Computer-Aided Administration of Registration Department (CARD)

Introduction

CARD (Computer-aided Administration of Registration Department) project was originally conceived in August, 1996 and implemented at two test sites at Registrar Office, Hyderabad and Sub Registrar Office, Banjara Hills in August/September, 1997. Judging the project by its initial success and the immense potential it has in transforming the concept of public service, the Government decided to replicate it all over the State.

The CARD project aimed at the complete computerization of the land registration process in AP. The case highlights the problems faced by the citizens of AP before the implementation of CARD. The CARD Project provides a transparent method of valuation of properties and calculation of stamp duties, simplified the registration procedures, enhanced speed, reliability and consistency of the system. It reduced delays by replacing the manual systems of copying, indexing and accounting. Retrieval of the documents and obtaining copies is made instantaneous. The overall effect is a smooth public interface. A highly complex but user friendly CARD Software was developed by the team of National Informatics Centre, Hyderabad. The required hardware for implementation of CARD Project has been procured through A.P. Technology Services Limited, Hyderabad.

History

214 Sub Registrar Offices in respect of A,B,C category offices were inaugurated on 4-11-1998 and legal status was accorded to the CARD Project through "Act 16 of 1999" w.e.f.5-2-1999. After successful implementation of project in the above sites another 25 "D" category offices were implemented with the CARD Project and legal status was given w.e.f.1-11-2001. Finally the remaining 148 E& F category offices (each 74) were computerized and the legal status was accorded from 10-3-2002.

Present Scenario

The CARD system had been in the client server architecture with each Sub-Registrar Office having one server with standalone functioning. Later all the Sub-Registrar Offices were provided with network connection for obtaining the index data and MIS data to the central server. In the year 2011 Government have taken a decision to bring CARD into Centralized Architecture called CCA (CARD centralized architecture).

CARD was initiated to meet the following key objectives:

- Demystify the registration process
- Bring speed, efficiency, consistency and reliability
- substantially improve the citizen interface

These goals were to be achieved by:

- Introducing a transparent system of valuation of properties, easily accessible to citizens.
- Replacing the manual system of copying and filing of documents with a sophisticated document management system using imaging technology
- Replacing the manual system of indexing, accounting and reporting through the introduction of electronic document writing.

Benefits and Costs

Six months following the launch of the CARD project, about 80% of all land registration transactions in AP were carried out electronically.

The time required for services such as valuation of property and provision of certified copies of registered documents now takes 10 minutes instead of a few days as under the earlier system. ECs are now issued to citizens in a span of 5 minutes, using a system that searches through more than 15 years of records from over 50 offices. Land registration can be completed in a few hours, whereas earlier it took 7-15 days.

After factoring out the natural upward trend in nominal revenues, the CARD system has generated a modest increase in revenue. The growth rate in net revenue collected has gone up by almost 20%.

The main advantage of this system has been the awareness in rural public towards the benefits of ICT in important activities and so the public is demanding for more such projects at the rural level.

Procedure for Registration of Documents

The registration system is governed by antiquated procedure which include the laborious copying and indexing of documents as well as the unscientific space consuming preservation in ill-maintained back rooms (record rooms).

The tedious procedure and lack of transparency in property valuation resulted in the flourishing business of brokers and middleman who exploited citizens selling/buying properties.

The conventional 13-step registration procedure is complex and time consuming and beyond the comprehension of most of the citizen. It involves

Step 1: Ascertaining the market value of the property

Step 2: Calculating stamp duty, transfer duty and registration fee

Step 3: Purchase of non-judicial stamp paper

Step 4: Getting the legal document prepared

Step 5: Procuring the necessary certificate and enclosure to be enclosed with the document, as for example, no objection certificate from ULC (Urban Land Clearance) and PTA (Paths Transfer Application

Step 6: Presentation of the document to the SRO of the jurisdictions

Step 7: Security of the documents by the sub-registrar (SR)

Step 8: Valuation of the property by the SR, Calculation of the stamp duty (SD), transfer duty (TD) and registration fee (RF)

Step 9: Payment of deficit stamp duty if any

Step 10: Admission of execution by the execution before the sub-registrar and two witnesses

Step 11: Copying of the documents in the register books

Step 12: Posting of entries to two indexes (by name and property) accounts and reports

Step 13: Return of the document to the citizen.

The following is a brief account of the various service agencies involved in the above 13-step process.

a. **Stamp vendors:** 221 department counters and 300 STOs (Ex- officio stamp vendors), 2300 licenced stamp vendors

b. **Document writer:** Licenced 3900 Documents writer: Now any one can prepare a document without any additional payment of fee

c. **Registration agents:** Self employed individual or firms

d. **Registrations offices:** 387 Sub-Registrar offices

        28 Registrar offices

        6 Deputy Inspectors General Offices

        1 Inspector General Office

Limitations

As CARD system primarily deals with registration of immovable properties. It is essential to have a well-defined standard for describing the various types of properties. The absence of such of standard will effect the process of valuation search for encumbrance, detection of prohibited properties such as government lands, assigned lands, and surplus lands. Introducing the

standards in property description duly taking care of the following can further enhance the dependability and reliability of the system.

    a.   Natural changes in the classification of properties over a period of time, i.e. from Agriculture-Non-Agriculture. Plot-Houses/Apartments/Multi-storeyed building.

    b.   partitions/Merging of properties.

    c.   Different nature of right like Undivided share, Joint/Common rights and intersects on properties.

    d.   Lack of well defined (unique) identification (ID) rules for the properties, particularly for open plots, coupled with non-standard id's for house number and survey numbers, etc.

    e.   Inconsistent use of Ward and Bloc numbers of Local body offices with that of the other department like Census/Revenue etc.