeSL's e-BG helps in reducing procurement cycles and optimises working capital management for all, but this is especially useful for MSMEs who are often unable to access credit through formal channels.

Our engagement with the MSMEs has paid dividends by way of recognition with the MSME Banking Excellence Award in the category of "Digital Innovation in Electronic Bank Guarantee for MSMEs," presented by Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, Government of India. This award reinforces our resolve to work towards the twin national priorities of financial inclusion and supporting the MSME sector.

I wish everyone the best of health, happiness, success and prosperity in the New Year 2026 and even beyond.

Comments and suggestions are welcome at suggestions@nesl.co.in

NeSL PRODUCT JOURNEY



Data Services



Digital Document Execution

29 Digital e-Stamping States

79 Entities Onboarded

2+ Core DDE Transactions Executed



Electronic Bank Guarantee

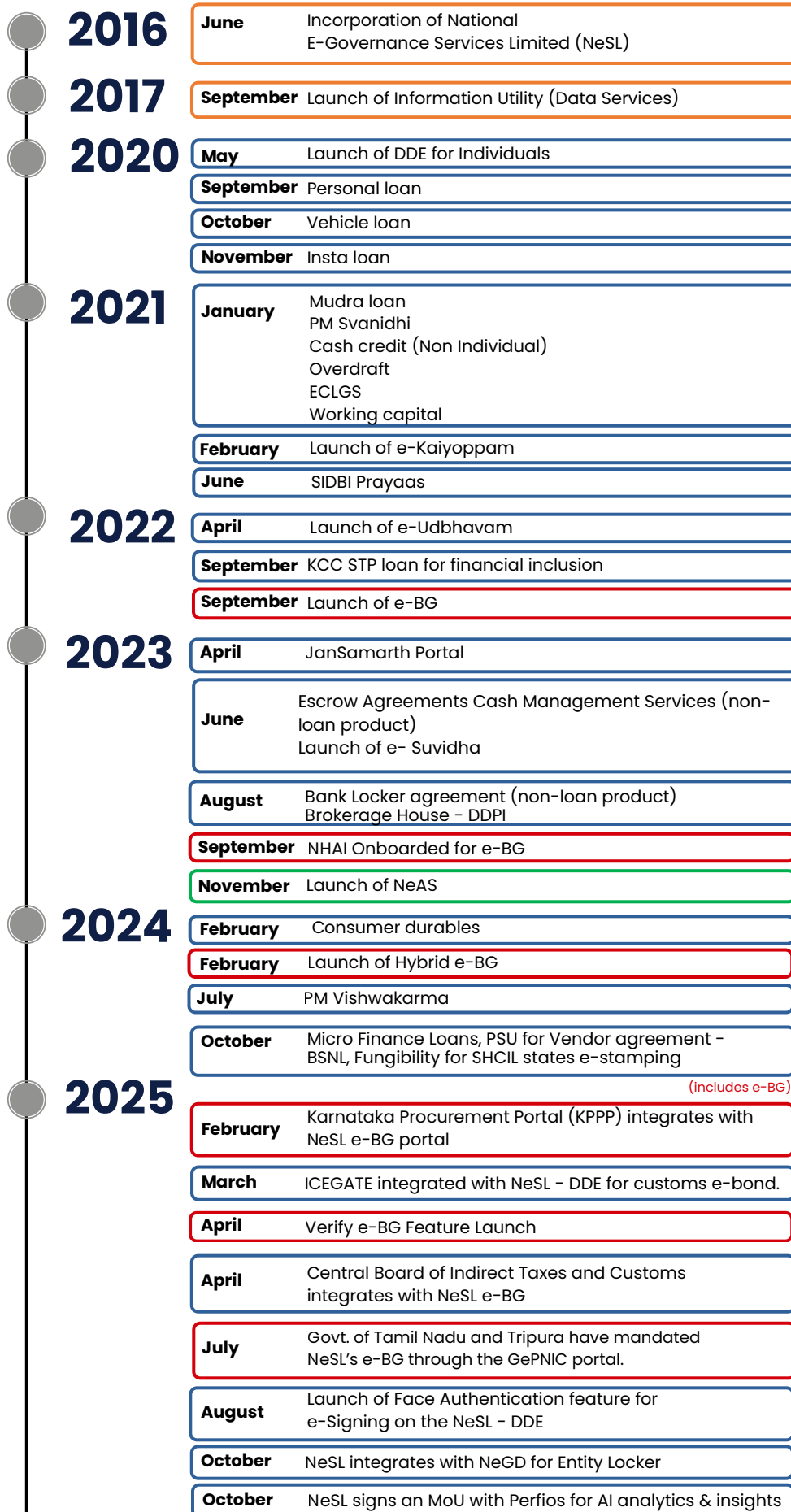
28 States offering e-BG

37 Banks Onboarded



NeSL Enterprises Access Solution

19 Entities



Legend: Data Services (orange), DDE (blue), e-BG (red), NeAS (green)

4 YEARS OF NeSL CHRONICLE

EDITION HIGHLIGHTS

NeSL's quarterly e-newsletter, *The NeSL Chronicle*, was first published in January 2022. Each edition features NeSL data, news, events, and other key information relevant to that quarter. As this marks the 4th Anniversary edition, below are the highlights from all editions published to date.

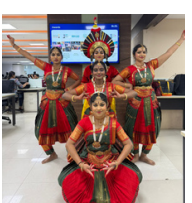
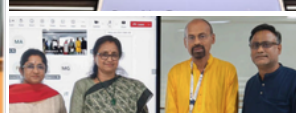
Year 2022




RELEASE OF NEW FEATURE - USB DONGLE DIGITAL SIGNATURE ON DDE



Year 2024



RURAL BEAUTY OF INDIA 2026

Making of the 2026 NeSL Calendar Rural Beauty of India

Mahatma Gandhi had famously stated “India lives in its villages”. Since independence, India has rapidly urbanised, but a significant part of India’s population still lives in its towns and villages. The improved connectivity by way of roads, mobile penetration etc has made rural India an integral part of Indian economy. As on date every consumer company has a “rural” strategy to harness the growing purchasing power of the rural sector.

India’s cities and metros have come up due to migration from the countryside, accordingly, many living in urban areas have fond memories of rural life, either from their childhood memories, from periodic visits to their hometown in the mofussil areas or from their driving holidays which are becoming popular due to improved roads and highways.

The 2026 NeSL Calendar celebrates the rural beauty of India, bringing us stories of simple living and our nation’s rich heritage and diversity. The images have been taken by our talented employees and carefully curated by a team which was set up only for this purpose.

We hope this calendar inspires you as you explore India’s rural beauty with us. With each turn of the page, we can discover a new village, a new perspective, and a new story rooted in simplicity, warmth, and timeless charm.

[Download NeSL 2026 Calendar](#)

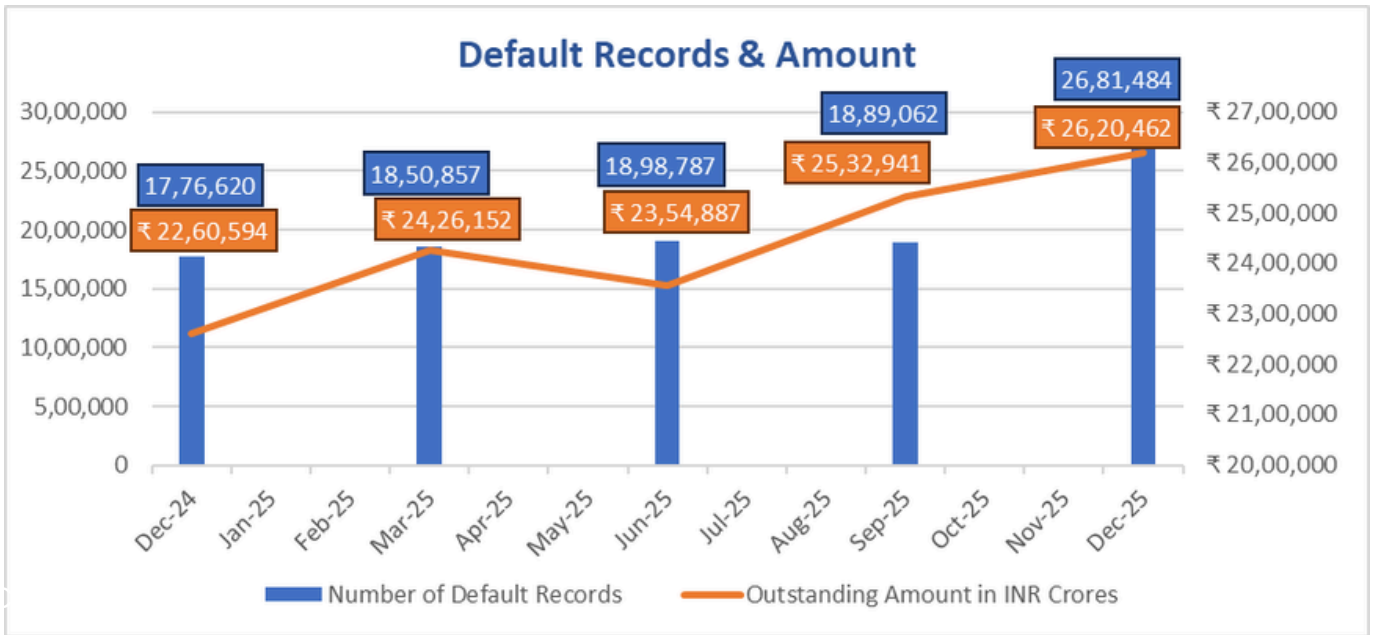


NeSL Calendars Over the Years



DATA TRENDS

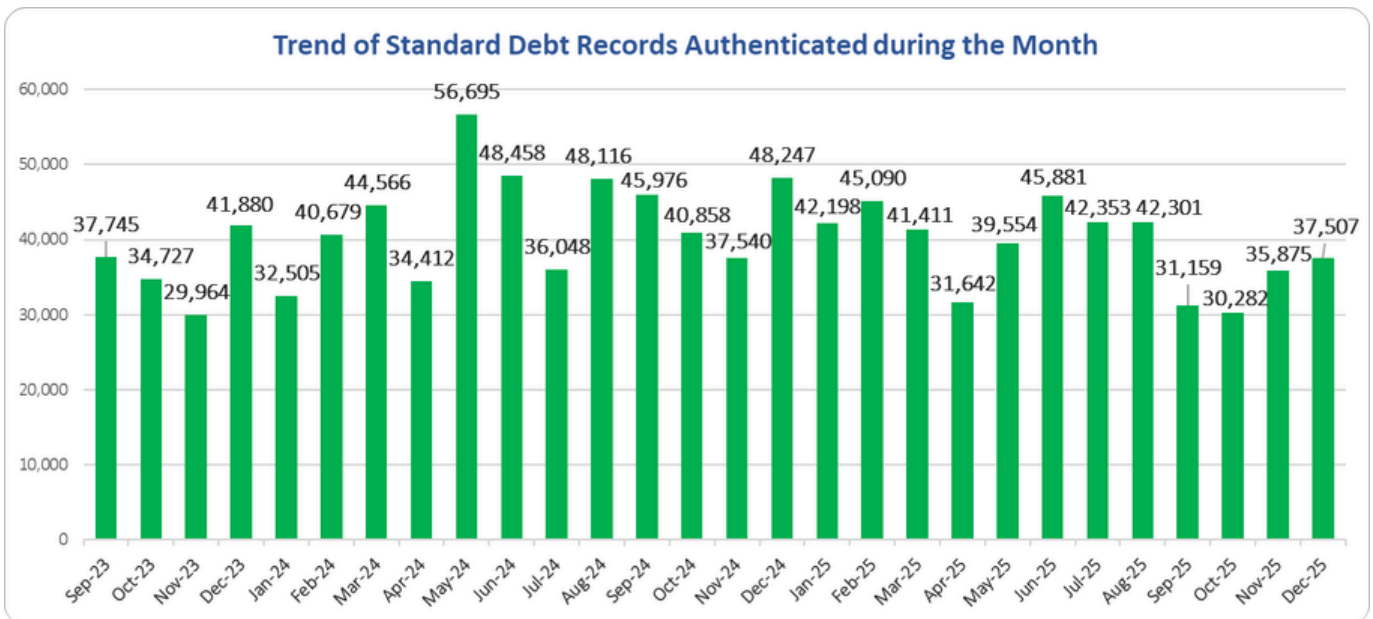
Chart 1



Data Range - December 2024 to December 2025

The chart displays the default reported and the outstanding amount involved against the defaulted debt records

Chart 2

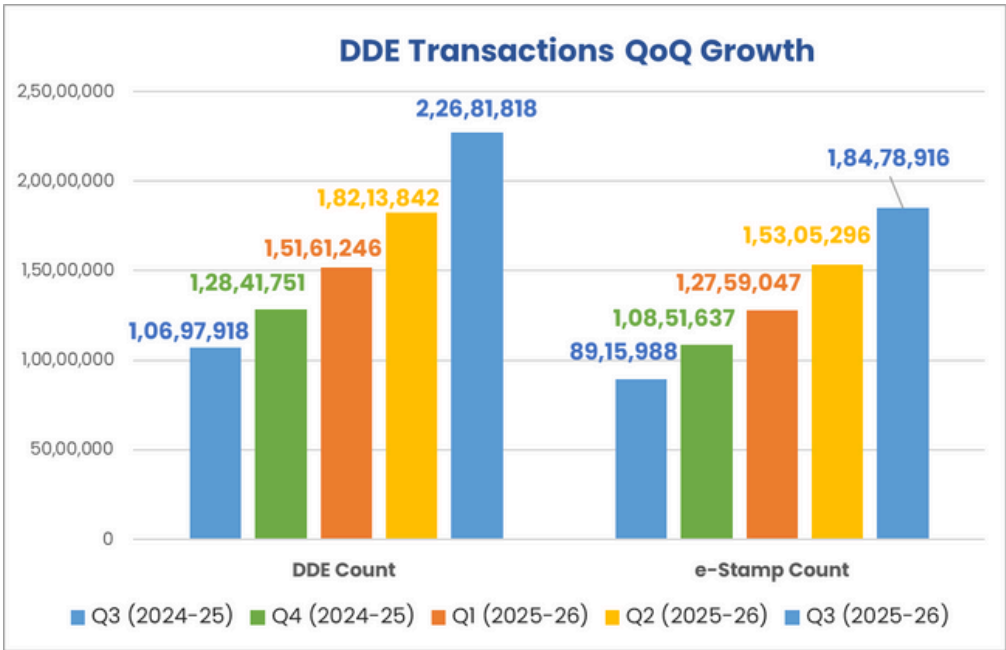


Data Range - September 2023 to December 2025

The chart shows the trend of standard debt records authenticated during the month

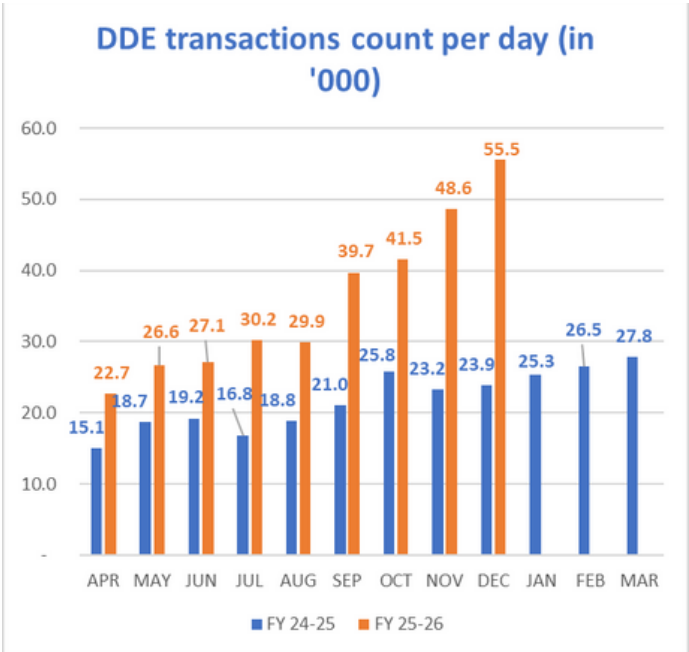
DDE AT A GLANCE

Chart 3



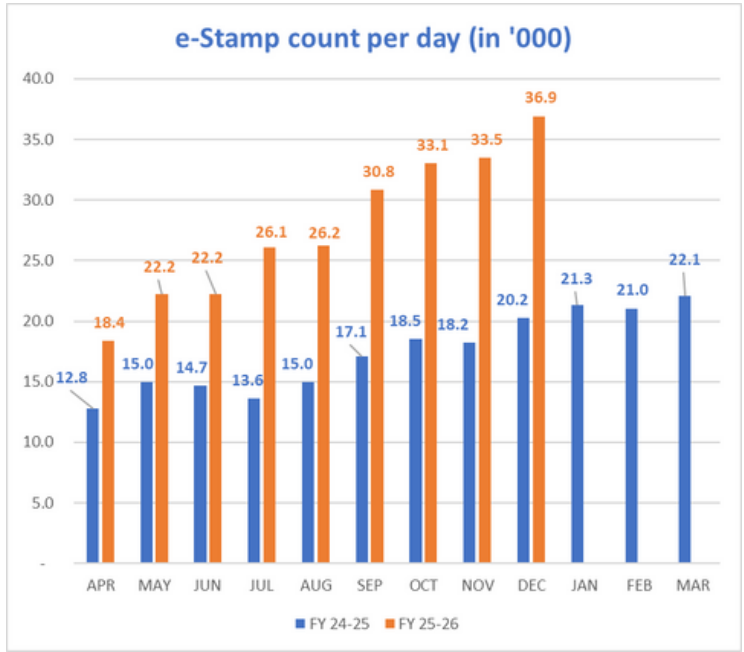
Data Range - October 2024 to December 2025

Chart 4



Data Range - April 2024 to December 2025

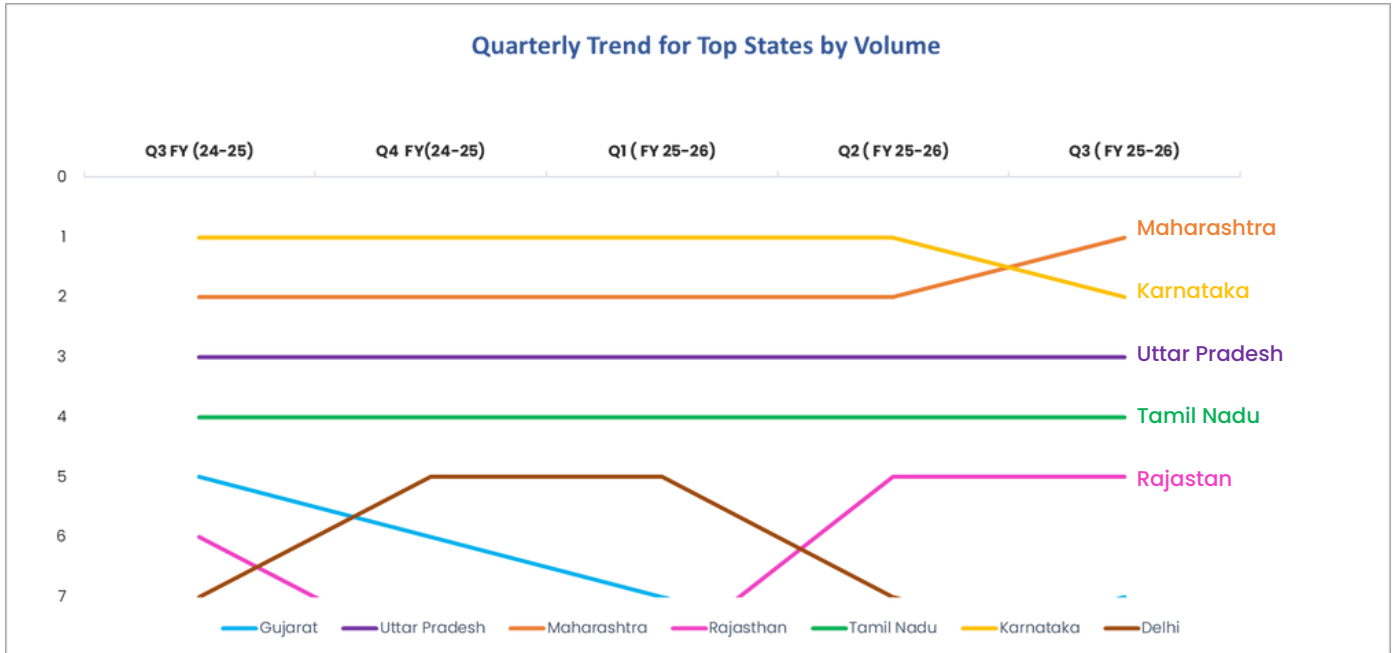
Chart 5



Data Range - April 2024 to December 2025

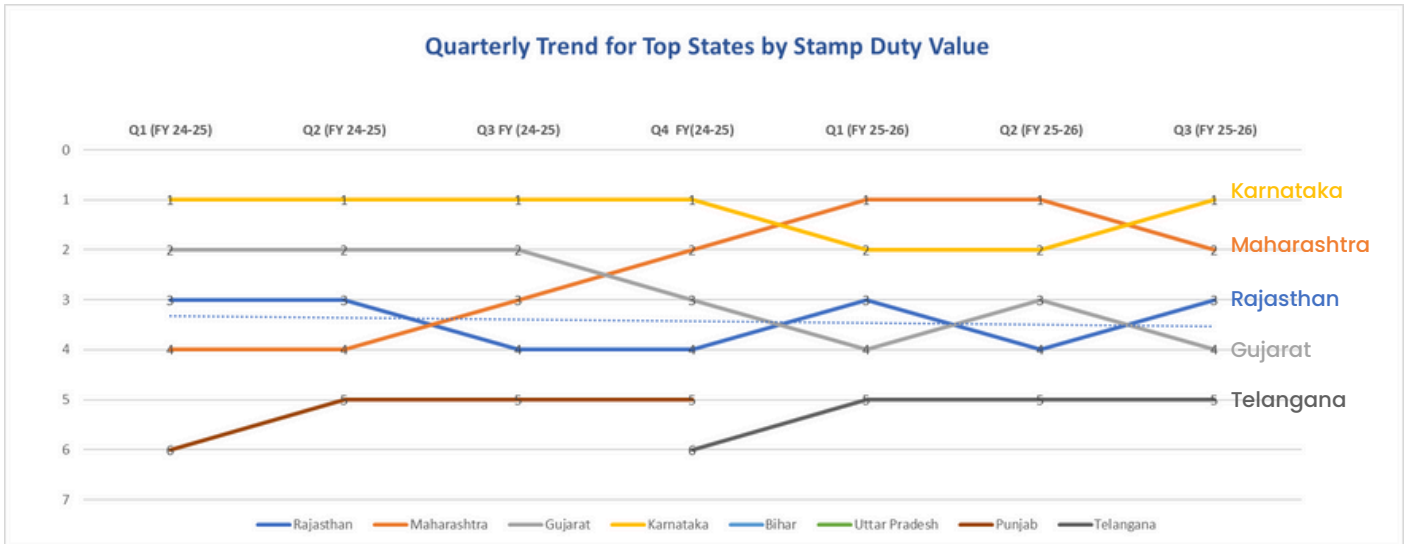
A Race to Digitisation

Chart 6



Data Range - October 2024 to December 2025

Chart 7

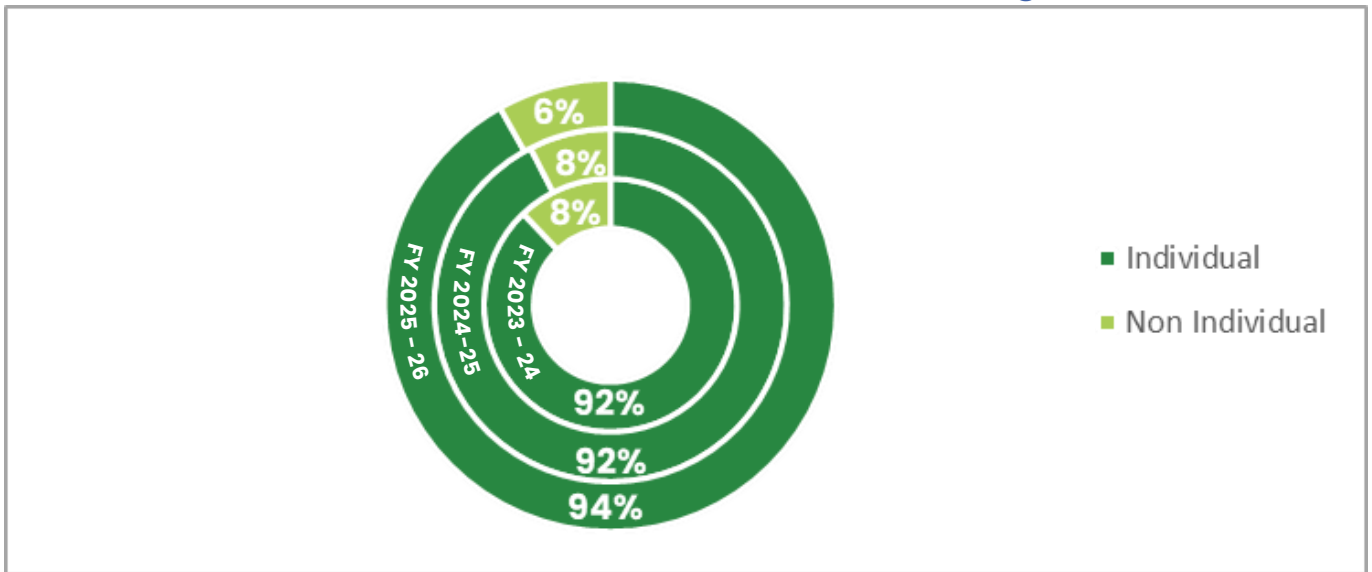


Data Range - April 2024 to December 2025

Paperless DDE transactions across various Customer Segment

Chart 8

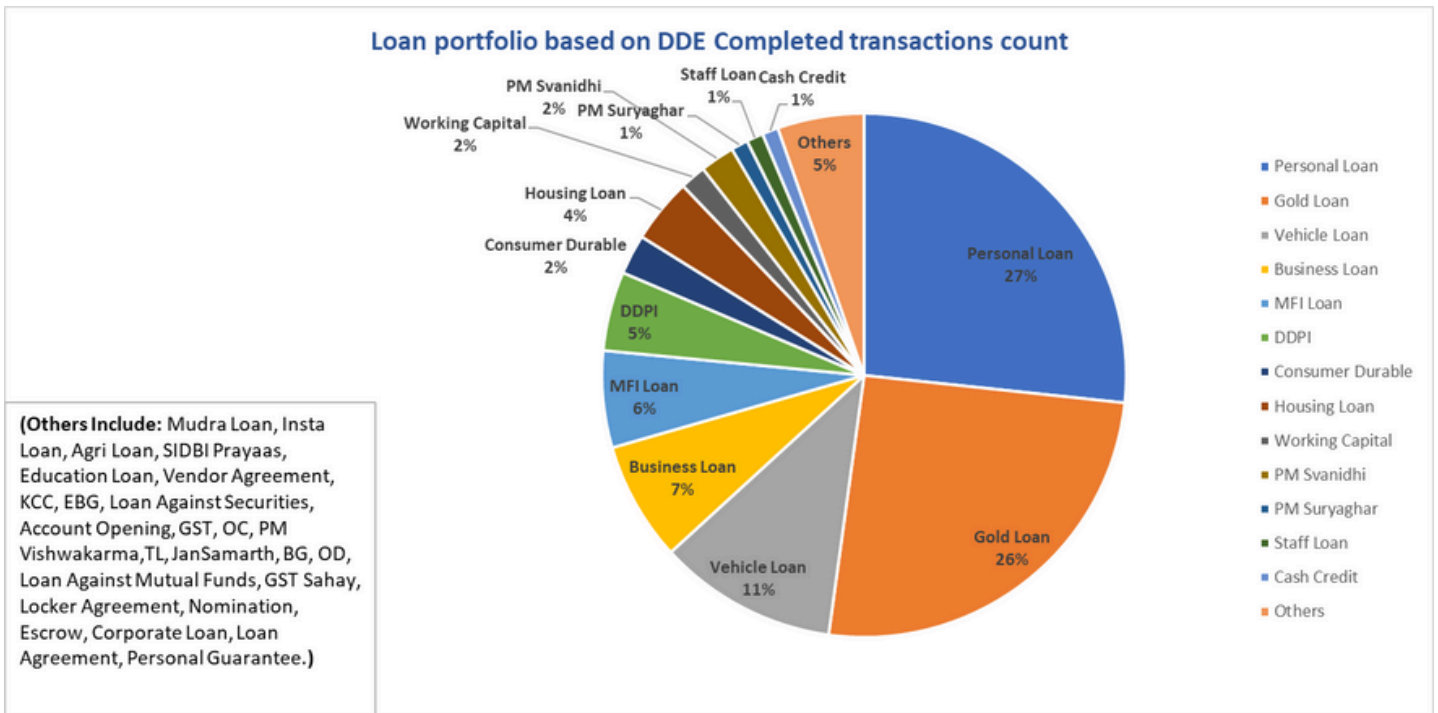
DDE transactions across Customer Segment



Data Range - April 2022 to December 2025

DDE Across Product Types

Chart 9



Data Range - April 2025 to December 2025

e-BG Statistics

Data Range - Inception till December 2025



e-BGs issued in favour of **3,327** unique beneficiaries



Highest value BG issued on NeSL e-BG platform:
1,150 Crores



37 Banks issuing e-BG using NeSL e-BG Platform

TESTIMONIALS



"The issue has been resolved to my satisfaction. Mrs. Sampurna provided necessary clarifications through email and phone calls, exceeding my expectations."

Mrs. Sampurna from HelpDesk Team supported for login and Authentication process of Debt



Mr. Tejaswi



"Ms. Varsha and Mr. Balaji from the helpdesk team were really helpful and had listened patiently to all the queries and tried to resolve the issue with dedication."

Ms. Varsha and Mr. Balaji from HelpDesk Team supported during Dispute of Default Information and uploading documents



Ms. Nisha

TESTIMONIALS



7.11.2025

Mr V.K. Girijavallabhan
Senior Consultant (Govt Relationship)
NeSL
Bangalore

We would like to thank you for your visit today to our office along with HDFC officers- Ms Asha Venkatesh and Ms Upasana Narendra to explain the services of NeSL regarding E BG issuing and take our feedback to further improve the services .

As we explained , E-BG services have been 'a dream come true' for us as it eliminated all manual work of getting paper BGs /submitting to customers across the country and also speeded up of our payments from customers which were depended upon submission of BG s. Apart from the benefits from the solution , support services provided by NeSL team whenever required have been excellent . BG team in Our main Banker HDFC bank- Ms Asha /Ms Upasana also helped us to implement efficiently

As of now , we are able to use this facility only with our largest customer L&T but there are many other large customers like Tata Projects ,Reliance , Adani ,Shapoorji &Pallonji and other large Multinational customers who are operating in India have not been using this facility . I am enclosing herewith list large customers who should be approached by NeSL and also HDFC Bank to convince them the merits of this facility .It will help lot for companies like us .

Considering efficient implementation ability of NeSL , we suggest to expand similar services for instant Letter of Credit opening/transmission between banks using Block chain technology which is implemented by one or two banks only for intra bank implementation .However expanding using NeSL platform to transmit across banks will help and eliminate lots of manual work /LC submission Logistics .

Once again thank you for your time in interacting with us to enable us to understand how E BG services are being expanded by NeSL to reach a level it will become mandatory or way of work in due course .It will help us also to persuade our customers towards this direction .

Regards

For Steel Infra Solutions Company Limited (SISCOL)

K.Rajagopal

Director /Finance

CC- HDFC Bank - Ms Asha Venkatesh /Ms Upasana Narendra

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CIN: U27300DL2017PLC324842| Email: info@siscol.in | Website: www.siscol.co.in
Steel Infra Solutions Company Limited (Formerly known as "Steel Infra Solutions Company Private Limited" and "Steel Infra Solutions Private Limited")



Director Finance,
SISCOL
K. Rajagopal

EVENTS

National e-Governance Division (NeGD) and NeSL sign MoU at Global Fintech Fest 2025

08th October 2025

The National e-Governance Division (NeGD), under MeitY, and National E-Governance Services Limited (NeSL) have entered into a landmark MoU to enhance and integrate digital document management. The MoU was signed at the Global Fintech Fest 2025 in the presence of Shri J.L. Gupta, Director, NeGD, and Shri Debajyoti Ray Chaudhuri, MD & CEO, NeSL. The MoU enables beneficiaries and applicants of e-BGs to securely fetch and access digitally executed bank guarantees from NeSL's eBG repository into Entity Locker accounts, fostering faster, transparent, and legally compliant digital workflows and supporting ease of doing business.



NeSL & Perfios sign MOU at Global Fintech Festival 2025, Mumbai.

08th October 2025

Perfios & NeSL entered a strategic partnership to strengthen India's lending ecosystem through AI-driven risk analytics, process automation, and data intelligence. Through this collaboration, lenders will be able to perform deeper due diligence, receive early warnings of emerging credit stress, and take timely interventions to prevent defaults.

The collaboration will integrate NeSL's data and alerts with advanced analytics from Perfios to facilitate informed credit underwriting and monitoring. The signing took place at Global Fintech Fest 2025.



NeSL signs MoU with DBS Bank India at Global Fintech Fest 2025

08th October 2025

NeSL signed a MoU with DBS Bank India at the Global Fintech Fest 2025 in Mumbai. Through this partnership, NeSL and DBS Bank India will drive the adoption of e-BGs, eliminate the inefficiencies of physical issuance and enable faster turnaround times, secure digital authentication, and end-to-end transparency across the guarantee lifecycle.

The MoU was signed at Global Fintech Fest 2025, India's premier fintech gathering that brings together regulators, banks, NBFCs, corporates, and innovators to explore solutions shaping the future of digital finance.



EVENTS



Canara Bank - Green Warrior Awards

24th October 2025

NeSL's DDE is digital, paperless, and enforceable in digital form, promoting a sustainable way of doing business. The "Green Warrior" Awards was held on 24th October, 2025 at the Indian Institute of Management Bangalore, recognising officials across segments for enabling paperless documentation and contributing to environmental conservation. The ceremony was graced by Shri Bhavendra Kumar, Executive Director, Canara Bank, Shri Debajyoti Ray Chaudhuri, MD & CEO, NeSL, and Smt. Nivedita EP, Executive Director & CRO of NeSL.

NeSL's CSR Initiative in 2024-25 with IIM Bangalore: Driving Sustainability and Digital Innovation

24th October 2025



As part of the annual CSR initiatives for FY 2024-25, NeSL partnered with the Indian Institute of Management Bangalore (IIMB) to promote clean mobility on campus by facilitating an electric bus for the daily commute of faculty and staff. The bus was flagged off on 24 October 2025 at the IIM Bangalore campus in the presence of senior leadership from NeSL, Canara Bank, and IIM Bangalore.

Speaking at the event, Shri Debajyoti Ray Chaudhuri, MD & CEO, NeSL, reflected on NeSL's enduring partnership with IIM Bangalore in advancing sustainable practices, including rooftop solar panels and the electric bus initiative. He emphasised that sustainability at NeSL extends beyond CSR and is woven into the fabric of its business through initiatives such as Digital Document Execution (DDE), which promotes efficiency, cost reduction, and environmental responsibility by eliminating paper and travel.

NeSL at IBC Conclave 2025 - India Habitat Centre New Delhi

01st November 2025



NeSL is proud to have been part of the IBC Conclave 2025, organized by IP Net & IPA of Institute of Cost Accountants of India on 1st November 2025.

The event featured an insightful panel discussion on "Balancing Stakeholders' Interest: Homebuyer, MSME and Financial Creditors Rights" NeSL MD & CEO, Shri. Debajyoti Ray Chaudhuri, along with Shri. Jayesh Sanghrajka and Shri. Hari Hara Mishra shared their perspectives on creating a balanced and inclusive insolvency framework.

EVENTS



National Conference on Digilocker, New Delhi

04th November 2025

Shri. Debajyoti Ray Chaudhuri, MD & CEO, NeSL made a presentation on the partnership with National e-Governance Division, which would make available various services of NeSL on the EntityLocker and DigiLocker in a phased manner.

The event was also attended by Dr. Mustafa Shiyaji, Chief Strategy & Business Officer, NeSL along with other team members.

NeSL Bengaluru Celebrates Karnataka Rajyotsava

13th November 2025

NeSL's Bengaluru office celebrated Karnataka Rajyotsava with great enthusiasm, embracing the true Kannadiga spirit. The celebration was graced by Shri Debajyoti Ray Chaudhuri, MD & CEO, Smt. Nivedita EP, Executive Director & CRO, senior management, and employees. Shri Debajyoti Ray Chaudhuri welcomed the participants with his opening remarks in Kannada, which was greeted with a thunderous round of applause.

The event featured vibrant cultural performances including Yakshagana dance, Kannada songs, an engaging presentation on Karnataka's rich heritage, and an interactive quiz. The ceremony concluded with a speech by Shri Pradeep Shripad, CFO, NeSL, delivered in Kannada, appreciating the team's spirit and emphasising the importance of preserving and promoting regional culture within the workplace. The occasion beautifully reflected NeSL's commitment to celebrating India's diversity and unity at the workplace.



NeSL participates in pre-budget consultation 2026-27 with Finance Minister SMT. Nirmala Sitharaman

19th November 2025

Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman chaired the seventh Pre-Budget Consultation with the experts from Banking, Financial Services and Insurance, BFSI sector in connection with the forthcoming Union Budget 2026-27, in New Delhi.

National E-Governance Services Limited, in its role as an Information Utility was also invited to contribute to this closed panel group. Shri Debajyoti Ray Chaudhuri, MD and CEO, NeSL, who was present at the event, shared his inputs.



EVENTS

NeSL at the 56th Indian Valuers Congress (IVC Congress 2025)

18th December 2025

Shri Debajyoti Ray Chaudhuri, MD & CEO, NeSL, addressed the 56th Indian Valuers Congress (IVC®) in Raipur as a Special Guest. In his remarks, he recalled the implementation of the Companies (Registered Valuers and Valuation) Rules, 2017 during his tenure at IBBI, a milestone that brought the valuation profession under a formal regulatory framework and strengthened its role within the IBC ecosystem and the broader economy. He also highlighted that the draft IBC Amendment Bill proposes to recognise Registered Valuers as service providers under the Code.

He further shared insights on the growing role of Information Utilities, particularly NeSL's contribution under the IBC framework.



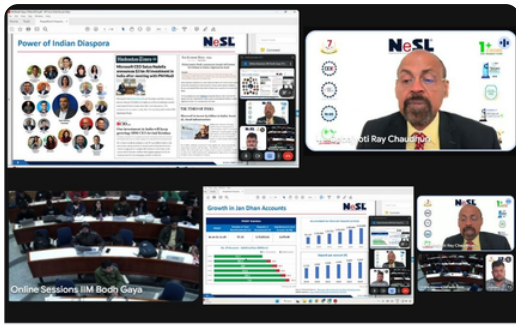
NeSL Leadership at IIM Bodh Gaya | Virtual Guest Lecture

21st December 2025

Shri Debajyoti Ray Chaudhuri, MD & CEO, National E-Governance Services Ltd. (NeSL), recently delivered an engaging online guest lecture for the MBA-Digital Business Management (MBA-DBM) programme at IIM Bodh Gaya.

Speaking on the theme "Digitalisation: Evolving Opportunities in BFSI," Shri Debajyoti Ray Chaudhuri shared valuable perspectives drawn from his extensive leadership experience across banking and digital financial infrastructure. His session offered students deep insights into the rapidly transforming digital landscape of the Banking, Financial Services, and Insurance (BFSI) sector, highlighting emerging opportunities, challenges, and the critical role of technology in shaping the future of financial services.

NeSL is pleased to contribute to academic discourse and knowledge sharing, and remains committed to supporting the development of India's digital finance ecosystem by engaging with future management professionals.



NeSL is honoured to receive the MSME Banking Excellence Award, New Delhi

22nd December 2025

NeSL is honoured to receive the MSME Banking Excellence Award for "Digital Innovation in Electronic Bank Guarantee for MSMEs."

The award was received on behalf of NeSL by Dr. Mustafa Shiyaji, CSBO, from Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, Government of India. This recognition reinforces NeSL's commitment to national priorities such as financial inclusion and empowering MSMEs.



BOARD OF DIRECTORS

Changes in Governing Board



Prabhat K. Singh

Head – Retail Credit, Process Management
& Mortgage Valuation Group
ICICI Bank Limited

Prabhat K. Singh currently serves as the Head of Retail Credit, Process Management and Mortgage Valuation Group. Inducted into the Senior Management Personnel at ICICI Bank on August 2, 2024, he brings over 21 years of extensive experience across Retail, Corporate, and Commercial Banking.

An alumnus of the Indian Institute of Management (IIM), Mumbai, and B.E in Production Engineering, Mr. Singh provides strategic leadership in underwriting, credit operations, property valuation, and credit process management for ICICI Bank's retail portfolio – encompassing Mortgages, LAP, Personal loans, Credit Cards, Vehicle and business loans, KCC, farm equipment, dealer funding, and commercial vehicle finance.

He spearheads initiatives in digitization and re-engineering of credit processes to enhance efficiency and customer experience, driving "instant loan" delivery, first-time-right decisioning and appropriate capacity utilisation.

Previously, he led the Rest of Maharashtra and Goa business as State Head, overseeing 350+ branches and managing Retail, Corporate, and Business Banking growth. He has also served as City Business Head – Pune. He has handled large corporate client relationships across diversified sectors based out of Mumbai.

A Certified Documentary Credit Specialist, his experience spans Trade Finance, Operations, Product, and Sales – including setting up ICICI Bank's trade processing for overseas business centers.

He is also the Chairman of the Committee of Executives and a member of several senior committees, including the Committee of Senior Management, Retail Credit Forum, Fraud Monitoring Committee, and Operational Risk Management Committee at ICICI Bank.

ARTICLE



OVERVIEW OF INDIA'S DATA PROTECTION IN THE CONTEXT OF DPDP RULES, 2025








The wait is over and the clock starts ticking. The Government of India notified the Digital Personal Data Protection (DPDP) Rules, 2025 on 14 November 2025. This marks the full operationalisation of the Digital Personal Data Protection Act, 2023 (DPDP Act). The Act and the Rules provide a citizen-centred framework for the responsible use of digital personal data. At the same time, due considerations are given to lawful data processing.

The discussion and deliberations on the data protection and privacy in India took a steep turn with landmark decision on right to privacy in Justice K.S. Puttaswamy (Retd.) vs. Union of India case in the year 2017, a petition filed in 2012 where Aadhaar project and its implications on personal data was challenged by Justice K.S. Puttaswamy (Retd.), a former Karnataka High Court judge. In this case, the Supreme Court of India unanimously ruled that the Right to Privacy is a Fundamental Right under Article 21 (Right to Life and Personal Liberty).

[Read More](#)

by **Jyothish Jolisa**
VP (Information Security) & CISO

RECENT COMMUNIQUES

- Article Activation in State of Bihar  Use of Authorised Representatives
- Clarification on SD calculator for article 7b for the state of Madhya Pradesh  e-BG event request by Madhya Pradesh State Excise Department
- Face Authentication for e-Signing on the DDE Platform  Revision of Article Description and Change in Digital Code for Goa- Article 39
- Integration with NeSL for e-BG Services- GePNIC Procurement Portals  Article updation for the state of Madhya Pradesh for Digital e-Stamping
- Integration with NeSL for e-BG Services- GePNIC Procurement Portals  Article updation for the state of Madhya Pradesh for Digital e-Stamping
- Integration with NeSL for e-BG Services- GePNIC Procurement Portals  Article updation for the state of Madhya Pradesh for Digital e-Stamping
- Integration with NeSL for e-BG Services- GePNIC Procurement Portals  Article updation for the state of Madhya Pradesh for Digital e-Stamping

[CLICK HERE FOR ALL COMMUNIQUES](#)



DISCLAIMER: This Newsletter is meant for the sole purpose of generating awareness, and must not be used as a guide for taking or recommending any action or decision, commercial or otherwise. The reader must do his own research or seek professional advice if he or she intends to take any action or decision in any matter covered in this Newsletter.

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

EMPLOYEE CORNER



Amit Gautam (Son)
DVP -HR

Master Vivaan Gautam, a Class 5 student of Sishu Griha Junior School, discovered his passion for public speaking at an early age. His first speech, "A Drop of Water", delivered at his school's annual day when he was just five year old, sparked his interest in speaking on meaningful and contemporary topics.

He has since spoken on themes such as family values and artificial intelligence at NeSL family day celebrations and on Independence Day. Alongside speaking, Vivaan enjoys pencil sketching and drawing inspired by nature, people, cartoons, and imaginative worlds.

An active participant in debates and speech competitions, Vivaan believes creativity through colours or words can inspire change and help imagine a better world. Inspired by Leonardo da Vinci, he aspires to blend art and public speaking to create awareness through visual storytelling and digital platforms.



Finance & Accounts Team
NeSL

The F&A team planned a Chikmagalur trip On 22nd to 23rd November 2025. The hike combined physical activity with a shared experience to boost morale and strengthen our sense of community. Stepping away from routine work helped us connect personally while working together towards a common goal, building trust, accountability, and mutual support. The most memorable part was the journey itself breathtaking scenery, peaceful trails, stunning flowers and trees, and the sense of accomplishment upon reaching the peak. Watching the glorious sunrise over the mountains brought gratitude and self-discovery. Teamwork and collaboration shown through as everyone stayed focused, communicated openly, and supported one another during challenges. The experience created a strong sense of shared identity and balance between work and personal life. We look forward to more such activities in the future. True teamwork is when friendship fuels trust, trust sparks learning, and learning turns challenges into shared victories.



Navyatha MC
Manager - Java Developer

My journey with pencil sketching began during my school days, inspired by my mother, who has been my biggest influence since childhood. Watching her sketch effortlessly within minutes sparked my interest in art and motivated me to start sketching myself. I enjoy sketching anything that catches my attention and resonates with me. Due to today's busy lifestyle, the time I spend on sketching has reduced, but my passion for it remains strong. I always want to keep this artistry with me, even during my busiest days, as it is the one place where my mind finds peace and my soul finds happiness.



SCRAMBLED LETTERS QUIZ (IU & IBC)

1) TCIATUAHTENOIN

Hint: The primary process through which debt details are either accepted or disputed in IU.

2) MOTAIROUMRO

Hint: Legally mandated "calm period" declared by the NCLT once a CIRP begins.

3) REDOCROFTAUFLED

Hint: Key evidentiary output issued by an IU

4) IOSNICVELY

Hint: The inability to pay debts when due

5) CIALFINANINORMATION

Hint: What IU primarily stores and manages?

6) EDFALUT

Hint: Scheduled payments not made according to agreed terms

7) SYMETIRMFYONRMTINOAA

Hint: The main issue IU was created to address

8) GNITACIDUJDAUTHORITYA

Hint: Other names for NCLTs and DRTs



VIDEOS



Digital Document Execution (DDE)

NeSL's DDE is a digital contracting platform with a paperless e-stamp & electronic signature. This marks a paradigm shift in the way contracting is done with substantial reduction in cost and time, besides being user friendly for all parties.

[DDE Products](#)



[DDE Walkthrough](#)



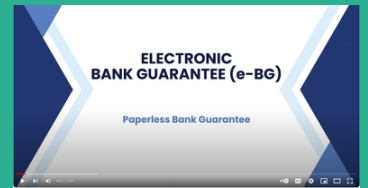
Electronic Bank Guarantee (e-BG)

The e-BG eliminates the physical documentation usually associated with issuance of BG. It reduces the turn-around time of the BG issuance and delivery to the beneficiary from an industry average of 3-4 working days to a few minutes. The beneficiary can view the e-BG on the NeSL portal immediately on issuance.

[e-BG Applicant](#)

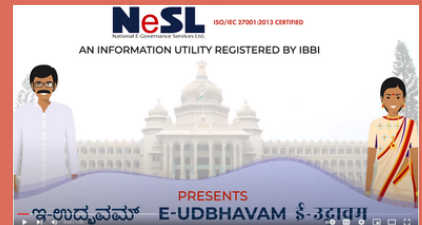


[e-BG Beneficiary](#)



e-Udbhavam

An online portal that enables execution of agreements/documents between citizens and businesses. It allows the entire document execution journey to be completed in paper-less mode. This includes the upload of the document/agreement to be executed, payment of stamp duty and affixing of digital e-stamp certificate on the document, e-sign using Aadhaar or dongle-based e-sign, as well as digital storage of and access to the executed document. It can be executed in the following 3 states



[Odisha e-Suvidha](#)



[Karnataka e-Udbhavam](#)



[Tamil Nadu e-Kaiyoppam](#)



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4th Floor, Sir P.M. Road, Fort
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Monday - Saturday
10:00 AM - 6:00 PM

Closed on:
2nd & 4th Saturday, All Sundays &
Government Holidays



Services are Accessible

Toll Free No:
1800-599-2345
1800-890-2347

Email:
helpdesk@nesl.co.in



A Dedicated Hotline exclusively for RoD

Call:
88673 92123

Email:
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SOLUTION OF SCRAMBLED LETTERS QUIZ

1. AUTHENTICATION
2. MORATORIUM
3. RECORD OF DEFAULT
4. INSOLVENCY
5. FINANCIAL INFORMATION
6. DEFAULT
7. INFORMATION ASYMMETRY
8. ADJUDICATING AUTHORITY

