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**INDIAN INSTITUTE OF PUBLIC ADMINISTRATION, NEW DELHI** 

**Session 2:** Digital India-Land Records Modernisation Programme (DI-LRM): A Public Policy Analysis

## Objectives

- To understand the transformation in the land governance management system in India.
- To develop insights about the important components of the DI-LRMP.
   To examine the current status of implementation of DI-LRM and also discuss the emerging issues and concerns in achieving complete digitisation of land records in India.

## **Outline:**

- Transformation in Land Governance Management System in India
- Historical backdrop towards Computerization of Land Records in India
  Components of DI-LRMP
- Progress of Components under DILRMP
- Issues in the Process of Implementation
- Public Policy Initiatives towards improving the implementation of DI-LRMP
- Conclusion and Policy Implications

**Transformation in Land Governance Management System in India** 

- ▶ India is one of the fastest growing economies in the world, but its potential can be further enhanced by improving the land governance system in the country.
- The manual system of maintenance and updation of land records practiced earlier resulted in poor and outdated land records.
- ► As a result, nearly two-third of all pending cases in Indian courts were related to property disputes.
- Millions of India's poor could not use their principal assets as collateral to borrow from the formal financial system.
- A large proportion of government land lied unused.
- ► Land hoarding by government agencies created artificial scarcity and was one of the main drivers of skyrocketing urban real estate prices.

Land ownership is broadly defined by the access to a land title. Land title is a document that determines the ownership of land. Having a clear land title protects the rights of the title holder against other claims made by anyone else to the property. However, land titles in India are unclear due to various reasons such as legacy issues of the zamindari system, gaps in the legal framework, and poor administration of land records. India's spectacular improvement on the overall index of Ease of Doing Business (EoDB) stands in marked contrast to the dismal showing with regard to the component of the index that relates directly to land.

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Land ownership in India, as determined by sale deeds(a record of the property transaction between the buyer and seller), is presumptive in nature, and subject to challenge.

Land records(consisting of property maps, sale deeds) are poorly maintained; they do not reflect the on ground position.

There is high degree of inaccessibility of the records by common citizen.

Policy responses have addressed modernisation and digitisation of land records.

•Land and its management falls within the legislative and administrative jurisdiction of the State Governments as provided under Entry No.18 and 45 of the State List(List II) of the Seventh Schedule to the Constitution.

•Land plays an important role both in rural and urban areas.

•Land being a State subject in the Constitution, the system of land record management varies from State to State, often even within a State, depending upon its historical evolution and local traditions.

Entry 18 "Land, that is to say, right in or over land, land tenures including the relation of landlord and tenant, and the collection of rents; transfer and alienation of a g r i c u l t u r a l l a n d; l a n d improvement and agricultural loans; colonization."

Entry 45" Land revenue, including the assessment and collection of revenue, the maintenance of land records, survey for revenue purposes and records of rights, and alienation of revenues."

# **Pre-Independence**

- •Indian Land record system originated during the Mughal period.
- •Dewan Todar Mal attempted to reform the system for the first time during Sher Shah Suri's reign.
- •Under the reign of Mughal Emperor Akbar, Raja Todar Mal, the then Financial Minister transformed the land revenue collection and assessment into a systematic practice by appointing a clerk in every village.
- •This system of maintenance of land records by Patwari is still prevalent in Indian sub-continent which was improved by the British and later by Govt. of India

#### Summary Settlements:-

- Settlements done by the British had three fold objects.
  - $\succ$  To assess land revenue.
  - $\,\blacktriangleright\,$  To decide who shall pay the sum assessed.
  - > To frame record of rights including rights of proprietor, lessee, mortgage, tenants etc. of each parcel of land.
- The maps prepared by young officers were done in haste having inaccurate measurements causing incorrect summary settlements.
- The first Land Revenue Act was passed in 1871 followed by the second Land Revenue Act of 1887.

#### **Regular Settlements:-**

- First regular settlement was made under the Land Revenue Act of 1887.
- During the fifth phase of settlements from 1902 onwards, complete re-measurement was done to correct old field maps known as the Bandobast of 1909-10.

•British inherited the institutional form of agrarian system from the Mughals and rationalised levy and collection of land revenue from landholders by conducting cadastral surveys to determine village boundaries.

•The original land survey in various parts of the country was carried out in the late 19<sup>th</sup> and early 20<sup>th</sup> Century(1880-1915) by old princely States and the British.

 Original cadastral survey did not take place in many NE States(Arunachal Pradesh, Manipur, Meghalaya)

A similar situation prevailed in the UTs(Lakshadweep, Andaman & Nicobar Islands, and Daman & Diu).

In many parts of Maharashtra, Odisha, Tripura and Chhattisgarh also, the survey & settlement operations had not taken place.

- •The survey was carried out with conventional survey techniques like cross staff and steel chain.
- •It was envisaged that re-survey would be done every 30 years, but for various reasons no large scale survey or resurvey was carried out .
- •Thus, the papers of survey records became inaccurate, very old, fragile, mutilated.
- •A large number of cadastral maps have been lost over a period of time.

# **Post Independence**

•After independence, the Govt. of India took a number of steps for land reforms, doing away with the intermediaries i.e. the Zamindars, imposed land ceiling on size of land holdings, redistributed land to the tillers, rationalised tenancies, took upland consolidation etc.

•Govt. of India initiated two Centrally-sponsored schemes in the mid-1980s; Strengthening of Revenue Administration & Updating of Land Records(SRA&ULR) and Computerization of Land records(CLR) to computerize the land records in the country.



(i) To usher in a system of real-time land records

(ii) Automatic Mutation

(iii) Integration of Textual and Spatial Records

(iv) Inter-connectivity between land records and registration systems

(v) To achieve the goal of integrated land information management system (ILIMS) •The SPA&ULR and CLR Schemes were rationalised in 2008 and the Deptt. of Land Resources implemented the National Land Records Modernisation Programme(NLRMP) since 2008 to modernise the land records management system, in the country with real time, tamper proof and transparent land records.

•The programme was revamped as the Digital India Land Records Modernisation Programme(DILRMP) from Centrally Sponsored Scheme to Central Sector Scheme with 100% funding from GoI with effect from 01.04.2016.

•To set-up a modern land administration system, the two main systems of the land administration viz. (a) land records management, and (ii) registration are proposed to be modernized and integrated with the help of modern technology.

#### **Historical backdrop**



GoI first introduced programmes focusing on computerisation of the land records in the 1980s:
 (i) Strengthening of Revenue Administration and Updating of Land Records (SRA and ULR) in 1987-88,
 (ii) Computerisation of Land Records (CLR), started in 1988-89.

□ In 2008, the DLR, MoRD merged the two land record computerisation schemes to launch the flagship National Land Records Modernisation Programme (NLRMP).

The NLRMP projected conclusive titling as the ultimate goal of land record modernisation.
 The NLRMP has since been revamped as the Digital India Land Records Modernization Programme (DILRMP) as a Central Sector Scheme with 100% Central funding w.e.f. 1st April 2016.
 The DI-LRMP was extended beyond 31.03.2017 to 31.03.2020 with change in the funding pattern.
 In 2020-21, DI-LRMP has been allocated Rs 239 crore, (377% increase over the RE of 2019-20).

Source: NCAER Report on Pilot Impact Assessment of The DILRMP, 2017, p.:17

- •The ultimate goal of the DILRMP is to usher in a system of Integrated Land Information management System(ILIMS) wherein all the information is available at one place.
- •DILRMP is one of the State-level Mission Mode Projects of the Digital India Programme of Govt. of India.
- •The major focus of the DILRMP is on providing improved citizen centric services to the land owners and other people.
- •An efficient land administration is essential for ease of doing business and hence for the faster growth of the country.

•Expert organizations like the Survey of India, NIC and Indian Space Research Organization(ISRO) etc. are being involved in imparting training to the master trainers, who in turn, train the Staff/UT Staff in survey methodology, digitization, GIS and ICT activities.

•DLR organises exposure visits to states which do not have a legacy of maintaining land records and lack of competence to modernise their land records, to other States/Uts which have demonstrated considerable success in implementing the project.

## 1. Computerization of land records including:

2. Survey/Re-survey and Updating of Survey & Settlement Records

**3**. Computerization of Registration

4. Modern Record Rooms etc

5. PMU and DILRMP cell for Capacity Building

Computerization of Records of Rights,

- Digitization of Cadastral Maps,
- Integration of spatial and textual data,
- State-Level Data Centres (SLDC),
- Pure Ground method using Electronic Total Station (ETS) and Differential Global Positioning System (DGPS);
- Hybrid methodology using aerial photography and ground truthing by ETS and DGPS;
- High Resolution Satellite Imagery (HRSI) and ground truthing by ETS and DGPS.
- Computerization of Sub-Registrar's Offices (SROs),
- Data entry of valuation details,
- Data entry of legacy encumbrance data,
- Scanning and preservation of old documents,
- Connectivity of SROs with Revenue Offices.

• Setting up Modern Record Rooms, Land Records Management Centres at Tehsil, Taluk, Circle, and Block Level

• Training & Capacity Building of the officers and staff implementing the programme.

## Major Components and activities under DI-LRMP (DI-LRMP-MIS 2.0)

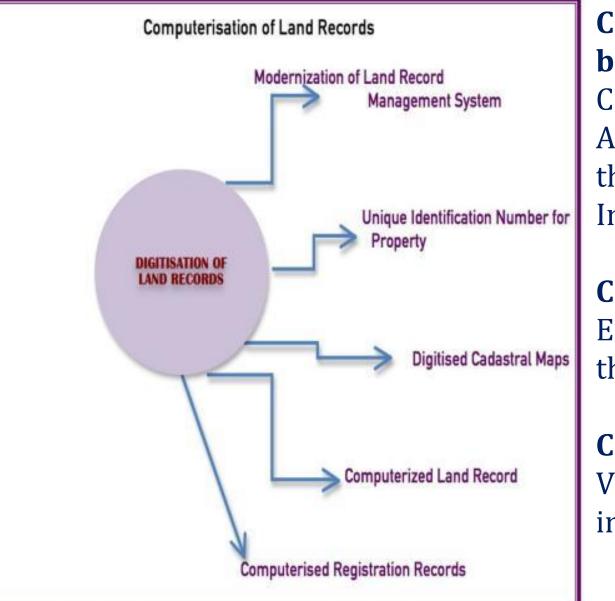


Component 1: Computerization of Land Records(CLR)Computerization of record of rights; (ii) digitization of(i) computerization of record of rights; (ii) digitization ofComponent 2: Computerization of record of rights (textual)and cadastral maps (spatial); (iv) data centres at state level.Sumponent 2: Computerization of Registration(CR)computerization of Sub Registrar Offices (SROs); (ii) DataComputerization of sub Registrar Offices (SROs); (ii) Dataentry of valuation details; (iii) Data entry of legacyModel of the second s

**Component 3: Survey / resurvey :** Survey/resurvey and updating of the survey & settlement records.

**Component 4: Modern record rooms** Modern record rooms / land records management centres at tehsil / taluk / circle / block level.

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## **Component 5: Training & capacity building** Creation of DILRMP Cells at Administrative Training Institutes and/or the Survey/Revenue/Patwari Training Institutes of states.

**Component 6: PMU** Establishment of PMU for monitoring of the programme

**Component 7: Core GIS** Village Index base maps from satellite imagery for creating the Core GIS Under the DI-LRMP of DLR, MoRD, government has achieved over 90% of digitisation of land records.

Out of the identified 6,55,959 villages, land records have been computerised in 90.1% or 5,91,221 villages across the country.

At least half a dozen states have achieved over 99 per cent digitisation including Tripura (99.89%), Tamil Nadu (99.76%), Karnataka (99.6%), Telangana(99.4%), Madhya Pradesh (99.2%) and Jharkhand (99.09%).

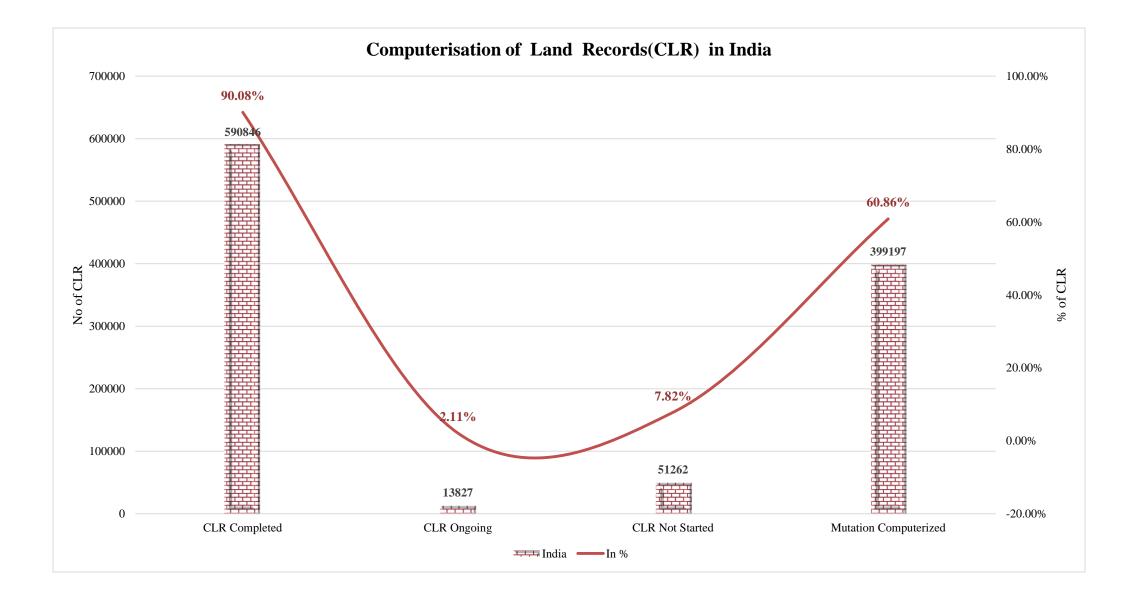
States like Odisha and Sikkim have achieved 100 per cent digitisation along with union territories like Dadra & Nagar Haveli and Lakshadweep.

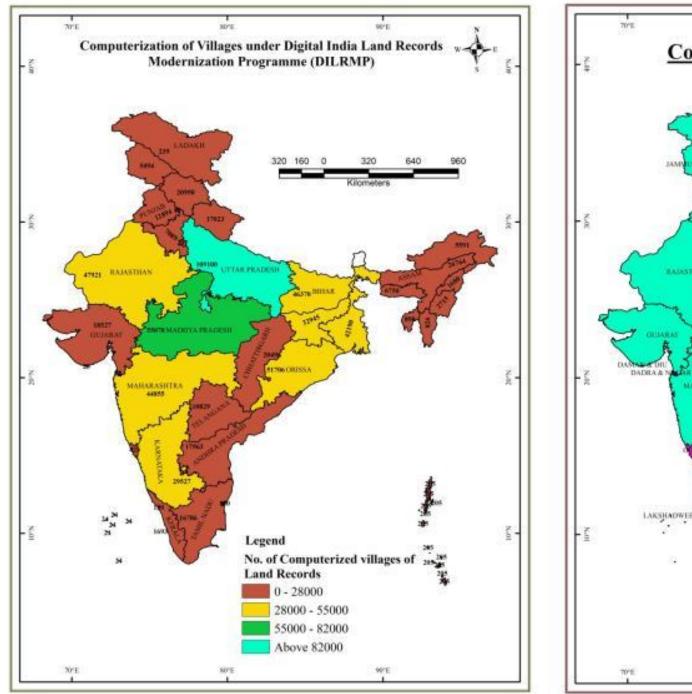
## **Record of Rights(RoR)**

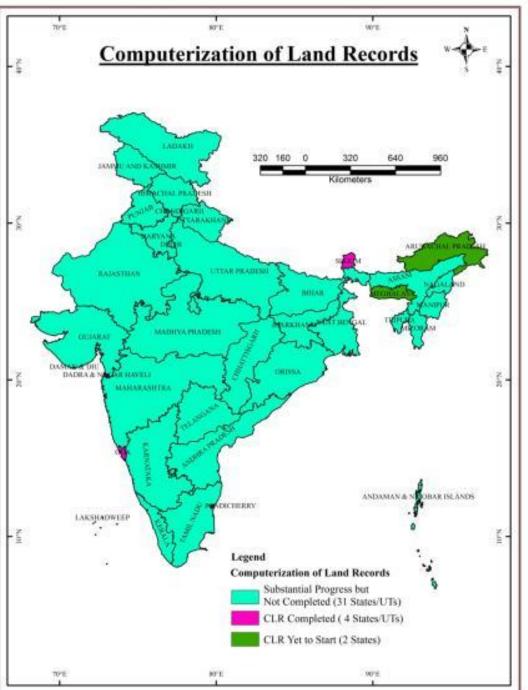
The RoR is the primary record that shows how rights on land are derived for the land owner, and records the property's transactions from time to time.

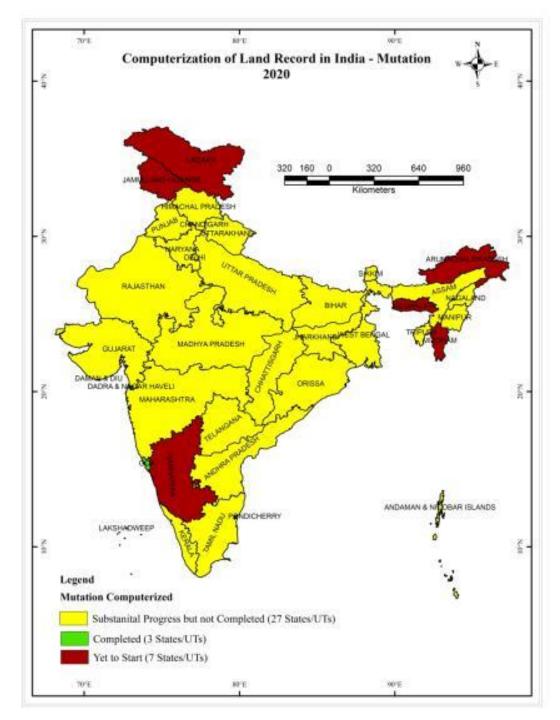
The real time updation of Record of Right (RoR) and maps has been done for only 22% of the villages.

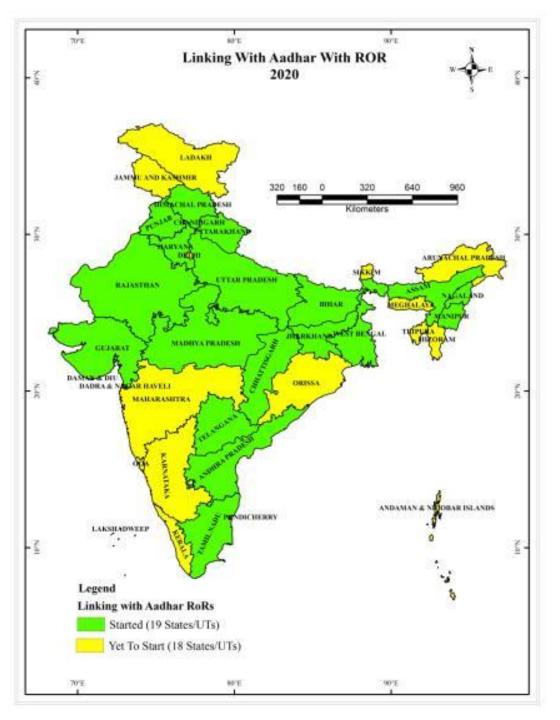
22 states/ UTs have started issuing digitally signed RoRs.
 Mutation records (recording the transfer of ownership)
 Mutation have been computerised for only 59% of the villages.
 This means that the remaining 41% of the villages do not have updated records with the current data on ownership.
 If the intent of digitising records is to have easy access to correct data, real time updating of property records becomes essential.











# **Implementation Mechanism**

•Since land and its administration is a State subject, activities envisaged under the DILRMP are implemented by the State Govt/UT administrations.

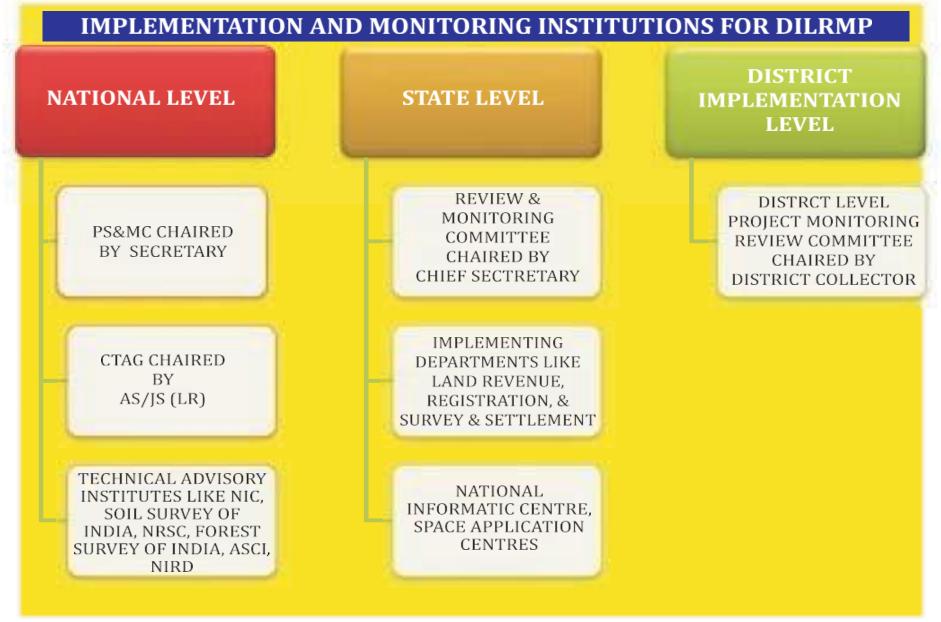
•The State/UT draw up projects to implement these activities, including a comprehensive training programme for their revenue, survey, registration officers and staff for effective implementation of the above activities.

•The officers are also trained in operating of the system including mutation and updating of land records, issue of authenticated copies of the RoRs along with map-to-scale, handling modern survey equipments.  At the State/UT level, Monitoring and Review Committees have been constituted under the Chairmanship of respective Chief Secretaries of the States for regular review of the programme.

•The District level Monitoring and Review Committees are constituted to review the progress of implementation of the programme at ground level.

 It submits report to the State-level Monitoring and Review Committee.

•A Core Technical Advisory Group(CTAG) has been constituted which includes, inter-alia representation, from expert technical organizations like Survey of India, Forest Survey of India, NRSC, NIC etc. to render technical advice and assist the DLR, GoI and the States/UTs in finalizing the costs norms.



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•The DILRMP has been conceptualized as a major system and land reform initiative that is concerned not merely with computerization, updating and maintenance of land records and validation of titles.

•But also as a programme it will add value and provide a comprehensive database for planning, development, regulatory and disaster management activities by providing location-specific information, while providing citizen services based on land records data.

### **Benefits of Digitisation of Land Records under DILRMP**

- Real-time land ownership records will be available to citizen.
- •Since the records will be placed on the websites with proper security IDs, property owners will have free access to their records without any
- compromise in regard to confidentiality of the information.
- •Free accessibility to the records will reduce interface between the citizen and the Government functionaries, thereby reducing rent seeking and harassment.
- •Public-private partnership(PPP) mode of service delivery will further reduce citizen interface with Govt. machinery, while adding to the convenience.
- •Abolition of stamp papers and payment of stamp duty and registration fees through banks, etc. will reduce interface with the Registration machinery.

- •With the use of IT inter linkages; the time for obtaining RoRs, etc. will be drastically reduced.
- •The single-window service or the web-enabled 'anytimeanywhere' access will save the citizen time and effort in obtaining RoRs etc.
- •Automatic and automated mutations will simultaneously reduce the scope of fraudulent property deals and hence will reduce land disputes.
- •These records will be tamper-proof.
- •This method will permit-e-linkages to credit facilities

- •Market value information will be available on the web-site to the citizen.
- •Certificates based on land data(e.g., domicile, caste, income, etc.) will be available to citizens through computers.
- •Information on eligibility for Government programs will be available, based on the data.
- •Issuance of land passbooks with relevant information will be facilitated.

# **Achievements and Benefits to Citizens**

- Easy access to computerized copies of Record of Rights(RoRs)Computerization of Record of Rights(RoRs) has been completed
- in 23 States
- Whereof 12 States are issuing RoR through Kiosk/Common Service Centre at Town/Village level(such as Lok Mitra Kendras in Himachal Pradesh etc.) or have made possible taking of printouts of the RoRs from the State's website anytime as records have been placed on the State's website.
- •25 States/UTs have placed RoR data on the State's websites; 17 States have digitised their cadastral maps with the result that these States are in a position to issue land records with maps.

# **Reduced interface with the government**

- •A major problem faced by the farmers in getting their land records has been the repeated visits required to see the Patwari or Tahasildar Offices where the officers were not available for one reason or the other.
- •Computerisation of land records with alternative channels of delivery has made obtaining of land records hassel-free with reduced malpractices.
- •17 States have stopped manual issuance of RoRs, 21 States/UTs have accorded legal sanctity to computerised copy of RoRs.

# Enabling States to provide guaranteed public services or integrated public services

- •Mee-seva of Andhra Pradesh is a pioneering effort in providing integrated services to the people at one window.
- •The Government of Madhya Pradesh is a pioneer in enacting Madhya Pradesh Public Service Delivery Guarantee Act-2010 to provide time-bound, right-based public delivery of services of a number of Departments at one place.
- •Many other States have also taken a cue from these states and have introduced these services.

The DILRMP has made easier to obtain other land-based certificates such as SC/ST/OBC caste certificates, income certificates, domicile certificates etc. due to easier accessibility of RoRs.

**Easy access to land information:** The spatial maps developed by Gujarat, Bihar and some other states overlaying various infrastructure facilities and the ownership details manifest the potential of data generated under DILRMP for easy identification of land for developmental projects.

The programme envisages setting up of Modern Record Room at Tehsil level and State data centres.

# **Integration with Registration**

- •Computerisation of registration and its integration with land records offices facilitate automated mutations, making property transaction efficient.
- Integration of Bhoomi-Kaveri by Govt. of Karnataka is one such example.
- •24 States have computerised their registration process and 14 States/UTs have integrated their Registration Offices with Revenue Offices.
- **Bank links:** Some States like Karnataka, Gujarat, UP etc. have provided access to RoRs to banks, leading to reduced time in transaction of bank loans.

# **Survey/Resurvey:**

- •Gujarat and Haryana have made progress in the resurvey of land, while Bihar, Odisha, Rajasthan and Maharashtra are at various levels of implementation of this activity.
- •The progress made by Gujarat in resurvey and creating updated cadastres brings out the fact that overlaying these cadastres with the maps pertaining to infrastructure and other facilities available in that area has considerable potential for facilitating decisions for identifying land for development purposes.

## Link to other sectors:

•Computerised land records data are useful for many sectors.

•Digitised cadastral maps/FMB and computerised Records of Rights are useful for effective delivery of crop insurance, fertilizer subsidy.

•The National Generic Document Registration System(NGDRS), an advance software for registration process, is enabled for automatic flow of information of high value properties transaction to Directorate of Income Tax, Ministry of Finance.

### **State Specific Issues in land administration & implementation DI-LRMP**

- The Standing Committee on Rural Development (2019-20) noted that the work under the programme is being completed at a slow pace.
- It recommended the Ministry to ensure expeditious completion of modernisation of land records in all states.
- Some States like Arunachal Pradesh, Meghalaya, Nagaland and Manipur (Partial) are not able to implement some of the components of DI-LRMP due to community ownership of lands and non-availability of land records with the respective governments.
- DLR has been putting in all efforts through regional review meetings and follow ups through field visits, D.O letters, emails etc. to resolve such issues.
- The positive outcome of the review meeting has been emerged and states like Manipur, Mizoram and Nagaland have started reporting progress on various components of DILRMP.
- It is expected that major activities under DILRMP would be completed in the entire country before the financial year 2023-24.

### Public Policy Initiatives towards improving the implementation of DI-LRMP

- **Creation of Unique ID for Land Parcel:**
- DLRs is contemplating to create Unique ID for land parcel in the country with international standard.
- Unique ID for land is essential for proper identification of properties and their accurate valuation.
- A parcel identification system provides a method for referencing land parcels or data associated with parcels, using a number or code instead of a complete legal description.
- It is important that the parcel numbering system allow the user to locate the parcel by means of the unique number.
- National Generic Document Registration System:
- DLRs has developed a National Generic Document Registration System (NGDRS) through NIC under the broad aegis of 'computerization of registration' component of the DILRMP to include requirements of all the States.
- Till date, this System has been launched in five States/UTs namely Punjab, Andaman & Nicobar Islands, Jharkhand, Manipur and Goa.

# **Best Practices in DILRMP**

# **Best Performing States in the implementation of DILRMP Projects**

| States  | DILRMP Projects  |  |  |
|---|--|--|--|
| Karnataka   | Bhoomi-the land records computerization project                      |  |  |
| Andhra Pradesh  | Mee-Seva-Andhra Pradesh  |  |  |
| Gujarat   | Resurvey of Land in Gujarat  |  |  |
| Haryana   | Resurvey under DILRMP-Haryana  |  |  |
| Maharashtra   | e-Registration in Maharashtra  |  |  |
| Tripura   | Tripura-Computerisation of land Records System under NLRMP           |  |  |
| Himachal Pradesh  | Himachal Pradesh-Computerization of Land Records System under DILRMP |  |  |
| Rajasthan   | Rajasthan-Dharaa app-a mobile-first approach                         |  |  |
| Jharkhand National Generic Document Registration System 'One nation O<br>Software' in Jharkhand |  |  |  |

# Karnataka-Computerization and Modernisation of Land Records-BHOOMI & its Integration with KAVERI

# **BHOOMI-the land records computerization project**

- Prior to computerisation, the land records in Karnataka were maintained by 9000 village accountants and were not easily accessible to farmers, as an accountant used to serve about 3-4 villages.
- •Mutation requests also took long time in finally altering the ownership details as requested by land owners.
- •Govt. of Karnataka started computerisation of land records in 1991 under the Bhoomi project, taking help from the computerisation of Land Records(CLR), a government of India Scheme.
- •The need for Bhoomi was felt since the manual Record of Rights, Tenancy and Crops(RTCs) were prone to tampering and destruction and the timely availability of village accountants was not certain, leading to harassment of the farmers.

•The Bhoomi Project began in the year 2000 with basic objective of digitisation of manual Records of Rights, Tenancy and Crops(RTCs) which is the main document recognised for identification of ownership /occupant and for reclaiming rights and liabilities of any agricultural land.

- •The Bhoomi project was developed by NIC.
- •After the data entry of the manual RTCs was completed on 'as is what
- is' basis, the verification and validation digitised was done by the Revenue Officials.
- In order to make best use of the computerised records, the State Govt. banned the manual issuance of RTCs in 2002, through the amendment of the Karnataka land Revenue Act, 1964.
- •The State govt. decided to recognise only the computerised land records and RTCs duly signed by the authorised signatory.

•At present, nearly 2 crore manual RTCs have been digitised and the Bhoomi software is the only platform for updation of land records.

All the taluka/tehsils have a project site for this purpose.

•Since inception of Bhoomi, approx. 15 crore computerised RTCs been issued to farmers.

•Annually 10 lakh mutations are carried out out through Bhoomi software.

•RTCs and mutation copies are issued to the citizen on a nominal charge of Rs.10/- per RTC and Rs. 15/- per mutation copy at the land revenue and RCT kiosks.

RTCs are also being issued at 892 Atalji Jana Shehi Kendras & various tele centers, apart from the 203 RTC kiosk across the state.
There is a state level user charges committee headed by the principal Secretary, Revenue Dept. to fix the user charges.
To make mutation transparent and easy, the State government has set up dedicated Bhoomi application Kiosks for receiving mutation requests.

- •The software controlled process prevent arbitrariness in the timely completion of mutation requests, because of the following features:
- •Dedicated Bhoomi application kiosk for receiving mutation request based on Request-cum-acknowledgement concept
- •Software controlled checks for acknowledgement of submission of supporting documents at Kiosk.
- •Bhoomi uses Biometric Device for effective security to access the Bhoomi software & approving the mutations & thereby ensuring accountability at every stage.

- The software automatically generates transactions and mutation number.
- •First in First out(FIFO) number has been adopted in disposing of the mutation cases to ensure that the revenue deptt. officials do not delay or favour people in carrying out the mutation.
- •The MIS reports make it possible to track the time taken in completing the mutation process in each case.
- •The reports also make it possible to point out the officer-wise pendency and ranking of districts/taluks on the basis of efficiency in completing the tasks.

Integration with other services

The State has integrated the Bhoomi data base with other system and Departments as follows:-

Registration Dept: Bhoomi – Kaveri Integration

Survey: Bhoomi – Mojini Integration

\* Land Acquisition: Bhoomi–Land Acquisition Integration

\* Banking : Bhoomi – Bank Integration

# **KAVERI-the Registration Process**

- The Kaveri software which has been developed for registration, uses data from Bhoomi data base;
- Kaveri software uses data from BHOOMI database during the registration process itself for the registration of all properties for which RTC database is available.
- Only current owner, whose data is available in Bhoomi database can transfer the rights.
- No transfer of rights are allowed on Prohibition of Transfer of Certain Land(PTCL) Act, 1978(Land Granted to SC/ST).

- This makes it possible that no sale, pledge/mortgage transactions are allowed on Govt. or Common Property Resources(CPRs).
- It ensures that only the current owner, whose data is available on Bhoomi data base can transfer the rights.
- It also ensures that there is no transfer of RoRs, on land settled with SCs and STs.
- It also facilitates to check that any order of the court on some registering parcels are complied with.
- With the integration of Bhoomi and Kaveri, the mutation transactions are initiated automatically and the notice for mutation is generated by the next date.

### **Integration of Bhoomi with the Survey System**

- The integration of Bhoomi with the Survey Dept. within MOJINI software has also been achieved.
- The Survey Dept. uses data from the Bhoomi projects
  - MO INI software of survey department uses/consumes BHOOMI data to prepare pre-mutation sketch (PMS /11-E sketch) for measurement / identification of land before registration for the benefit of prospective buyer.
  - Pre-registration sketch avoids future litigation & assures the prospective buyer of certainty of the land (extent & location) he is going to buy.
  - With this, there is synchronization between textual data (RTC) and spatial data (11-E sketch) & simultaneous updation of RTC and survey records with the help of integrated Mutation Podi (IMP).
  - Bhoomi has also been integrated with the Integrated mutation Podi System (IMP) to achieve both mutation and podi (plotting/division of land transacted in survey records) in one shot, to ensure each owner/occupant has separate RTC.
  - Survey records match with RTC.
  - Bhoomi land acquisition integration facilitates in bringing tight integration between BHOOMI and land acquisition activities which helps in maintaining updated land records and helps in preventing wrong notification due to volatile nature of data & avoids procedural mistakes.
  - This integration avoids acquisition of same piece of land more than once resulting in payment excess/double compensation.

### **Bhoomi-Bank integration**

- •Farmers and bankers faced a number of difficulties in credit advancement process in the Banks under the system of manual records.
- •To overcome these problems, the integration of banks with Bhoomi records was taken up with the objective of automatically initiating mutation transaction in BHOOMI, based on the online requests raised by bank branches either to add or remove liabilities.

#### **Before Integration**

- Repeated demand for fresh RTCs from farmers by Bank.
- Banks force farmers to obtain NOC from all other Banks with in a specific area before disbursement of loan.
- Delay at the time of entry of encumbrances in RTC Farmer has to visit 5-6 offices that too multiple times.
- Failure in timely disbursement of farm credit & excessive delay, usually taking months for updation of credit information in the RTC.

#### **After Integration**

- Credits of all Financial Institutions (FIs) of pledge are entered without fail in ---- TRCs
- Bank need not insist for NOC from all FIs as all encumbrances are recorded in Bhoomi records
- No cross lending TRCs becomes one referral point for all agricultural lending crop loan as well as term loans
- <sup>3</sup>/<sub>4</sub> reduction in time taken for updation of rights & liabilities details in TRCs.
- Substantial reduction in man power required.
- Reduced litigation increased benefits to FIs & farmers.

# Breach of Bhoomi bank Integration(2012-2013 to Jan 2015)

| Sl. No. | BANK NAME                         | No. of Branches | No. of Transaction |
|---------|-----------------------------------|-----------------|--------------------|
| 1.      | STATE BANK OF INDIA               | 254             | 75405              |
| 2.      | CANARA BANK                       | 686             | 32859              |
| 3.      | STATE BANK OF MYSORE              | 472             | 44757              |
| 4.      | KARNATAKA XIKASA<br>GRAMEENA BANK | 170             | 8725               |
| 5.      | VIJAYA BANK                       | 324             | 7099               |
| 6.      | SYNDICATE BANK                    | 640             | 6772               |
| 7.      | PRAGATI KRISHNA GRAMIN            | 639             | 38880              |
|         | BANK                              |                 |                    |
| 8.      | CORPORATION BANK                  | 264             | 1396               |
| 9.      | KARNATAKA BANK LTD.               | 211             | 1266               |
| 10.     | OTHERS                            | 1191            | 3878               |
|         | TOTAL                             | 4851            | 221037             |

Source: DLR(2020) Best Practices in Digital India Land Records Modernisation Programme, Chapter 2:10)

# **Ongoing Activities**

 Redevelopment of Bhoomi software christened as "NAMMA BHOOMI" based on a centralised architecture using state-of-art technology

Development of New Land Acquisition software based on LARR, 2013.

Revenue Court Module linking AC/DC offices with Bhoomi.

- •Software to monitor all Revenue Court Cases
- •Software to handle Conversion of Land.

### **Conclusion and Future Policy Direction**

- The implementation of this programme is a complex, sensitive and voluminous work, involving cumbersome and time consuming processes.
  Gestation period of completion of the various activities/components of this programme is relatively longer as compared to other schemes.
- During 2019-20, fund release was permitted only on reimbursement basis upto 31.12.2019. However, a mobilization advance upto 30% was allowed (only for first installment during 2018-19) and subsequent installment on reimbursement basis only.
- Due to this change, very few proposals were received from the States/UTs which impacted release of fund as well physical progress under the scheme.
- Now, Department of Expenditure has approved the restoration of funding pattern from re-imbursement basis to advance basis and also restored the components like Programme Management Unit (PMU), Survey/ re-survey and Core GIS w.e.f. 03-01-2020.

•With this I come to an end of the session on Digital India Land Record Modernisation Programme: A Public Policy Analysis and leave you with few questions which you will find easy.

•Thanks for watching the video.

# **Quiz Question**

Q,1. When was the National Land Record Modernization Programme launched?

- (a) 2008 (b) 2014
- (c) 2016 (d) 2020
- Q. 2 What are the major components under Digital India Land Records Modernisation programme?
- a. Computerisation of Land Records
- b. Map Digitisation
- c. Modern Record Room
- d. Survey or resurvey
- e. Sub-Registrar Office
- f. None of the Above
- g. Both a,b,c,d & e
- Q.3 Which Indian States/UTs have achieved 100 per cent land record digitisation?
- a. Odisha
- b. Sikkim
- c. Dadra & Nagar Haveli
- d. Lakshadweep
- e. None of the above
- f. Both a, b,c & d

# Readings

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Department of land resources, Ministry of Rural Development, Government of India(2017), Report of the Committee on State Agrarian Relations and the Unfinished Task in Land reforms, June 8.



# Thank you

