

## TECHNICAL PRESENTATION V - REGISTRATION MATTERS IN KARNATAKA AND E- INITIATIVES

### 8. Technical Presentation V - Registration Matters in Karnataka and E- Initiatives



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Karnataka Registration department is one of the oldest department in Karnataka dating back to 1856. There are 242 Sub-registrar offices performing registration and preservation of documents & 34 District Registrar Offices looking after registration of firms, societies and administration under this department. All the permanent records pertaining to registration of documents, partnership firms, societies and marriages are preserved in the respective offices since inception. The department has twin objectives - services and tax collection. The tax in the form of stamp duty and registration fee is collected from the common man in return of registration of documents. Inspector General of Registration & Commissioner of Stamps head the department.

The two major services provided by the department are registration service and information service. The registration of documents, marriages, firms and societies fall under the registration service. Certified copies and encumbrance certificate which notifies transaction and charges against properties comes under the Information services. The rules and laws behind the functioning of department are very authentic. Under these sets of rules, all instruments which create right, title or interest over immovable property like sale, gift, mortgage etc are to be compulsorily registered, while as the immovable property which does not create right, title or interest like general power of attorney, adoption etc are optionally registered.





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Stamp duty in respect of documents to be compulsorily registered contributes substantially for the revenue collection of the department. Optionally registered documents also offers huge potential for revenue collection. Hitherto, much organized efforts have not been done to collect stamp duty from these documents. The potential from these documents is estimated at **Rs.800 to Rs.1000 crores** from next year onwards. During 2011-12 an amount of **Rs.374 crores** was collected from documents that could be optionally registered.

### Kaveri- E-Governances Initiatives

Karnataka Valuation and e- Registration, with abbreviation KAVERI (2003), is the state's e-governance initiative aimed at automating the government services. It has considerably reduced the time taken for all the procedures of the department, says Prabhakar. The KAVERI Software is developed and being maintained by C-DAC, Pune on PPP model and implemented on BOT basis. ECIL & CMS computer Ltd are the BOT partners for implementing the KAVERI project. They have installed all the required hardware and provided manpower to operate and maintain the system.

### Main Features of Kaveri

- Automatic calculation of Market Value/SD/RF
- Automatic Indexing of EC data
- Scanning of Registered Documents and storing in CD's
- Search and generation of Encumbrance Certificate
- Marriage registration
- Society Registration and Filing
- Automatic generation / transmission of XML J-form files to SDC
- Generation of VMS bills for scanned pages
- Capturing Photo /Thumb impressions of parties through Web Camera /Thumb Scanner
- Generation of Reports

### Benefits of Kaveri Project

- Documents registered and delivered within 30 minutes
- Encumbrance Certificate/Certified Copy of document issued on same day
- Elimination of errors in copying the documents
- Reduction in the time of registration process
- Reduction in trips to offices by the public
- Reduction in the cost of services



## TECHNICAL PRESENTATION V - REGISTRATION MATTERS IN KARNATAKA AND E- INITIATIVES

- Secured storage of documents
- Easy to access & Speedy retrieval of records
- Electronic transmission of J-forms( Agricultural Information) to Bhoomi

### E-Stamping and Anywhere Registration

E-Stamping was brought in to eliminate fake manual stamp papers through online verification. E-Stamping system was introduced on pilot basis on 14-03-2008 and extended across Karnataka from 16-12-2009 through SHCIL. Post Offices, Syndicate Bank, Corporation Bank, Indian Bank, Apex Bank etc, are responsible for the sale of e-Stamps.

Another important e-governance initiative is Anywhere Registration. Anywhere Registration was introduced in Bangalore during July, 2011 on pilot basis in Gandhinagar registration district. Its service was extended across remaining 33 SROs under DROs of Jayanagar, Basavanagudi, and Rajajinagar & Shivajinagar from Nov, 2011. The department is also on the path of digitization. All the previous records are being digitized for preservation as well as for issuing it through online portals.

During the discussions, many officers were skeptical about PPP mode and the credibility of private agencies. There were also questions on the security features of the project. Shri Prabhakar made it clear that strict rules are in place to control private agencies. Beside e stamping, the documents registered will also have a two dimensional barcode which ensure security.



## ANNEXURES

### Annexure VI – Registration Matters in Karnataka and e-initiatives

#### I. Introduction

The process of registration was entirely manual till the year 2003, leading to a high waiting time and multiple trips to department offices for the citizens. The other negative implications of the manual process included high possibility of manual errors during registration and data entry, cumbersome process of retrieval of hard copy documents and possible damage and theft of document copies.

Hence in 2003, the department decided to computerize its services to improve the efficiency of administration and quality of service rendered to citizens. The services of the department were computerized through implementation of a software application named as 'KAVERI'. It was implemented in 2003-2004 and is operational across all the 243 Sub-Registrar offices and 34 District Registrar offices in the State. The primary objective of the software is to computerize the registration process, facilitate archival of registered document in form of scanned images and generate EC, CC and other reports from the data digitized as a result of computerized registration.

Subsequently the department has also successfully integrated the Kaveri Application Software with Bhoomi. 'Bhoomi' is a software application developed by the revenue department to maintain the agriculture land records in the state. The department has also been successful in implementing various other initiatives through the Kaveri application including Anywhere Registration, Anywhere EC, etc.

#### II. KAVERI

**Karnataka Valuation and e-Registration Initiative** - was implemented to automate all Department Services. Kaveri Software was developed by M/s C-DAC. The maintenance and periodic upgrade of the software is also being carried out by M/s C-DAC.

The computer systems and all other hardware required at each department office was supplied by M/s ECIL and M/s CMS who are also performing the maintenance of the hardware supplied, supplying consumables and providing data entry operators to assist in registration through the Kaveri application. The agreement with M/s ECIL and M/s CMS is based on BOOT model wherein a predetermined fee is paid per page scanned during registration of documents which will cover all the costs of services provided by the two vendors.

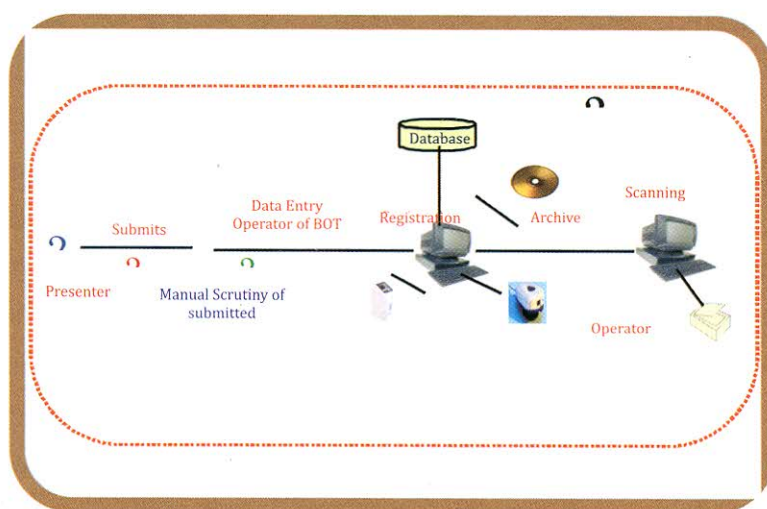
Kaveri application has various modules to support the following department services related to registration.



## ANNEXURES

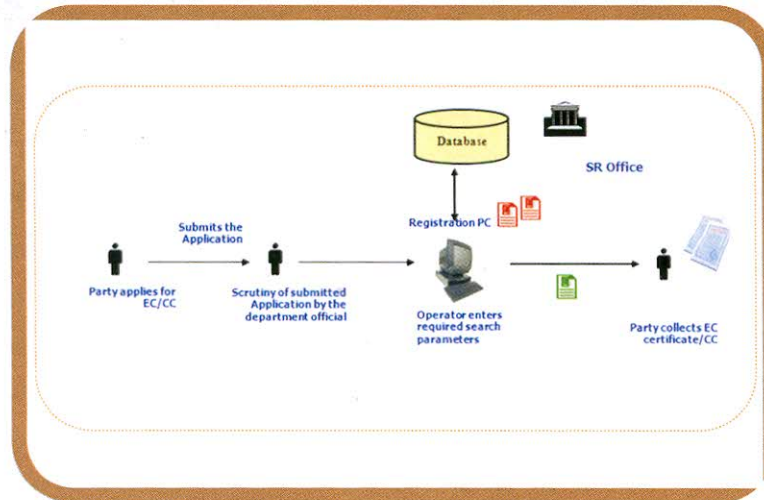
- ❖ Document Registration
- ❖ Marriage Registration
- ❖ Firm Registration
- ❖ Property Valuation
- ❖ Report Generation
- ❖ EC Search
- ❖ Scan Archival
- ❖ Vendor Management
- ❖ Court order data entry

The process of registration of documents through the Kaveri application in the department offices (SRO) is depicted below. The citizen/party physically submits the document to be registered at the SRO, which is first scrutinized by the Sub-Registrar (SR). The relevant data is then entered in to the Kaveri application, photograph and thumb impression of the parties are taken electronically and all the data is stored in the Kaveri Application database. The complete document is then scanned and written in to CDs for archival. Presently all the above data is not only stored in the local database in the SRO but also transferred to the central database at State Data Center (SDC) through the Karnataka State Wide Area Network (KSWAN) in order to have a centralized repository of all the registration data across all SROs.



Similarly the procedure for generating Encumbrance Certificates (EC) and Certified Copies (CC) of registered documents through the Kaveri application is depicted below. EC and CC information related to pre-Kaveri (before 2003-04) is still being searched manually through hard copy documents.

## ANNEXURES



The main features of the Kaveri application include:

- Complete computerization of the 5-step registration process with automatic fees and stamp duty calculations.
- Automated valuation of the properties.
- Storage of digital images along with thumb print.
- Digitization of encumbrance data (Index II Records).
- Secure and reliable Backup.
- Biometric login enabled for Authentication & Authorization of service.
- MIS report generation.
- Centralization of data at SDC.
- Generating online EC results during the property registration in Bangalore district.
- Scanning system with various image processing features.
- Bilingual interface (English and Kannada)

### I. BHOOMI KAVERI INTEGRATION

'Bhoomi' is a software application developed by the revenue department to maintain agriculture land records in the state. The Kaveri application was integrated with Bhoomi in the year 2006 and subsequently through the years the level of integration has been progressively increased to achieve tight integration and seamless exchange of data between the two applications.

The following features have been added as part of the Kaveri-Bhoomi integration:

- ❖ Survey No. Extent of the land, Name of the seller are being captured from Bhoomi during registration in Kaveri to avoid duplicate and fraudulent registrations.





## ANNEXURES

- ❖ Data on Government land, granted land, PTCL land, etc, which have been marked in Bhoomi, is also taken in Kaveri so that such land can be barred from registration.
- ❖ J-slips with information on transfer of agricultural lands is transmitted electronically from Kaveri to Bhoomi soon after registration. Kaveri transmits mutation notice to BHOOMI to help Tahasildar to print the mutation notice and serve it to the concerned parties. This feature avoids delay in mutation and eliminates human errors in manual J-slips.
- ❖ SMS service sends message on registration of the document and various stages of mutation to parties both in Kannada and English.

### II. ANYWHERE REGISTRATION AND ANYWHERE EC

The 'Anywhere Registration & Encumbrance' initiative aims to provide citizens with the freedom of availing department services at multiple offices by removing jurisdictional limitations. The Anywhere Registration and EC initiative was implemented across SROs in Bangalore Urban District in November 2011 and the department plans to progressively extend the initiative across all SROs in the state.

The significant feature of the initiative is that the citizen can register their documents and obtain EC in any SRO under a district. The entire registration data has been made available at a central location which is shared and accessed from all offices on a real time basis. There is no change in the operational procedure for registering the documents or obtaining EC. The information collected is further transferred to the central repository to support further access from all SROs.

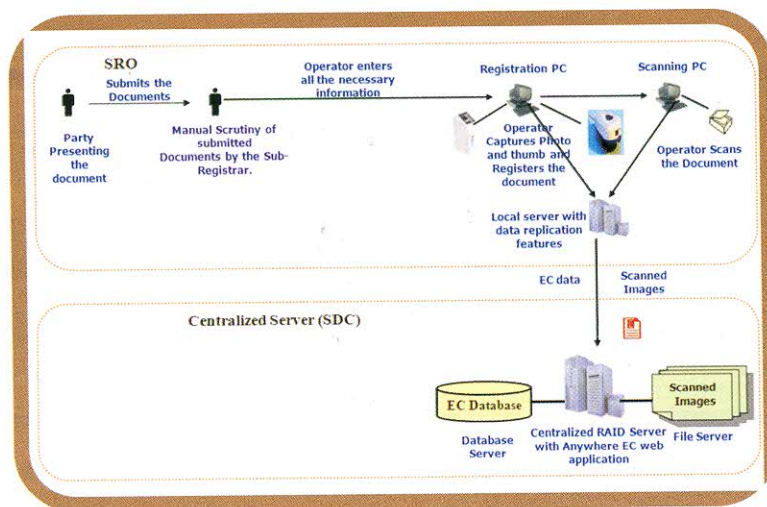
The aim of this initiative is to provide the following benefits to the citizens.

- ✓ The removal of jurisdictional limitations to provide the citizens with additional power through the right to choose the SRO within a district in which they can avail the department services.
- ✓ The citizens can choose the SRO that is convenient to them in terms of geographical location and accessibility, saving travel time, effort and money.
- ✓ Citizens can choose to get their registration work done in such SROs where the department officials are more cooperative, efficient and user friendly.
- ✓ The citizens can also choose the office with less workload to ensure faster processing.
- ✓ During disruptions in a particular SRO the citizens have the option of going to a different office to get their work done.



## ANNEXURES

The process of Anywhere Registration through the Kaveri application in the SROs is depicted below



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