List of States offering Bank Guarantee/Letter of credit/Letter of Guarantee As on 02nd November 2026

Sl. No	State Name	State Code	Digital Code of BG	Indicative Article Code of e-BG	Article Description
1	Andaman & Nicobar	AN	1012	-	Others
2	Andhra Pradesh	AP	0004	6(A)(i)	Agreement Does not exceed Rs.5,000
			0005	6(A)(ii)	Agreement Exceeds Rs.5,000/- but does not exceed Rs. 20,000/-
			0006	6(A)(iii)	Agreement Exceeds Rs.20,000/- but does not exceed Rs. 50,000/-
			0007	6(A)(iv)	Agreement Exceeds Rs.50,000/-
3	Arunachal Pradesh	AR	0011	37	Letter of credit
			0003	5(e)	Agreement or Memorandum of Agreement - if not, otherwise provided for/letter of guarantee
4	Assam	AS	1054	37	Bank Guarantee / Letter of Credit
5	Bihar	BR	46	57	Security Bond or Mortgage or Bank Guarantee.
6	Chhattisgarh	CG	0001	13(A)	Bank Guarantee
7	Dadra and Nagar Haveli and Daman and Diu	DN	1119	37	Bank Guarantee
			1118	36	Letter of Credit
			1043	37	Bank Guarantee/Letter of Credit
8	Delhi	DL	1081	-	Bank Guarantee
9	Goa	GA	0040	36	Bank guarantee / Letter of credit
10	Gujarat	GJ	0066	32	Letter of Guarantee

Sl. No	State Name	State Code	Digital Code of BG	Indicative Article Code of e-BG	Article Description
11	Jammu and Kashmir	JK	0010	31	Bank Guarantee/ Letter of Credit
			0012	32	Letter of Guarantee
12	Jharkhand	JH	1055	18	Bank Guarantee
13	Karnataka	KA	0127	56(ii)	Bank Guarantee - If relating to e-bank guarantee
14	Kerala	KL	0504	5(g)	Bank Guarantee (Executed by a surety to secure due performance of a contract) as same duty as security Bond
15	Madhya Pradesh	MP	34	13	Bank Guarantee
			145	32	Renewal of a bank guarantee.
			87	40	Letter of Guarantee
16	Maharashtra* Refer Note 1	MH	21	5(h)(B)	Agreement or its Records or Memorandum of an Agreement [Article-5(h)(B)]
			16	5(h)A4	General Agreement
17	Manipur	MN	1050	37	Bank Guarantee/ Letter of Credit
18	Meghalaya	ML	1046	RG-37	Letter of Credit/ Letter of Guarantee
19	Odisha	OD	0065	IA-37	Letter of Credit/Bank Guarantee
20	Puducherry	PY	1057	37(ii)	Letter of Guarantee
			1056	37(i)	Letter of Credit
21	Punjab	PB	1065	5(d)	Agreement - if not otherwise provided for
22	Rajasthan	RJ	1079	13A	Bank Guarantee
		RJ	1177	13A	Renewable of Bank Guarantee
23	Tamil Nadu	TN	1078	37	Bank guarantee / Letter of credit
24	Telangana	TS	6C	6C	Agreement of memorandum (when agreement is not susceptible for value)
25	Tripura	TR	0035	37	Bank Guarantee/ Letter of Credit
26	Uttar Pradesh	UP	1004	12A	Bank Guarantee
27	Uttarakhand	UK	0017	12A	Bank Guarantee
28	West Bengal	WB	37	37	Letter of Credit

* As available on SHCIL's website

Note:

1. For State of Maharashtra, this is applicable only to Banks which are registered on the NeSL 10D platform. Click here
2. States & Union Territories for Digital E-Stamping, Click here
3. Please note the above article codes are made indicative for the purpose of implementation of electronic Bank Guarantee (e-BG) and the banks are advised to take views of their legal team before implementing.
4. The responsibility for payment of stamp duty lies with the Bank executing the document and therefore, NeSL is not responsible for any deficiency in payment of stamp duty. Bank has to choose the appropriate article code corresponding to the contract type.
5. The responsibility for resolving any dispute related to stamp duty between party to contracts, i.e. Bank and customer, lies with the Bank.
6. Also, if the Banks face any difficulties in determining the article codes or have any doubts regarding the applicability of the article codes to the agreement or regarding stamp duty, the Banks should approach to the concerned Collector of Stamps for adjudication.