



Digital Document Execution

V 1.5.7

API Integration Document

Digital Document Execution

Digital Document Execution (DDE) Platform is a Web API based platform/service for Demat of Debt/Contract documents.

NeSL-IU provides a Digital Platform for execution of debt contracts. The Loans Appraisal and Processing System of the Bank will be integrated with the DDE Module of NeSL, which will be used by calling the form based API published by NeSL.

DDE API Form Based Request

Below are the five parameters that need to be passed as part of the https form based webAPI request as a POST call:

| SI No | API Request Parameter Name | Field Type | Mandatory | Remarks |
|-------|----------------------------|------------|-----------|--|
| 1 | api-key | String | Y | API Key provided by NeSL needs to be passed as part of the request parameter. |
| 2 | Authorization | String | Y | This is the basic Authentication. The base 64 value of username and password provided by NeSL needs to be passed as part of the request parameter. Example: Basic <Authorization value> |
| 3 | META_DATA | String | Y | <ul style="list-style-type: none">• A unique session id should be generated with the length of 32 characters for every transaction request.• The json request object is encrypted using session id as the key with AES 256 algorithm. The json field details are described in the table below.• The session id is encrypted using the client's private key with RSA as the algorithm.• The encrypted session id and the encrypted json object should be concatenated with colon (:) as the separator as part of the metadata. |

| | | | | |
|---|----------|--------|---|---|
| 4 | clientID | String | Y | Client ID value will be provided by NeSL and needs to be passed as part of the request parameter. |
| 5 | resp-url | String | Y | The URL on which the response needs to be sent back to the Client. The resp-url value needs to be provided by the client and should be an https post request. The request parameters that the Response URL should be able to receive are mentioned in the below table. |

Response Parameters Details

The below parameters will be passed by NeSL as part of the response:

| Parameter | Description |
|-----------|---|
| txnID | The transaction ID passed as part of the request |
| status | The status of the transaction. (SUCCESS, ERROR) |
| rspMsg | In case of success, this will have the base-64 encoded value of eSigned/eStamped document as applicable. In case of failure, an appropriate Error Code will be passed. |

JSON parameter details

| Sl. No | Request Parameter Name | Request Parameter Description | Max length | Data Type | Mandatory | Description of the field |
|--------|------------------------|--------------------------------|------------|---|-----------------------|--|
| 1 | loanno | Debt/Contract reference number | 30 | String <i>Allowed Special characters _ / - and space</i> | Conditional Mandatory | Debt/Contract reference number or sanction number is mandatory |
| 2 | snctnno | Sanction Number | 30 | String <i>Allowed Special characters _ / - and space</i> | Conditional Mandatory | Debt/Contract reference number or sanction number is mandatory |
| 3 | regType | Registration Type | 1 | String | M | 1 for Individual loan 2 for Non-Individual Loan |
| 4 | txnID | Transaction ID | 50 | String <i>Except for the below characters, all others are allowed [<>?/^ {}]</i> | M | A unique ID should be generated for every API request. |
| 5 | signFlag | E-sign Flag | 1 | String | M | 0 – If Esign is not required |

| | | | | | | |
|---|-----------------------|-------------------------|-----|---|---|---|
| | | | | | | 1 – If Esign is required |
| 6 | estampFlag | E-stamp Flag | 1 | String | M | Y – If Estamp required N – If Estamp Not required |
| 7 | f2f | Face to Face Flag | 1 | String | M | Y - For an online transaction. N - For an offline transaction |
| 8 | state | State | 2 | String | M | This will be a list of State code values provided by NeSL |
| 9 | brname | branch name | 50 | String | O | This is the branch name details of the sanctioning bank. IFSC code of the branch can also be sent as part of this. |
| 10 | braddr | branch address | 50 | String | O | Branch address of the sanctioning bank. |
| E-stamp Section - This section needs to be passed only if eStamp facility is to be availed | | | | | | |
| 11 | firstparty | First Party Name | 50 | String <i>Only space is allowed as special character</i> | M | This is the name of the first party in the debt agreement |
| 12 | secondparty | Second Party Name | 50 | String <i>Only space is allowed as special character</i> | M | This is the name of the second party in the debt agreement |
| 13 | stampDutyAmount | Stamp Duty Amount | 19 | Decimal (16,2) | M | This is the value of the stamp duty amount of the debt agreement. This should be greater than Rs.10/- |
| 14 | considerationPrice | Consideration Price | 19 | Integer | M | The total value of the debt/contract |
| 15 | descriptionofDocument | Description of Document | 100 | String | M | This is the description of the document |
| 16 | stampdutyPaidby | Stamp duty Paid by | 50 | String <i>Only space is allowed as special character</i> | M | This is the name of the person who is paying the stamp duty. Ideally this should have the name of the first party or the second party |
| 17 | articleCode | Article Code | 10 | String | M | The article code based on the type of the debt needs to be passed. The list of article codes for each state will be provided by NeSL |

| | | | | | | |
|----|--------------------|------------------------------------|-------------------|--|------------------------|---|
| 18 | articleSubCode | Article Sub Code | 10 | String | Conditional Mandatory | The article sub code corresponding to the selected article code must be provided and is currently mandatory for the State of Bihar. |
| 19 | documentID | Document ID | 2 | Integer | M | This should have the details of the document ID for which eStamping needs to be carried out |
| 20 | firstPartyPin | First Party pincode | 6 | String | Conditional Mandatory | This is the pincode of the first party in the debt agreement, currently mandatory for West Bengal (WB) & Madhya Pradesh (MP) states. |
| 21 | secondPartyPin | Second Party pincode | 6 | String | Conditional Mandatory | This is the pincode of the second party in the debt agreement, currently mandatory for West Bengal (WB) & Madhya Pradesh (MP) states. |
| 22 | firstPartyOVDType | Officially valid document type | 16 | String <i>This will be a pre-defined list of values.</i> | Conditional Mandatory. | This is the OVD type of the first party in the debt agreement, currently mandatory for West Bengal (WB) Values <ul style="list-style-type: none"> • panno • driving license • voter id • passport • others |
| 23 | firstPartyOVDValue | Officially valid document ID value | Min: 4 Max: 16 | String <i>If the OVDType is "others" then the special character / is allowed.</i> | Conditional Mandatory. | The value of the corresponding first party ovd type in the debt agreement, currently mandatory for West Bengal (WB) |
| 24 | secondPartyOVDType | Officially valid document type | 16 | String <i>This will be a pre-defined list of values.</i> | Conditional Mandatory. | This is the OVD type of the second party in the debt agreement, currently mandatory for West Bengal (WB) Values <ul style="list-style-type: none"> • panno • driving license • voter id • passport • others |

| | | | | | | |
|--------------------------------------|---------------------|---|-------------------|--|---|--|
| 25 | secondPartyOVDValue | Officially valid document ID value | Min: 4 Max: 16 | String <i>If the OVDType is "others" then the special character / is allowed.</i> | Conditional Mandatory. | The value of the corresponding second party ovd type in the debt agreement, currently mandatory for West Bengal (WB) |
| Participating Details Section | | | | | | |
| 26 | prtctenttyId | Participant ID | 2 | Integer | M | This will be a sequence number |
| 27 | fulnm | Party name or Entity Name in case of non-individual loan | 100 | String <i>Allowed Special characters , . / and space</i> | M | This will be the name of the party associated with the debt |
| 28 | cntrprtycntnm | Contact Person Name or Entity Name in case of non-individual loan | 100 | String <i>Allowed Special characters , . / and space</i> | O | This will be the name of the party associated with the debt |
| 29 | reltocntrct | Relationship of the party with the debt/contract reference number | 15 | String <i>This will be a pre-defined list of values.</i> | M | Values: <ul style="list-style-type: none"> • Debtor • Guarantor • Co-Obligant • Creditor • Beneficiary |
| 30 | emlid | Primary email address of the party | 100 | String <i>Allowed Special characters _ - .</i> | O | Primary Email address of the party |
| 31 | cntrprtycntmobno | Primary mobile number of the party | 10 | String | M | Primary mobile number of the party |
| 32 | altemlid | Alternate email address of the party | 100 | String <i>Allowed Special characters _ - .</i> | O | Alternate email address of the party |
| 33 | altmobno | Alternate mobile number of the party | 10 | String | O | Alternate mobile number of the party |
| 34 | panno | PAN number of the party | 10 | Alphanumeric <i>(as per the pattern mentioned)</i> | Conditional Mandatory. If the ovdid and ovdtype values are provided, panno will be optional | First five characters should be alphabets, next 4 characters should be numeric and the last character should be alphabet |

| | | | | | | |
|----|-----------------|---|-----|---|---|---|
| 35 | ovdtype | Officially valid document type | 20 | String <i>This will be a pre-defined list of values.</i> | Conditional Mandatory. In absence of PAN number, this field needs to be passed | Values <ul style="list-style-type: none"> • panno • driving license • voter id • passport • others |
| 36 | ovdid | Officially valid document ID value | 30 | String <i>If the OVDType is "others" then the special character / is allowed.</i> | Conditional Mandatory. In absence of PAN number, this field needs to be passed | The value of the corresponding ovd id needs to be passed |
| 37 | cntrprtyaddr | Permanent/Registered address of the party | 300 | String <i>Allowed special characters !@#\$%~?^&*`()_ +{}[];,:.~/- = and space</i> | O | Permanent/Registered address of the party |
| 38 | regoffpin | Permanent/Registered address pin code | 6 | String | O | Permanent/Registered address pin code |
| 39 | cntrprtycntdsgn | Contact Person's Designation | 50 | String | O | Contact Person's Designation |
| 40 | comaddr | Communication address of the party | 300 | String <i>Allowed special characters !@#\$%~?^&*`()_ +{}[];,:.~/- = and space</i> | O | Communication address of the party |
| 41 | pin | Communication Address pin code | 6 | String | O | Communication Address pin code |
| 42 | doi | Date of Birth of the signatory OR date of incorporation of the company in case of non-individual loan | 10 | String <i>yyyy-mm-dd</i> | M | Date of Birth of the signatory OR date of incorporation of the company in case of non-individual loan |

| | | | | | | |
|----|-----------------|--|----|---|-----------------------|---|
| 43 | lglcnstn | Legal Constitution of the party | 50 | String <i>This will be a pre-defined list of values.</i> | M | Values: <ul style="list-style-type: none"> • Resident Individual • Public Ltd • Private Ltd • LLP • Proprietorship • Partnership • Entity Created by Statute • Trust • HUF • Co-op Society • Association of Persons • Government • Self Help Group • Non-Resident • Foreign Company |
| 44 | partytyp | Party Type | 50 | String <i>This will be a pre-defined list of values.</i> | M | Values <ul style="list-style-type: none"> • Indian Entity • Resident Individual • Foreign Entity • NRI/Foreign Individual |
| 45 | cin | CIN of the entity in case of non-individual loan | 30 | String | O | CIN of the entity in case of non-individual loan |
| 46 | signatoryGender | Gender of the Signatory | 1 | String | Conditional Mandatory | Gender of the Signatory Possible values: "M", "F". Mandatory for availing Allmatch configuration. |
| 47 | kin | CKYC KIN detail | 30 | String | O | CKYC KIN detail |
| 48 | documentID | Document ID details | 50 | Integer (array) | M | List of document IDs that are passed for execution. This will be a sequential number provided in the document details section of the json |
| 49 | seqno | Sequence Number | 4 | Integer | M | Sequence of the contact person (signatory) for carrying out the execution. Report '9999' if the party is not supposed to sign |

| | | | | | | |
|-----------------------------|-----------------|--|-----|---|-----------------------|--|
| 50 | signatoryAadhar | Last 4 digits of the Signatory Aadhar | 4 | String | Conditional Mandatory | Last 4 digits of the Signatory Aadhar number. Mandatory for availing Allmatch configuration. |
| Loan Details Section | | | | | | |
| 51 | dtofsctn | date of sanction of the debt | 10 | String <i>yyyy-mm-dd</i> | O | date of sanction of the debt |
| 52 | emiamt | Instalment amount value | 19 | Decimal (16,2) | O | Instalment amount value |
| 53 | rtofint | Rate of interest | 20 | String <i>Allowed Special characters . , % _ - and space</i> | M | Rate of interest |
| 54 | snctnamt | sanction amount | 19 | Decimal (16,2) | M | sanction amount |
| 55 | tenure | tenure of the debt | 20 | String <i>Allowed Special characters . , % _ - and space</i> | M | tenure of the debt |
| 56 | ntrofcrdt | Type of debt | 11 | String <i>This will be a pre-defined list of values.</i> | M | Values Financial |
| 57 | isacctclosed | Account Closed Flag | 8 | String <i>This will be a pre-defined list of values.</i> | M | Values • Yes • No • Assigned |
| 58 | fundtyp | Funded Type | 8 | String <i>This will be a pre-defined list of values.</i> | M | Values • Funded • Non-fund |
| 59 | currofsanc | Sanction Currency | 5 | String <i>This will be a pre-defined list of values.</i> | M | Values INR |
| 60 | crdtsubtyp | Credit Subtype Facility name of the debt | 20 | String <i>This will be a pre-defined list of values.</i> | M | Values • Credit Facility • Propertybuyer • NPL • GRNT • MFNL • GOLD • AGRL • JLGL • SHGL |
| 61 | fcltynm | Facility name of the debt | 300 | String | M | Free text of product name as known to debtor to facilitate ease of recognition by concerned party during authentication |

| | | | | | | |
|--|---------------|---------------------------------------|-----|---|---|--|
| 62 | amtovrdue | Amount Overdue | 19 | Decimal (16,2) | O | Amount Overdue |
| 63 | chgamt | Other Charges amount of any | 19 | Decimal (16,2) | O | Other Charges amount of any |
| 64 | dtofdbrs | debt start date | 10 | String <i>yyyy-mm-dd</i> | O | Debt start date |
| 65 | intamt | Interest amount | 19 | Decimal (16,2) | O | Interest amount |
| 66 | oldaccno | Old Debt Reference No. | 30 | String | O | Old Debt Reference No. |
| 67 | priamt | Principal Outstanding | 19 | Decimal (16,2) | O | Principal Outstanding |
| 68 | remarkparta | Debt Remarks if any | 50 | String | O | Debt Remarks if any |
| 69 | toutstndamt | Total Outstanding Amount | 19 | Decimal (16,2) | O | Total Outstanding Amount |
| 70 | bu | Creditor Business Unit | 15 | String | O | Creditor Business Unit |
| 71 | dp | Drawing Power | 19 | Decimal (16,2) | O | Drawing Power |
| 72 | dpd | Days past due | 5 | Integer | O | Days past due |
| Security section - This is an optional section and required only if there is a security to a loan | | | | | | |
| 73 | dscofscrtty | Description of security | 300 | String | M | Description of security |
| 74 | asstyp | Assets type | 50 | String <i>This will be a pre-defined list of values.</i> | M | Values <ul style="list-style-type: none"> • Movable • Immovable • Intangible • Not Classified |
| 75 | typofchrg | Type of Charge created | 50 | String <i>This will be a pre-defined list of values.</i> | M | Values <ul style="list-style-type: none"> • Mortgage • Hypothecation • Charge • Assignment • Pledge • Lien • Negative Lien • Guarantee • Others • Not Classified |
| 76 | assetid | Asset ID | 20 | String | M | Asset ID |
| 77 | dtofcrtn | Date of creation of Security Interest | 10 | String <i>yyyy-mm-dd</i> | O | Date of creation of Security Interest |
| 78 | dtofvltn | Date of valuation | 10 | String <i>yyyy-mm-dd</i> | O | Date of valuation |
| 79 | scrtyidcersai | CERSAI Security Interest ID | 20 | String | O | CERSAI Security Interest ID |
| 80 | scrtyidroc | ROC Charge ID | 20 | String | O | ROC Charge ID |
| 81 | vlofscrtty | Value of security | 19 | Decimal (16,2) | O | Value of security |

| eSign Co-ordinates Section - This is an optional section | | | | | | |
|--|--------------------|--|----|---------------|---|---|
| 82 | prtcptentyId | Participant ID | 2 | Integer | M | participating ID as mentioned in the participating details section |
| 83 | documentID | Document ID | 10 | Integer | M | Document ID as mentioned in the document details section |
| 84 | coordinates[p,x,y] | Coordinate Details where the signature needs to be affixed in the document | | String(array) | M | p = Page number x = x co-ordinate of page y = y co-ordinate of page |
| Document Details Section | | | | | | |
| 85 | documentID | Document ID | 10 | Integer | M | Sequence number |
| 86 | docData | Document data/value | | String | M | Base64 encoded value of PDF document |

DDE API End Point URL for Non Production

https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG

Sample Curl:

```
curl --location 'https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG' \
--header 'Content-Type: application/x-www-form-urlencoded' \
--data-urlencode 'api-key=88yIX' \
--data-urlencode 'clientID=rende' \
--data-urlencode 'resp-url=https://abc.co.in/DDE_Demo/response.jsp' \
--data-urlencode 'Authorization=Basic cmVUA==' \
--data-urlencode 'META_DATA=e+LYwRAIfA==:XvjfGvKkDhbq'
```

As part of the Aadhar eSigning process, the following options for matching the signatory fields are available. The fields values submitted as part of the API will be compared against the values returned by Aadhar application.

| Sl. No | Config Name | Remarks |
|--------|-------------|---|
| 1 | NYGA | Name (75% or above - Configurable) + YOB 100% + Gender 100% + Aadhaar last 4 digits 100%) |
| 2 | NYG | Name (75% or above - Configurable) + YOB 100% + Gender 100% |
| 3 | YGA | YOB 100% + Gender 100% + Aadhaar last 4 digits 100%) |
| 4 | NY | Name (75% or above - Configurable) + YOB 100% |