

Availability of Electronic Bank Guarantees (e-BGs) through Entity Locker

This communicate is withdrawn and fresh instructions will be issued at the appropriate time

Kind Attention: All Banks

NeSL's Electronic Bank Guarantee (e-BG) platform effectively addresses the challenges associated with the traditional physical process of issuing bank guarantees. Since its launch in 2022, 38 banks are issuing e-BGs through the NeSL platform. These guarantees have been issued in favour of a diverse range of beneficiaries, including large corporate and government departments. Beneficiaries can access their e-BGs either through the NeSL portal or seamlessly via the NeAS (NeSL Enterprise Access Solution), which integrates with their internal IT systems.

National e-Governance Services Limited (NeSL), in collaboration with the **National e-Governance Division (NeGD) under Ministry of Electronics and Information Technology (MeitY)**, have enabled the access to Electronic Bank Guarantees (e-BGs) for applicants and beneficiaries through the Entity Locker platform. NeSL has enabled Entity Locker access using a customized variant of the NeSL Enterprise Access Solution (NeAS), primarily leveraging the Document Pull API.

The integration between NeSL & NeGD (Entity Locker) does **not alter the existing e-BG issuance process**, but only facilitates post-issuance **secure digital retrieval and visibility of e-BG documents** for authorized entities using Entity Locker.

This initiative aims to:

- Enable **secure, authenticated, and paperless access** to e-BG documents **and metadata** directly from NeSL for both **applicants and beneficiaries through Entity Locker**.
- Establish **Entity Locker as a trusted access channel** for e-BGs issued on the NeSL platform
- Further the national goals of **Digital India, Ease of Doing Business, and paperless governance**
- Ensure **security of data** with access controlled through **PAN-based authorization**

Key benefits of the initiative include:

- **Single sign-on access** to all e-BG documents available in the Entity Locker, including documents currently issued and maintained on the platform.
- **No separate registration on the NeSL portal** is required for accessing e-BG documents through Entity Locker.
- **e-BG documents access will be available to both applicants and beneficiaries**, based on authorized PAN-linked credentials.
- **Comprehensive coverage of the entire e-BG lifecycle**, including issuance, amendment, renewal, invocation, closure and cancellation.

NeSL Enterprise Access Solution (NeAS) is a secure, API-based platform that enables large corporates to access and manage NeSL e-BGs. It allows beneficiaries/applicants to receive real-time notifications and fetch authenticated e-BGs, including e-Stamp and e-Signed documents, directly into their internal systems (e.g., ERP).

NeSL offers standard APIs for post-issuance e-BG activities:

- Notification API: Real-time updates on e-BG status, request delivery, and bank responses
- Document Pull API: Download e-BG metadata, e-Stamp, and e-Signed documents
- Event Request API: Raise post-issuance requests from beneficiary systems

These APIs integrate with beneficiary/applicant ERPs and are also used by procurement portals such as GeM, GePNIC, and State Government portals.

What the Bank is required to do?

Explicit consent as per DPDP Act 2023: The issuing bank shall obtain free, informed, specific, unconditional, and unambiguous consent from the applicant at the time of issuance of every e-BG, in strict compliance with the Digital Personal Data Protection Act, 2023 (where ever applicable) explicitly permitting sharing of e-BG documents with the concerned applicants and beneficiaries through their registered Entity Locker accounts.

The bank shall ensure that such consent is securely recorded, stored, and maintained in a verifiable and auditable manner and remains capable of withdrawal by the Data Principal as per applicable law.

Further, the bank shall submit a one-time institutional declaration (as per the prescribed annexures) to NeSL and NeGD authorizing access to e-BGs issued by it through Entity Locker, facilitate seamless access to all e-BG documents and lifecycle updates (including issuance, amendment, renewal, invocation, and cancellation), and remain solely responsible as the Data Fiduciary for consent management, data accuracy, grievance redressal, regulatory compliance, and all associated liabilities.

The enablement of e-BG access through Entity Locker represents a major advancement in digital trust on infrastructure for Bank Guarantees and greater customer convenience with access to e-BGs in their “fingertips” and “on the go”. It delivers enhanced transparency, efficiency, and regulatory certainty while preserving the existing issuance framework and reinforcing data protection safeguards.

Please refer below mentioned Annexures for more details:

Annexure 1 - The detailed process flow along with the scope of e-BG Access through Entity Locker

Annexure 2 - Bank Actions and Consent Requirements

Annexure 3 - About Digilocker & Entity Locker

Annexure 4 - Declaration Format

For further information, you may contact your Relationship Manager or for General queries contact on e-BG@nesl.co.in and for technical queries contact at it-bsg@nesl.co.in

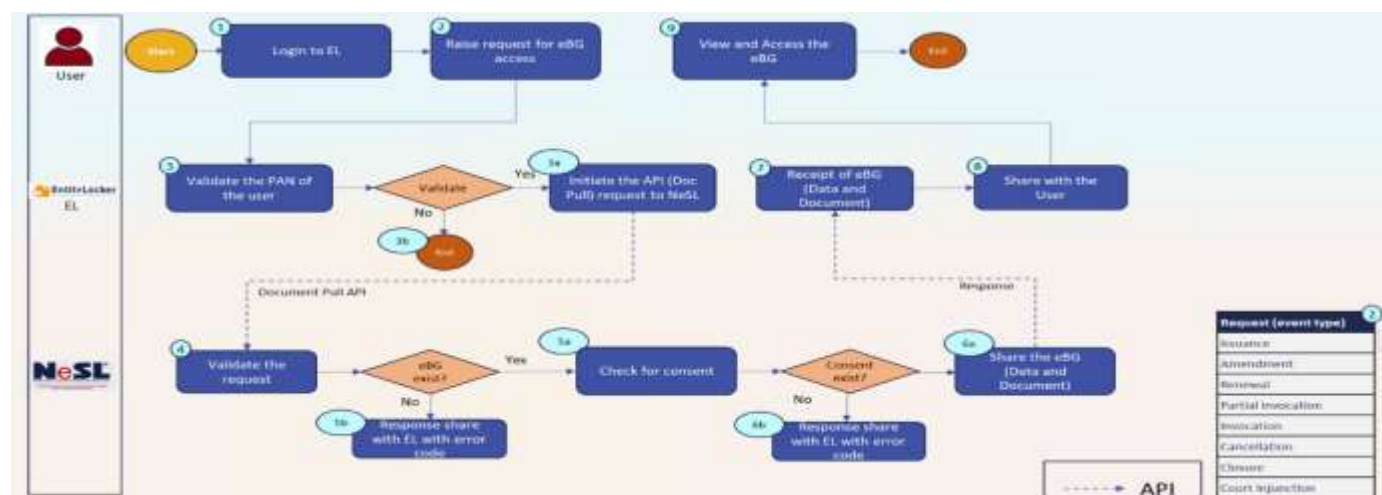
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ANNEXURE 1

The detailed process flow along with the scope of e-BG Access through Entity Locker

Process Flow Diagram:



Process Flow – End-to-End Steps

- **User Login**
Authorized representative logs into Entity Locker.
- **Request Submission**
User submits an e-BG fetch request by providing:
 - PAN
 - e-BG Reference Number
 - Event Type (default: Latest Record)
- **PAN Validation**
Entity Locker validates the PAN against registered entity data.
- **API Invocation**
Upon successful validation, Entity Locker triggers NeSL's **Document Pull API**.
- **NeSL Validation**
NeSL verifies: Existence of e-BG linked to the PAN (as applicant or beneficiary) & Availability of valid bank consent in the consent master table
- **Document Response**
 - If valid, NeSL returns e-BG document and metadata (latest applicable record)
 - If invalid, appropriate error code and message is returned
- **Verification Facility**
Entity Locker provides a “Verify e-BG” link, redirecting users to NeSL’s verification portal for independent validation.
- **Scope of Access through Entity Locker**
The integration enables access to: e-BGs issued on the NeSL platform for the Lifecycle events including: Issuance, Renewal, Amendment, Partial / Full Invocation, Cancellation / Closure, Court Injunction where applicable

Entity Locker acts solely as an **access and display channel** and does not modify, create, or store e-BG records independently.

ANNEXURE 2

Bank Actions and Consent Requirements

Consent Obligations

The Bank shall obtain **free, informed, specific, unconditional, and unambiguous consent** from applicants at the time of e-BG issuance, in accordance with the **Digital Personal Data Protection Act, 2023** and other applicable laws. The consent can be obtained by bank as per their own structure. NeSL will not involve in that process.

Once consent is obtained, such consent shall:

- Explicitly authorize sharing of e-BG documents with applicants and beneficiaries through **Entity Locker**;
- Be recorded, stored, and maintained in a **verifiable and auditable manner**;
- Be capable of **withdrawal by the Data Principal** in accordance with applicable law.

Access Enablement

The Bank shall facilitate access to e-BG documents, including **all lifecycle updates** to applicants and beneficiaries who are registered on Entity Locker.

One-Time Declaration

The Bank shall provide a one-time declaration authorizing access to Electronic Bank Guarantees (e-BGs) issued by the Bank on the NeSL e-BG platform to the concerned applicants and beneficiaries through Entity Locker to both NeSL & NeGD. ([Refer Annexure 4](#))

Consent Collection and Authorization

- Consent shall be obtained at the time of issuance of e-BGs in strict adherence to the **Digital Personal Data Protection Act, 2023**;
- Consent shall explicitly permit sharing of e-BG documents with applicants and beneficiaries via their registered Entity Locker accounts;
- Consent shall be stored in a secure, verifiable, and auditable manner (Bank may maintain the consent master as per their requirement);
- Consent shall remain capable of withdrawal in accordance with applicable law.

ANNEXURE 3

About Digilocker Locker & Entity Locker

- **DigiLocker** is a Digital Public Infrastructure initiative under the Digital India Programme by MeitY, offering a secure, cloud-based platform for storing, accessing, sharing, and verifying authentic digital documents issued by trusted authorities, reducing reliance on physical documents.
- **Entity Locker** is an extension of DigiLocker, designed specifically for non-individual entities such as companies, LLPs, MSMEs, trusts, and government organizations. Developed by NeGD, it enables authorized representatives to digitally manage verified organizational documents, supporting paperless governance and trusted document access.

ANNEXURE 4
Declaration Letter

Declaration Letter (*On the letter head of Bank*)

To
The Managing Director & CEO
National E-Governance Services
Limited (NeSL)
Address

To
President and CEO
National E-Governance Division
Ministry of Electronics and Information
Technology
4th Floor, 6, CGO Complex, Pragati Vihar,
New Delhi, Delhi 110003

Subject: Declaration for Consent-Based Access to e-BG Documents via Entity Locker

I, **<Name of bank official> of <Name of Bank>**, duly authorized to furnish this declaration on behalf of bank, hereby **authorizes NeSL to provide access to the Electronic Bank Guarantees (e-BGs) established by Bank on the NeSL e-BG platform to the** applicants and the **beneficiaries concerned**. The bank also confirms the following in relation to the entities fetching e-BGs issued in favour of the beneficiaries:

1. **Consent Collection and Authorization:** The Bank shall obtain **free, informed, specific, unconditional, and unambiguous consent** from applicants at the time of issuance of Electronic Bank Guarantees (e-BGs), in strict compliance with the Digital Personal Data Protection Act, 2023 and other applicable laws. Such consent shall:
 - a. Explicitly authorize sharing of e-BG documents with applicants and beneficiaries via their registered Entity Locker accounts;
 - b. Be recorded, stored, and maintained in a **verifiable and auditable manner**;
 - c. Be capable of withdrawal by the Data Principal in accordance with applicable law.
2. **Scope and Applicability:** This declaration shall apply to **all e-BGs issued by the Bank** on the NeSL e-BG platform and shall remain valid unless expressly withdrawn by the Bank in writing.
3. **Facilitation of Document Access:** The Bank shall facilitate access to e-BG documents, including all lifecycle updates such as **renewal, amendment, and cancellation**, to applicants and beneficiaries registered on the Entity Locker platform.
4. **Data Fiduciary Responsibility:** The Bank acknowledges that it acts as the **sole Data Fiduciary** under the Digital Personal Data Protection Act, 2023 and shall bear **complete, exclusive, and unconditional responsibility** for:
 - a. Lawful collection, processing, and storage of personal data;
 - b. Validity, enforceability, and auditability of consent;
 - c. Compliance with data protection principles including purpose limitation, data minimization, storage limitation, and security safeguards;
 - d. Accuracy, integrity, and legality of e-BG data.
5. **Absolute Liability:** The Bank expressly undertakes that it shall bear **sole, absolute, and unconditional liability** for all matters arising out of or in connection with:
 - a. Consent management and data processing;

- b. Sharing and access of e-BG documents;
 - c. Compliance with applicable laws including the Digital Personal Data Protection Act, 2023;
 - d. Any claims, disputes, or grievances raised by applicants, beneficiaries, or third parties.
 - e. NeSL, NeGD, and MeitY shall bear **no responsibility or liability whatsoever**, whether direct or indirect, in this regard.
- 6. Grievance Redressal and Data Principal Rights:** The Bank shall be the **single point of responsibility** for:
- a. Addressing all grievances or disputes relating to consent or access of e-BGs;
 - b. Managing Data Principal rights including consent withdrawal, access requests, and related obligations;
 - c. Responding to any regulatory, statutory, or judicial proceedings.
- 7. Indemnification:** The Bank shall **indemnify, defend, and hold harmless** NeSL, NeGD, and MeitY, their officers and representatives, from and against any and all claims, losses, damages, liabilities, penalties, or legal proceedings arising out of:
- a. Absence, invalidity, or withdrawal of consent;
 - b. Breach of obligations under the Digital Personal Data Protection Act, 2023;
 - c. Unauthorized access, disclosure, or misuse of e-BG data;
 - d. Any act, omission, negligence, or default attributable to the Bank.
 - e. This indemnity shall survive termination or withdrawal of this declaration.
- 8. No Agency or Shared Responsibility:** Nothing contained herein shall be construed as creating any **agency, partnership, fiduciary relationship, or shared responsibility** between the Bank and NeSL, NeGD, or MeitY. All responsibilities and liabilities shall rest solely and exclusively with the Bank.
- 9. Notification of Changes:** The Bank shall promptly notify NeSL and MeitY of any changes in its internal policies, consent management processes, or regulatory obligations that may impact this declaration.
- 10. Declaration:** This declaration is made in good faith and is true and correct to the best of my knowledge and belief.

For and on behalf of

(Signature)

Name:

Designation:

Bank Name:

Date: