



Digital Document Execution

V 1.6.7

Entity 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 32 character session id should be generated for every transaction request.• The json request object is encrypted using session id as the key with AES 256 algorithms. The json field details is 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 a 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	regType	Registration Type	1	String	M	1 for Individual loan 2 for Non-Individual Loan
2	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.
3	signFlag	E-sign Flag	1	String	M	0 – If Esign is not required 1 – If Esign is required
4	estampFlag	E-stamp Flag	1	String	M	Y – If Estamp required N – If Estamp Not required
5	f2f	Face to Face Flag	1	String	M	Y - For an online transaction. N - For an offline

						transaction
6	state	State	2	String	M	This will be a list of State code values provided by NeSL
7	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.
8	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						
9	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
10	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
11	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/-
12	considerationPrice	Consideration Price	19	Integer	M	The total value of the debt/contract
13	descriptionofDocument	Description of Document	100	String	M	This is the description of the document
14	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
15	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
16	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.
17	documentID	Document ID	2	Integer	M	This should have the details of the document ID for which eStamping needs to be

						carried out
18	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.
19	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.
20	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
21	firstPartyOVDValue	Officially valid document ID value	Min: 4 Max: 16	String If the OVDType is "others" then the special character / is allowed.	Conditional Mandatory.	The value of the corresponding first party ovd type in the debt agreement, currently mandatory for West Bengal (WB)
22	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
23	secondPartyOVDValue	Officially valid document ID value	Min: 4 Max: 16	String If the OVDType is "others" then the special character / is allowed.	Conditional Mandatory.	The value of the corresponding second party ovd type in the debt agreement,

						currently mandatory for West Bengal (WB)
Participating Details Section						
24	prtcptentyld	Participant ID	2	Integer	M	This will be a sequence number
25	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
26	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
27	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"> • Creditor • Debtor • Guarantor • Co-Obligant • Beneficiary
28	emlid	Primary email address of the party	100	String <i>Allowed Special characters _ - .</i>	O	Primary Email address of the party
29	cntrprtycntmobno	Primary mobile number of the party	10	String	M	Primary mobile number of the party
30	altemlid	Alternate email address of the party	100	String <i>Allowed Special characters _ - .</i>	O	Alternate email address of the party
31	altmobno	Alternate mobile number of the party	10	String	O	Alternate mobile number of the party
32	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.
33	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

34	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
35	cntrprtyaddr	Permanent/Registered address of the party	300	String <i>Allowed special characters !@#%~?^&*`()_+{} :;,~?~/- = and space</i>	O	Permanent/Registered address of the party
36	regoffpin	Permanent/Registered address pin code	6	String	O	Permanent/Registered address pin code
37	cntrprtycntdsgn	Contact Person's Designation	50	String	O	Contact Person's Designation
38	comaddr	Communication address of the party	300	String <i>Allowed special characters !@#%~?^&*`()_+{} :;,~?~/- = and space</i>	O	Communication address of the party
39	pin	Communication Address pin code	6	String	O	Communication Address pin code
40	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
41	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
42	signatoryGender	Gender of the Signatory	1	String	Conditional Mandatory	Gender of the Signatory Possible values: "M", "F" Mandatory for availing Allmatch configuration.

43	lgcnstn	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	cin	CIN of the entity in case of non-individual loan	30	String	O	CIN of the entity in case of non-individual loan
45	kin	CKYC KIN detail	30	String	O	CKYC KIN detail
46	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
47	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

48	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.
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Loan Details Section

49	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
50	snctnno	Sanction Number	30	String <i>Allowed Special characters _ / - and space</i>	Conditional Mandatory	Debt/Contract reference number or sanction number is mandatory
51	dtofsncn	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	chgamnt	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	Loan Remarks if any	50	String	O	Loan 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	loanno	Debt/Contract reference number	30	String <i>Allowed Special characters _ / - and space</i>	M	Debt/Contract reference number is mandatory
74	dscofscty	Description of security	300	String	M	Description of security
75	asstyp	Assets type	50	String <i>This will be a pre-defined list of values.</i>	M	Values: • Movable • Immovable • Intangible • Not Classified

76	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
77	assetid	Asset ID	20	String	M	Asset ID
78	dtofcrtn	Date of creation of Security Interest	10	String <i>yyyy-mm-dd</i>	O	Date of creation of Security Interest
79	dtofvltn	Date of valuation	10	String <i>yyyy-mm-dd</i>	O	Date of valuation
80	scrtyidcersai	CERSAI Security Interest ID	20	String	O	CERSAI Security Interest ID
81	scrtyidroc	ROC Charge ID	20	String	O	ROC Charge ID
82	vlofscrty	Value of security	19	Decimal (16,2)	O	Value of security
eSign Co-ordinates Section - This is an optional section						
83	prtcptenttyld	Participant ID	2	Integer	M	Participating ID as mentioned in the participating details section
84	documentID	Document ID	10	Integer	M	Document ID as mentioned in the document details section
85	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						
86	documentID	Document ID	10	Integer	M	Sequence number
87	docData	Document data/value		String	M	Base64 encoded value of PDF document
Entity Details Section						

88	entty_pan	Entity PAN number	10	Alphanumeric (as per the pattern mentioned)	M	First five characters should be alphabets, next 4 characters should be Numeric and the last character should be alphabet. 4th letter of the PAN should be C or E . OR when lglcnstn is " Proprietorship ", 4th letter of the PAN should be P . OR when lglcnstn is " Partnership ", 4th letter of the PAN should be F .
89	entty_name	Entity NAME	100	String Allowed Special characters ,!#\$%&()*+,-./:;=?@[^_{} and space	M	This will be the name of the entity associated with the loan
90	doi	Date of Incorporation	10	String yyyy-mm-dd	M	Date of Incorporation for Legal Entity
91	eml_id	Entity email ID	100	String Allowed Special characters _ - .	M	Email address of the Legal Entity
92	cntct_no	Contact number	10	String	M	Contact Number of the Legal Entity
93	lgl_cnstn	Legal Constitution of the party	50	String This will be a pre-defined list of values.	M	Values: 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

94	reg_addr	Registered office address	300	String Allowed special characters !@#\$%^&*()_+{} ;,:.?~/=- and space	M	Registered office address for Legal Entity
95	reg_pin	Registered office address pincode	10	String	M	PIN code for registered address
96	comm_addr	Communication address	300	String Allowed special characters !@#\$%^&*()_+{} ;,:.?~/=- and space	M	Communication address for legal entity
97	comm_pin	Communication address pincode	10	String	M	PIN code for Communication address

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%

Legal Constitution validation based on the 4th character of PAN:

Legal Constitution	4th Letter PAN
Public Ltd	C or E
Private Ltd	C or E
Proprietorship	P
Partnership	F
LLP	F
Trust	T
HUF	H
Association of Persons	A
Artificial Juridical Person	J
Government	G
Local Authority	L
Co-op Society	A or T
Foreign Company	O