

A case for

Guaranteed Titling System



a presentation by

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What ails our System

- No title records: Revenue records presumptive
- Deed Registration System: Registration doesn't convey title
- Urban records & Registration: separate systems
- Multiple handling agencies lack of coordination
- Old and outdated, incomplete and inaccurate cadastral records – graphical + textual
- Non updating : Gaps among various records



Where are we

- Insecure Title : Loss of GDP
- Title & Boundary Dispute : Costly litigation
- Single Task-Multiple Processes
- Land Records in pathetic condition
- Resurvey Not done in last 90 years
 - Records don't represent ground reality
- Difficult accessibility to public and interest groups
- Revenue centric



Solution.....

Guaranteed Titling System



Guaranteed Title System: components

- A public record of titles: conclusive
- Entries need to be always correct and true
- Entries in this record are guaranteed
- 3 Principles Curtain
 - Mirror

- Insurance

Torrens



Guaranteed Title: Pre-requisites

- Accurate description of property
 - Boundaries and location- Cadastral surveys
 - Unique ID
 - Unified graphical and textual data
- A central Register of Titles for all properties
 - final and conclusive
- Title Registration System
- Auto updating system
 - change in record integral to transaction (no mutation)



Action Needed

- Describe all properties accurately
 - Resurvey/ supplemental survey, unique ID
- Create Register of titles: two alternatives
 - 1. Systematic Titling
 - 2. Incremental Titling (A) Compulsory or (B) Parallel
- Provide 'conclusivity' New law
- Introduce Title Registration System New law
- Create unified delivery system one agency to handle 'records', 'registration' and 'survey'
- One system for all properties urban and rural, agricultural and non agricultural
- Re engineer the processes

A case for Guaranteed Title System



Challenges

New to India: not much of knowledge

Technology & Manpower limitations

High cost: Rs 20,000 Crs for the whole country

Long gestation period: 8 - 10 years for the country

Needs high political and administrative will -

Land is sensitive issue – High security for Digital data

Legal enactment – New law

Communication & Awareness

Legal changes: Necessity

- No record of Titles : caveat emptor
- **Revenue records presumptive -** Indian Evidence Act
- Registration of deeds Registrar to register whatever is executed
 - Indian Registration Act
- Transfer of Title by 'agreement/contract' and not by 'regtn'
 - Transfer of Properties Act
- Much information not in public domain

GPA, equitable mortgages, succession, etc

- Information in public domain dispersed- not easily accessible e.g. civil disputes, L.A. notifications, pending actions etc.,
- Dual role of Revenue Deptt protector of Govt lands and adjudicator of rights against Govt. Nemo debet essa judex in propria causa

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Legal changes: options

- Law: Two options
 - 1. Amend all the relevant Acts

Transfer of Properties Act, Indian Evidence Act, Indian Registration Act, RoR Act, Others – (L.A.Act, Negotioble instruments Act, Civil court Procedures, etc,etc)

- **2. Enact a new law with overriding provisions** AP Land Titling Act (under enactment)
- Enactment: Two options
 - Enactment by GOI –adoption by states
 - Enactment by state Presidential concurrence



How to go forward

- Declare National Priority : allocate resources
 - Rs 20,000 Crs in 10 years
- Enact the Law
- Take up large scale resurveys / supplemental surveys
- Set up admin infrastructure : National & State LT Authorities
- Rewrite processes : write software
- R & D and capacity building: set up National Institute
- Build awareness : create demand





Thank You

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A case for Guaranteed Title System



What is Bhu Bharati

- Every Square inch of land will be mapped and described
- Description of all the attributes of land and its owner
- Record of Conclusive Title Title Registration System
- Ownership recorded will be 'conclusive' not 'presumptive'
- Fool proof identity of property owner (Biometric)
- e-conveyance: <u>auto updation</u>
- Omnipresent and digital, integrated record
- Operated by a single dedicated agency
- Self financing mechanism
- Single Task-Single Process-Single Agency
- Citizen centric
- Leveraging the Modern survey technologies

A.P. Land Titling Act.

Objectives:

- Establishment, administration and management of a system of Title Registration of immovable properties.
- Maintenance of record of title by the state all the infm.
 effecting title of all properties recorded.
- Indefeasibility of title : conclusivity
- Maintenance of record in electronic form with an efficient security system.
- Creation of a Land Authority to administer the entire system.





Record of Title

- Register of Titles Three stage creation process
 - **Title Registration Officer** orders entries in undisputed cases. Disputed cases refers to LTT.
 - Land Titling Tribunal officer of Joint Collector rank to decide disputes referred by TRO + objections filed on entries in Register of Titles.
 - Land Titling Appellate Tribunal Senior civil judge-appeal against the orders of LTT.
 - Further appeal to High Court
- Register of Disputes All cases before LTT + appeals thereon.
- Register of Charges and Covenants Record of charges, all covenants & special rights etc.

RoT + RoD + RoCC = Complete record of title

Law for Guaranteed Land Title



Title Registration System

- On completion of Record of Title : Notification
 - Three years to file objections against entries in Register of Titles.
 - All transfers to be registered under this Act
 - Only Title holder to 'transfer'
 - Compulsory intimation of

Government assignments / alienations

Notifications/declarations/awards under L. A. Act.

Power of Attorney

All pending & arising civil suits/appeals in courts & tribunals

Conclusive evidence of title after three years





Conclusive Title

- Entries RoT in conclusive evidence of title
 (after expiry of the period for objection = 3 years)
- Auto updation
 - Changing the 'registry'- incidental to transfer
 - 'Sub division' to precede transfer (Licensed Surveyors)
- Electronic register to be authentic record
- Issue of extract of electronic record as at a particular point of time



Add ons

- Indemnification of entries Compensation-Torrens System
- E conveyance
- Private Intermediaries
- Bio-metric identification: IRIS diagram fingerprint

