



Integration of e-BG and e-ISB Document Pull API
V 1.2
API Integration Document

API to fetch the e-BG/e-ISB Document

Introduction:

This API will be used by the clients that are consuming DDE e-BG/e-ISB service. Clients will trigger this API to fetch the e-BG/e-ISB document.

Request URL:

Below is the end point URL on which the data is to be submitted:

<https://stg.nesl.co.in/DDEeBGAddOnAPI/eBGDocumentPull/request>

There is a Basic Auth implementation in the API considering **userid:password** as an input to Basic Authentication. The **userid** and **password** will be shared by NeSL.

Request Parameters:

Below are the request parameters:

Sl No	Incoming Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Transaction ID	txn_id	String <i>Except for the below characters, all others are allowed</i> [< > ? / ^ { }]	Y	Unique Transaction id of the API transaction.
2	e-BG/e-ISB Reference Number	ebg_ref_no	String <i>Allowed Special characters</i> _ / - and space	Y	e-BG/e-ISB reference number for which request has been initiated.
3	Retrieval Type	retrieval_type	String <i>This will be a pre-defined list of values</i>	Conditional Mandatory (if the retrieval_type values are provided, dde_sbmtr_txnid will be optional)	Values: • Issuance • Amendment • Renewal • Partial Invocation • Invocation • Cancellation • Closure • lastrecord
4	e-BG/e-ISB Submitter Transaction ID	dde_sbmtr_txnid	String <i>Except for the below characters, all others are allowed</i> [< > ? / ^ { }]	Conditional Mandatory (if the dde_sbmtr_txnid values are provided, retrieval_type will be optional)	The issuing bank/ insurance company submitter transaction ID as part of the e-BG/e-ISB API request.

Request Payload:

```
{
  "txn_id" : "ABCD1234",
  "ebg_ref_no" : "eBG1234",
  "retrieval_type" : "lastrecord",
  "dde_sbmtr_txnid": ""
}
```

Request JSON:

Client will digitally sign the unencrypted request payload using their private certificate.

```
{
  "sessionId" : "ghegjsskjakjkJAKJaksdsdghjhg",
  "ciphertext" :
  "hdgydfryewtysYFAYSGYDFGDGSGAgashdegfgdgGuarogfjdzsyugiirur,
  "digisign" :
  "sdjgfjksdfjwelhrowernsdfbsdkljfjasb2342asklfbsdklbfdsldfsl;
  fsdlfsdklfbksdbfsdklfbksdfbksdbf;sdfwsehrowehrlsdbnfkbsdfbsd
  kfbsdkfbsdkfbsdkl"
}
```

Session ID	The session ID is a randomly generated value. This session ID will be encrypted using RSA algorithm using NeSL's public certificate and the encrypted session ID will be passed as part of the request payload
ciphertext	Client will encrypt the request json object using a 32-bit unencrypted session ID as the key using AES algorithm with CBC mode and IV parameter of length 16. IV parameter can be determined by taking the first 16 bytes of the decoded session ID value.
digisign	This is the digital signature value by taking the hash of the unencrypted request json payload. This will be done using the Clients's private key.

JSON field details

Below are the details of the JSON response parameters.

Sl. No	Request Parameter Name	Request Parameter Description	Max length	Data Type	Mandatory	Description of the field
1	txn_id	Transaction ID	10	String	M	Unique transaction id of the API transaction.
2	response_code	Response code	10	String	M	'1' for success and predefined error code in case of failure. List of error codes given in the last page of this document.
3	response_msg	Response Message	100	String	M	'Success' in case of successful API call and respective error description in case of failure. List of error codes and description given in the last page of this document.
Party Details Section						
4	name	Party name	100	String <i>Allowed Special characters , !#\$%&()*+,-./:;=?@[^_{} and space</i>	M	Name of the individual party/ Name of the entity.
5	ovdtype	Officially valid document type	20	String <i>This will be a pre-defined list of values.</i>	M	Values: • panno (Where PAN is not applicable, then the UIN allotted by NeSL will be available) • driving license • voter id • passport • others
6	ovdid	Officially valid document ID value	30	String <i>If the OVDTType is "others" then the special character / is allowed.</i>	M	The value of the corresponding ovd id

7	reltocntrct	Relationship of the party	15	String <i>This will be a pre-defined list of values.</i>	M	Values: - Debtor - Creditor - Beneficiary (For e-BG/e-ISB, Debtor is Applicant, Creditor is Issuing Bank)
8	bucode	Business Unit Code	30	String	O	This will be the Business Unit Code of the party.
9	doi	Date of Incorporation	10	String yyyy-mm-dd	O	Date of Incorporation of the Entity/ Date of Birth of the Individual party.
10	emlid	Email ID	100	String <i>Allowed Special characters</i> _ - .	M	Email address of the Entity/ Email address of the Individual party.
11	cntctno	Contact number	10	String	Conditional Mandatory for the value of reltocntrct as Creditor.	Contact number of the Entity/ Contact number of the Individual party.
12	lglnstn	Legal Constitution of the party	50	String <i>This will be a pre-defined list of values.</i>	O	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
13	reg_addr	Registered office address	300	String <i>Allowed special characters</i> !@#\$%^&*') _+{}[]:;,~?~/= and space	O	Registered office address for Legal Entity

14	reg_pin	Registered office address pincode	6	String	O	PIN code for registered address
15	comm_addr	Communication address	300	String <i>Allowed special characters !@#\$%^&*`() _+{}[]:;,~?~/= and space</i>	O	Communication address for legal entity
16	comm_pin	Communication address pincode	6	String	O	PIN code for Communication address
17	enttyfreetxt1	Flexi field 1*	100	String	O	Flexi field 1
18	enttyfreetxt2	Flexi field 2*	100	String	O	Flexi field 2
19	enttyfreetxt3	Flexi field 3*	100	String	O	Flexi field 3
20	enttydtvalue4	Flexi field 4*	10	String (yyyy- MM-dd)	O	Flexi field 4
21	enttydtvalue5	Flexi field 5*	10	String (yyyy- MM-dd)	O	Flexi field 5
* Any key information of the e-BG/e-ISB shared by bank						
Loan Details Section						
22	loanno	e-BG/e-ISB reference number	30	String <i>Allowed Special characters _ / - and space</i>	M	e-BG/e-ISB reference number
23	snctnamt	sanction amount	19	Decimal (16,2)	M	Original BG/ISB amount
24	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.
25	ntrofcrdt	Type of debt	11	String <i>This will be a pre-defined list of values.</i>	M	Values: - Financial - Operational
26	fundtyp	Funded Type	8	String <i>This will be a pre-defined list of values.</i>	M	Values: - Funded - Non-fund
27	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)
28	fclynm	Facility name of the debt	300	String	O	Description of Debt Facility
29	toutstndamt	Total Outstanding Amount	19	Decimal (16,2)	O	Latest Outstanding Amount of e-BG/e-ISB
30	currofdebt	Currency of Outstanding	5	String <i>This will be a pre-defined list of values.</i>	O	3 char currency code as per ISO 4217 standards e.g. INR, USD, EUR, JPY etc.
31	isacctclosed	Account Closed Flag	8	String <i>This will be a pre-defined list of values.</i>	M	Values: - Yes - incase of invocation, cancellation, closed - No
32	remarkparta	e-BG/e-ISB Remarks if any	1000	String	O	e-BG/e-ISB Remarks if any
33	event	Bank Guarantee /Insurance Surety Bond events	20	String <i>This will be a pre-defined list of values.</i>	M	Values: - Issuance - Amendment - Renewal - Partial Invocation - Invocation - Cancellation - Closure - Court injunction
34	expiry_date	Expiry date of the e-BG/e-ISB	10	String yyyy-mm-dd	O	Expiry date of the e-BG/e-ISB
35	claimexpirydate	Claim expiry date of the e-BG/e-ISB	10	String yyyy-mm-dd	O	Claim expiry date of the e-BG/e-ISB
36	contractrefno	Vendor Contract Reference Number	50	String	O	Vendor Contract Reference Number

37	vendorcode	Vendor Code	50	String	O	Vendor Code
38	IndtIsfreetxt1	Flexi field 6*	100	String	O	Flexi field 6
39	IndtIsfreetxt2	Flexi field 7*	100	String	O	Flexi field 7
40	IndtIsfreetxt3	Flexi field 8*	100	String	O	Flexi field 8
41	IndtIsdtvalue4	Flexi field 9*	10	String yyyy-mm-dd	O	Flexi field 9
42	IndtIsdtvalue5	Flexi field 10*	10	String yyyy-mm-dd	O	Flexi field 10

* Any key information of the e-BG/e-ISB shared by bank

E-stamp Section - This is an optional section

43	state	State	2	String	M	This will be a list of State code values provided by NeSL
44	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
45	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
46	stampDutyAmount	Stamp Duty Amount	19	Decimal (16,2)	M	This is the value of the stamp duty amount of the debt agreement.
47	considerationPrice	Consideration Price	19	Integer	M	The total value of the debt/contract
48	descriptionofDocument	Description of Document	100	String	M	This is the description of the document
49	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

50	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
51	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.
52	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.
53	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 (For legal entity either PAN or NeSL allotted UIN applicable)
54	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)

55	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 (For legal entity either PAN or NeSL allotted UIN applicable)
56	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)
Security section - This is an optional section						
57	loanNo	Debt/Contract reference number	30	String <i>Allowed Special characters _ / - and space</i>	M	Debt/Contract reference number is mandatory
58	dscofscrt	Description of security	300	String	M	Description of security
59	asstyp	Assets type	50	String <i>This will be a pre-defined list of values.</i>	M	Values: • Movable • Immovable • Intangible • Not Classified
60	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

61	assetid	Asset ID	20	String	M	Asset ID
Document Details Section						
62	docData	Document data/value	NA	String	M	Base64 encoded value of PDF document
63	dde_sbmtr_txnid	e-BG/e-ISB Submitter Transaction ID	50	String <i>Except for the below characters, all others are allowed</i> [<> ? / ^ { }]	M	The issuing bank/ insurance company submitter transaction ID as part of the e-BG/e-ISB API request.
64	executed_dt	e-BG/e-ISB executed timestamp	20	String YYYY-MM-DD HH:MM:SS	M	e-BG/e-ISB executed timestamp

Response Payload:

Success response :

```
{
  "txn_id": "ABCD1234",
  "response_code": "1",
  "response_msg": "Success",
  "party_dtls": [{
    "name": "Singh Contractors Ltd",
    "ovdtype": "panno",
    "ovdid": "AAACA0003B",
    "reltoctrct": "debtor",
    "bucode": "",
    "doi": "2005-10-18",
    "emlid": "*****",
    "cntctno": "*****",
    "lglnstn": "Private Ltd",
    "reg_addr": "510, Himalaya House, 79, Palton Road, 400001, Mumbai",
    "reg_pin": "400001",
    "comm_addr": "510, Himalaya House, 79, Palton Road, 400001, Mumbai",
    "comm_pin": "400001",
    "enttyfreetxt1": "",
    "enttyfreetxt2": "",
    "enttyfreetxt3": "",
    "enttydtvalue4": "",
    "enttydtvalue5": ""
  }],
  {
    "name": "NPD Pvt Ltd",
    "ovdtype": "panno",
```

```

        "ovdid": "AAACA0005B",
        "reltoctrct": "Beneficiary",
        "bucode": "",
        "doi": "2015-10-18",
        "emlid": "*****",
        "cntctno": "*****",
        "lglnstn": "Private Ltd",
        "reg_addr": "5, Himalaya House, 79, Palton
Road,400001,Mumbai",
        "reg_pin": "400002",
        "comm_addr": "5, Himalaya House, 79, Palton
Road,400001,Mumbai",
        "comm_pin": "400002",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "ABC Bank",
        "ovdtype": "panno",
        "ovdid": "AAACA0005B",
        "reltoctrct": "Creditor",
        "bucode": "",
        "doi": "2010-10-18",
        "emlid": "*****",
        "cntctno": "*****",
        "lglnstn": "Private Ltd",
        "reg_addr": "15, Himalaya House, 79, Palton
Road,400001,Mumbai",
        "reg_pin": "400002",
        "comm_addr": "15, Himalaya House, 79, Palton
Road,400001,Mumbai",
        "comm_pin": "400002",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    }
  ],
  "loandtls": [{
    "loanno": "EBG006",
    "snctnamt": "3000000.00",
    "ntrofcrdt": "Financial",
    "fundtyp": "Non-Fund",
    "currofsanc": "INR",
    "crdtsubtyp": "GRNT",
    "fcltynm": "Issuance of eBG",
    "toutstndamt": 20000.00,
    "currofdebt": "INR",

```

```

        "isacctclosed": "NO",
        "remarkparta": "",
        "event": "Issuance",
        "expiry_date": "2028-07-09",
        "claimexpirydate": "",
        "contractrefno": "TNDR001",
        "vendorcode": "VC0001",
        "lndtlsfreetxt1": "",
        "lndtlsfreetxt2": "",
        "lndtlsfreetxt3": "",
        "lndtlsdtvalue4": "",
        "lndtlsdtvalue5": ""
    }],
    "estampdtls": [{
        "state": "KA",
        "firstparty": "ABC Bank Ltd",
        "secondparty": "Singh Contractors Ltd",
        "considerationPrice": "100000",
        "stampDutyAmount": "200",
        "stampdutyPaidby": "Singh Contractors Ltd",
        "articleCode": "1073",
        "descriptionofDocument": "Bank Guarantee",
        "firstPartyPin": "767892",
        "secondPartyPin": "65783"
    }],
    "scrtydtls": [{
        "loanno": "EBG006",
        "dscofscrty": "FDs and lien on current account",
        "asstyp": "Not classified",
        "typofchrg": "Mortgage",
        "assetid": "ABC123"
    }],
    "documentdtls": [{
        "docData": "----Base64 encoded string value ---",
        "dde_sbmr_txnid": "2023648446033773",
        "executed_dt": "2023-01-02 19:10:30"
    }]
}

```

Failure response :

```

{
    "txn_id" : "ABCD1234",
    "response_code" : "ER001",
    "response_msg" : "Not an Authorised user."
}

```

Response JSON:

NeSL will digitally sign the unencrypted response payload using NeSL's private certificate.

```

{
  "sessionId" : "ghegjskjakjkJAKJaksdsdghjhg",
  "ciphertext" :
    "hdgydfryewtysYFAYSGYDFGDGSGAgashdegfgdgGuarogfjdzsyugiirur,
    "digisign" :
    "sdjgfjksdfjwelhrowernsdfbsdkljfjasb2dklbfsdlsdl;
    fsdlfsdklfbksdbfsdklfbksdfbksdbf;sdfwsehrowkfbsdkfbsdkfbsdkl"
}

```

Session ID	The session ID is a randomly generated value. This session ID will be encrypted using RSA algorithm using Client's public certificate and the encrypted session ID will be passed as part of the response payload
ciphertext	NeSL will encrypt the response json object using a 32-bit unencrypted session ID as the key using AES algorithm with CBC mode and IV parameter of length 16. IV parameter can be determined by taking the first 16 bytes of the decoded session ID value.
digisign	This is the digital signature value by taking the hash of the unencrypted response json payload. This will be done using the NeSL's private key.

List of error codes :

SI No	Error code	Error description
1	ER001	Not an Authorised user.
2	ER002	Missing input parameters.
3	ER003	Invalid input parameters.

4	ER004	Duplicate transaction id.
5	ER005	Invalid JSON request.
6	ER006	e-BG/e-ISB reference number not found.
7	ER007	Invalid Digital Signature
8	ER008	Unable to process the request
9	ER009	Unable to process the request, since the event status is failed.