

General SOP for e- bank Guarantee (e-BG)

Electronic Bank Guarantees (e-BG) streamline the traditional bank guarantee process by eliminating physical documentation and making the entire workflow digital. Here's an **end-to-end** overview of the standard operating procedures (SOP) for e-BG:

1. Application & Initiation

- The applicant has to submit a request for an e-BG to their bank with Unique Identification Number(UIN) of the department of Subsidiary and other relevant details viz Name of the legal entity PO reference, Tender ID etc. (To be notified by subsidiary).
- The bank verifies the applicant's credentials and assesses the guarantee requirements.

2. Digital Processing

- The bank generates the e-BG digitally, eliminating the need for physical stamp paper and signatures.
- e-BG is electronically stamped and signed using secure digital methods.

3. Hosting & Notification

- The final e-BG is hosted on a central repository, viz. **NeSL platform**.
- SFMS confirmation is not required in e- Bank Guarantees.
- Notifications are sent to all stakeholders, including the beneficiary and applicant.

4. Access & Verification

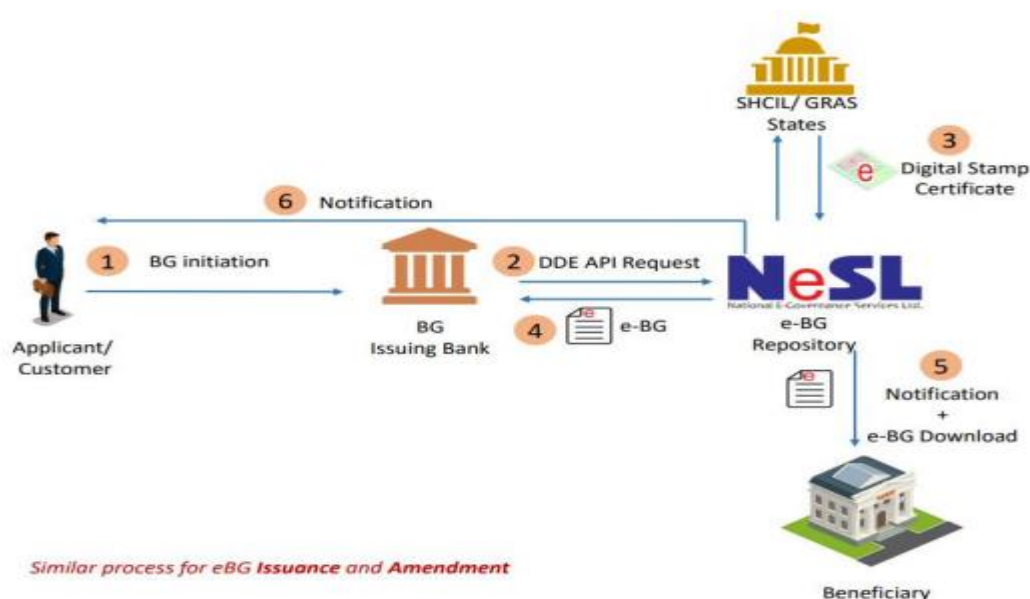
- Beneficiaries and applicants can access the e-BG anytime via the digital platform.
- The e-BG status (issuance, amendment, expiry) is updated in real time.

5. Invocation & Closure

- Beneficiaries can issue discharge letters or invocation advice through the platform.
- The e-BG lifecycle is managed digitally.

For further inputs may follow the link-= <https://nesl.co.in/e-bg/>

Flowchart for E- Bank Guarantee



UIN of CIL and subsidiary coal companies

<u>Coal Company</u>	<u>Unique Identification Number</u>
CIL	NCTGC2456P
ECL	NCTGC2515P
BCCL	NCTGC2458P
CCL	NCTGC2516P
WCL	NCTGC2501P
NCL	NCTGC2500P
SECL	NCTGC2461P
MCL	NCTGC2457P
NEC	To be notified

Format to be uploaded by Coal Company for the purpose of aid the applications to generate e-BG
On the letter head of coal company Notice

The Marketing & Sales Department of _____(Subsidiary Company Name) has extended the facility of e-Bank Guarantee to the customers/ vendors through National E-Governance Services Limited (NeSL) Portal w.e.f. _____2025 for contracts entered into with Marketing & Sales Department of _____(Subsidiary Companies name). While generating an e-Bank Guarantee (e-BG) in the NeSL portal via issuing bank, the following fields are required to be incorporated mandatorily

Sr.No.	Field	Description of Field	Mandatory / Optional
1	UIN*	UIN of the legal entity	Mandatory
2	PAN	PAN of the legal entity	Mandatory
3	Name	Name of the legal entity	Mandatory
4	Email ID	Email ID of the legal entity	Mandatory
5	Name of the Representative	Representative of the legal entity	Mandatory
6	Email ID	Email ID of the representative	Optional
7	Mobile Number	Mobile Number of the representative	Mandatory
8	Business Unit Code	Identifier of the department/Zones/Office	Optional
9	Contract Reference Number	PO reference, Tender ID etc	Optional
10	Relation to Contract	Options are :	Mandatory
		Debtor/ Beneficiary/Creditor	

It is requested to avail the facility of e-Bank Guarantee. This facility is alternate to the paper-based Bank Guarantee as financial coverage.