

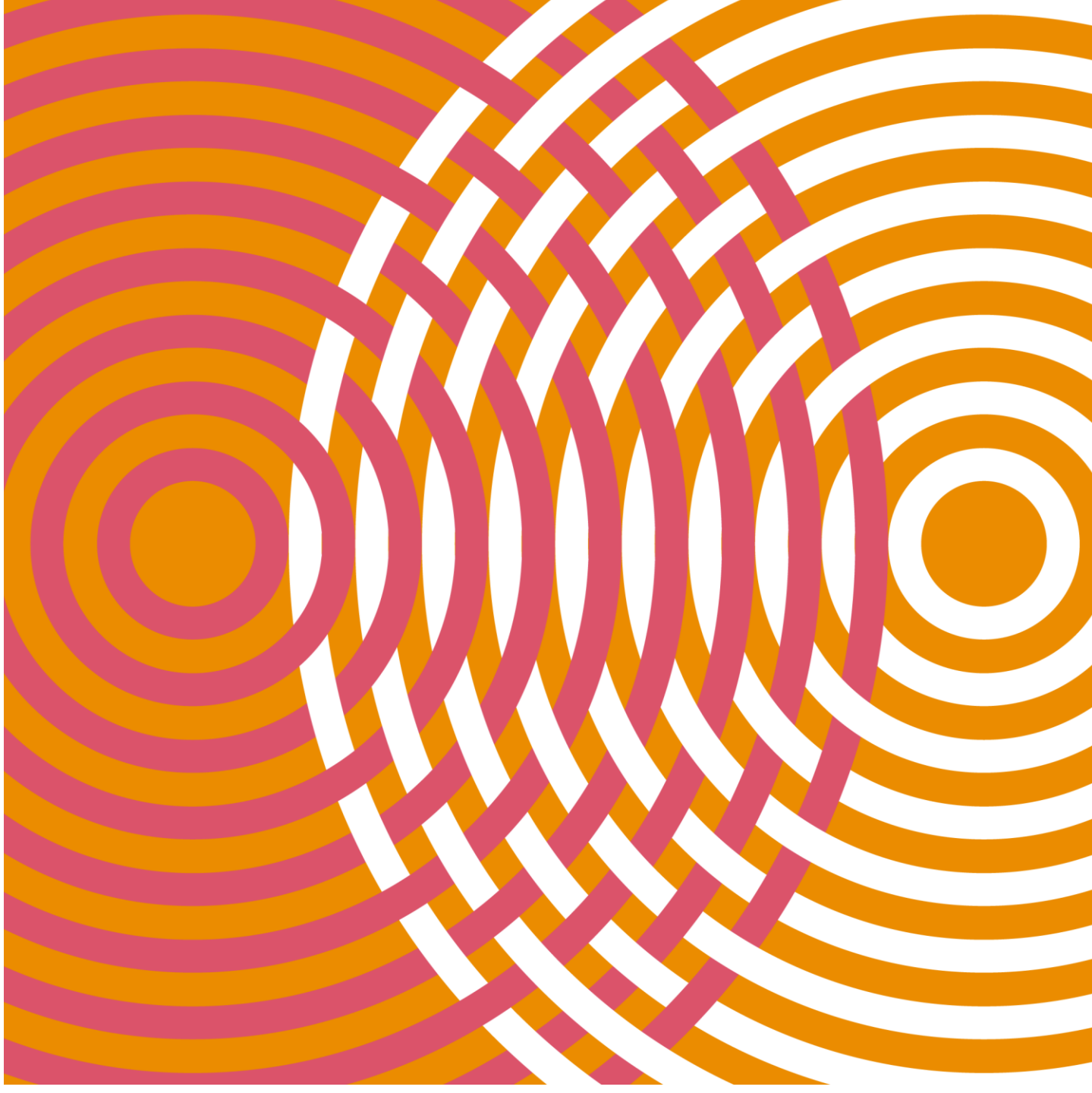
National Conference on Registration  
System in India

# Madhya Pradesh

18-19<sup>th</sup> July 2024

**M. Selvendran**

Inspector General of Registration & Superintendent of Stamps, Madhya Pradesh



# Challenges in registering documents

Ease of Doing Business Report – World Bank, 2019			
Indicator	2020	2019	2018
Starting a Business	136	137	156
Construction Permits	27	52	181
Getting Electricity	22	24	29
<b>Registering Property</b>	<b>154</b>	<b>166</b>	<b>154</b>
Getting Credit	25	22	29
Protecting Minority Investors	13	7	4
Paying Taxes	115	121	119
Trading across Borders	68	80	146
Enforcing Contracts	163	163	164
Resolving Insolvency	52	108	103
<b>Overall Ranking</b>	<b>63</b>	<b>77</b>	<b>100</b>

- *Ranked low for “registering property”*
- *Due to poor quality of titling status of land/property acquisition and consolidation of large land holdings remains a major challenge – industry, roads, irrigation projects, industries etc*
- *Impacts both citizens and the economy*

# Tale of two economic assets - Property Vs Stocks



- *Value of Reliance Industries shares traded between Rs 2196 crores to Rs 5332 crores per day*
- *Clear cut and undisputed information of every share/stock available – company name, share ID number, market price and owner of share*



Incomplete information on property ownership



Courts can overturn transactions

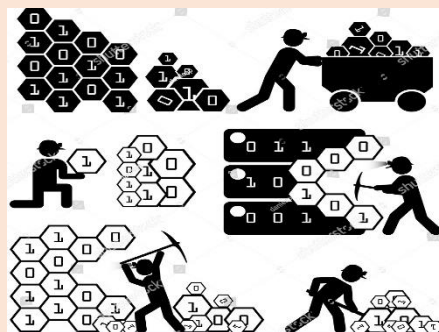
**Why we cannot purchase/sell even one square foot on land twice in one day?**



Need to interact with multiple verticals of government



Presumptive value of titles for property ownership records



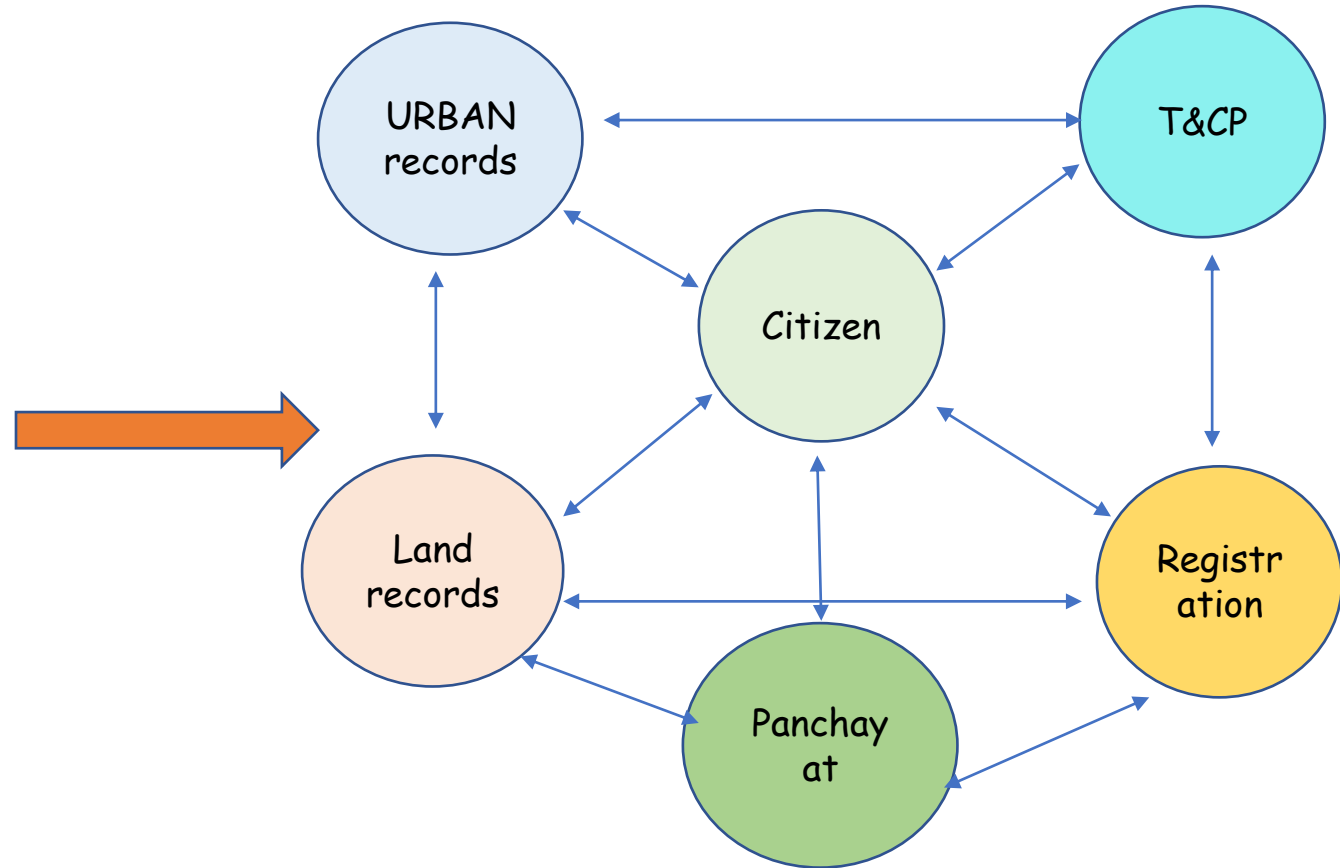
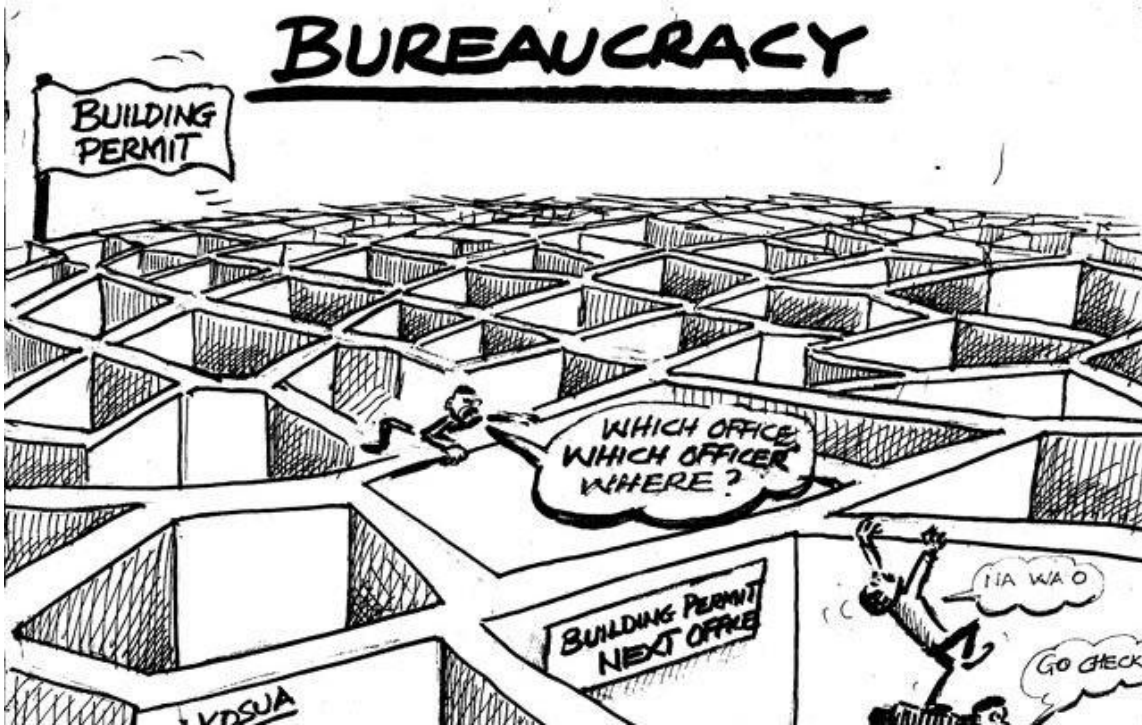
Significant efforts required to ascertain transaction history

# Digital Governance – a hype?.....



- *Most states have electronic systems for stamping and registration, yet, citizens face challenges in property related transactions!*

# Need for a citizen centric strategy.....



# Vision : Adopt a “Conclusive Titling” system for management of property records

<i>Parameter</i>	<i>Requirement</i>	<i>Strategy</i>
<i>Ownership</i>	<ul style="list-style-type: none"> <li><i>Digitize all available records</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Use of electronic process for management of land records, property records and registration process</i></li> <li><i>Digitize legacy records</i></li> </ul>
	<ul style="list-style-type: none"> <li><i>Create a secure, tamper proof and transparent system to manage property related records</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Use of Block chain platform for property records management</i></li> </ul>
<i>Area</i>	<ul style="list-style-type: none"> <li><i>Accurate and precise measurement of land/property</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Survey of land and creation of geo-referenced maps</i></li> <li><i>Use of a CORS based demarcation system for accurate, precise and reliable demarcation/survey of land/property</i></li> </ul>
<i>Location</i>	<ul style="list-style-type: none"> <li><i>Accurate and precise location</i></li> </ul>	
<i>Shape/Geometry</i>	<ul style="list-style-type: none"> <li><i>Accurate and precise measurement of land/property</i></li> </ul>	
<i>Process</i>	<ul style="list-style-type: none"> <li><i>Legal framework for land titling</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Enact law for implementation of land titling system</i></li> </ul>

# Madhya Pradesh's journey towards digital transformation

## SAMPADA 1 2015 till date

- *Stamping and registration done through electronic process*
- *Integration with*
  - *Land records*
  - *NeSL*
  - *RCMS*
  - *Treasury*
- *Used in all SRO*



## Learnings

- *Significant disparity in property related details – location/area/use*
- *Dependence on Service providers for registration*
- *Search report- time and effort intensive*
- *Related activities were done in physical mode – Collector of Stamps*
- *Visit to SR office is tedious*
- *SRO – office requires better facilities/modernisation*



## SAMPADA 2



# Digital Transformation enablers

## Legal enablers

- *Amendments in the Stamp & Registration Acts and Rules*
- *Legal status for electronic process and data management*

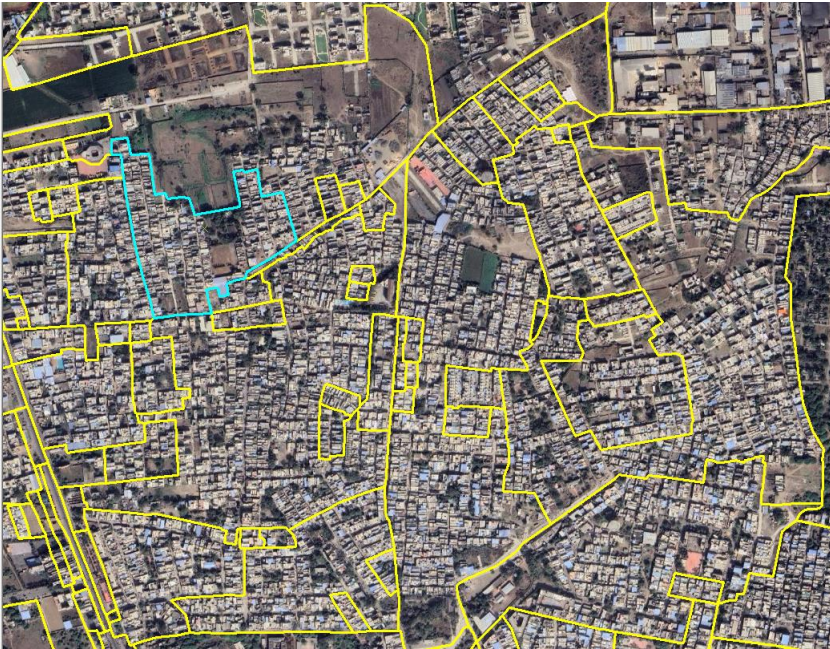
## Change Management

- *Training of staff, service providers & other stakeholders*
- *Public outreach*
- *Monitoring*
- *Grievance redressal*

## Digital Transformation

- *Paperless & Faceless registration*
- *Registration without office visit*
- *Guideline preparation*
- *Collector of Stamps court*
- *Data Analytics & AI*

# Geo-referenced Guideline Location (GL) maps



- *A guideline location represents a contiguous area with a common set of guideline values (market rates)*
- *Geo-referencing of all the GL locations in Madhya Pradesh has been done*
- *Module for change in area of GL available and used during annual GL revision activity*
- ***System Determines the geo-location of a property being transacted***

# Determination of stamp duty & regn charges

## Geo co-ordinates of a property

- *SAMPADA mobile app*
- *Geo-referenced cadastral maps*
- *Geo referenced urban property map*
- *“Drop pin” feature of google maps/mapmyindia*

## Property use type

- *Land records*
- *Municipal property tax records*
- *Electricity connection type*

## Stamp duty & Registration charge calculation

- **System calculates the duty & regn charges** based on information from data custodians
- *Citizen can make changes if data is incorrect*
- *Deviation report made available to SRO*
- *Decision taken by SRO on deviation report*

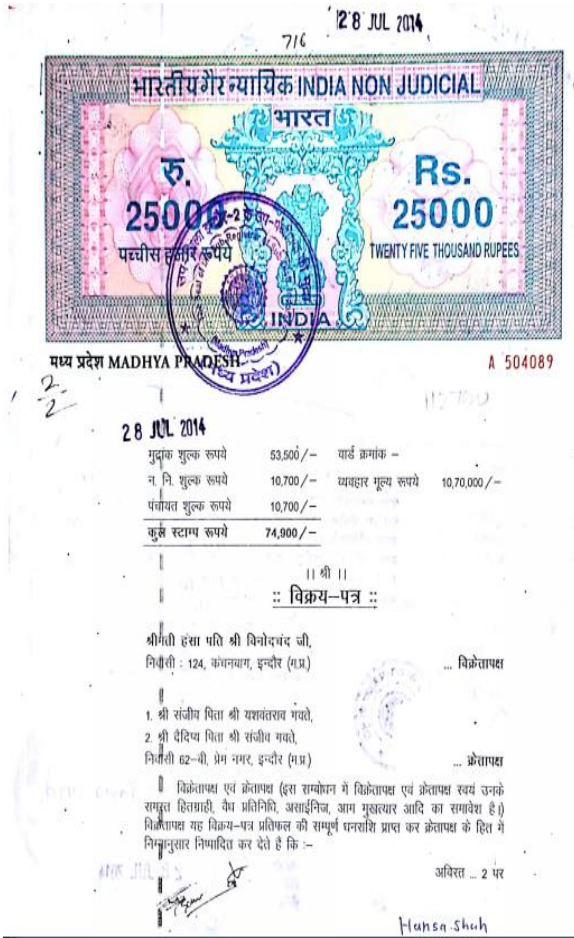
## Proximity to roads

- *Road network maps of govt*
- *Google maps/mapmyindia*

## Constructed area

- *Property tax records*
- *Land records*
- *Satellite image analysis*

# Legacy record digitisation



- *All documents registered in SAMPADA 1 have been migrated to SAMPADA 2*
- *Physical copies of documents (pre-SAMPADA 1) are being scanned and uploaded in SAMPADA 2*
- *Any document referred to in a registration process will require linkage to the legacy document*
- *Process in place for delivery of legacy document in 2-3 days of application*
- **Creation of document chains based on common transaction history**

# Mutation of ownership in RoR, charge creation and management

वर्ष: 2024-2025
1. भूमि के सिविल संबंधी मासिक 2. भूमि पर सूचना / वृत्त 3. अन्य अभिलेखितियां 4. वर्ष के दौरान कौलम संख्या (1) से (9) तक में प्रविष्टियों में सुधार के आदेश
12
न्यायालय तहसीलदार के प्रकरण क्र. 0609/अ-6/2022-23, आदेश दि. 01/06/2022 के अनुसार भू.अभिलेख अद्यतित
खसरा क्र. 204/2 में से रकबा 0.0400 को दस्तावेज क्र. MP43162024A1513521 दिनांक 29-APR-24 से गंगाबाई सौधिया को विक्रय किया गया
खसरा क्र. 204/2 में से रकबा 0.0400 को दस्तावेज क्र. MP43162024A1655794 दिनांक 28-MAY-24 से विक्रम सिंह को विक्रय किया गया
(यह जमीन सिंचित है)

- *Any charge created/removed shall be recorded on the original document as a stamp*
- *Integration with land records portal, revenue courts portal and property tax portal of local bodies leads to automatic case registration and charge creation in land records*
- *Integration with CERSAI, NeSL, Civil courts etc in process*
- ***Assists in updating information of the property post registration– ownership, charges, interests, rights, encumbrances etc***

# Paperless registration process

- **API based integration with 20+ Data custodians/Service providers**

## **Identity verification/KYC**

- *Individuals - Aadhaar e-KYC /PAN*
- *Legal persons -RoC portal/GSTN number/PAN for*

## **Property verification**

- *Agricultural land - Land records portal*
- *Urban properties - e-Nagar Palika portal*
- *Rural properties - Panchayat portal, SVAMITVA*

## **Photographs of properties**

- *SAMPADA mobile app*

## **Maps**

- *Digital cadastral maps from land records*
- *Pre-mutation sketch*

## **Link documents**

- *Legacy document digitisation*

**Do Not Seek Information already available with govt/data service providers/data custodians**

## **Document signing**

- *Electronic signing of documents*

## **Document delivery**

- *Electronic delivery and verification of documents*

# Mode of registration

## ***Office visit***

- *Token issue against booked slot*
- *Registered document to be delivered through email and whatsapp immediately after registration*
- *SR Office modernisation to be done*

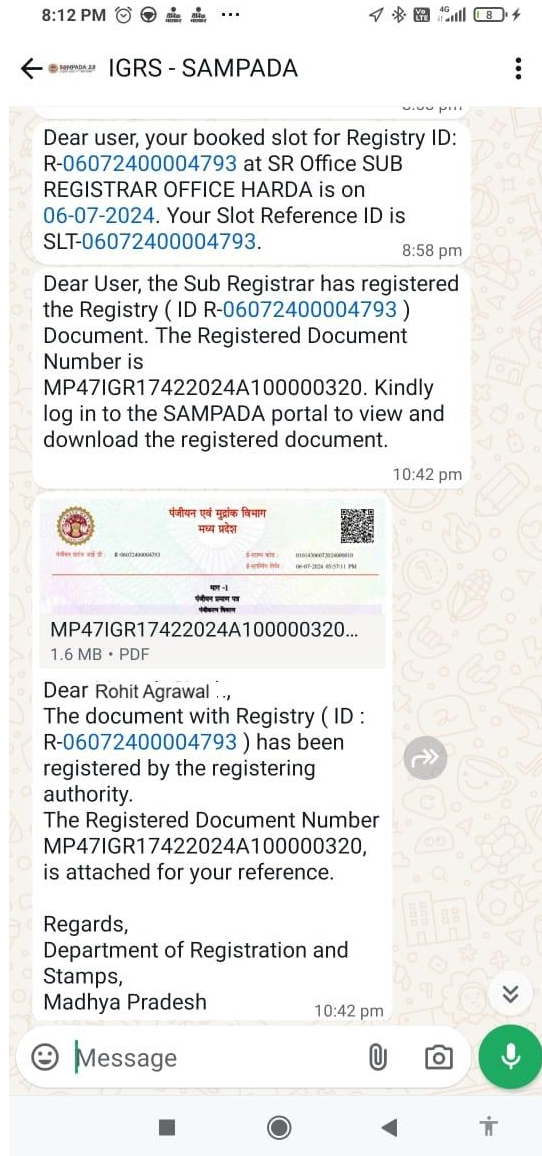
## ***Interactive video-KYC***

- ***Registration without office visit***
- *Parties appear before SR through VC (v-KYC)*
- *SR examines document, interacts with the parties and decides on registration of document*

## ***Non-Interactive video-KYC***

- ***Registration without office visit nor live interaction with SR***
- *Parties record video declaring document execution, verify each other and submit document for registration*
- *SR decides on registration based on examination of the submitted document and video*

# Dematerialisation of registered documents



- *Physical copy/Print out of document shall not be provided after registration*
- *Electronic version of document shall be delivered by email+SMS+whatsapp immediately after registration*
- *Verification of documents by use of QR code or use of “verify” feature in SAMPADA portal*



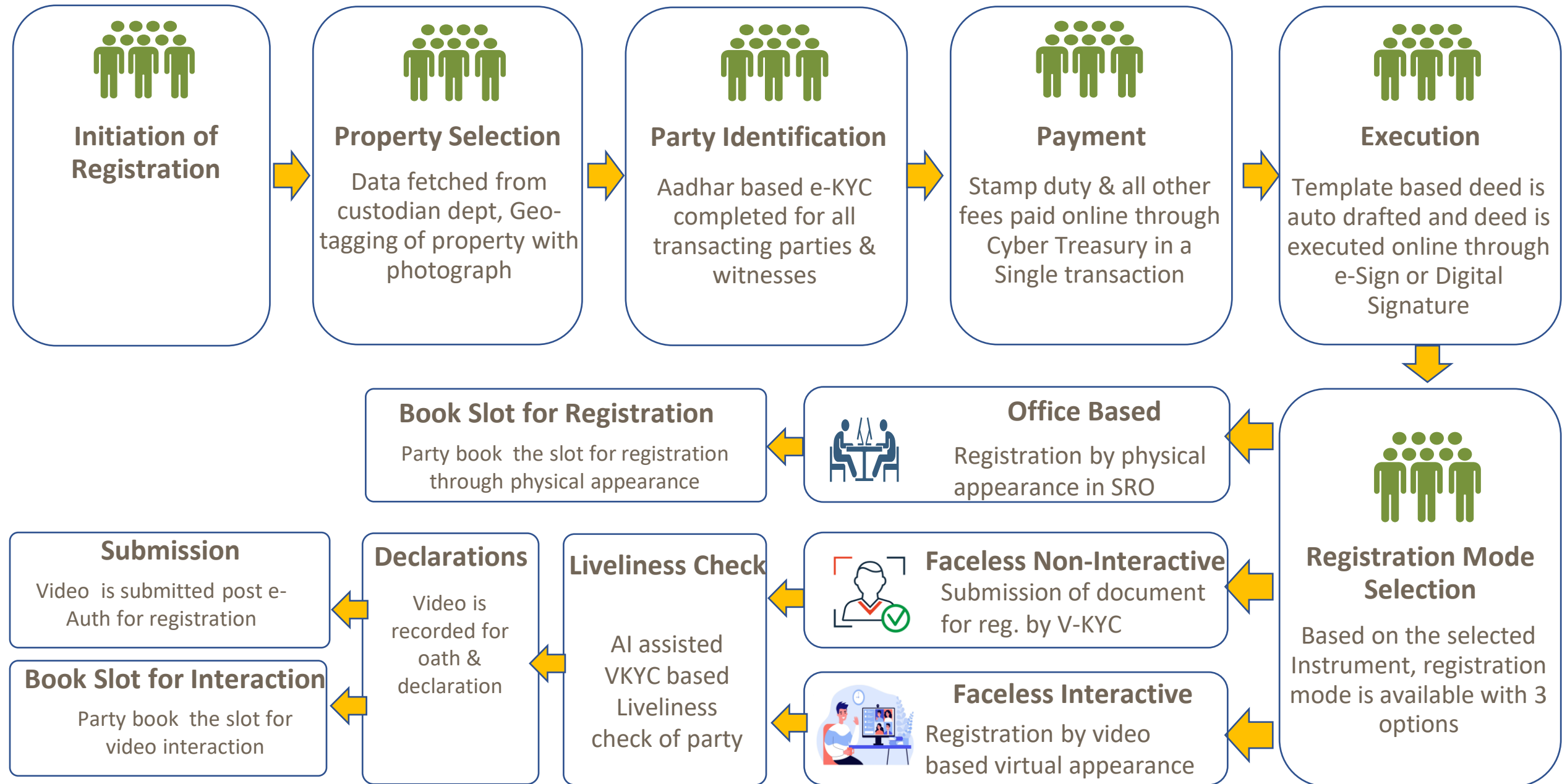
## **Collector of Stamps court cases**

- *Case management system module developed in SAMPADA 2 in which entire work flow is electronic*
- *As soon as document is impounded it is transferred to CoS court, a case is registered and party is given date and time for appearance/submission of reply*

## **Data Analytics & AI**

- *Determination of market value of properties during revision of GL rates*
- *Detection of under stamping/evasion of registration charges payment*
- *Performance management & Grievance redressal*
- *Preparation of deed templates*

# Sampada 2.0 Workflow





**POWER TO THE PEOPLE**

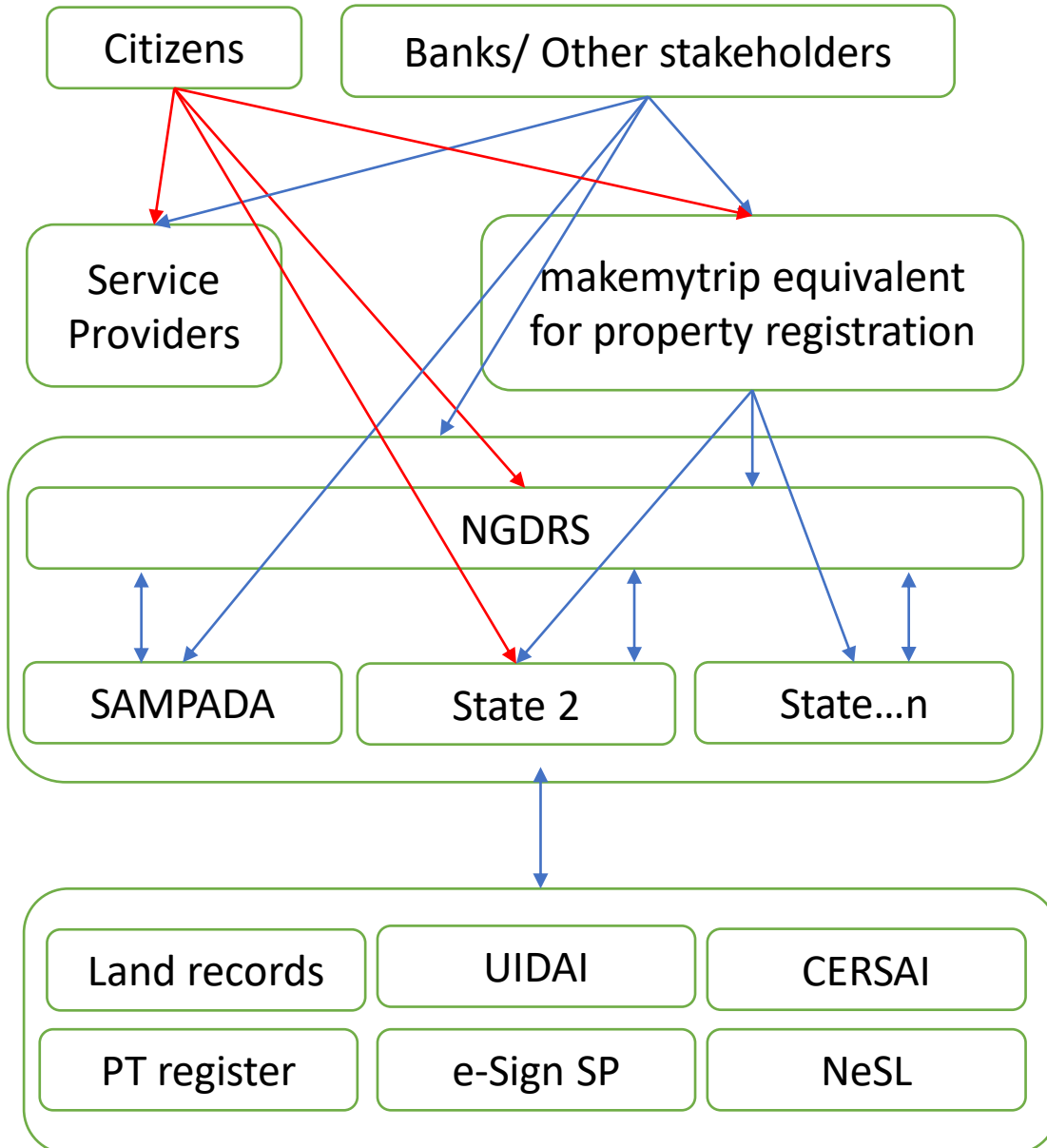


**S@MPADA**  
e-registry Portal — Govt. of M.P.

## **Interactive Video-KYC based Registration**

**Inspector General of Registration & Superintendent of Stamps, Madhya Pradesh**

# ***NGDRS based registration ecosystem***



- *Create an interlinked eco-system for stamping and registration*
- *Option for citizen to choose*
  - *Channel of registration*
  - *Mode of registration*
  - *Benefit of lower stamp duty due to differential duty in different states*
- *Information on property including charges, interests etc made available to citizen with less effort*

Theodore Roosevelt

IT IS NOT THE CRITIC WHO COUNTS...

THE CREDIT BELONGS TO THE MAN WHO IS ACTUALLY

**IN THE ARENA,**

WHOSE FACE IS MARRED BY DUST AND SWEAT AND BLOOD,

**WHO STRIVES VALIANTLY;**

WHO ERRS, WHO COMES SHORT AGAIN AND AGAIN...

**AND WHO AT THE WORST,**

IF HE FAILS, AT LEAST FAILS WHILE

**DARING GREATLY**



Thank You