

Concept Paper of Electronic Deed Registration Systems (e-Registration)

Background

Registration of deeds is one of two key services provided by Board of Revenue, Punjab to general public. The process of deed registration, not only ensures protection of critical property/land rights of individuals but also serves as one of the largest sources of revenue for provincial Government. In order to improve quality of service and to safeguard government interested, BOR Punjab has introduced two major intervention in the form of eStamp system and computerized Registration of Deed (ROD). However, due to an exponential increase in volume of services, during the last couple of decades, and different operational challenges, need for further improvements has been felt strongly. Some of the impediments/issues being faced by stakeholder in existing Deed Registration process include:

- Three different systems (i.e. e-Stamping, LRMIS, and ROD) are working covering parts of a larger system with only partial integration enabled.
- Due to disconnect between systems and the fact that some of the property/land rights records are still being maintained manually; it is common for field offices to not process a particular deed through electronic system.
- Similarly, parts of registration process are still executed manually, which limits the ability of supervisory tiers to have an accurate insight into performance and pendency at different field offices.
- A significantly high cost is associated with printing, administration and maintenance of security paper. Furthermore, limited accounting of special security papers is available for the consumption of authorities.
- In more recent times, it has become common place that pressure groups acting as local commissions, coerce the field office into assigning document numbers without going through a formal approval process. Resultantly, number of deeds are missing from government-controlled record rooms at districts which jeopardizes the protection of rights in case of lost instrument.
- Government has to incur high costs for physical storage of documents in its record rooms whereas the documents are still vulnerable to both natural and man-made disasters such as fire, floods, earthquakes and tempering.

e-Registration System

Keeping in view the challenges in existing system, BOR Punjab has decided to introduce an electronic system of automated deed registration. The objective of proposed new system is to overcome the shortcomings of existing process and further facilitate general public. Following process has been proposed for implementation of new electronic Registration System (e-Registration):

1. Citizen/Customer shall generate a challan for eStamp using the existing eStamping web-portal by providing basic particulars of transaction.

2. Citizen/Customer shall pay challan using any of the payment mechanism made available by BOR, Punjab (including physical visit to Bank of Punjab branch or ePay system as the case may be). Security paper shall be issued as per existing SOP. In future, Govt may discontinue issuance of security papers for same.
3. Citizen/Customer shall access the e-Registration portal (link to portal shall be made available on the eStamping web-portal as well as PLRA website for easy access).
4. First time visitor/customer shall create an account on e-Registration portal using his/her CNIC. This will allow him/her a way to see status of all tasks initiated by him/her later. Previous tasks shall be listed in a history section with status of each task qualified against the same.
5. Citizen/Customer shall initiate a Deed Registration request using his/her account by providing eStamp challan number. The system shall be electronically integrated with eStamping system. Only those challan will be allowed to go through which are marked paid in eStamping system and where CNIC of the citizen/customer matches the CNIC of buyer/seller in eStamp. Note: BOR may, at a later stage, permit authorized agents to enter/initiate a Deed Registration request for any customer/citizen. However, condition of paid challan shall remain mandatory for all transactions.
6. Paid challan number shall also be required to be provided for other fees/levies such as FBR 236-C, FBR 236-K, Service Charges for Computerized Mutations (where applicable). All of these shall be electronically integrated with corresponding agencies to ensure that only paid Challan are allowed through the system. Deficient Fee challans shall also be allowed to be entered. Initially challan for Local Govt taxes shall be allowed to be entered manually till the availability of an electronic system. It shall also be made mandatory as soon as the electronic collection system for same becomes operational. Reuse of Challan shall not be allowed in the system.
7. Customer shall select type of deed (sale, gift, mortgage etc.) and territory where property/land is located.
8. In case of computerized area/mauza, reference of Proof of Ownership for Sale (*Fard Baye*) shall be mandatory. System shall be electronically integrated with ownership record system to check the validity/authenticity of Proof of Ownership.
9. The system shall automatically load the information of seller(s) and property based on proof of ownership reference. No change shall be allowed in the same. In case any change is required, fresh copy of Proof of Ownership shall be required.
10. If the transaction pertains to a non-computerized area then user shall be required to enter complete particulars of the seller(s) and property. Scanned copy of Proof of Ownership shall be attached with the request.
11. Particulars of the buyer(s) shall be entered by the citizen/customer based on party's CNIC. If a past transaction exists in the system against a CNIC, then particulars such as Name, Father Name, Caste, etc. shall be automatically loaded by system against the CNIC entry.
12. Citizen/customer shall have the option of qualifying shares of buyers if multiple buyers are involved in a transaction.

13. Additional information of property/land shall be entered by citizen/customer including description of property (units located at north, south, east, west), particulars of super-structure, value of land, value of super-structure, etc.
14. Citizen/customer shall also have the option of adding any special conditions of contract or similar arrangements as deemed appropriate.
15. Once all the particulars of the transactions have been recorded, the customer/ citizen shall have the option of sending the request to Sub Registrar. The system shall check the request for all business constraints before allowing it to go forward (i.e. all challans have been added, particulars of buyer(s) and seller(s) are added, shares/area of sellers is equal to shares/area of buyers, fees paid are in accordance with Transaction Value, etc.).
16. Citizen/Customer shall have the option of previewing the final deed that shall be registered and shall have the option to change any part of it as needed. Draft deed shall have a print water marks of In-process (*Zer-e-Faisla*) to avoid misuse. Future version shall also require citizen to mark a declaration that all particulars provided are correct to the best of his/her knowledge and understanding.
17. Once the request for registering deed is forwarded to Sub-Registrar; no change will be allowed to instrument to customer. However, customer shall be able to view the status of document/instrument.
18. After submitting the request, citizen/customer can approach Sub-Registrar office for scheduling a visit for registration of instrument. Future versions shall enable the Sub-Registrar to schedule the visits in the system. Intimation to citizen shall be sent via SMS and/or email.
19. Sub-Registrar shall record the statements of the parties. Portrait pictures and fingerprints shall also be recorded electronically. Sub-Registrar shall satisfy himself as per SOP and decide the request as appropriate using his electronic fingerprints.
20. Once a deed is registered; system shall automatically assign it a *Bahi* Number & Document Number. Time stamp and identity of Sub-Registrar shall also be recorded. The final document/instrument shall be stored in the e-Registration system in electronic form. Copy of same may also be stored in physical *Bahi*.
21. Future versions of the system shall have the provisions of marking a deed impounded or cancelled for refund. eStamp shall be automatically marked consumed (called delisted).
22. Registered document/instrument shall become available for printing and issuance to citizen/customer based on a predefined template which shall include complete details of instrument, property/land being transferred, particulars of parties and conditions of contract.
23. Each document shall be affixed with a publicly verifiable QR code.
24. Citizen/customer shall have the option of requesting a fresh copy of instrument against a fee in future.
