

## PROCEEDINGS OF THE MEETING ON INTEGRATION OF LAND RECORDS WITH BANKS HELD ON 24.07.2018 AT BHOPAL

The Commissioner, Land Records (CLR), Government of Madhya Pradesh chaired a meeting with the representative of some major banks to commence the project "creation of Bank's charge on land records electronically" held at Central Bank of India, Zonal Office, Bhopal. A list of the participants is enclosed hereto.

CLR initiated the discussion by making the presentation about the process and features of Land Mortgage Module developed in the MP WebGIS Application of the Land Mortgage Module. The major discussion points are as given below:

1. **Bank User Creation:** CLR Admin will create 2 Bank Admin one being Verifier and other being Approver for creation of Bank Branch user. Bank Branch Manager who wishes to apply for mortgage in land records will apply as user to be verified and approved by Bank Admin.
2. **Branch Manager's Mortgage Application:** Authorized Bank Branch Manager shall login to <https://mpbhulekh.gov.in> portal.
  - 2.1 He will select the Survey number for mortgage application. All the survey numbers of that particular Khata with basic information Khasra Area, Owner name, address etc shall be displayed.
  - 2.2 If land has existing mortgage it shall also be displayed.
  - 2.3 Land Owner shall be Aadhaar verified. If it multiple owners at least one owner shall be Aadhaar verified provided bank has collected signed authorisation from other owners to mortgage.
  - 2.4 Branch manager will select one or many Khasra of the Khata to apply mortgage.

- 2.5 Branch Manager will enter loan account number, loan amount, loan sanction date in the respective field.
  - 2.6 A suggestion to add purpose of loan i.e crop loan, tractor loan, pump set loan, fertilizer loan house loan etc. shall be added. Bank shall provide the list of purpose as master.
  - 2.7 System generated Aadhaar authorisation consent, consent to mortgage will be generated which branch manager shall print. SLBC shall provide a common consent text to incorporate in the system generated form.
  - 2.8 Consent will be signed by land owner and counter signed by branch manager, scanned and uploaded in the WebGIS application. Signed copy shall be retained by bank.
  - 2.9 Branch Manager shall submit the mortgage application. Before submitting the requisite fee shall be deducted from bank's top up (wallet with WebGIS system) or payment can be made through payment gateway.
  - 2.10 Before submitting the application Bank Branch Manager shall give his Aadhaar based authentication.
  - 2.11 Bank Manager can submit one application at a time or select many applications and submit them in bulk after Aadhaar authentication.
  - 2.12 After submitting application a remark in Khasra a Remark "Land Mortgage application has been made by XXXXXX Bank is pending for approval" shall appear in the remark of Khasra.
  - 2.13 Mortgage will move to respective Patwari's bucket in WebGIS application
3. **Patwari's Verification:** Respective Patwari in who's jurisdiction Khasra fall will open the mortgage application.
- 3.1 Patwari as per his knowledge shall put his recommendation for approval, and shall forward the application to Tehsildar for approval.
  - 3.2 If Patwari has objection to mortgage he will put suitable remark as reason of objection and forward to Tehsildar.

- 3.3 If Patwari does not take any action within 3 working days the application will automatically move to Tehsildar's bucket for approval.
- 3.4 An e-mail and SMS notification shall be sent to Bank Branch manager about the Patwar's action.
4. **Tehsildar's Approval:** Respective Tehsildar in who's jurisdiction Khasra fall will open the mortgage application.
- 4.1 Tehsildar shall approve the mortgage. If he find and discrepancy he may reject the application with assigning the reason.
- 4.2 If Tehsildar does not take any action within 4 working days the mortgage application will automatically be approved.
- 4.3 An e-mail and SMS notification shall be sent to Bank Branch manager about the Tehsildar's action.
5. **Land Mortgage Removal:** Same above steps shall be followed for removal of mortgage as for application of mortgage. That means Bank Branch shall apply, Patwari will verify and Tehsildar will approve the removal of mortgage.
6. **Mortgage Removal:** Two options for removal of mortgage will be available
- 6.1 Option 1 : Application for removal of mortgage can be submitted online using e-KYC by both the bank and the bhumiswami. Subsequent to submission of the process for removal of mortgage will be similar to that for the creation of mortgage and the application decided.
- 6.2 Option 2 : Bhumiswami can apply for removal of mortgage separately. In such a case, the following process will be adopted.
- Patwari/Tehsildhar will receive affidavit for removal of mortgage by landowner. Patwari will submit his report and recommendation for removal of mortgage.

- Application shall move to Tehsildar's bucket. A Revenue case shall automatically be registered in "Revenue Case Management System (RCMS)".
- Notice to the interested parties including bank shall be issued from tehsildar's court.
- After hearing claims and objection of all the parties case will be decided by Tehsildar.

7. **Data to be recorded in the Land Records:** Information of the charge of mortgage will be made available in the public domain. However, details of the mortgage such as purpose, loan amount sanctioned etc will not be available in the public domain. This will however be captured and provided in the bank login, since this information is useful for decisions on extending additional credit to the bhumiswami on an land on which a charge of mortgage already exists. This can be implemented going forward and not on already recorded mortgages.
8. **Online submission of Form P-5:** Banks requested facility for online submission of Form P-5. It was agreed that if the signed P-5 form after self-attestation is scanned and uploaded by the bank official, it will be accepted. CLR stated that the use of e-sign for enabling submission of digitally signed documents shall be made available as soon as possible.
9. **Use of aadhaar related information:** The banks will comply with the provisions of the Aadhaar Act and guidelines issued by UIDAI while dealing with the aadhaar related information.
10. **User Fee:** No separate user fee is being charged for the services. However, it is understood that banks require certified copies of land records before sanction of loan and after sanction and record of mortgage in the land records. These copies are currently obtained by either the bank official or the bhumiswami visiting the tehsil office. Provision for download of certified copies of land records on payment of fees will be made available along with this module to increase ease of obtaining service by

the loanee and the lender (banks). The banks stated that this facility will be useful and reduce the efforts taken by banks to obtain the information.

10.1 Following versions of the Certified Khasra copies shall be made available to Bank Branch.

- Certified and digitally signed Khasra copy before application of mortgage application.
- Certified and digitally signed Khasra copy after mortgage application with remark "Land Mortgage application has been made by XXXXXX Bank is pending for approval".
- Certified and digitally signed Khasra copy after mortgage application with remark "Land has been mortgaged by XXXXX Bank on date XX/XX/XXXX for purpose of XXXXXXXXX".
- Banks shall pay the fee at the time of submitting application and shall be able to download the certified copies of the documents from the portal.
- User fee for the above 3 certified copies shall be as per the rates notified by of the CLR/Revenue Department, Government of Madhya Pradesh.

11. **Wallet System for online purchase of certified copies:**

The banks agreed to the top up/wallet system proposed by CLR. The banks requested that the wallet should be maintained at the level of the individual units applying for mortgage.

12. **Facility Roll out**

12.1 **Pilot Run:** Central Bank of India, HDFC, State Bank of India and Bank of Baroda Bank shall select one branch each in Jabalpur, Indore, Shivpuri and Hosangabad districts respectively to run pilot for 2 weeks, starting from 1<sup>st</sup> August. Lessons learnt and best practices shall be incorporated in the Application Module.

12.2 **Training:** After pilot run district-wise training shall be conducted for Bank Branch managers for the mortgage module. Training shall be done in the premises (with computer labs) provided by banks. Trainers and training material (in electronic form) shall be provided by WebGIS team.

12.3 **Full rollout:** As soon as training is complete in district final roll-out in that district will be done. A training and rollout calendar shall be prepared jointly by Banks and CLR team after completion of pilot run.

Meeting ended with appraising remarks towards Convenor SLBC and his team and the CLR for rolling out such a good project for the banks.

**Minutes approved by the Commissioner Land Records, Govt. of M.P.**