

Doing Business : Registering Property : Mumbai

Registering Property in Mumbai- Response on 22nd Feb 2018

#	Procedure	Time to Complete	Associated Cost	Comments by LR & IGR 22 nd Feb 2018
1	<p>Conduct a title search at the office of Sub-Registrar of Assurance Agency: Sub-Registrar of Assurance The purchaser should conduct a search of the property in the Registry and the Revenue Office, noting the location details of the property and the time period to be checked. While investigating the title it should be verified.</p> <p>(1) The legal ownership document (i.e. the title document) is in the name of the owner and is duly stamped and registered before the concerned sub-registrar of assurances. (2) that on the date of purchase the title of the owner for the preceding 30 years (preferably) shows no mortgage or other encumbrance as still existing on the date of purchase, (3) the property is transferable and heritable, (4) the transferor is competent and/or authorized to transfer the property, (5) the transferee is qualified to be a transferee, (6) the object or consideration for the transfer is lawful, (7) the transfer has been made and completed in the manner prescribed by law.</p> <p>Also, all papers with regard to payment of taxes, the electricity bills and water bills need to be checked. If the seller is a Company incorporated under the provisions of the Companies Act, 2013 then it is prudent to take search in the office of the Registrar of Companies to verify whether there is any charge on the property registered under the provisions of Section 81 of the Companies Act, 2013.</p>	7 days (simultaneous with procedures 2 and 3)	INR 300 for a 12 years report + INR 25 per each additional year searched	<p>1) The land administration system in India works differently from many other countries. 2) In Mumbai, preparation and maintenance of maps as well as maintenance of Record of Rights of Land Holders (commonly called as 'Title') is maintained by the City Survey office (Property Card office) as per provisions of Maharashtra Land Revenue Code 1966. Hence, City Survey office is in-charge of keeping record of immovable properties and updating them based on legally valid transactions. 3) To enter into a legally valid transaction, the deed containing the transaction should be registered with the sub-registrar office which functions under the Registration Act 1908. In view of the above, City Survey Office should be considered as the office in-charge of immovable property records. 4) People undertake search of transactions from the records of the City Survey Office as well as the Sub Registrar office.</p> <p>4.1. City Survey office <i>Record of Rights (RoR) 100% digitized and available online</i></p> <p>4.2. Sub-Registrar office:</p> <ul style="list-style-type: none"> <i>Majority of documents registered between 1985 till date in Mumbai have been digitized and available online (97.6%):</i> <ul style="list-style-type: none"> _1985 to 2001: 93% _2002 to 2012: 100% _Jul 2012 to Till Date: 100% <p>Number of documents available online: 30,22,285</p>

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2	<p>Ensure that property is clear of all local tax dues Agency: Local authorities Non-payment of local property tax can result in the property being attached and sold by the local body. The last local tax bill will show the previous dues if any and the receipt of payment will indicate the date on which the payment was made. The receipt is issued by the local body upon receipt of payment.</p>	<p>7 days (simultaneous with procedures 1 and 3)</p>	<p>No charge</p>	<p>Currently, Payment of property tax can be done online using MCGM website. Hence, local tax payments can be done using e-Payment within 1 day. So it is requested to consider the final transaction timelines as 0.5 day.</p> <p>Link for Property tax Payment in Mumbai: https://prcvs.mcg.gov.in/</p>
3	<p>Conduct charges search at the Registrar of Companies Agency: Registrar of Companies In case of companies formed under the provisions of Companies Act, 2013 and/or under the provisions of Companies Act, 1956 as also in case of any Limited Liability Partnership firms, all charges, modification of charges and satisfaction of charges are required to be compulsorily registered with the Registrar of Companies. Searches on the website of the Ministry of Company Affairs can be taken to peruse the charges created.</p>	<p>1 day (simultaneous with procedures 1 and 2)</p>	<p>INR 100</p>	<p>The search for charges is available online at MCA21 portal. Hence it is requested to consider the final transaction timelines as 0.5 day. MCA21 website link: http://www.mca.gov.in/MinistryV2/homepage.html</p>
4	<p>Prepare the final sale deed with the purchaser's lawyer Agency: Lawyer The lawyer prepares the final sale deed and then engrosses the document on green paper leaving the date and place blank. This document is then submitted for stamping. The fee for the lawyer varies from transaction to transaction.</p>	<p>7 days</p>	<p>About 1% of the property value (About INR 55,000). This includes legal fees for due diligence, drafting the transfer deed and monitoring the registration and mutation process.</p>	<p>Some countries have prescribed the forms and have made it mandatory for citizens to use these forms for Sale deed registration. On similar lines, the Central Government may consider amending the Act to provide for standard format instead of sale deed like many other countries in the interest of EODB.</p> <p>Also, Department of Registration and Stamps, Maharashtra has already made 16 model deeds available online on the website of department.</p> <p>http://igrmaharashtra.gov.in/SB_DOWNLOADS/DOWNLOADS_DraftDoc.aspx</p>

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5	<p>Obtain a certificate for the Tax Deductible at Source Agency: Income Tax Department (Federal level) On June 1, 2013, Section 194IA of the Income Tax became effective. This section establishes that a Tax Deductible at Source (TDS) of 1% of the property value should be deducted at source from the amount paid to the seller/transferor of Immovable Property. This provision is only applicable to properties that have a value over INR 5,000,000. Any sum deducted under section 194-IA shall be paid to the credit of the Central Government within a period of seven days from the end of the month in which the deduction is made and shall be accompanied by a challan-cum-statement in Form No. 26QB. The sum so deducted shall be deposited to the credit of the Central Government by remitting it electronically to the Reserve Bank of India or the State Bank of India or to any authorized bank.</p> <p>Every person responsible for deduction of tax under section 194-IA shall furnish the certificate of deduction of tax at source in Form No. 16B to the payee within fifteen days from the due date for furnishing the Challan-cum-statement in Form No. 26QB under Rule 31A after generating and downloading the same from the web portal specified by the Director General of Income-tax (System) or the person authorized by him.</p> <p>It is required to provide the certificate of the TDS to the Sub-Registrar office in order to proceed with the registration of the property transfer.</p>	7 days (simultaneous with Procedure No. 6) <u>(should be removed)</u>	1% of the property value to be deducted <u>(should be removed)</u>	<p>Registration is not dependent on TDS and hence none of the SROs reject the registration of any document in absence of TDS certificate. TDS is not the cost pertaining to registration transaction. Hence, it is requested to remove this activity from the overall registration process.</p> <p>Additionally, TDS is not a Tax on the property value but taken as advanced tax. Advance tax can further be adjusted to Income Tax (in case there are dues) or refunds (in case of no dues). Also, in case the citizens want the TDS certificate, it can be downloaded instantly.</p>

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6	<p>Pay Stamp Duty on the final Sale Deed through franking at the designated bank.</p> <p>Agency : Designated and authorized Banks and Government Revenue Accounting Department for online payment</p> <p>Since December 2013 stamp duty and registration fees through electronic secured bank treasury receipt (eSBTR)—an online payment service available round-the-clock has been implemented in Mumbai and entire Maharashtra. Under this system, a customer can log onto the website of the authorized bank, click the link for payment of stamp duty/registration fees, enter the necessary details and pay the duty through the internet banking account. With the printout as proof of the online payment, the customer can walk into the nominated branches of the bank to get the eSBTR. The eSBTR is a receipt with security features, which has been designed by India Security Press, Nashik. “Alternatively, there is also a facility to make the data entry online and make the payment in bank branches. The sub-registrar then has to register the documents attached with the receipt.</p> <p>Payment could be made</p> <p>1) Online- through credit card, debit card, internet banking for online payment mode. For this purpose various banks have also been authorized authorizing their internet banking facility</p> <p>2) through the process of Simple receipt (receipt printed on A-4 size paper). Payment is made to Banks, stamp vendors and post offices also who issue these receipts. Payments can be made through Cash, Cheques, Bank Draft or through electronic payment</p> <p>3) ESBTR (Electronic Bank and Treasury Receipt) - Few banks have been authorized to issue ESBTR. Banks accept payment by various modes and then issue these ESBTRs.</p> <p>Payment through GRAS system- details at https://gras.mahakosh.gov.in/igr/</p>	<p>Less than a day (online procedure) (simultaneous with Procedure No. 5)</p>	<p>5% of property value (<u>see the revised description regarding list of exemptions provided by State Government</u>)</p>	<p>Remains as it is.</p> <p>Comment- Franking is no longer applicable and shall be changed to ‘ePayment through eChallan or eSBTR.</p> <p>However, lesser or no stamp duty (0 to 2.5%) is levied for certain units like Information Technology, Bio Technology, Mega Projects (capital investment of Rs. 750 crore or min. employment of 1500) and Special Economic Zone (SEZ).</p>

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7	<p>Execute final sale deed and submit documents to the local office of the Sub-Registrar of Assurances</p> <p>Agency: Sub Registrar of Assurances</p> <p>The execution of the sale deed in front of the 2 witnesses is commonly done at the same time and place where the buyer submits documents to the Sub-Registrar.</p> <p>The documents are submitted to the office of the Sub Registrar of Assurances within whose jurisdiction the property is located. The authorized signatories of the seller and purchaser are required to be present along with two witnesses. Once the document is registered, a distinct document number is assigned to that document. The record of registration is kept in the office of sub registrar of assurance.</p> <p>The documents are submitted to the Reader of the Sub-Registrar of Assurances for scrutiny. After scrutiny, the Reader indicates the registration fee required, which is 1% of the transaction value or Rs. 30,000/- whichever is less on the document itself. The due registration fee is to be deposited with the cashier against a receipt. After depositing the fees, the documents are presented before the Sub-Registrar in accordance with Section 32 of the Registration Act, 1908.</p> <p>Normally, the Seller hands over the peaceful vacant and physical possession of the property to the buyer simultaneous to the deed being presented for registration. Upon payment of the required registration fees and computer service charges in cash, as per the receipt, the document is returned within 30 minutes of getting the receipt.</p> <p>The documentation shall include:</p> <p>(1) Document required to be registered (in duplicate)</p> <p>(2) Two passport-size photographs of the authorized signatories of both parties.</p> <p>(3) Photo identification of each party and witnesses i.e. voters' identity card, passport, and identity card issued by Govt. of India, Semi Govt. and Autonomous bodies or identification by a Gazette Officer.</p> <p>(4) Certified true copies of certificate of incorporation of both</p>	1 day	1% of market value of the property (Maximum INR 30,000) + INR 20 per page of final sale deed for scanning charges (paid in cash)	<ol style="list-style-type: none"> 1. In Mumbai City District and Mumbai Sub-urban District, selected SR offices are opens at 07:00 AM. The department of IGR keeps the select SR offices open between 07:00AM to 09:00 PM for the convenience of citizens. This helps citizens in registering documents before and after their official work timings and hence results in saving of working hours. 2. Additionally, a few offices in Mumbai are also open over the weekends. This facilitates the citizens to avail of the registration services throughout the week. Hence, it is requested that the final transaction time for this process should be considered as 0.5 day instead of 1 day.

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	<p>seller and purchaser. (5) Copy of the latest property register card (to be obtained from the City Survey Department) to indicate that the property does not belong to the government (6) Copy of the Municipal Tax bill to indicate the year in which the building was constructed (7) Copy of PAN Card of Income Tax of the Seller and the Buyer annexed along with the Sale Deed.</p> <p>The registration fees can be paid e-Challan on GRAS or e-SBTR through the websites of the authorized participatory banks.</p>			
8	<p>Apply to the Land & Survey Office for mutation of the tile of the property Agency: Land & Survey Office An application for mutation of the title of the property will have to be made to the City Survey and Land Records office for seeking mutation of the title of the property in the name of the purchaser. The authorized signatory has to submit the duly signed application along with the affidavit, indemnity bond and a notarized copy of the registered Sale Deed. After the assessment of the request for mutation, the City Survey and Land Records office decides the value of the tax on the property and issues a letter of mutation in favor of the purchaser.</p>	30 days	<p>INR 750 (Application fee of INR 100; stamp duty on the Indemnity Bond of INR 500, stamp duty of INR 100 on the Affidavit in the prescribed form and notary fees of INR 50) (Fees are no longer applicable, hence should be removed)</p>	<p>The process can be renamed as: Process of Mutation for changing Holder's name".</p> <ol style="list-style-type: none"> 1. The process of mutation in Land Records is automated. After registering property, e-mails (Index-II) are sent from SRO offices to Land Record Offices and the mutation process starts without any formal application. Hence the entire process duration can be reduced to 25 days (from earlier 30 days). 2. Indemnity bond has now been replaced by Self-Certification. Hence, no charges are applicable to citizens. It also results in removal of payment of stamp duty for Indemnity bond. Also, department does not charge any Application fees for mutation certificate. 3. Additionally, the fees mentioned i.e. application fee, indemnity bond fee and Stamp duty on Affidavit are no longer applicable. All these changes will enable reduction in timelines from 30 days to 25 days.

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Mumbai – Measure of Quality

#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
1	Quality of the land administration index (0-30)	9		30
	Reliability of infrastructure index (0-8)	2		8
	What is the institution in charge of immovable property registration?	NA	<ol style="list-style-type: none"> The land administration system in India works differently from many other countries. In Mumbai, preparation and maintenance of maps as well as maintenance of Record of Rights of Land Holders (commonly called as 'Title') is maintained by the City Survey office (Property Card office) as per provisions of Maharashtra Land Revenue Code 1966. Hence, City Survey office is in-charge of keeping record of immovable properties and updating them based on legally valid transactions. To enter into a legally valid transaction, the deed containing the transaction should be registered with the sub-registrar office which functions under the Registration Act 1908. In view of the above, City Survey office should be considered as the office in-charge of immovable property records. People undertake search of transactions from the records of the City Survey Office as well as the Sub Registrar office. 	NA
	In what format are the majority of title or deed records kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)?	1	<p>Record of Rights (commonly called as 'Title') All Property Cards which are maintained by City Survey office are fully digitized and available online as follows:</p> <ol style="list-style-type: none"> Property Cards (Mumbai City): http://prcmumbai.nic.in/jsp/propertyNew.jsp Property Cards (Mumbai Suburban): http://mumbaisuburban.gov.in/pcsql/ <p>Registered Documents Information regarding majority of the documents which are registered at the Sub-Registrar offices is fully digitized and available online. The individual documents which are created in paper format are scanned and made available online with proper metadata. The documents have to be kept in scanned form for the sake of authenticity, otherwise it loses its authenticity and evidential value.</p> <p>As 100% of the property records are digitized and made available online; and as 97.6% of the registered</p>	2

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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
			documents are available online, full credit for this point is requested. It may be noted that the question speaks about majority of the Title or Deed records.	
	Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	0	Data regarding encumbrances is available online at the following sites: 1. Property Cards (Mumbai City): http://prembai.nic.in/jsp/propertyNew.jsp 2. Property Cards (Mumbai Suburban): http://mumbaisuburban.gov.in/pcsql/ 3. eSearch (Free) : https://esearchigr.maharashtra.gov.in/ 4. eSearch (Paid): https://esearchigr.maharashtra.gov.in/portal/esearchlogin.aspx 5. CERSAI: https://www.cersai.org.in/CERSAI/JSP/IBACRPaymentGateway.jsp 6. MCA21: http://www.mca.gov.in/MinistryV2/homepage.html	1
	Institution in charge of the plans showing legal boundaries in the largest business city:	Land Records Department		NA
	In what format are the majority of maps of land plots kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)?	0	Maps of all land plots in Mumbai are fully digitized and made available online. 1) Maps in GIS platform for entire Mumbai: http://srdp1991.mcgm.gov.in/dpGis/ 2) Digitized Maps: 2.1. Mumbai Suburban: http://mumbaisuburban.gov.in/html/land_administration_mar.htm 2.2. Mumbai City: http://mumbaicity.nic.in/htmldocs/maplist.htm	2

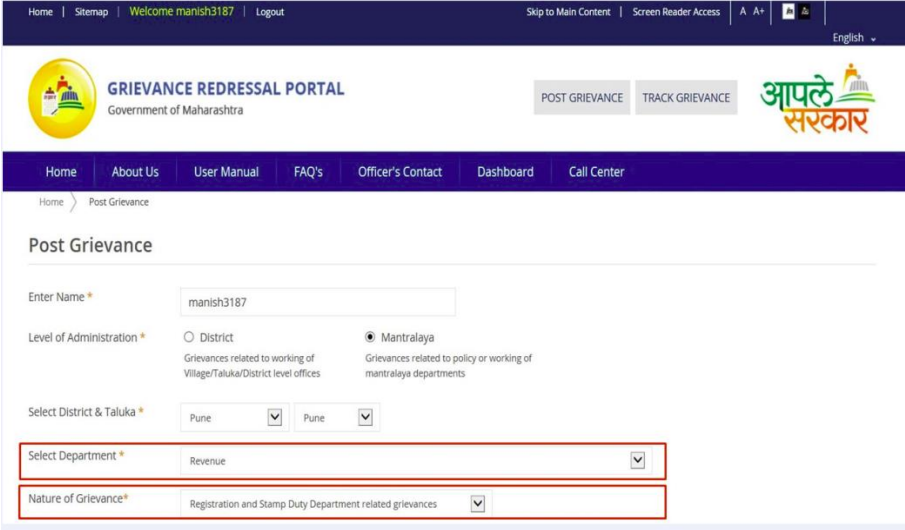
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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
	Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	0	Yes. Maps in GIS platform for entire Mumbai http://srdp1991.mcgm.gov.in/dpGis/	1
	Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	0	Currently in separate databases. Integration will be completed by April 2018	1
	Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	1	Yes	1
2	Transparency of information index (0–6)	3.5		6
	Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	1	Anyone who pays the official fee (available in the office & online) Property card having the holder information can be accessed from: <ul style="list-style-type: none"> • For Mumbai City: http://prcmumbai.nic.in/jsp/propertyNew.jsp • For Mumbai Suburban: http://mumbaisuburban.gov.in/pcsq/ Information and copies of registered documents containing the details of transactions can be accessed from: <ul style="list-style-type: none"> • Free eSearch: https://esearchigr.maharashtra.gov.in/testingesearch/Login.aspx • Paid eSearch: https://esearchigr.maharashtra.gov.in/portal/esearchlogin.aspx 	1
	Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how?	0.5	Yes, online	0.5
	Link for online access:		Refer to www.igrmaharashtra.gov.in under the heading 'Activities' and sub heading 'Document Registration': http://www.igrmaharashtra.gov.in/SB_ACTIVITES/activites_DocRegistration.aspx	NA

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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
	Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the largest business city made publicly available—and if so, how?	0.5	Yes Online. Perception survey shall be undertaken	0.5
	Link for online access:		Refer to www.igrmaharashtra.gov.in under heading 'Publications' and sub heading 'Fee Structure: http://www.igrmaharashtra.gov.in/SB_PUBLICATION/DATA/Registration%2ofee%2otable.pdf	NA
	Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame—and if so, how does it communicate the service standard?	0.5	Yes Online. Perception survey shall be undertaken	0.5
	Link for online access:		Refer to www.igrmaharashtra.gov.in under the heading Citizen's Charter: http://www.igrmaharashtra.gov.in/SB_CITIZENAREA/citizenArea_CC_pdf.aspx	

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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
	Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	0	<p>A separate mechanism is already available in Aaple Sarkar. It seems that there were some issues in displaying this information when it was checked on a particular day during this year. The screenshot of the option is attached here:</p>  <p>In addition to Aaple Sarkar, the department of IGR also has separate mechanisms such as dedicated Email, Call center, etc. to accept & resolve the citizen's grievances. The SARATHI Call Center operated by IGR has 25 full time employees answering citizen queries and calls. The call center responds to an average 600 inbound calls every day. The outbound calls are also made by the call center to gather citizen feedback and to educate them regarding new initiatives taken by IGR department.</p>	1
	Contact information:		<p>Aaple Sarkar grievance mechanism + IGR website http://igrmaharashtra.gov.in/citizenCommunication/Complaint.aspx https://grievances.maharashtra.gov.in/en/member/login</p>	NA
	Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency?	0	<p>Yes available online. Refer: http://igrmaharashtra.gov.in/frmHOME.aspx Refer (for statistics-Mumbai): http://igrmaharashtra.gov.in/pdf/Article-25-MumbaiRegion.pdf</p>	0.5
	Number of property transfers in the largest business city in 2016:		<p>Refer to (for statistics-Mumbai): http://igrmaharashtra.gov.in/pdf/Article-25-MumbaiRegion.pdf</p>	NA

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	Who is able to consult maps of land plots in the largest business city?	0	Any person Apart from any person being permitted to obtain information from the office, this data is easily available on the following websites: Mumbai Suburban http://mumbaesuburban.gov.in/html/land_administration_mar.htm http://srdp1991.mcgm.gov.in/dpGis/ Mumbai City http://mumbaicity.nic.in/htmldocs/maplist.htm	0.5
	Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	0.5	Yes, notified under Right to Services Act (Complied)	0.5
	Link for online access:		RTS Notification - https://bhumiabhilekh.maharashtra.gov.in/Site/Upload/GR/RTS%20Notification.pdf	NA
	Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard?	0	Yes. Available through Right To Services Act (RTS) https://bhumiabhilekh.maharashtra.gov.in --> Download --> भूमापन - परिपत्रके/पुस्तके -> Search using 'RTS' keyword (https://bhumiabhilekh.maharashtra.gov.in/Site/Upload/GR/RTS%20English.pdf) Right to Services Act provides for effective implementation of Right to Services including levy of penalties by an independent Commission.	0.5
	Link for online access:		RTS Notification - https://bhumiabhilekh.maharashtra.gov.in/Site/Upload/GR/RTS%20Notification.pdf	NA
	Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	0.5	Complied (Aaple Sarkar Grievance Portal)	0.5
	Contact information:	NA	https://grievances.maharashtra.gov.in/en/member/login	NA
3	Geographic coverage index (0–8)	0		8

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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
	Are all privately held land plots in the economy formally registered at the immovable property registry?	0	<p>It is not very clear if this is related only to the economy of the selected cities (which are taken up for assessment) or for the economy of the entire country. Our assumption is that the assessment is limited to these 2 cities. In that case, all land plots in the economy of Mumbai are formally listed in the city survey offices. Also RoR of every land parcel in Mumbai city and Mumbai Suburban are available online.</p> <ol style="list-style-type: none"> 1. Property Cards (Mumbai City): http://premumbai.nic.in/jsp/propertyNew.jsp 2. Property Cards (Mumbai Suburban) : http://mumbaibusurban.gov.in/pcsq/ 	2
	Are all privately held land plots in the largest business city formally registered at the immovable property registry?	0	Yes. All privately held land plots in the largest business city are formally recorded in the form of Property Cards at the respective City Survey Offices. (Detailed explanation can be seen in point 1)	2
	Are all privately held land plots in the economy mapped?	0	It is not very clear if this is related only to the economy of the selected cities (which are taken up for assessment) or for the economy of the entire country. Our assumption is that the assessment is limited to these 2 cities. In that case, all land plots in the economy of Mumbai are formally mapped and the maps are available in the city survey offices as well as on the website.	2
	Are all privately held land plots in the largest business city mapped?	0	<p>Yes. All privately held Land plots in the largest business city are formally mapped in the form of City Survey maps and these maps are available at City Survey offices as well as on the websites given below-</p> <ol style="list-style-type: none"> 1. Cadastral Maps (Mumbai Suburban): http://srdp1991.mcgm.gov.in/dpGis/ 2. Cadastral Maps (Mumbai City): http://mumbaicity.nic.in/htmldocs/maplist.htm 	2

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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
4	Land dispute resolution index (0–8)	3.5		8
	Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	1.5	Complied	1.5
	Is the system of immovable property registration subject to a state or private guarantee?	0	<p>1. Land Titling:</p> <p>1.1. Government of Maharashtra is considering enactment of Law providing for certification of Land Title by Government.</p> <p>1.2. Government of India may consider passing a model Land Titling Act, as many legislations impacting transaction in land (Transfer of Property Act, Registration Act, Contract Act, Succession Act) are from the Central/ Concurrent list and thus, can be amended only by the Parliament.</p> <p>2. Insurance:</p> <p>2.1. Insurance based compensation mechanism may be considered. For this, Transfer of Property Act and/or Registration Act may be amended to provide for payment of insurance fees at the time of registration of deeds.</p> <p>2.2. Government of India may request IRDA to bring an insurance product in the market, so that at least private guarantee is available. There is a good market for Private guarantee as RERA makes it mandatory to provide title guarantee. Moreover, Banks and FIs providing loans or credit may also insist on title guarantee if the product is available.</p>	0.5
	Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	0	As above	0.5

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	Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	0.5	Complied	0.5
	If yes, who is responsible for checking the legality of the documents?	Lawyer; Interested Parties.		
	Does the legal system require verification of the identity of the parties to a property transaction?	0.5	Complied	0.5
	If yes, who is responsible for verifying the identity of the parties?	Registrar		NA
	Is there a national database to verify the accuracy of identity documents?	1	Complied (Aadhar & PAN)	1
	For a standard land dispute between two local businesses over tenure rights of a property worth 50 times gross national income (GNI) per capita and located in the largest business city, what court would be in charge of the case in the first instance?		Supreme Court of India has a database of all civil cases in National Judicial Grid. If entering survey number details is made compulsory for property related cases, it will make encumbrance search easier.	NA
	How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	0	To be taken up with Law & Judiciary Department	3

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#	Quality Questions	Score	Comments by LR & IGR on 22 nd Feb 2018	Impact Score
	Are there any statistics on the number of land disputes in the first instance?	0	To be taken up with Law & Judiciary Department	0.5
	Number of land disputes in the largest business city in 2016:	NA	To be taken up with Law & Judiciary Department	NA
5	Equal access to property rights index (-2-0)	0		0
	Do unmarried men and unmarried women have equal ownership rights to property?	0	Complied	0
	Do married men and married women have equal ownership rights to property?	0	Complied	0