



Digital Document Execution

V 5.1.5

Electronic Bank Guarantee (e-BG) and Electronic Insurance Surety Bond (e-ISB) Restful API Integration Document

Electronic Bank Guarantee (E-BG) and Electronic Insurance Surety Bond (E-ISB)

This document has the details of the RESTful API implementation of the Electronic Bank Guarantee (E-BG) and Electronic Insurance Surety Bond (E-ISB) for Demat of Bank Guarantee and Surety Bond documents.

NeSL-IU provides a Digital Platform for execution of Guarantee and Surety Bond documents. The Core Banking system / Finance System / Core Insurance System Trade of the Bank / Insurance company will be integrated with the be eBG & eISB Module of NeSL, which will be used by calling the RESTful API published by NeSL.

eBG/eISB API Request

Below are the request parameters that need to be passed as part of the https RESTful API header 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.
3	clientID	String	Y	Client ID value will be provided by NeSL and needs to be passed as part of the request parameter.
4	resp-url	String	Conditional Mandatory, for the value of signFlag as 1	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 for “resp-url”

The below parameters will be passed by NeSL as part of the “resp-url” 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.

The body of the RESTful API will just contain the encrypted value of the METADATA. Below are the details of the METADATA.

metaData	String	Y	• A unique session id should be generated with the length of 32 characters for every transaction request, which is the Secret Key, out of which the first 16 characters should be the Initialization Vector (IV) value. • The session id is encrypted using the client’s private key or NeSL’s public key with RSA as the algorithm. • The json request object should be encrypted using 32 characters session id using AES 256 algorithm. The json field details are described in the table below. • The encrypted session id and the encrypted json object should be concatenated with colon (:) as the separator as part of the metadata parameter.
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Synchronous 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
statusCode	In case of success, this will have the value 1. In case of failure, an appropriate error code will be passed.
statusMsg	The status of the transaction. (SUCCESS, ERROR)
docDetails	Document details array of JSON objects
documentID	Document ID of the document passed as part of the request
estampCertificateNo	eStamp Certificate Number
estampDutyAmount	stampDuty amount deducted
docData	Document data

Success Response for SignFlag value as “0”

```
{
  "txnID": "EBGTSKK14032025",
  "statusCode": "1",
  "statusMsg": "SUCCESS",
  "docDetails": [{
    "documentID": "1",
    "estampCertificateNo": "IN-DL317235712",
    "estampDutyAmount": "20",
    "docData": "<base 64 encoded value of the eStamped Document>"
  }, {
    "documentID": "2",
    "estampCertificateNo": "IN-DL317235713",
    "estampDutyAmount": "40",
    "docData": "<base 64 encoded value of the eStamped Document>"
  }]
}
```

Success Response for SignFlag value as “1”

```
{
  "txnID" : "EBGTSKK14032025",
  "statusCode" : "1",
  "statusMsg" : "SUCCESS"
}
```

Failure Response

```
{
  "txnID" : "EBGTSKK14032025",
  "statusCode" : "ER00J142",
  "statusMsg" : "FAILED"
}
```

JSON field details

Below are the details of the JSON request parameters that need to be passed as part of the METADATA request parameter.

Sl. No	Request Parameter Name	Request Parameter Description	Max length	Data Type	Mandatory	Description of the field
1	regType	Registration Type	1	String	M	For eBG: The value of “3” should be passed. For eISB: The value of “5” should be passed.
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/insurance company. 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 / insurance company.
9	portalID	Portal ID	30	String <i>This will be a pre-defined list of values.</i>	O	The name of the portal to which the e-BG/e-ISB data is submitted by the issuing bank/ insurance company. This will be a pre-defined list of values that will be shared by NeSL at the time of integration, if applicable.
E-stamp Section - This section needs to be passed only if eStamp facility is to be availed						
10	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
11	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
12	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/-
13	considerationPrice	Consideration Price	19	Integer	M	The total value of the debt/contract
14	descriptionofDocument	Description of Document	100	String	M	This is the description of the document
15	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. This should have the name of the first party or the second party.
16	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

17	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.
18	documentID	Document ID	2	Integer	M	This should have the details of the document ID for which eStamping needs to be carried out
19	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.
20	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.
21	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 • panno • driving license • voter id • passport • others
22	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)

23	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 • panno • driving license • voter id • passport • others
24	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						
25	prtcptenttyId	Participant ID	2	Integer	M	Sequence number
26	fulnm	Name of the individual party/ Name of the representative (signatory) of the entity	100	String <i>Allowed Special characters , . / and space</i>	M	Name of the individual party/ Name of the representative (signatory) of the entity
27	reltoctrct	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: • Creditor • Debtor • Guarantor • Co-Obligant • Beneficiary
28	emlid	Primary email address of the representative/individual	100	String <i>Allowed Special characters _ - .</i>	O	Primary email address of the representative/individual
29	cntrprtycntmobno	Primary mobile number of the representative/individual	10	String	Conditional Mandatory for the value of reltoctrct as Creditor.	Primary mobile number of the representative/individual

30	altemlid	Alternative email address of the representative/individual	100	String <i>Allowed Special characters</i> _ - .	0	Alternative email address of the representative/individual
31	altmobno	Alternative mobile number of the representative/individual	10	String	0	Alternative mobile number of the representative/individual
32	is_individual	Individual Flag	1	String	Conditional Mandatory.	Y – Individual N – Non Individual
33	doi	Date of Birth of the representative	10	String <i>yyyy-mm-dd</i>	Conditional Mandatory, for the value of is_individual as "Y"	Date of Birth of the representative
34	lgcnstn	Legal Constitution of the party	50	String <i>This will be a pre-defined list of values.</i>	Conditional Mandatory, for the value of is_individual as "Y"	Values: • Resident Individual
35	panno	PAN number of the party	10	Alphanumeric <i>(as per the pattern mentioned)</i>	Conditional Mandatory. For is_individual flag as "Y", 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.

36	ovdtype	Officially valid document type	20	String <i>This will be a pre-defined list of values.</i>	Conditional Mandatory. For is_individual flag as "Y", in absence of PAN number, this field needs to be passed.	Values • panno • driving license • voter id • passport • others
37	ovdid	Officially valid document ID value	30	String <i>If the OVDType is "others" then the special character / is allowed.</i>	Conditional Mandatory. For is_individual flag as "Y", in absence of PAN number, this field needs to be passed.	The value of the corresponding ovd id needs to be passed
38	comaddr	Communication address of the Individual party	300	String <i>Allowed special characters !@#\$%^&*`()_+{}[];,:~?~/-= and space</i>	O	Communication address of the Individual party
39	pin	Communication address pincode of the Individual party	6	String	O	Communication address pincode of the Individual party
40	signatoryGender	Gender of the Signatory	1	String	O	Gender of the Signatory Possible values: "M", "F"
41	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
42	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

43	entityID	Sequence number	2	Integer	Conditional Mandatory, for the value of is_individual as "N"	Entity ID as mentioned in the entity details section
Loan Details Section						
44	loanno	e-BG/e-ISB reference number	30	String <i>Allowed Special characters _ / - and space</i>	M	e-BG/e-ISB reference number
45	snctnamt	Sanction amount	19	Decimal (16,2)	M	Original e-BG /e-ISB amount during first issuance needs to be passed.
46	ntrofcrdt	Type of debt	11	String <i>This will be a pre-defined list of values.</i>	M	Values: - Financial - Operational
47	fundtyp	Funded Type	8	String <i>This will be a pre-defined list of values.</i>	M	Values - Funded - Non-fund
48	currofsanc	Sanction Currency	5	String <i>This will be a pre-defined list of values.</i>	M	3 char currency code as per ISO 4217 standards e.g. INR, USD, EUR, JPY etc.
49	crdtsubtyp	Credit Subtype (Debt Facility type)	20	String <i>This will be a pre-defined list of values.</i>	M	Values for e-BG: - GRNT - HeBG (For HeBG, the first event should be either amendment or renewal) Values for e-ISB: - eISB - HeISB (For HeISB, the first event should be either amendment or renewal)

50	fcltynm	Facility name of the debt	300	String	O	Description of Debt Facility
51	toutstndamt	Total Outstanding Amount	19	Decimal (16,2)	M	Latest BG / ISB amount, as per the applicable currency, to be supplied here. 1. In case of issuance or where BG/ISB amount has not changed subsequent to issuance, provide the original BG/ISB amount 2. In case there is change in the BG/ISB amount (e.g. increase/ decrease in BG/ISB amount due to amendment) 3. Where there is no outstanding amount (e.g. BG/ISB extinguished due to full invocation, cancellation, closure), zero value to be supplied.
52	currofdebt	Currency of Outstanding	5	String <i>This will be a pre-defined list of values.</i>	M	3 char currency code as per ISO 4217 standards e.g. INR, USD, EUR, JPY etc.
53	isacctclosed	Account Closed Flag	8	String <i>This will be a pre-defined list of values.</i>	M	Values • Yes - in case of invocation, cancellation, closed • No
54	event	Bank Guarantee/Insurance Surety Bond events	20	String <i>This will be a pre-defined list of values.</i>	M	Values • Issuance • Amendment • Partial Invocation • Invocation • Cancellation

						• Closure • Renewal • Court injunction
55	expiry_date	Expiry date of the e-BG/e-ISB	10	String yyyy-mm-dd	M	Bank Guarantee / Insurance Surety Bonds expiry date needs to be passed to ensure beneficiary receives advance alert
56	remarkparta	e-BG/e-ISB Remarks if any	1000	String	O	e-BG /e-ISB Remarks if any
57	claimexpirydate	Claim expiry date of the e-BG/e-ISB	10	String yyyy-mm-dd	M	Bank Guarantee/Insurance Surety Bonds claim expiry date needs to be passed to ensure beneficiary receives advance alert
58	contractrefno	Vendor Contract Reference Number	50	String	Conditional Mandatory	Vendor Contract Reference Number becomes mandatory if Portal ID is being passed
59	vendorcode	Vendor Code	50	String	O	Vendor Code
60	IndtIsfreetxt1	Flexi field 6*	100	String	O	Flexi field 6
61	IndtIsfreetxt2	Flexi field 7*	100	String	O	Flexi field 7
62	IndtIsfreetxt3	Flexi field 8*	100	String	O	Flexi field 8
63	IndtIsdtvalue4	Flexi field 9*	NA	String yyyy-mm-dd	O	Flexi field 9
64	IndtIsdtvalue5	Flexi field 10*	NA	String yyyy-mm-dd	O	Flexi field 10
* Any key information of the e-BG/e-ISB shared by bank						
Security section - This is an optional section and required only if there is a security to a debt						
65	loanno	Debt/Contract reference number	30	String Allowed Special characters _ / - and space	M	Debt/Contract reference number is mandatory
66	dscofsctry	Description of security	300	String	M	Description of security
67	asstyp	Assets type	50	String This will be a pre-defined list of values.	M	Values: • Movable • Immovable • Intangible • Not Classified

68	typofchrg	Type of Charge created	50	String <i>This will be a pre-defined list of values.</i>	M	Values: • Mortgage • Hypothecation • Charge • Assignment • Pledge • Lien • Negative Lien • Guarantee • Others • Not Classified
69	assetid	Asset ID	20	String	M	Asset ID
70	dtofcrtn	Date of creation of Security Interest	10	String <i>yyyy-mm-dd</i>	O	Date of creation of Security Interest
71	dtofvlt	Date of valuation	10	String <i>yyyy-mm-dd</i>	O	Date of valuation
72	scrtyidcersai	CERSAI Security Interest ID	20	String	O	CERSAI Security Interest ID
73	scrtyidroc	ROC Charge ID	20	String	O	ROC Charge ID
74	vlofscrty	Value of security	19	Decimal (16,2)	O	Value of security
eSign Co-ordinates Section - This is an optional section						
75	prtcptenttyld	Participant ID	2	Integer	M	Participating ID as mentioned in the participating details section
76	documentID	Document ID	10	Integer	M	Document ID as mentioned in the document details section
77	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						
78	documentID	Document ID	2	Integer	M	Sequence number

79	docData	Document data/value		String	Mandatory for the e-BG/e-ISB event type's Issuance, Amendment, Renewal, Court injunction.	Base64 encoded value of PDF document
80	documentDescription	Document description	100	String	O	The description of the document
Entity Details Section						
81	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 Iglcnstn is " Proprietorship ", 4th letter of the PAN should be P . OR when Iglcnstn is " Partnership ", 4th letter of the PAN should be F .
82	entty_name	Entity NAME	100	String Allowed Special characters ,!#\$%&()*+,-./:;=?@[]^_{ } and space	M	This will be the name of the entity associated with the loan
83	doi	Date of Incorporation	10	String yyyy-mm-dd	O	Date of Incorporation for Legal Entity
84	eml_id	Entity email ID	100	String Allowed Special characters _ - .	M	Email address of the Legal Entity

85	cntct_no	Contact number	12	String	Conditional Mandatory for the value of reltocntrct as Creditor.	Contact Number of the Legal Entity. <i>Please restrict contact numbers (Mobile) to 10 digits. Only the last 10 digits of the number will be shared with beneficiaries. including GePNIC portal</i>
86	reg_addr	Registered office address	300	String <i>Allowed special characters !@#\$%^&*`()_+{}[]:;,.?~/-= and space</i>	Conditional Mandatory for the value of reltocntrct as Creditor.	Registered office address for Legal Entity
87	reg_pin	Registered office address pincode	6	String	Conditional Mandatory for the value of reltocntrct as Creditor.	PIN code for registered address
88	comm_addr	Communication address	300	String <i>Allowed special characters !@#\$%^&*`()_+{}[]:;,.?~/-= and space</i>	Conditional Mandatory for the value of reltocntrct as Creditor.	Communication address for legal entity
89	comm_pin	Communication address pincode	6	String	Conditional Mandatory for the value of reltocntrct as Creditor.	PIN code for Communication address
90	entityID	Sequence number	2	Integer	M	Sequence number of the party to establish link with the representative (signatory)
91	lgl_cnstn	Legal Constitution of the party	50	String <i>This will be a pre-defined list of values.</i>	O	Values: Public Ltd Private Ltd LLP Proprietorship Partnership Entity Created by Statute Trust HUF Co-op Society

						Association of Persons Government Self Help Group Foreign Company Artificial Juridical Person Local Authority
92	bucode	Business Unit Code	30	String	O	This will be the Business Unit Code of the party.
93	enttyfreetxt1	Flexi field 1*	100	String	O	Flexi field 1
94	enttyfreetxt2	Flexi field 2*	100	String	O	Flexi field 2
95	enttyfreetxt3	Flexi field 3*	100	String	O	Flexi field 3
96	enttydtvalue4	Flexi field 4*	NA	String yyyy-mm-dd	O	Flexi field 4
97	enttydtvalue5	Flexi field 5*	NA	String yyyy-mm-dd	O	Flexi field 5
* Any key information of the e-BG/e-ISB shared by bank						

DDE API End Point URL for Non Production

- **SignFlag value as “0”**

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

Sample curl:

```
curl --location 'https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG_EstampService' \
--header 'api-key: NYMSr4q' \
--header 'clientID: RENBG' \
--header 'Content-Type: text/plain' \
--header 'Authorization: Basic UkVg==' \
--data 'X8eDmg==:vrUhJl8HOQTr1AknFw0tMHV/YAzT+r5MnH2j9YFtw='
```

- **SignFlag value as “1”**

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

Sample Curl:

```
curl --location 'https://stg.nesl.co.in/DDE_IU_Registration_V3/IUREG_API' \
--header 'api-key: 88yIX' \
--header 'clientID: rende' \
--header 'resp-url: https://abc.co.in/DDE_Demo/response.jsp' \
--header 'Content-Type: application/json' \
--header 'Authorization: Basic cmVUA==' \
--data '{
  "metaData": "OPe3y45yg==:lBtKG7AdlrU+xAWOATHTMGvvyjrWWetp4FGGKVOckw=="
}'
```

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