



Integration of e-BG and e-ISB Notification API
V 1.3
API Integration Document

API for e-BG/e-ISB Notification

Introduction:

This API will be published by the clients who are consuming the DDE e-BG/e-ISB service, and NeSL will trigger this API when the e-BG/e-ISB event is executed using the DDE application or the request is raised through the IU portal.

Request URL:

To be shared by the clients.

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 publishing parties. This will be passed as part of the API header.

JSON field details

Below are the details of the JSON request 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 <i>Except for the below characters, all others are allowed</i> [< > ? / ^ { }]	M	Unique transaction id of the API transaction.
2	dde_sbmtr_txnid	e-BG/e-ISB Submitter Transaction ID	50	String <i>Except for the below characters, all others are allowed</i> [< > ? / ^ { }]	CM	The issuing bank/ insurance companysubmitter transaction ID as part of the e-BG/e-ISB API request.
3	executed_dt	e-BG/e-ISB executed timestamp	20	String YYYY-MM-DD HH:MM:SS	CM	e-BG/e-ISB executed timestamp
4	portal_id	Portal ID	30	String <i>This will be a pre-defined list of values.</i>	O	Name of the Portal ID of the beneficiary application, wherever applicable
Party Details Section						
5	name	Party name	100	String <i>Allowed Special characters , . / and space</i>	M	Name of the individual party/ Name of the entity.

6	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
7	ovdid	Officially valid document ID value	30	String <i>If the OVDType is "others" then the special character / is allowed.</i>	M	The value of the corresponding ovd id
8	reltocntrct	Relationship of the party	15	String <i>This will be a pre-defined list of values.</i>	M	Values: • Debtor • Guarantor • Co-Obligant • Creditor • Beneficiary <i>(For e-BG/e-ISB, Debtor is Applicant, Creditor is Issuing Bank)</i>
9	bucode	Business Unit Code	30	String	O	This will be the Business Unit Code of the party.
10	enttyfreetxt1	Flexi field 1*	100	String	O	Flexi field 1
11	enttyfreetxt2	Flexi field 2*	100	String	O	Flexi field 2
12	enttyfreetxt3	Flexi field 3*	100	String	O	Flexi field 3
13	enttydtvalue4	Flexi field 4*	10	String (yyyy- MM-dd)	O	Flexi field 4
14	enttydtvalue5	Flexi field 5*	10	String (yyyy- MM-dd)	O	Flexi field 5
* Any key information of the e-BG shared by bank						
Loan Details Section						
15	loanno	e-BG/e-ISB reference number	30	String <i>Allowed Special characters _ / - and space</i>	M	e-BG/e-ISB reference number
16	snctnamt	Sanction amount	19	Decimal (16,2)	M	Original BG/ISB amount
17	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.
18	toutstndamt	Total Outstanding Amount	19	Decimal (16,2)	O	Latest Outstanding Amount of e-BG/e-ISB

19	currofdt	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.
20	crdtsubtyp	Credit sub-type (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)
21	event	Bank Guarantee 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
22	expiry_date	Expiry date of the e-BG/e-ISB	10	String (yyyy- MM-dd)	O	Expiry date of the e-BG/e-ISB
23	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
24	remarkparta	e-BG/e-ISB Remarks	1000	String	O	e-BG/e-ISB Remarks if any
25	contractrefno	Vendor Contract Reference Number	50	String	CM	Vendor Contract Reference Number becomes mandatory if Portal ID is present
26	vendorcode	Vendor Code	50	String	O	Vendor Code
27	IndtIsfreetxt1	Flexi field 6*	100	String	O	Flexi field 6
28	IndtIsfreetxt2	Flexi field 7*	100	String	O	Flexi field 7
29	IndtIsfreetxt3	Flexi field 8*	100	String	O	Flexi field 8
30	IndtIsdtvalue4	Flexi field 9*	10	String (yyyy- MM-dd)	O	Flexi field 9
31	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

Request Details Section - This is an optional section and is required only if there is a request raised in the IU portal/ Event Request API.

32	rqstid	Request ID	50	String Except for the below characters, all others are allowed [<>?/^{}]	M	The request ID generated by NeSL Portal/ Event request API.
33	rqstsrc	Source of the Request	30	String This will be a predefined list of values	M	Values: • NeSLPortal • API • Portal ID (e.g., GePNIC, GeM etc.)
34	requestorrltnship	Relationship of the Requestor Party to the e-BG	30	String This will be a predefined list of values	M	Values: • Beneficiary • Debtor
35	typofrequest	Type of Request/Bank response on request	35	String This will be a pre-defined list of values.	M	Values: • Amendment • Partial Invocation • Invocation • Cancellation • Closure • Extend or Pay • Renewal • Withdrawal <u>Following values will be available when notification is shared with beneficiary about the bank action</u> • Amendment-Accepted • Amendment-Rejected • Partial Invocation-Accepted • Partial Invocation-Rejected • Invocation-Accepted • Invocation-Rejected • Cancellation-Accepted • Cancellation-Rejected • Closure-Accepted • Closure-Rejected • Extend or Pay-Accepted

						• Extend or Pay-Rejected • Renewal-Accepted • Renewal-Rejected
36	invctnamnt	Invocation Amount	19	Decimal (16,2)	CM	Invocation Amount (This value will be applicable when request type is partial invocation, invocation and extend or pay)
37	remarks	Request Remarks	1000	String	O	Remarks by requestor while raising request/ Remarks by bank/ insurance company against the request raised by requestor
38	requestorentity	Requestor entity	100	String <i>Allowed Special characters , !#\$%&()*+,-./:;=?@[]^_{} and space</i>	M	Name of the Requestor (entity/ Individual Party)
39	requestoruser	Requestor user	100	String <i>Allowed Special characters , . / and space</i>	M	Name of the registered user
40	extnperiod	Extension Period	10	String (yyyy-MM-dd)	CM	The extension period of the e-BG/e-ISB. This will be applicable only in case of Renewal and extend or pay events.
41	accholdername	Beneficiary account holder name	100	String <i>Allowed Special characters , . / and space</i>	CM	This parameter will be applicable when request type is Partial Invocation, Invocation and extend or pay
42	accnumber	Beneficiary Account Number	50	Numeric	CM	
43	bankname	Beneficiary Bank Name	50	String <i>Allowed Special characters _ - / and space</i>	CM	
44	ifsccode	Beneficiary Bank IFSC Code	30	String <i>No special characters allowed</i>	CM	
45	cnctprsnm	Contact Person Name	100	String <i>Allowed Special characters , . / and space</i>	O	Name of the person with whom bank can co-ordinate for any clarification

46	dept	Department	30	String Allowed Special characters , . / - and space	O	Department of the contact person
47	cncnumber	Contact Number	10	Numeric	O	Mobile number of the contact person
48	emaild	Email ID	100	String Allowed Special characters _ - .	O	Email ID of the contact person
49	rqstdt	Request Date/Time	20	String YYYY-MM-DD HH:MM:SS	M	Date and time of request raised to bank/Date and time of bank's/ insurance company action on the request
50	notfcndlvystts	NeSL Delivery Status	15	List of values	O	Status of the delivery of event request to bank by NeSL Values: • Success • Failed
51	notfcndlvdydt	NeSL Delivery Date & Time	20	String YYYY-MM-DD HH:MM:SS	O	Date and Time of delivery of event request to bank/ insurance company by NeSL
52	docData	Document data/value	NA	String	O	Base64 encoded value of PDF document
53	wthdrw_rqsttyp_ID	Txn_id of event request, which has to be withdrawn.	50	String Except for the below characters, all others are allowed [<>?/^{}]	CM	Mandatory if the typofrequest is "withdrawal"

Sample Request JSON for DDE API events:

```
{
  "txn_id": "ABCD1234",
  "dde_sbmr_txnId": "2023648446033773",
  "executed_dt": "2023-01-02 19:10:30",
  "portal_id": "ABCD",
  "party_dtls": [{
    "name": "Singh Contractors Ltd",
    "ovdtype": "panno",
    "ovdid": "AAACA0003B",
    "reltoctrct": "debtor",
    "bucode": "",
    "enttyfreetxt1": "",
    "enttyfreetxt2": "",
    "enttyfreetxt3": "",
    "enttydtvalue4": ""
  ]
}
```

```

        "enttydtvalue5":""
    },
    {
        "name": "NPD Pvt Ltd",
        "ovdtype": "panno",
        "ovdid": "AAACA0005B",
        "reltoctrct": "Beneficiary",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "ABC Bank",
        "ovdtype": "panno",
        "ovdid": "AAACA0007B",
        "reltoctrct": "Creditor",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    }
  ],
  "loandtls": [{
    "loanno": "EBG006",
    "snctnamt": 3000000.00,
    "currofsanc": "INR",
    "toutstndamt": 20000.00,
    "currofdebt": "INR",
    "crdtsubtyp": "GRNT",
    "event": "Issuance",
    "expiry_date": "2028-07-09",
    "claimexpirydate": "",
    "remarkparta": "",
    "contractrefno": "TNDR001",
    "vendorcode": "VC0001",
    "lndtlsfreetxt1": "",
    "lndtlsfreetxt2": "",
    "lndtlsfreetxt3": "",
    "lndtlsdtvalue4": "",
    "lndtlsdtvalue5": ""
  }
]
}

```

Sample Request JSON for IU Portal/ Event Request API (For New Event):

```

{
  "txn_id": "ABCD12334",
  "portal_id": "ABCD",
  "party_dtls": [{
    "name": "Singh Contractors Ltd",

```

```

        "ovdtype": "panno",
        "ovdid": "AAACA0003B",
        "reltoctrct": "debtor",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "NPD Pvt Ltd",
        "ovdtype": "panno",
        "ovdid": "AAACA0005B",
        "reltoctrct": "Beneficiary",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "ABC Bank",
        "ovdtype": "panno",
        "ovdid": "AAACA0007B",
        "reltoctrct": "Creditor",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    }
],
"loandtls": [{
    "loanno": "EBG006",
    "snctnamt": 3000000.00,
    "currofsanc": "INR",
    "crdtsubtyp": "GRNT",
    "toutstndamt": 20000.00,
    "currofdebt": "INR",
    "event": "Issuance",
    "expiry_date": "2028-07-09",
    "claimexpirydate": "",
    "remarkparta": "",
    "contractrefno": "TNDR001",
    "vendorcode": "VC0001",
    "lndtlsfreetxt1": "",
    "lndtlsfreetxt2": "",
    "lndtlsfreetxt3": "",
    "lndtlsdtvalue4": "",
    "lndtlsdtvalue5": ""
}],
"requestdtls": {

```

```

        "rqstid": "ABCD1234",
        "rqstsrc" : "API",
        "requestorrltnship" : "Beneficiary",
        "typofrequest": "Invocation",
        "invctnamnt": 3000000.00,
        "remarks": "Request to Invoke",
        "requestorentity": "NPD Pvt Ltd",
        "requestoruser": "RAJESH",
        "extperiod" : "2023-07-01",
        "accholdername" : "NPD Pvt Ltd",
        "accnumber" : "564674785895",
        "bankname" : "XXX Bank",
        "ifsccode" : "FGHJY0000023",
        "cnctprsnm" : "RAJESH",
        "dept" : "Account",
        "cnctnumber" : "9XXXXXXXXXX",
        "emailid" : "abc@abc.co.in",
        "rqstdt": "2023-07-11 17:51:50",
        "docData" : "----Base64 encoded string value ---"
    }
}

```

Sample Request JSON for IU Portal/ Event Request API (For Withdrawal):

```

{
    "txn_id": "ABCD56798",
    "portal_id": "ABCD",
    "party_dtls": [{
        "name": "Singh Contractors Ltd",
        "ovdtype": "panno",
        "ovdid": "AAACA0003B",
        "reltoctrct": "debtor",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "NPD Pvt Ltd",
        "ovdtype": "panno",
        "ovdid": "AAACA0005B",
        "reltoctrct": "Beneficiary",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "ABC Bank",
        "ovdtype": "panno",

```

```

        "ovdid": "AAACA0007B",
        "reltocntrct": "Creditor",
        "bucode": "",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    }],
    "loandtls": [{
        "loanno": "EBG006",
        "snctnamt": 3000000.00,
        "currofsanc": "INR",
        "crdtsubtyp": "GRNT",
        "toutstndamt": 20000.00,
        "currofdebt": "INR",
        "event": "Issuance",
        "expiry_date": "2028-07-09",
        "claimexpirydate": "",
        "remarkparta": "",
        "contractrefno": "TNDR001",
        "vendorcode": "VC0001",
        "lndtlsfreetxt1": "",
        "lndtlsfreetxt2": "",
        "lndtlsfreetxt3": "",
        "lndtlsdtvalue4": "",
        "lndtlsdtvalue5": ""
    }],
    "requestdtls": {
        "rqstid": "XYZ1234",
        "rqstsrc": "API",
        "requestorrltnship": "Beneficiary",
        "typofrequest": "WITHDRAWAL",
        "remarks": "WITHDRAWAL",
        "requestorentity": "NPD Pvt Ltd",
        "requestoruser": "RAJESH",
        "rqstdt": "2023-07-11 17:51:50",
        "docData": "----Base64 encoded string value ---",
        "wthdrw_rqsttyp_ID": "ABCD1234"
    }
}

```

Encrypted Request JSON:

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

```
{
  "sessionId" : "ghegjskjakjkJAKJaksdsdghjhg",
  "ciphertext" :
  "hdgydfryewtysYFAYSGYDFGDGSGAgashdegfgdgGuarogfjdzsyugiirur,
  "digisign" :
  "sdjgffjksdfjwelhrowernsdfbsdkljfjasb2342asklfbsdklbfbsdlsdl;fs
  dlfsdklfbksdbfsdklfbksdfbksdbf;sdfwsehrowehralsdbnfkbsdfbsdkfbs
  dkfbsdkfbsdkl"
}
```

sessionId	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 request payload
ciphertext	NeSL 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 NeSL's private key.

Response Parameters:

Below are the response parameters:

Sl No	Parameter Details	Parameter Name	Field Type	Description
1	Transaction ID	txn_id	Alpha Numeric	Unique Transaction id sent in the API request.
2	Response code	response_code	Alpha Numeric	Response code.
3	Response Message	response_msg	Alpha	Response Message.

Response Payload:

Success response :

```
{  
  "txn_id" : "ABCD1234",  
  "response_code" : "1",  
  "response_msg" : "Success"  
}
```

Failure response :

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

List of error codes:

Sl 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.