

## Remote & Faceless e-Registration MP Model – A major step towards ease of living & ease of doing business.

Madhya Pradesh was among the pioneering states to implement an electronic registration system, known as SAMPADA (Stamps And Management of Property And Documents Application) implemented in 2014-15. When the first version of the system was launched in 2015, it featured integrated e-stamping, electronic deed drafting, and integration with cyber treasuries for online payments capabilities that remain unavailable in many e-Registration systems in other states. With advancements in technology, heightened concerns around data privacy and security, and evolving user expectations, the IGRS (Inspector General of Registration and Stamps) department undertook the development of the next version of SAMPADA in 2021. This initiative aligns with the vision of "Ease of Living" and "Ease of Doing Business," aiming to enhance the quality of life for citizens while fostering a business-friendly environment.

After approximately 30 months and over 2000 man-months of dedicated effort, the system underwent a complete overhaul and re-engineering to become a next-generation solution. It was officially launched on October 10th, 2024, following a six-month pilot phase. The new system introduces numerous innovations to provide doorstep services to citizens and is designed to expose APIs, allowing for the development of value-added services on top of the core business services.

The brief about the key processes of the Sampada 2.0 and innovations are as follows -

- e-Registration** - The e-Registration process stands out as a groundbreaking initiative in the country, designed to facilitate the complete online registration of documents. This eliminates the necessity for individuals to physically visit the Sub-Registrar office, thereby streamlining the entire process. This innovative approach not only ensures the integrity and legal compliance of the registration process but also provides users with a seamless and highly secure experience. The following table offers a comprehensive comparison between Sampada 2.0 and other existing e-Registration systems in the country, highlighting the unique features and advantages of Sampada 2.0. –

| <b>Feature</b>                  | <b>Sampada 2.0</b>   | <b>Other e-Registration System</b>  |
|---------------------------------|--|---|
| Entirely Electronic & Paperless | The e-registration process in Sampada 2.0 is end-to-end electronic and all activities i.e. Party Identification, Property Selection, Valuation, Duty | In most of the other e-Registration system, document is prepared offline in hard copy and all relevant / reference / supporting documents are |

| <b>Feature</b>        | <b>Sampada 2.0</b>  | <b>Other e-Registration System</b>  |
|-----------------------|---|---|
|                       | Calculation, Deed Preparation, Payment, Execution, Presentation, Admission of execution, Registration even the Post Registration Activities are performed into the portal only.   | attached or produced during the registration. Only the document meta-data is keyed-in into the system and scanned copy of the document is uploaded. However, for party identification few systems have introduced aadhar e-KYC but it has to be checked |
| Auto Deed Drafting    | The system automatically prepares document deeds by utilizing metadata entered and retrieved from other IT systems. To facilitate this, over 30 different templates have been internally programmed. Additionally, the system offers the capability to design custom templates tailored to the specific needs of users or organizations | Mostly systems provide some modal deed template as a reference document only. User can refer the template, but no auto deed preparation functionality is available.   |
| Certificate Less      | Portal is integrated with more than 20 different IT systems to fetch the information directly. Also, there is no provision is given to upload any scanned document to minimize the tampering risk.  | User either have to show the document like identity or property ownership etc. during registration or have to attach with the deed and sub-registrar has to verify the information through separate mechanism.  |
| Integrated e-Stamping | The Sampada system incorporates an integrated e-Stamping solution, which removes the need for users to purchase physical stamp paper or separately frank deeds. This streamlined process ensures that once the payment is   | In most of the state separate agencies / agents are providing the e-stamp or physical stamps and deed is prepared by printing the content separately.   |

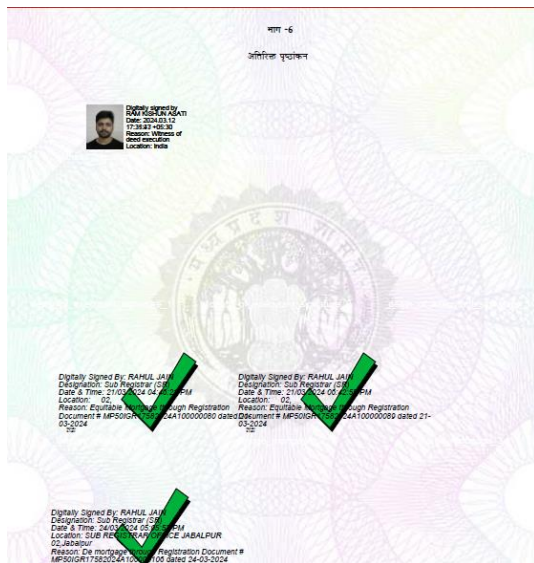
| <b>Feature</b>               | <b>Sampada 2.0</b>  | <b>Other e-Registration System</b>  |
|------------------------------|---|---|
|                              | <p>completed, an e-Stamp code is automatically generated. This code is then internally affixed to the deed, providing a seamless and efficient experience for users. By automating the e-Stamping process, the system enhances convenience and ensures that all legal requirements are met without any additional steps for the user.</p>   |   |
| <p>Digital Execution</p>     | <p>With Sampada 2.0, traditional wet signatures have been eliminated, and the execution (signing) of deeds is now conducted exclusively through electronic means. This can be done using either Aadhaar-based e-Sign or Digital Signatures. This transition to electronic signing not only streamlines the process but also enhances security and efficiency, ensuring that all legal requirements are met in a modern and convenient manner.</p> | <p>Only wet signature option is available to sign the deed.</p>   |
| <p>Completely GIS Driven</p> | <p>All collector guideline locations (known as circle rate also) have been digitized and georeferenced, and are now integrated into the system with an inbuilt workflow for updates. This digitization is highly beneficial for providing</p>   | <p>Few systems has integrated GIS based guideline but workflow to update the guideline polygon during revision and providing API based access to mobile apps.</p> |

| Feature                        | Sampada 2.0   | Other e-Registration System  |
|--------------------------------|---|--|
|                                | <p>location-based services. For instance, users can easily access guideline rates through a mobile app or by clicking on Google Maps. Additionally, this system supports other location-based services, enhancing user convenience. Furthermore, the digitized maps are valuable for spatiotemporal data analytics, offering insights and facilitating better decision-making.</p>  |  |
| Dematerialization              | <p>Sampada 2.0 brings a major shift with the introduction of deed dematerialization. Moving forward, only the electronic copy stored and managed within the Sampada system will be considered the authoritative source. As a result, physical copies of registered documents will no longer be issued. This change streamlines the process, ensuring that all records are securely maintained in a digital format, enhancing both efficiency and accessibility.</p> | <p>The physical copy of the document is returned back to the parties after the registration. The scanned copy of the document is kept into the system to provide the certified copy in future.</p> |
| Remote & Faceless Registration | <p>To facilitate anytime and from anywhere registration, two additional modes have been introduced apart from the traditional office base registration:</p> <ul style="list-style-type: none"> <li>• <b>Remote Registration</b> – For certain notified</li> </ul>   |  |

| Feature                | Sampada 2.0   | Other e-Registration System                   |
|------------------------|---|---|
|                        | <p>documents category, parties can perform the presentation &amp; admission of execution related legal formality from remote location over the video conferencing session setup with the sub-registrar.</p> <ul style="list-style-type: none"> <li>• <b>Faceless Registration</b> – For specific types of documents, users can submit the document anytime and from anywhere through the portal along with VKYC recorded video &amp; self-declaration. These documents are then automatically assigned to a designated sub-registrar, known as the Cyber Sub-Registrar, for verification and registration. In this process, parties do not need to interact directly with the sub-registrar. As a result, they will receive the registered document within a specified time frame after submission..</li> </ul> |   |
| Do away from witnesses | Since identification is conducted through the robust biometric Aadhaar e-KYC mechanism, the need for identifying witnesses at the sub-registrar office is eliminated. This helps reduce the registry completion time as the sub-registrar has fewer   | Attesting & identifying witness are required. |

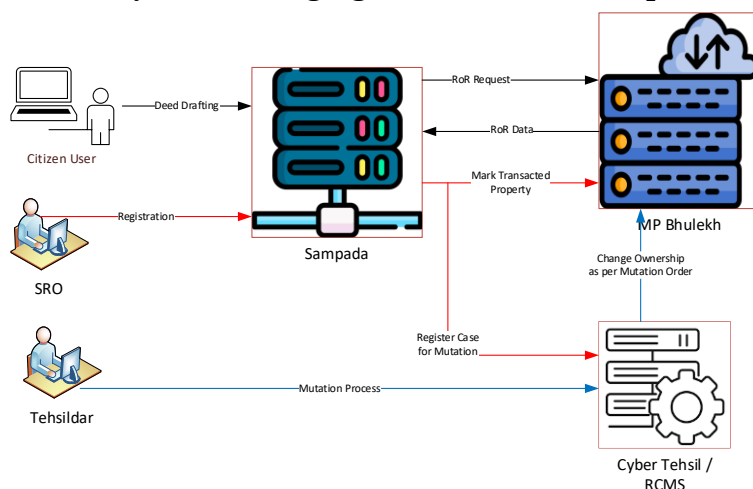
| Feature             | Sampada 2.0  | Other e-Registration System   |
|---------------------|--|---|
|                     | individuals to interact per registration. However, attesting witnesses are still required to meet the legal obligations under the Indian Evidence Act 1872 (now Bhartiya Sakshya Adhinyam 2023). |   |
| Electronic Delivery | Upon successful registration, the concerned parties receive an electronic copy via email, or other electronic medium as decided by IGR.  | There is no provision to get electronic delivery of the document. Parties have to wait for few days to get registered document. |

- e-Stamping** – The e-Stamping model of the Madhya Pradesh is different from the other model adopted by the other states. In MP, it is part of the Sampada system, and anyone registered in the system can generate the e-Stamp by their own. Also, the deed of the e-stamp has to be prepared in the system itself, no blank e-stamp is issued. It will also be helpful to analyze the deed content for any tax evasion purpose.
- Endorsement on equitable mortgage / deposit of title deed, mortgage & reconveyance of mortgage** – Since no physical copy of the registered document is



provided, procedures have been established to endorse and create charges on the document. An automatic endorsement occurs for documents involved in mortgage, equitable mortgage, or deposit of title deed activities when they are registered, e-filed, or stamped with an e-stamp. Similarly, another endorsement is applied during reconveyance of mortgage-related transactions. This process helpful to stop the multiple loans on the same document by generating forge documents.

- Backward & Forward Linkage & Auto Mutation** – To minimize the chances of sale of same property multiple time and ease of user, system is tightly integrated with other IT system managing the land records & performing post registration mutation.



In immovable property related transaction, a flag is put in the Land Records system mentioning that property has transacted until mutation process is completed. It is helpful to other parties interested in transaction on the same party.

- Open for API Exposure** – System is developed in such a manner to expose the business processes through API to 3<sup>rd</sup> party systems to build the buffer application around the core services. For example, companies providing the real estate services can also provide the e-Stamping or location based exact market value calculation kind of service by consuming the API's exposed by the Sampada system. It will increase additional revenue source for the department including value added services to the citizen & continue innovations in the UI which is difficult for any government department to do.



- Mobile Application** – To provide the services on the go a dedicated mobile app is developed for Android and iOS platforms. The registration of any property transaction related document requires geo-tagging of the property which is done through this app only to avoid any tampering on the location data. The mobile app have more than 10 services for the citizens as well as for departmental officials.

### Legal Provisions

The document registration is governed by the Indian Registration Act 1908 and stamping is by the Indian Stamp Act 1899. As many processes of traditional system were re-engineered so to provide the legal backing, various enabling provision in the Act & Rules

were introduced or existing are amended. The important enabling provisions are as below

| <b>Act / Rule</b>                | <b>Gazette Notification</b>   | <b>Section / Rule</b>    | <b>Enabling Provision</b>   |
|----------------------------------|---|--------------------------|---|
| The Indian Registration Act 1908 | 7 Jul 2015  | Section 2(4)(A)          | Electronic Form (Electronic databases)  |
|                                  |   | Section 2(4)(B)          | Electronic Signature  |
|                                  |   | Section 16 (A)           | Keeping of books electronically (Dematerialized document provision)   |
|                                  |   | Section 34(1) Proviso    | Enquiry before registration by sub-registrar (Faceless Provision)   |
|                                  |   | Section 34(3)(C) Proviso | Electronic enquiry (Enablement of Video KYC)  |
|                                  |   | Section 35 (2) Proviso   | Procedure on admission & denial of execution (Faceless Provision)   |
|                                  |   | Section 57 (5) Proviso   | Registration offices books, indexes & certified copies (Dematerialized certified copy provision)              |
|                                  |   | Section 63 (A)           | Presentation, Endorsement, Filing, Certification, Signatures, Books, Indexes & Procedures in electronic form. |
| Section 69                       | Power of Inspector General, Sub-section 1 (L), regulating the procedure for presenting the document, appearance for admission, endorsements, manner of fixing signature & seal, mode of payment and any other process when the document is presented in |                          |   |



| <b>Act / Rule</b>                    | <b>Gazette Notification</b> | <b>Section / Rule</b>   | <b>Enabling Provision</b>  |
|--------------------------------------|-----------------------------|---|--|
|                                      |                             |   | the electronic form (Sampada 2.0 GPR provision)  |
| The Information Technology Act, 2000 | 26 Sep 2022                 | Sub-section (4) of Section 1 of First Schedule  | Previously, the provisions of the Information Technology Act 2000, which include digital and electronic signatures, did not apply to the sale or conveyance of immovable property. However, with the recent amendment, this exclusion has been removed. This change enables the use of digital signatures for the signing (execution) of deeds, streamlining the process and enhancing legal compliance.   |
| Registration Rule 1939               | 27 Oct 2016                 | Rule 146  | Process followed in electronic system  |
| Registration Rule 1939               | 30 Sep 2024                 | Rule 3, 6, 7, 11, 12, 14, 15A, 16, 18, 19, 20, 21, 26, 32, 33, 34, 35, 38, 39, 40, 43, 46, 46A, 48, 49, 50, 53, 61, 63, 64, 91,<br>– Rule 91A<br>– Rule 147<br>– Rule 148<br>– Rule 149<br>– Rule 150<br>– Rule 151<br>– Rule 152 | Total 31 rules amended and 7 rules added in which following are notable additions–<br><br><ol style="list-style-type: none"> <li>1. Validity of Aadhar e-KYC in registration process</li> <li>2. Mode of registration documents</li> <li>3. Procedure for office visit based registration</li> <li>4. Procedure for interactive V-CIP mode of registration</li> <li>5. Procedure for non-interactive V-CIP mode of registration</li> <li>6. Cyber Registration Office</li> </ol> |

### **Special permission from UIDAI & CCA**

Aadhaar-based e-signatures play a crucial role in the deed execution (signing) process. According to the protocol defined by the Controller of Certifying Authorities (CCA) of India, the Aadhaar number must be entered at the e-sign provider (ESP) level. The SAMPADA application, which initiates the e-sign request, cannot pass the Aadhaar number from the Application Service Provider (ASP) to the ESP. This protocol ensures compliance with the rule that prevents sharing the Aadhaar number between two different entities. However, this can cause inconvenience and increase the risk of someone else signing the deed.

To address this issue and enhance user convenience, special permission has been obtained from the UIDAI and the CCA. This permission allows the Aadhaar number to be passed from the ASP to the ESP solely for the purpose of e-signing. This change reduces the risk of unauthorized signing and simplifies the process for users.

### **Data Retention, Archiving and Purging Policy**


Document registration constitutes a fundamental function of the department. All registered documents are considered permanent records, and therefore, they must be preserved indefinitely. The department is obligated to provide copies of the original documents upon request, following the processes outlined in the Indian Registration Act of 1908 and the Madhya Pradesh Registration Rules of 1939. With the implementation of an electronic registration system, all documents are now created and stored in Portable Document Format (PDF) in their electronic versions. The same rules that apply to physical documents also extend to their electronic counterparts.

The IGRS Department maintains an extensive repository of data within databases, file systems, and Document Management Systems to facilitate operational activities and comply with statutory requirements. As the department introduces new applications and services, and as transactions such as e-registrations and e-stamps are processed, the data volume continues to expand. This increase is becoming unmanageable without a dedicated effort towards data management practices aimed at identifying and discarding obsolete or unnecessary data. Conversely, it is imperative that electronic data slated for long-term preservation (for instance, 10 years or more) be stored in formats and technical

specifications that ensure its retrievability as needed. Holding onto superfluous data not only entails financial and environmental costs but also hampers the operational efficacy of the department's IT infrastructure and procedures. Moreover, it escalates the likelihood and potential consequences of data breaches and could signify non-compliance with legal mandates.

Therefore, a policy and technical framework is drafted that addresses the lifecycle of electronic data, encompassing the retention, archiving, and purging. This framework conforms to the stipulations of relevant legislation and regulations, such as The Destruction of Records (Relating to Registering Office in Madhya Pradesh) Rules, 1983, the Indian Stamps Act 1899, and the Indian Registration Act 1908.

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**Our Mission - Ease of Living**  
(Transparent, Efficient & Citizen Centric Services)

**New System of E-Registration & E-Stamping**

# Sampada 2.0

**State Level Launch**  
By  
**Dr. Mohan Yadav**  
Chief Minister, Madhya Pradesh

10th October 2024 | 1:00 PM  
Kushabhau Thakre International Convention Centre, Bhopal

**First time in our country Faceless, Paperless Registration Facility**

**Multiple options for Registration**

- Online registration facility of specific documents without office visit.
- Online registration facility of specific documents on 24x7 basis without interaction with registering officer (faceless registration).
- Book slots and visit sub-registrar office at a date and time of choice for registration.


**Paperless Registration**

- No need for submission of physical documents since information is directly obtained from Aadhaar, Land Records and Local Body Portals.
- Delivery of document through email, whatsapp and digilocker immediately after registration.


**Ease of Living for Citizens**

- Sampada portal and mobile app assists citizens in preparing documents from model deeds, calculation of stamp duty, paying stamp duty/e-Stamp purchase and booking slots.
- No need of witness as identification of citizens through consent based Aadhaar photo.
- Collector guideline rates, stamp duty on instruments, search facility available in public domain.

**Narendra Modi, Prime Minister**



**Dr. Mohan Yadav, Chief Minister**



D-1107724

## संपदा 2.0 लॉन्च • जनता को ये सुविधा देने वाला मप्र पहला राज्य अब एक ओटीपी से रजिस्ट्री... घर बैठे बुक कर सकेंगे स्लॉट

**विशेष संवाददाता | भोपाल**

मध्य प्रदेश में अब घर बैठे संपत्ति की रजिस्ट्री हो सकेगी। इसके लिए सीएम डॉ. मोहन यादव ने गुरुवार को संपत्ति 2.0 का साफ्टवेयर लॉन्च किया। उन्होंने कहा- अब बिना रजिस्ट्रार दफ्तर के चक्कर नहीं लगाने होंगे। यही नहीं, ई-केवाईसी के जरिये गवाह की अनिवार्यता नहीं रहेगी। प्रॉपर्टी पर बचे लेन की जानकारी भी इससे ली जा सकेगी। ई-सूचन और डिजिटल सिग्नेचर के जरिए प्रक्रिया पूरी हो जाएगी। ऐसा करने वाला मप्र देश में पहला राज्य है।

संपदा-2.0 को मध्यप्रदेश स्टेट इलेक्ट्रॉनिक्स डवलपमेंट कॉर्पोरेशन लिमिटेड ने डिजाइन किया है। खास बात है कि रजिस्ट्री, लीज डीड या ऐसे किसी भी पंजीयन के दौरान अब थंब इमेशन दस्तावेज पर चरप्पा नहीं होगा। यानी अंगूठे के निशान का पतात इस्तेमाल नहीं हो सकेगा। पहले राजस्व और वित्त विभाग की जानकारी को ही इंटीग्रेट किया गया था। अब ज्यूरिस्ट, नगरीय निकाय, आयकर विभाग, पंचायत विभाग और आधार से भी इसे जोड़ा गया है। ऐसे में आप अपना स्लॉट खुद बुक कर सकते हैं। इसके बाद ओटीपी आएगा। इसे देने के बाद भी ऑनलाइन रजिस्ट्री प्रक्रिया शुरू होगी।

**पटवारी तो कलेक्टर का बाप बन जाता था : सीएम**

कार्यक्रम के दौरान सीएम ने कहा- 'मैं खुद किसान परिवार से हूँ। पहले जमीन खरीदने-बेचने में लाखों का लेन-देन होता था। पटवारी तो कलेक्टर का बाप बन जाता था। वो नामांतरण नहीं करता था। किसान सालों तक कागज लिए घूमता रहता था। तब हाथ से लिखे दस्तावेज होते थे। अब ई-केवाईसी से रजिस्ट्री होने लगी है।'

**तो सबकुछ जा आपको जानना जरूरी है**

**अंगूठे का निशान चरप्पा नहीं होगा... फोटो आईडी के बजाय आधार से डेटा लेगा पोर्टल**

**Q. संपदा-2.0 में ऐसा क्या है, जो पहले साफ्टवेयर में नहीं था?**  
- घर बैठे आवेदन कर सकते हैं। इसके लिए संपदा-2 के पोर्टल पर लॉग इन करना होगा। न्यू साफ्टवेयर में लोगों की सहायता को देखते हुए करीब 20 नई तकनीक जोड़ी गई हैं।

**Q. क्या अब रजिस्ट्री के लिए ऑफिस जाना जरूरी नहीं होगा?**  
- यह एक विकल्प है। अभी इंटरैक्शन बेस्ड प्रक्रिया शुरू हुई है। यानी स्लॉट बुक करके सब रजिस्ट्रार से ऑनलाइन इंटरैक्शन करेगा।

**Q. दस्तावेजों की जालसाजी न हो, इसके लिए क्या करेंगे?**  
- पहले फोटो आईडी अपलोड करके पहचान होती थी। अब आधार बेस्ड प्रक्रिया होगी। पूरी व्यवस्था पेपरलेस है, इसलिए डिजिटल सिग्नेचर कहीं से भी कर सकेंगे। इसके लिए बायोमेट्रिक या आइरिस जरूरी होगा। हस्ताक्षर की टेम्पिंग नहीं हो सकेगी। दस्तावेजों की जालसाजी नहीं होगी।

**Q. प्रॉपर्टी खरीदने से पहले उसकी जानकारी कैसे पता कर सकेंगे?**  
- साफ्टवेयर में केवल नगरीय निकाय की प्रॉपर्टी आईडी भरनी होगी। संबंधित निकाय में उसकी जो भी जानकारी होगी, वो मिल जाएगी।

**Q. क्या घर बैठे रजिस्ट्री दस्तावेज भी तैयार कर सकेंगे?**  
- हां, इसे ओटी डीड ड्रॉपिंग कहा जा रहा है। सर्वोत्तम दस्तावेजों की जानकारी के आधार पर रजिस्ट्री दस्तावेज को सिस्टम खुद बना देगा। एडिट भी कर सकते हैं।

**-शेष पेज 12 पर**

प्रदेश में रजिस्ट्री के नियमों में संशोधन, नोटिफिकेशन भी जारी

## अब पेपरलेस रजिस्ट्री आधार और पैन नंबर दर्ज करते ही संपत्ति आपकी

नौ अक्टूबर को मुख्यमंत्री करेंगे संपदा-2.0 का शुभारंभ

**हर जमीन-संपत्ति को यूनिक नंबर दिए, इसी से सब रजिस्ट्रार निकालेंगे रिकॉर्ड**      **आधार और पैन से खरीदार-विक्रेता की पहचान, जमीन की फर्जी रजिस्ट्री रुकेगी**

**ऐसी व्यवस्था**

प्रदेश में संपदा 2.0 शुरू होने के बाद डिजिटल सिग्नेचर व बायोमेट्रिक सहित डिजिटल सिग्नेचर का उपयोग होगा। बायोमेट्रिक का उपयोग करके आधार और पैन नंबर से ई-केवाईसी की जा सकेगी। बायोमेट्रिक रिकॉर्ड से सत्यापन होगा।

**ये फायदे**

पहले जमीन की रजिस्ट्री करने के लिए पटवारी की मदद लेनी पड़ती थी। अब घर बैठे आधार और पैन नंबर से ही रजिस्ट्री कर सकते हैं।

**ये फायदे**

पहले जमीन की रजिस्ट्री करने के लिए पटवारी की मदद लेनी पड़ती थी। अब घर बैठे आधार और पैन नंबर से ही रजिस्ट्री कर सकते हैं।

**यूएलपीआइएन से जुड़ा लैंड रिकॉर्ड**

रजिस्ट्री के समय जमीन का कार्यालय में भेजा जाता था। अब कार्यालय में भेजे जाने की जरूरत नहीं रहेगी।

**ऐसी व्यवस्था**

प्रदेश में संपदा 2.0 शुरू होने के बाद डिजिटल सिग्नेचर व बायोमेट्रिक सहित डिजिटल सिग्नेचर का उपयोग होगा। बायोमेट्रिक का उपयोग करके आधार और पैन नंबर से ई-केवाईसी की जा सकेगी। बायोमेट्रिक रिकॉर्ड से सत्यापन होगा।

**ये फायदे**

पहले जमीन की रजिस्ट्री करने के लिए पटवारी की मदद लेनी पड़ती थी। अब घर बैठे आधार और पैन नंबर से ही रजिस्ट्री कर सकते हैं।

**ये फायदे**

पहले जमीन की रजिस्ट्री करने के लिए पटवारी की मदद लेनी पड़ती थी। अब घर बैठे आधार और पैन नंबर से ही रजिस्ट्री कर सकते हैं।

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रजिस्ट्री के समय जमीन का कार्यालय में भेजा जाता था। अब कार्यालय में भेजे जाने की जरूरत नहीं रहेगी।