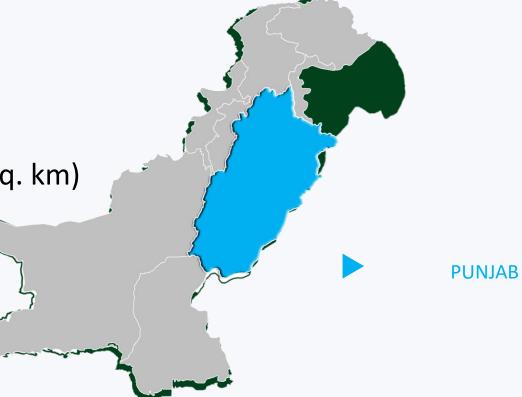
WELCOME to PUNJAB LAND RECORDS AUTHORITY

PUNJAB LAND RECORD AUTHORITY INTRODUCTION OF PAKISTAN

PUNJAB

Population of 101,391,000 in 2015

- 2nd largest province by area (205,345 sq. km)
- •
- Land of "five rivers"; 92% cultivated
- GDP annual growth rate 4.24
- 70% population in rural areas



LAND IS PRESTIGE & PRIDE

 $\bullet \bullet \bullet$



Valuable asset



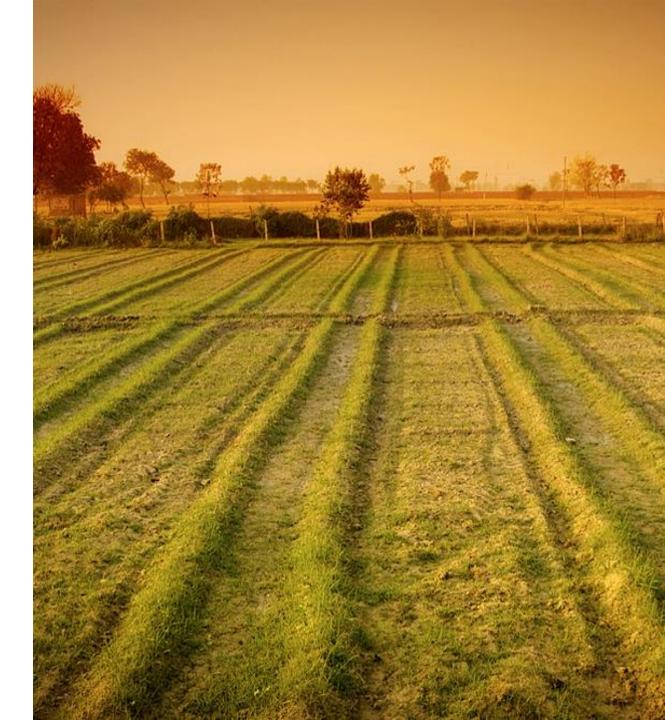
Symbol of stature





Emotional attachment with land

Motherland for farmers / land owners



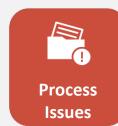
WHY LRMIS PROJECT ?

Governance Failures of Manual Record System

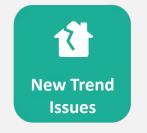
Inaccessabile land records Delayed updation of land records Cumbersome Processes invloved

Iconsistencies in manual record Prone to manipulation & Forgery Intentional misplacement & damage to Record Battered Condition

Rapid Urbanization Sudden increase in land pricess Lack of awareness in general public Blackmailing of FRS









LAND RECORDS MANAGEMENT INFORMATION SYSTEM

Vision

To establish efficient, accountable, equitable and secure Land Records Management & Information Systems

Objectives

- To increase access to land records at lower transaction cost
- To increase security of land titles
- To increase collateral value of land



Economic growth for rural areas



Developing vulnerable regions

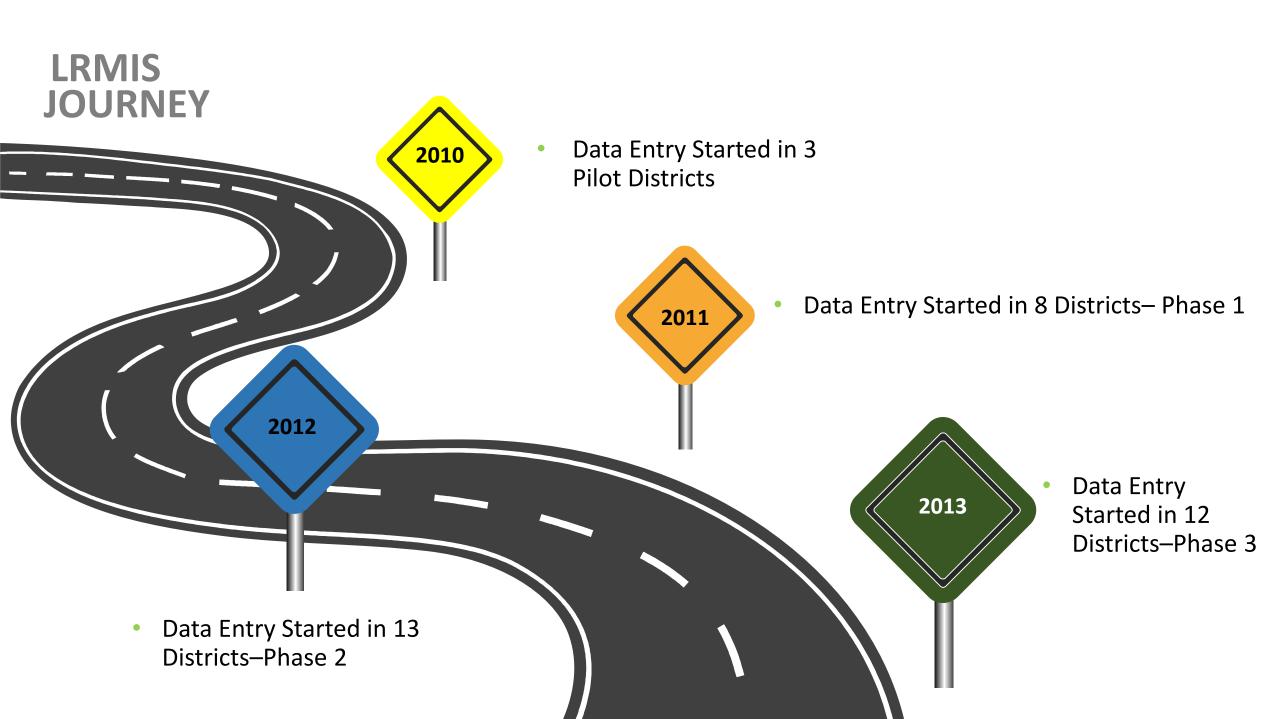


Improved governance



Institutional Reforms Women empowerment

Investing in human capital





CHALLENGES HAVE NEVER BEEN AN IMPEDIMENT

Strong resistance from potential stakeholders

Limited market capacity to undertake the gigantic project

Non-availability of robust software

Manual record keeping in Urdu transcript

Limited Connectivity with far flung tehsils

Data entry of 55.5 million landowners

Quality Assurance of inconsistent record

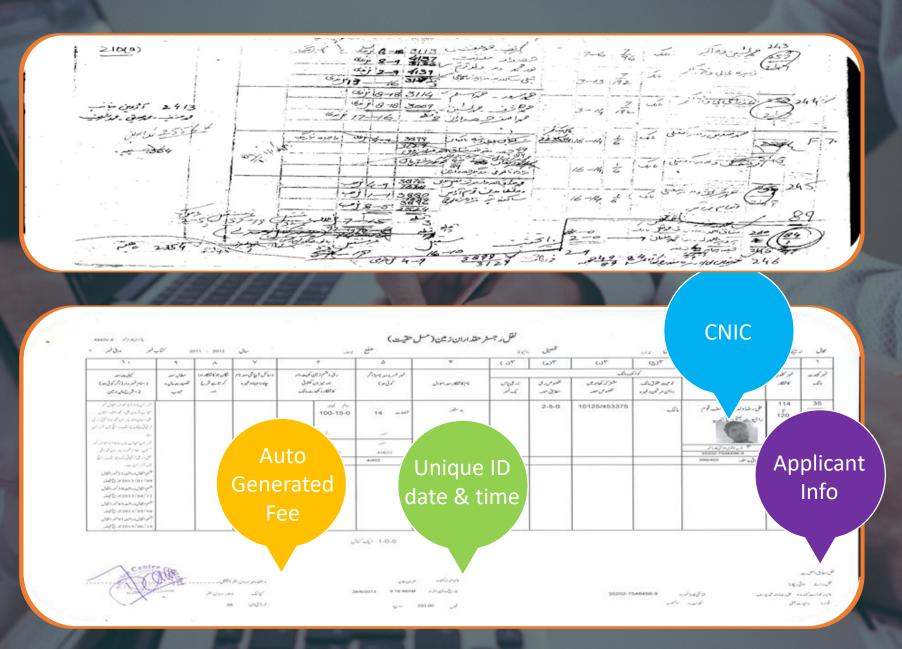
Development of new processes

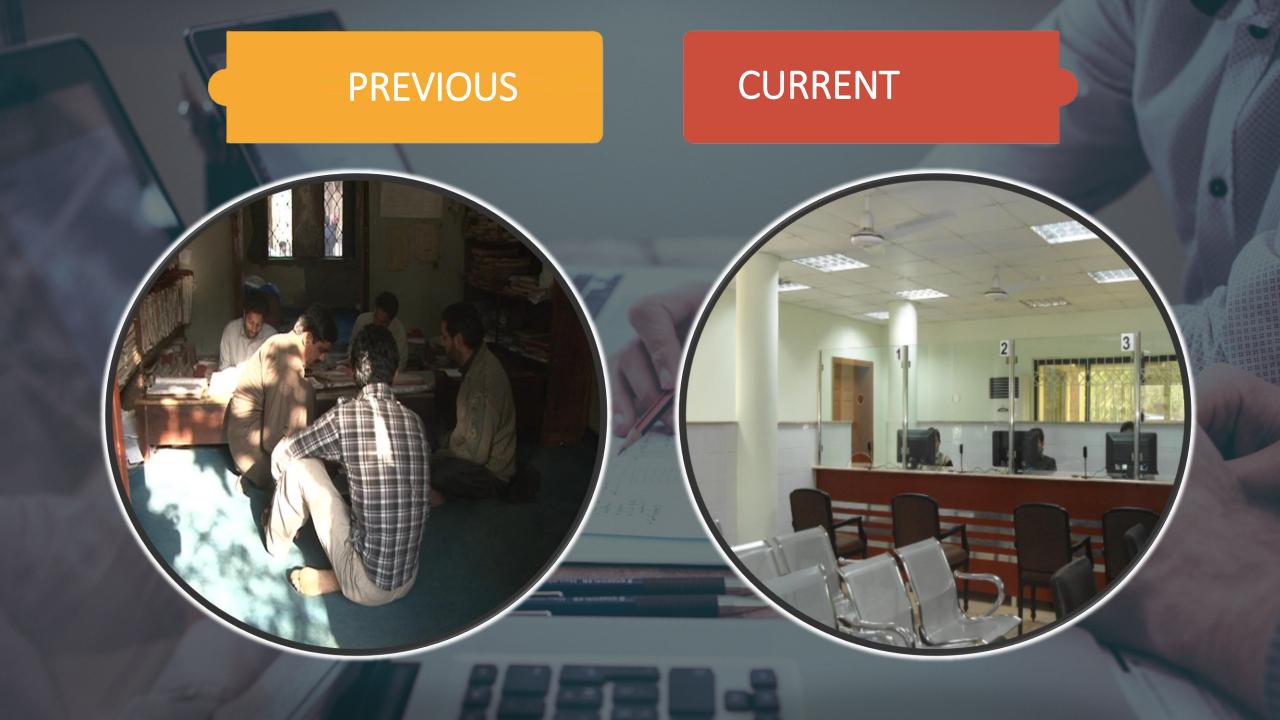


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PARADIGM SHIFT Record of right





PREVIOUS

CURRENT

111

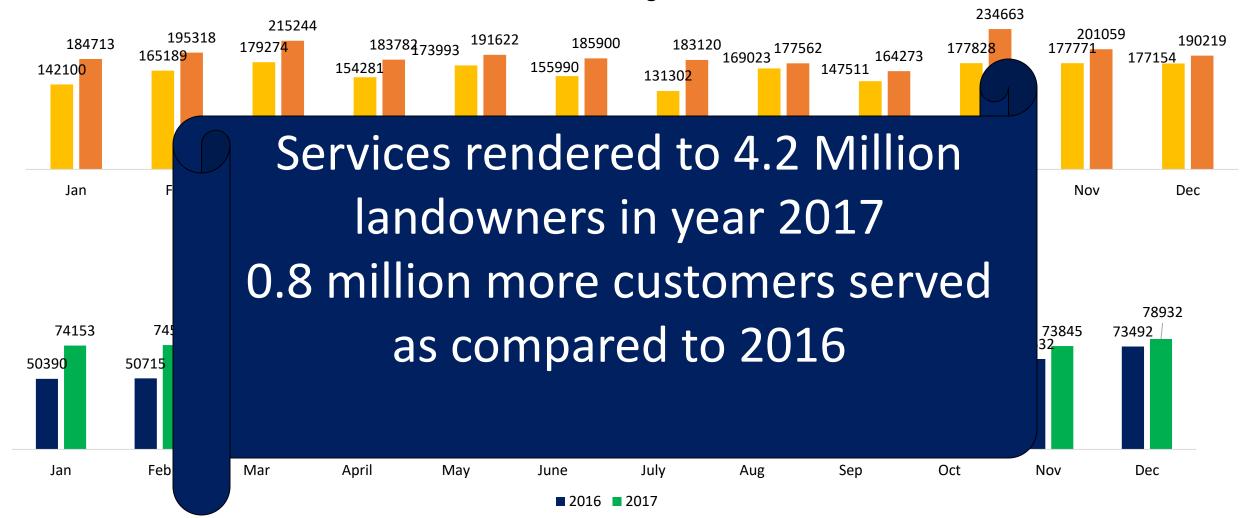
10 m

Tier 3 Datacenter & Disaster Recovery Site

5 18 MI

Transactional Trend – 2016 & 2017

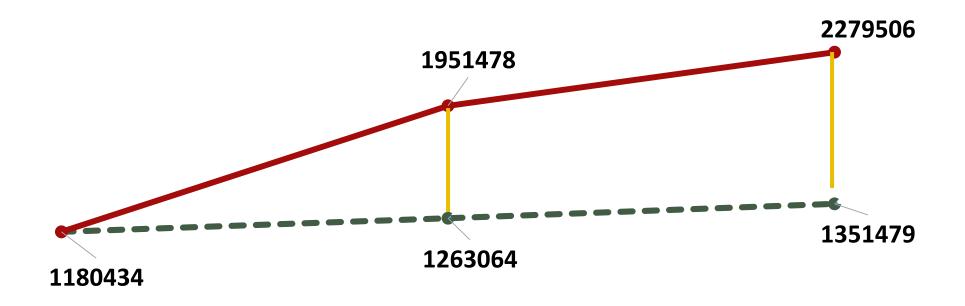
Fard Issuance – Avg. 17% Increase



Trend – Anticipation / Actual

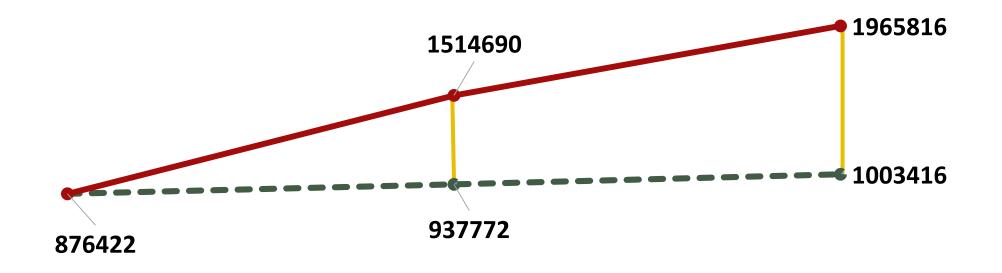
Fard Issuance Trend

Anticipated Fard — Actual Fard



Trend – Anticipation / Actual

Mutation Issuance Trend



MEASURES TAKEN

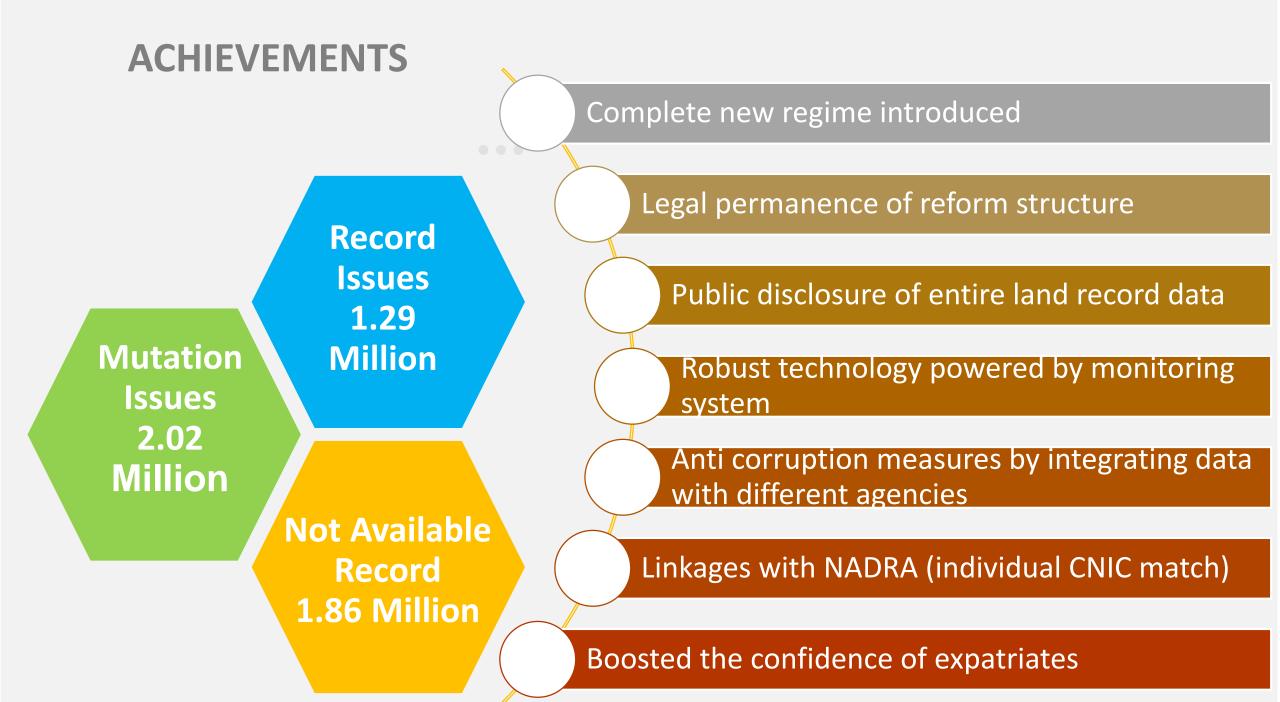
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Monitoring IP Cameras

Feedback%ageSatisfied with services95%Preferred computerized system98.5%

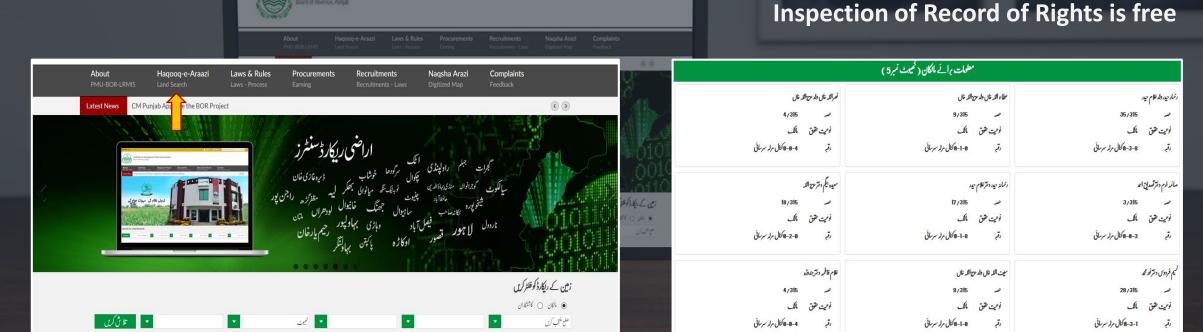
Source: 3rd Party Report by Apex Consulting Firm





24/7 ACCESS TO LAND RECORD www.Punjab-zameen.gov.pk

Land Record Management Information System



Publishing data abolished monopoly of information hence rent seeking minimized

INTERVENTIONS FOR EASE OF DOING BUSINESS

Operationalized 50 Fard Booths at Remote Areas

Opening of Fard counters at 3700 outlets of NADRA Franchises

Delivery of mutation copy at doorstep

9 more additional ARCs operationalized

Opened Bank of Punjab counters at each ARC

Extension of waiting areas

Opened the Express services at busy tehsils

EASE OF DOING BUSINESS

Indicators	Karachi	Lahore	South Asia	OECD high income
Procedures (number)	8.0	7.0	6.6	4.7
Time (days)	208.0	56	110.7	22.4
Cost (% of property value)	4.3	5.2	6.9	4.2
Quality of the land administration index (0-30)	5.0	10.0	7.8	22.7



*

1

Property Registration:

Lahore 35%:Karachi 65%

New Interventions:	Issuance of E-Stamp Papers & its linkages, Linkages of SRO with ARC, Dedicated website, Availability of online fee calculator & challan, Complaint Management System
Current Scenario:	Procedures reduced to 4 numbers, days reduced to 18, and quality index improved to 22.5
Benefits:	Certainty of getting services. Reduced Litigation. More investment.

Certainty of getting services, Reduced Litigation, More investment, enhanced security of land titles, improved contract enforcement

Reforms Completed b/w June,17 & April,18- Procedure

Sr. #	Procedure (in DB Report)	DB 2018 Report	Currently	Action Taken
1	Obtain the Fard (ownership)	V	٧	
2	Advertisement of a transaction in newspapers and inviting objections	٧	Eliminated	Online Availability of land Records & Instructions issued by PLRA/BOR
3	Hire the deed writer or the lawyer to draft the sale purchase agreement	V	V	
4	Payment of the stamp duty, capital value tax, town tax and registration fee	V	V	
5	Receipt of the payment is submitted to the Stamp Office	٧	Eliminated	Online Verification portal of E- Stamp Paper at Sub-Registrar Offices
6	Execution & registration of a deed before the registration authority	V	٧	
7	Mutation	٧	Eliminated	Computerization of Sub registrar offices & its linkages with ARC

Procedures reduced from 7 to 4

Reforms Completed b/w June,17 & April,18- Time

Sr. #	Procedure	DB 2018 Report	Currently	Justification
1	Obtain the Fard (ownership)	2 Days	1 Day	Fard Issuance in 30 Mins
2	Advertisement of a transaction in newspapers and inviting objections	8 Days	Eliminated	
3	Hire the deed writer or the lawyer to draft the sale purchase agreement	3 Days	1 Day	Online Availability of Specimens
4	Payment of the stamp duty, capital value tax, town tax and registration fee	1 Days	1 Day	Issuance of E-stamp Paper from BOP
5	Receipt of the payment is submitted to the Stamp Office	1 Day	Eliminated	
6	Execution and registration of a deed before the registration authority	38 Days	15 Days	Digitization of Sub registrar offices & Its linkages with ARCs
7	Mutation	3 Days	Eliminated	
	Days reduce			

Reforms Completed b/w June,17 & April,18- Cost

Sr. #	Procedure	DB 2018 Report	Currently
1	Obtain the Fard (ownership)	PKR 150	PKR 150
2	Advertisement of a transaction in newspapers and inviting objections	PKR 10,000	Eliminated
3	Hire the deed writer or the lawyer to draft the sale purchase agreement	PKR 8,000	Mutually Agreed
4	Payment of the stamp duty, capital value tax, town tax and registration fee	Stamp duty 3% + Registration fee 1% + Town fee 1%	Stamp duty 3% + Registration fee PKR 500 + Town fee 1%
5	Receipt of the payment is submitted to the Stamp Office	No Cost	
6	Execution and registration of a deed before the registration authority	PKR 500	PKR 500
7	Mutation	PKR 500	Nil

DB 2018 versus Current Status – Quality Index

Sr. #	Category	Doing Business 2018 report	Current
	Quality Index	10.5	23.5
i	Reliability of Infrastructure Index	5	7
ii	Transparency of information Index	2	5
iii	Geographical Coverage Index	0	8
iv	Land Dispute Resolution Index	3.5	3.5

Validated & Vetted by 3rd Party M/S Ferguson (pvt) ltd.

Interventions made for Property Registration

Availability of all registered deeds at website with searching module Complaint Management System 111-22-22-77; 111-22-22-88 E-complaint system

Digital entry of stay/ court orders / Lien & Dedicated website for property registration

Fee calculators Fee schedules Printing of fee challan **Online Maps E-Complaint** Management Standard template Procedures with timelines **Required documents** Progress reports Data of court orders / stay orders All Laws & Notifications

Digital Stay orders / Court Orders / Liens



–		35202-1535367-0	0-0-180	180/119700	۵۵.	آرامیں شین	مسرت افزاد خرمسن دین زوجه عمد ذوالفقار طارق	240	31
4		35202-2573844-3	0-1-0	225/119700	بالک	آرائي نيين	اصغر على ولد محمد رقيق	243	32
4	≡		0-9-12	2037/119700	مالك قبشه	آراكي	نشان علی ولد شاہ دین	62	33
4		35202-5668150-7	0-8-13	1813/119700	مالك قبشه	آراكي	عمران على ولد شاہ دين	62	34
A			0-9-0	2025/119700	مالك قيضه	آدائي	عفت یی بی دختر شاه دین	62	35

بلاک کی تفصیل

	كيغيت	بلاك كالارتخ	ياك حد	بلاك دقير	تتعيل بلاک	وجديلاتك	
^	متظور شده	01:49 20/06/2016 څام	1/1	0-9-12	تحکم امتناعی	یلاک	1
~	متطور شده	℃ 10:57 09/01/2017	1/1	0-9-12	تحكم امتناعی بعد الت جناب محمد یوسف عبد الرحمن سول بیخ درجه اول لا مور مور شه 01/01/04 بنام نشان علی، احسان علی، عمران علی پسر ان تسنیم بی بی، تا مهید بی بی دختر ان شاه دین – منجانب عفت بی بی دختر شاه دین	تحکم امتناعی	2
						ں۔1 تا2 ظاہر ب یں	کل2 شر

حکم امتناعی ملکیت

	تتعيل يلاك	بلاكدقيه	باک حد	كلرقير	کل حبر	کیوٹ تمبر	^ع ل ^ح ى كما ±	قوم	ħ	
^	تعم انتناعی مورخه 2017/3/17 یعدالت جناب قیم شهبیاز سول چی درجداول لاہور بنام محمداسلم ولد ذیر حسین وغیرہ، منجانب میں فیمل نڈیرولد میاں نڈیر احمد تاریخ مرجوعہ 2017/03/20	0-4-35	1/1	0-4-35	935/119700	143		آرايي	محمد اصغر ولد تذیر حسین	1
~	تقلم امتناعی مور خه 2017/3/17 بعد الت جناب تعیم شهیاز سول بنج در جه اول لا بهور سام محمه اسلم دلد ذیر	0-5-56	1/1	0-5-56	1181/107775	136	35202- 2821085-7		محمد ذوالفقار ولد نذير حسين	2

Contributors Session





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Articles in Daily Newspapers

Punjab Land Reforms and Doing Business

CAPTAIN ZAFAR IORAL

improve the economy of the country.

In this regard, Punjab Government keep- mate of each economy. ing in view the index factors of Doing Business is moving abead with its reformation pro-subnational reports, which exhaustively cover tricity, registering property, getting credit, gram. To understand this program, we need to business regulation and reform in different euunderstand priorities of Doing Business. World ites and regions within a nation. These reports trading across broader, enforcing contracts. Land record of the entire Province Punjab is Bankin 2002 started a Doing Business program provide data on the case of doing business, rank and resolving insolvency, with the basic purpose to case out business - each location, and recommend reforms to imregulations and create conducive environment prove performance in each of the indicator ar- is a subject of Punjab Land Record Authorfor investments, in this project, reformatory eas, Selected cities can compare their business ity. The authority for improving registration tem for redressing grievances of the General initiatives of business regulations of large regulations with other cities in the contorny of property is taking necessary steps. It is Public PLRA obtains feedback drough a communes and selected cities are analyzed and or region and with the 190 economies that worth mentioning that according to 2017 third party which has shown more than 95 % are provided with suggestion for improving Doing Business has ranked. encourages these economies for formulating lisbed in 2003, covered 5 indicator sets and Despite outstanding performance of several tratives of PLRA. Pakistan is expected to effective regulations and business policies.

their enforcement across 190 economics and mario in the largest business city of each could be seen in the upcoming Doing Busit- Bank Doing Business

coording to the recent census, Punjub domestic small and mediant-size companies 2013 including two cities of Pakistan where step for property registration to four steps in A has 53 % of Pakistan's total population, and measures the regulations applying to them. Doing Business, also collected data for the accordance with the key indicators of doing Providing basic processities and resolv- through their life cycle. By gathering and ana- second largest business city. The data for business. Reducing the total time required of ing problems of One hundred and ten million lyzing comprehensive quantitative data to com- these 11 economics are a population-weighted property registration from 56 days to 18 days. people of the province is Punjab Government's pare business regulation environments across average for the 2 largest business cities. The Issuance of 'Fard' is now possible in meremain priority. For creation of job opportuni- economies and over time, Doing Business en- project has benefited from feedback from 30 minutes. ties it's imperative to have a conductive envi- courages economies to compete towards more governments, academics, practitioners and re- PLRA from Lluby 2016 to 30 June 2017 has ronment for business. An environment which efficient regulation; offers measurable bench- viewers. The initial goal remains: to provide received 24769 application for property reghas business friendly policies that resultantly marks for reform; and serves as a resource for an objective basis for understanding and im-istration and on average an application was will not only create job opportunities but also academics, journalists, private sector research- proving the regulatory environment for busi- process in just 18 days. PLRA has successers and others interested in the business cli- ness around the world.

The Doing Business project provides ub indicator sets and 190 economies.

selected cities at the subnational and regional economy, except for 11 economies that have ness report.

In addition, Doing Business offers detailed dealing with construction permit, getting elecprotecting minority investors, paying faxes, Of these indicators, Registering Property zameca.gov.ph).

fully digitalized the land record of the entire These indicator are starting a business, province, PLRA is managing both registration and mapping so that the process can be made easier and convenient for the people of Punjab and also for the foreign investors

We also have a tailor made complaint sysbusiness indicators. Karachi was better in satisfaction level of the people belitting from The first Doing Business report, pub- ranking regarding the business environment, our services. Due to such revolutionary ini-133 economies. This year's report covers 11 departments of the Panjab Government, it improve its ranking on the Doing Business. requires some basic reforms. PLRA is such mark that where we are currently ranked at Most indicator sets refer to a case sec- cessfully working on these reforms which 147th position, by the project of the World

CAPTAIN ZAFAR IOBAL Ajab has 53 % of Pakistan's total more than 100 million as of 2013 in-cluding two cities of Pakistan where cessities and resolving problems of one Doing Business, also collected data for the hundred and ten million people of the second largest business city. The data for province is Punjab government's main these 11 economies are a populationpriority. For creation of job opportunities weighted average for the 2 largest busiit's imperative to have a conducive en- ness cities. The project has benefited from vironment for business.

An environment which has business practitioners and reviewers. friendly policies that resultantly will not prove the economy of the country. In this regard, Punjab government business around the world.

The Nation

29,

Program with the basic purpose to ease solving insolvency. out business regulations and create Of these indicators, Registering Propconducive environment for investments. erty is a subject of Punjab Land Record In this project, reformatory initiatives of Authority. The authority for improving business regulations of large economies registration of property is taking necesand selected cities are analyzed and are sary steps. It is worth mentioning that acprovided with suggestion for improving cording to 2017 business indicators, their business environment. Doing Busi- Karachi was better in ranking regarding ness encourages these economies for the business environment. formulating effective regulations and Despite outstanding performance of business policies.

economies and selected cities at the coming Doing Business report. regulation environments across

economies. Most indicator sets refer to a case scenario in the largest business city

BUSINESS 09

Conducive

environment

for business

of each economy, except for 11 ccording to the recent census, Pun- economies that have a population of feedback from governments, academics,

The initial goal remains: to provide an only create job opportunities but also im- objective basis for understanding and improving the regulatory environment for

keeping in view the index factors of do- These indicator are starting a busiing business is moving ahead with its ness, dealing with construction permit, reformation program. To understand getting electricity, registering properthis program, we need to understand ty, getting credit, protecting minority inpriorities of doing business. World vestors, paying taxes, trading across Bank in 2002 started a Doing Business broader, enforcing contracts and re-

several departments of the Punjab Gov-The Doing Business project provides ernment, it requires some basic reforms. objective measures of business regula- PLRA is successfully working on these retions and their enforcement across 190 forms which could be seen in the up-

sub national and regional level. The PLRA has successfully reduced seven Doing Business project looks at domes- step for property registration to four tic small and medium-size companies steps in accordance with the key indiand measures the regulations applying cators of doing business. Reducing the toto them through their life cycle. By gath- tal time required of property registration ering and analyzing comprehensive from 56 days to 18 days. Issuance of quantitative data to compare business 'Fard' is now possible in mere 30 minutes. PLRA from 1July 2016 to 30 June economies and over time, Doing Busi- 2017 has received 24769 application for ness encourages economies to com- property registration and on average an pete towards more efficient regulation; application was process in just 18 days. offers measurable benchmarks for re- PLRA has successfully digitalized the form; and serves as a resource for aca- land record of the entire province.

Articles in Daily Newspapers

BUSINESS RECORDER LAHORE MONDAY 29 JANUARY 2018 7

Punjab Land Reforms and Doing Business

BY ZAFAR IOBAL ccording to the recent A census, Punjab has 53% of Pakistan's total population. Providing basic necessities and resolving problems of One hundred and ten million people of the province is Punjab Government's main priority. For creation of job opportunities it's imperative to



reform in different cities and PLRA is successfully working

In this regard, Punjab regions within a nation. These of the forms which could Government keeping in view for ports provide data on the be seen in the upcoming the index fortune of poing reports provide data on the boing Busings report the index factors of Doing ease of doing business, rank Doing Business report. Business is moving ahead with each location, and recommend PLRA has successfully its reformation programme. To reforms to improve perforunderstand this programme, we mance in each of the indicator need to understand priorities of areas. Selected cities can com-in accordance with the key noing Business. World Bank pare their business regulations in 2002 started a Doing with other cities in the econo-Business programme with the Business programme with the my or region and with the 190 basic purpose to ease out busi-conducive environment for investments. In this project, the first Doing Business investments. In this project, the first Doing Business the first Doing Business business base and the first Business Decompose to ease out busi-conducive environment for investments. In this project, the first Doing Business business base and the first Business Base and the first Business Business Base and the first Business Base and

The first Doing Business and the solution and the solutio their business environment. Doing Business encourages in the largest business city of these economies for formulat ing effective regulations and economies that have a population of more than 100 million so that the process can be pussness poincies. The Doing Business project as of 2013 including two cities made easier and convenient provides objective measures of Pakistan where Doing for the people of Punjab and business policies.

business regulations and their Business, also collected data also for the people of Punjab and enforcement across 190 for the second largest business Land record of the entire economies and selected cities city. The data for these 11 province Punjab is available at the sub-national and regional economies are a population- on our website (Punjab level. The Doing Business weighted average for the 2 zameen.gov.pk).

project looks at domestic small largest business cities. The We also have a tailor made and medium-size companies project has benefited from complaint system for redress and measures the regulations feedback from governments, ing grievances of the General applying to them through their academics, practitioners and Public. PLRA obtains feedlife cycle. By gathering and reviewers. The initial goal back through a third party "analyzing comprehensive remains: to provide an object which has shown more than 'quantitative data to compare tive basis for understanding 95% satisfaction level of the business regulation environ- and improving the regulatory people befitting from our serments across economies and environment for business vices. Due to such revolution vover time, Doing Business around the world. ary initiatives of PLRA encourages economies to com- These indicators are starting Pakistan is expected to pete towards more efficient a business, dealing with con- improve its ranking on the regulation; offers measurable struction permit, getting elec- Doing Business rank chart benchmarks for reform; and tricity, registering property, where we are currently ranked serves as a resource for acade- getting credit, protecting at 147th position, by the promics, journalists, private sec- minority investors, paying ject of the World Bank Doing

tor researchers and others taxes, trading across broader, Business.

enforcing contracts and resolving insolvency. Of these indicators. Registering Property is a subject of Punjab Land Record Authority. The authority for improving registration of property is taking necessary steps. It is worth mentioning that according to 2017 business indicators, Karachi was business environment. Despite

FUTURE ROAD MAP

	• •• •		
		Property Registration in 10 days	
_	FUTURE	Reduce the step from 4 to 3	
	ROAD	Online Fard Issuance	
	MAP	Linkages of remaining sub-registrar offices in Punjab with LRMIS	
		Inclusion of CNIC Numbers	
		Direct linkages with courts	
		Completion of Archiving of all old registered deeds	
		Mobile land record services at doorstep	

THANK YOU?