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DATA RANKINGS REPORTS SUBNATIONAL METHODOLOGY RESEARCH BUSINESS REFORMS LAW LIBRARY CONTRIBUTORS ABOUT MEDIA

BUSINESS 2019 Training for Reform





ENGLISH V

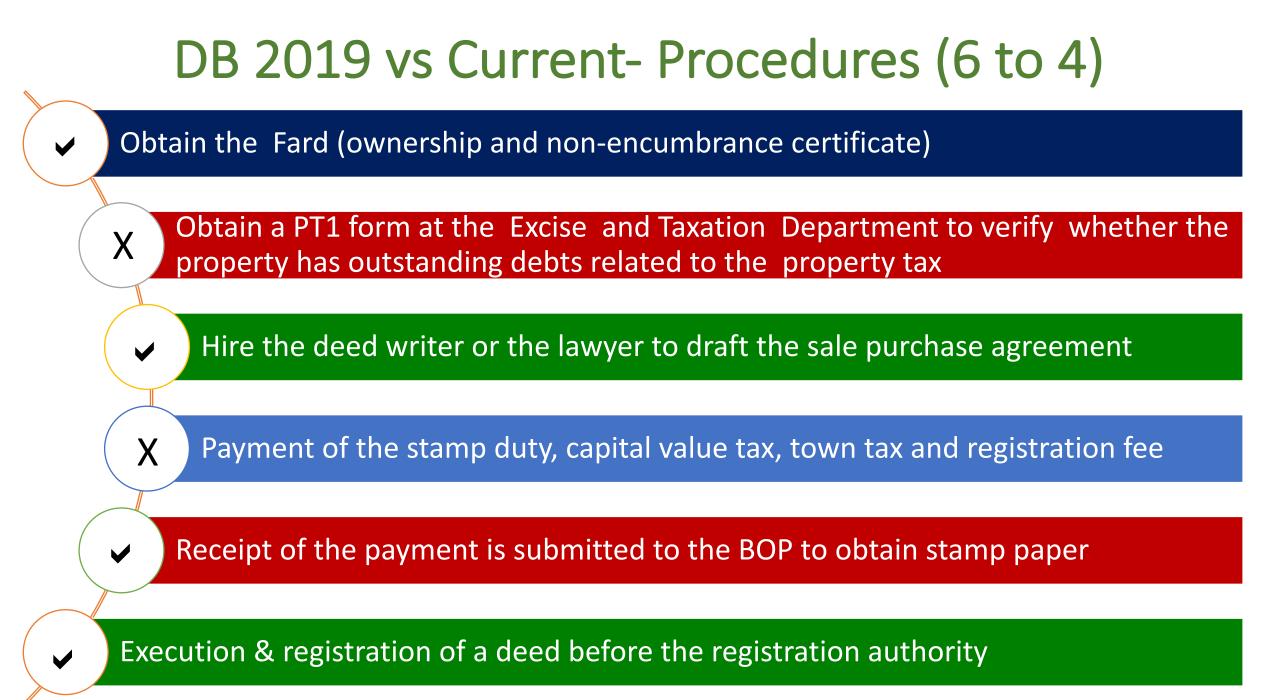
DB 2019 vis-à-vis Current - Summary



- 2019 6
- Current 4

Time • 2019 – 25.5 days • *Current – 11 days*

Cost • 2019 - 4.2% • *Current –* 4.2% Quality Index • 2019 - 14 • Current – 22.5



https://rodportal.punjab-zameen.gov.pk/process

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Procedure 01: Fard Is	ssuance	PROCEDURE 01	PROCEDURE 02	PROCEDURE 03	PROCEDURE 04
Procedure 02: Fee Pa	ayment	RS 500	Town Fee 1% CVT 2%	*	RS 1000
Procedure 03: Hire		N3 300	Stamp Duty 3%		
Procedure 04: Regist	ration	CHARGES	CHARGES	CHARGES	CHARGES
Cadastral Map		DAY	DAY	DAY	DAY
		1	1	1	08
		PROCESS	PROCESS		PROCESS
		Obtain Fard from Arazi Record Center	Payment of the Stamp Duty Capital Value Tax and Registration Fee at Bank of Punjab Only	Hire the Deed Writer or Lawyer by the Customer	Execution & Registration of a Deed Before Registration Authority & Mutation in Revenue Record at Sub Registrar Office
	Procedure 01: Fard Is Procedure 02: Fee Pa Procedure 03: Hire Procedure 04: Regist	Procedure 01: Fard Issuance Procedure 02: Fee Payment Procedure 03: Hire Procedure 04: Registration	Procedure 01: Fard Issuance Procedure 02: Fee Payment Procedure 03: Hire Procedure 04: Registration Cadastral Map DAY 1 PROCEDURE 01 CHARGES DAY	Procedure 01: Fard Issuance PROCEDURE 01 PROCEDURE 02 Procedure 02: Fee Payment Town Fee 1% Procedure 03: Hire RS 5000 Town Fee 1% Procedure 04: Registration CHARGES CHARGES 2% Cadastral Map DAY 3% PROCESS DAY 1 1 PROCESS Obtain Fard from Arazi Payment of the Stamp Duty Capital Value Tax and Registration Fee at Bank of	Procedure 01: Fard Issuance PROCEDURE 01 PROCEDURE 02 PROCEDURE 03 Procedure 02: Fee Payment RS 500 Town Fee 1% CVT 2% Stamp Duty 3% * Procedure 03: Hire Own Fee 1% CVT 2% * Procedure 04: Registration CHARGES CHARGES Cadastral Map DAY DAY DAY 1 1 PROCESS Obtain Fard from Arazi Record Center Payment of the Stamp Duty Capital Value Tax and Registration Fee at Bank of Hire the Deed Writer or Lawyer by the Customer

* Charges as per mutual agreement between Customer and Deed Writer or Lawyer.

* Fee Notification And Mutation Fee

* Notification of Days

Visitor Counter

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DB 2019 vs Current- Time (25.5 to 11 days)

Sr. #	Procedure (in DB 2019 Report)	Time (2019)	Currently
1	Obtain the Fard (ownership and non-encumbrance certificate)	1 Day	No Change
2	Obtain a PT1 form at the Excise and Taxation Department to verify whether the property has outstanding debts related to the property tax	5 Days	0 Day
3	Hire the deed writer or the lawyer to draft the sale purchase agreement	3 Days	1 Day
4	Payment of the stamp duty, capital value tax, town tax and registration fee	0.5 Day	0 Day
5	Receipt of the payment is submitted to the BOP to obtain stamp paper	1 Day	No Change
6	Execution & registration of a deed before the registration authority	15 Days	8 Days

Notification of Days



To

No. 68-103/R-11/625.

Dated- / Q February,2019.

The All the Registrars/District Collectors, In the Punjab.

Subject:

FIRMAL PROPAGATION

REGISTRATION OF DEEDS

Please find enclosed herewith a copy of letter No.PLRA/ADG/GEN/2017/296 dated 11-02-2019, on the subject cited above received from Additional Director General, Punjab Land Records Authority, Board of Revenue, Punjab.

2. Subsequent instructions on the subject matter were conveyed vide this office letter No.91-946/R-11/625 dated 16-08-2017 (copy enclosed). Further more, keeping in view to facilitate the General Public & to improve the ranking of Pakistan in ease of Doing Business, it is further requested that the process for registration of sale deed should be completed within 08 days of its submission in the office of Sub-Registrar after fulfilling all codal formalities.

This should be given "Top Priority"

Inspector General of Registration, Punjab, Lahore.

Copy to:-

No.

 PSO to Senior Member/Member(Revenue), Board of Revenue, Punjab, Lahore.

. .. .

 Additional Director General, Punjab Land Records Authority, Board of Revenue, Punjab with reference to his letter referred to above.

/R-11/625.

3. All the Sub-Registrars, in the Punjab for compliance.

Inspector General of Registration, Punjab, Lahore.

DB 2019 vs Current- Cost

Obtain a PT1 form at the Excise and Taxation Department to verify whether the property has outstanding debts related to the property tax Cost – Rs 20/-

> Currently: Freely downloaded from website

Quality of Land Index

Sr. #	Category	Doing Business 2018 report	Doing Business 2019 report	Currently
i	Reliability of Infrastructure Index	5	6	8/8 🕇
ii	Transparency of information Index	2	4.5	6/6 🕇
iii	Geographical Coverage Index	0	0	4/8 🕇
iv	Land Dispute Resolution Index	3.5	3.5	4.5/8 🕇
Q	uality of Land Index	10.5	14	22.5/30

Reliability of infrastructure Index

- Text Color Coding Scheme
 - Green Full Point
 - Black Partial Points
 - Red No Point

The overall reliability of infrastructure

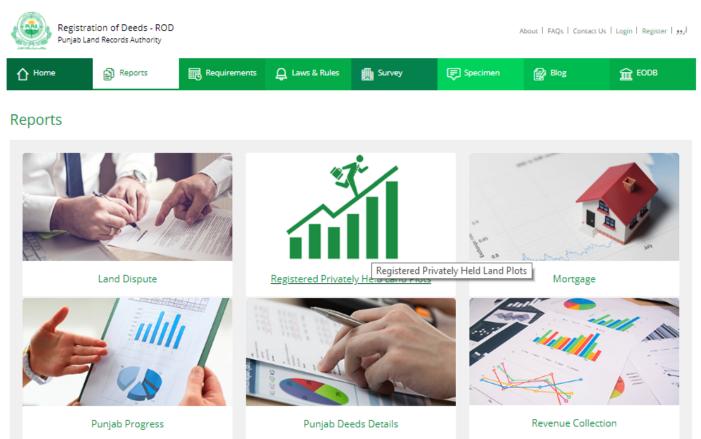
• Is the majority of title/deed records in Lahore held in a paper format or in a computerized format? 2/2

- The majority of title/deed records in Lahore held are in computerized/fully digital format. Can be extracted through any field from the system as well as all the registered deeds are being scanned.
- Web link: <u>http://rodportal.punjab-zameen.gov.pk/search-result/</u>

	Find Registration Deed Inf	ormation	
Lahore	Lahore Cantt	•	NIC (Buyer/Seller/Commission)
Bahi No	Registration No		Name (Buyer/Seller/Commission)
	Search Information		
Mauza Name	Registration No	Year	Actions
ش كماليور	20	2018	View Details
جبان	5	2018	View Details
كالس	3	2018	View Details
ڋۿڐ۫ۑٳڹ	10	2018	View Details
ڈھڈیاں	9	2018	View Details

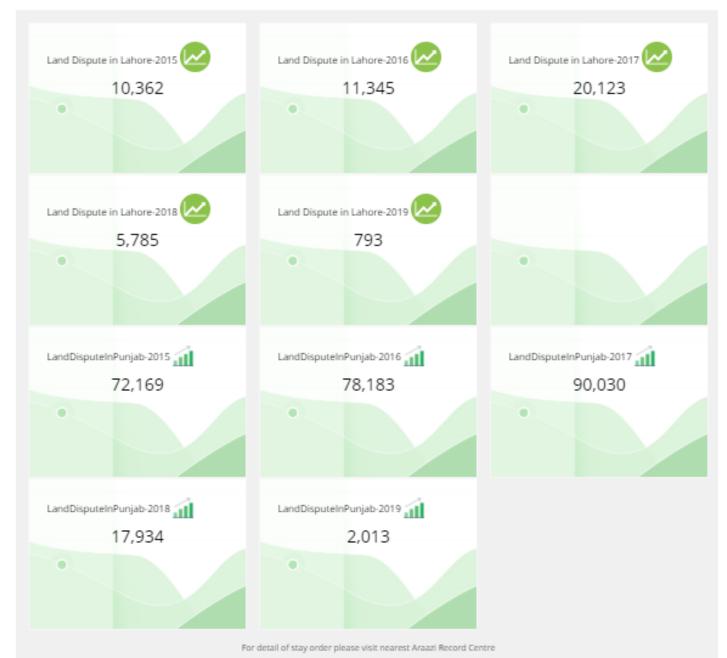
The overall reliability of infrastructure

- Is there an electronic database for checking for encumbrances (liens, mortgages, restriction, etc.) 1/1
 - Yes
 - Web link: https://rodportal.punjab-zameen.gov.pk/stay-order-report/



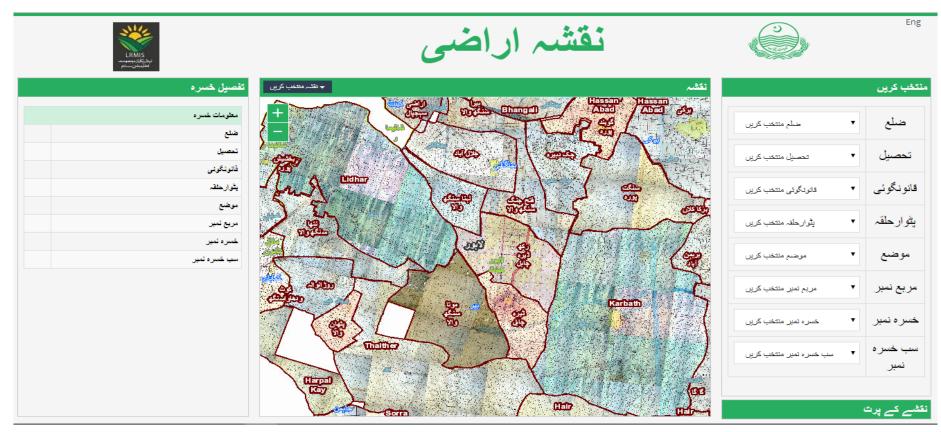
Details

Land Dispute



Cadastral/Mapping system

- Is the majority of plans in Lahore held in a paper format or in a computerized format? If they are computerized, are they scanned documents or fully digital documents? 1/2 2/2
 - Majority of plans in Lahore are held in a **computerized format and fully digital**.
 - Web link: http://gisportal.punjab-zameen.gov.pk:81/lrmis_geo/



Cadastral/Mapping system

- Is there an electronic database for recording boundaries, checking plans and providing cadastral information (Geographic Information System)? 1/1
 - Yes.
 - Web link: http://gisportal.punjab-zameen.gov.pk:81/lrmis_geo/

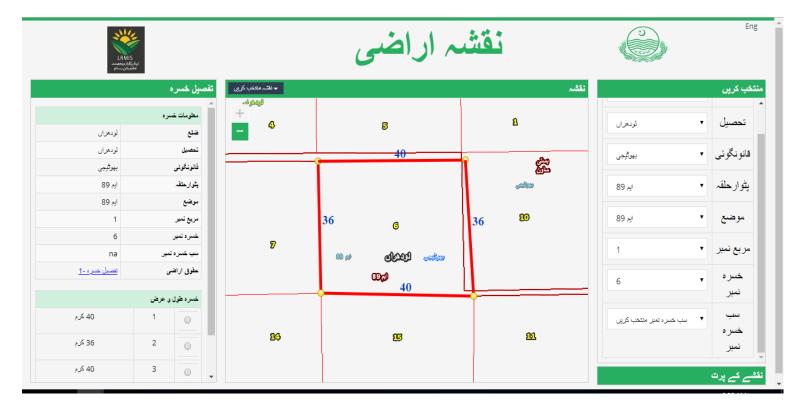


Interconnection of database

- Is the information recorded by the immovable property registration agency and the mapping agency kept in a single database, different but linked databases, or separate databases? 1/1
 - The information recorded by the immovable property registration agency and the mapping agency kept in **Different but connected database**.

Interconnection of database

- Do the immovable property registration agency and cadastral/mapping agency use the same identification number for properties? 0/1 ... 1/1
 - The immovable property registration agency and cadastral/mapping agency use the same identification number for properties and that's **Khasra number**. Which is **identical** within registration agency and cadastral agency.



- Text Color Coding Scheme
 - Green Full Point
 - Black Partial Points
 - Red No Point

Category	Doing Business 2018 report	Doing Business 2019 report	Currently
Transparency of information Index	2	4.5	6/6

- Who is able to obtain information on land ownership at the agency in charge of immovable property registration in Lahore? 1/1
 - Freely accessible by anyone information on land ownership at the agency in charge of immovable property registration in Lahore.
 - Web link: <u>https://www.punjab-zameen.gov.pk</u>

ع 12 🔹	اد بذریعہ کھیوٹ نمبر	حسين آ.	- شاليمان	
	معلومات برانے مالکان (کھیوٹ نمبر 12)			
شمشاد بی بی دختر محمد حسین	یہ بیگم دختر محمد حسین	رض	ولد محمد حسين	اد هسین.
حصہ 12488/125100	12487/125100		37575/125100	
توعيت حقوقي مالك	ب ت حقوق مالک	نوع	مالک	عيت حقوق
رقجہ 113-15-2 کنال-مرالہ	2-15-112 کنال-مرلہ	رقيہ	0-7-8 كنال-مرلہ	~
			ن ولد امام دین	ول حسين
			62550/125100	~
			مالک	ميت حقوق
			13-18-0 كنال-مرلہ	~

- For Registration of Deeds
- Web link: <u>http://rodportal.punjab-zameen.gov.pk/search-result/</u>

	Find Registration Deed Information	
Lahore	Lahore Cantt	NIC (Buyer/Seller/Commission)
Bahi No	Registration No	Name (Buyer/Seller/Commission)
	Search Information	

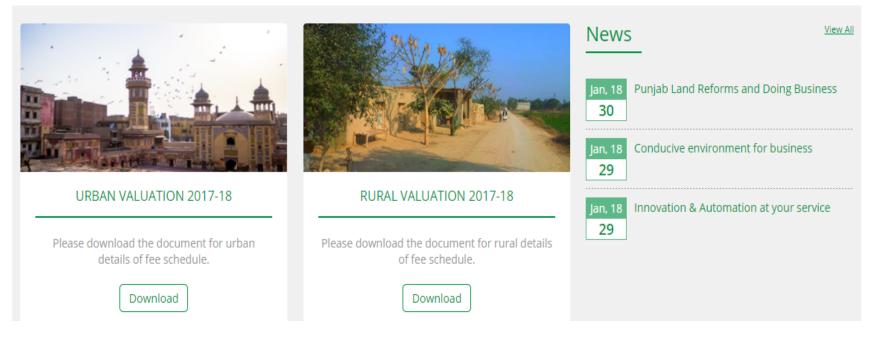
Mauza Name	Registration No	Year	Actions
ش كماليون	20	2018	View Details
چېان	5	2018	View Details
كالس	3	2018	View Details
ڋۿڐۑٳڹ	10	2018	View Details
ڋۿڐ۫ۑؚڶ	9	2018	View Details

- Is the list of documents that are required to complete any type of property transaction made publicly available? 0.5/0.5
 - Yes, the list of documents that are required to complete any type of property transaction made **publicly available online**.
 - Web link: http://rodportal.punjab-zameen.gov.pk/requirements/

1 Home	Reports	Requirements	📮 Laws & Rules	Survey	戻 Spec	cimen	😰 Blog	<u> </u> World Bank
List of Docur	nents for Prope	rty Registration			Ν	lews		View All
Computer	ized National Ider	ntity Card			j		njab Land Reforms an	d Doing Business
E_Stamp P	aper					30		
😨 Challan Re	ceipt				J	an, 18 Co 29	nducive environment	for business
Proof of O	wnership						novation & Automation	

- Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in Lahore made publicly available? 0.5/0.5
 - Yes, Online.
 - Web link: <u>http://rodportal.punjab-zameen.gov.pk/fee-schedule</u>

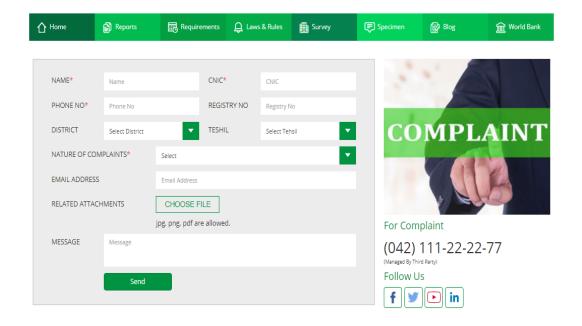
Fee Schedule



- Does the agency in charge of immovable property registration agency commit to deliver a legally binding document that proves property ownership within a specific deadline? 0.5/0.5
 - Yes, Online. **18 days is the maximum time limit** to deliver a registered deed along with mutation copy.
 - Web link: <u>http://rodportal.punjab-zameen.gov.pk/process</u>

Property Registration	Property Registrat	LIOTI		
Procedure 01: Fard Issuance	PROCEDURE 01	PROCEDURE 02	PROCEDURE 03	PROCEDURE 04
Procedure 02: Fee Payment	RS 500	Town Fee 1% CVT 2%	*	RS 1000
Procedure 03: Hire	113 300	Stamp Duty 3%		N3 1000
Procedure 04: Registration	CHARGES	CHARGES	CHARGES	CHARGES
Cadastral Map	DAY	DAY	DAY	DAY
	1	1	1	00
	1	I	I	08
	PROCESS	PROCESS		PROCESS
	Obtain Fard from Arazi Record Center	Payment of the Stamp Duty Capital Value Tax and Registration Fee at Bank of Punjab Only	Hire the Deed Writer or Lawyer by the Customer	Execution & Registration of Deed Before Registration Authority & Mutation in Revenue Record at Sub Registrar Office
	* Charges as per mutual agree * Fee Notification And Mutatio	ment between Customer and Dee n Fee	d Writer or Lawyer.	
	* Notification of Days			
		("Total 11 Da	ays Process")	

- Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration through a telephone hotline, a mailing address, e-mail or other means? 1/1
 - Yes, 3rd Party M/S Abacus Pvt. Ltd has been hired for the independent complaint management system. Through telephone **042-111-22-22-77**, **88**. Also E-complaint at website.
 - Web link: http://rodportal.punjab-zameen.gov.pk/complaint-page

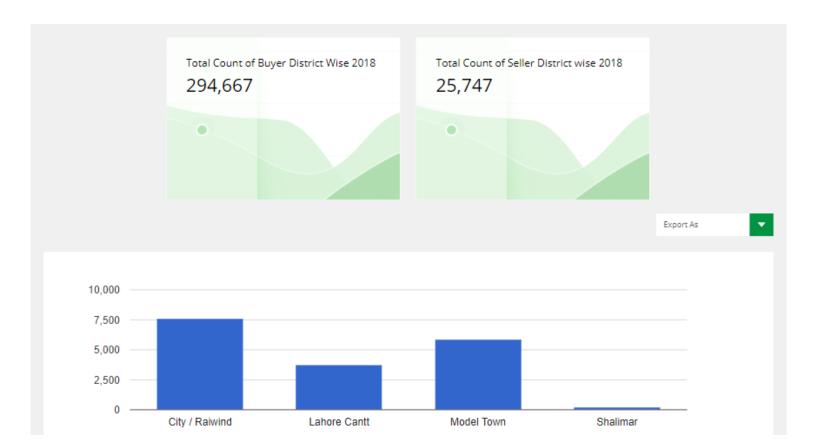


- Are there official statistics tracking the number of transactions at the immovable property registration agency? 0/0.5 ---- 0.5/0.5
 - Yes, All registered deeds statistics are available online.



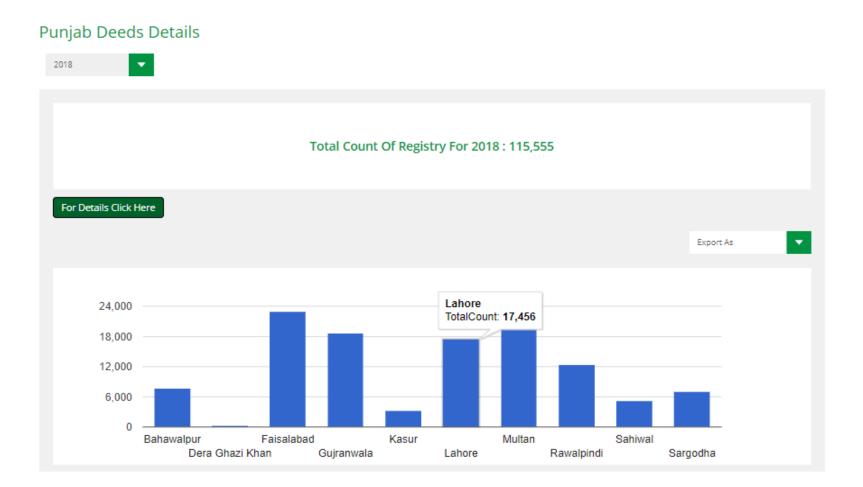
https://rodportal.punjab-zameen.gov.pk/

- Registered deeds statistics are available online.
- Web link: <u>https://rodportal.punjab-zameen.gov.pk/district-registries-</u> <u>report/?Year=2018&District=Lahore&lang=en-US</u>



What is the source of these statistics?

- All statistics are available online at Registration of deeds website.
- Web link: https://rodportal.punjab-zameen.gov.pk/punjab-deeds-details-report/#

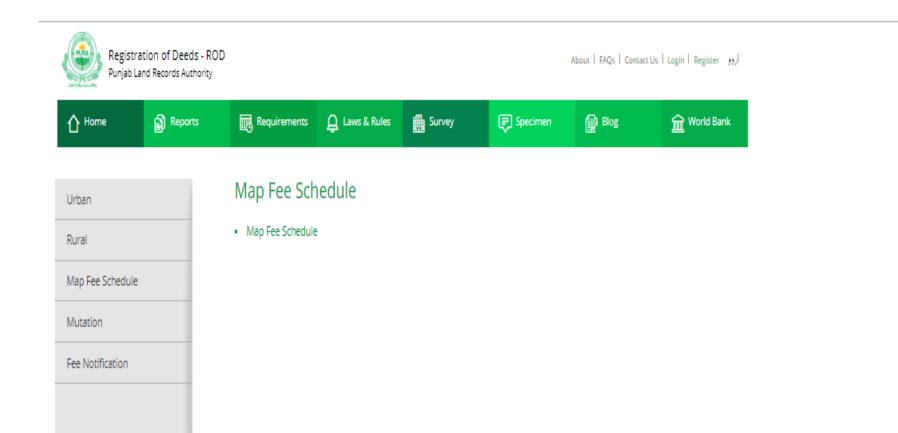


• Who is able to consult plans in Lahore? 0.5/0.5

- Available online, Freely accessible by anyone.
- Web link: http://gisportal.punjab-zameen.gov.pk:81/lrmis_geo/



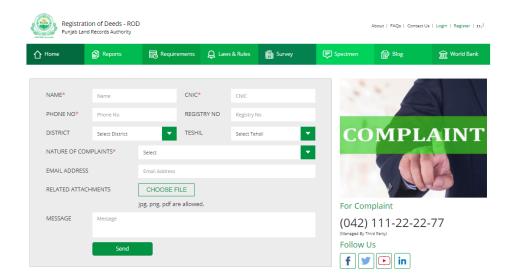
- Is the applicable fee schedule to get access to plans made publicly available?
 0/0.5 ---- 0.5/0.5
 - Yes, fee schedule available online. Also displayed on public boards.
 - Web link: <u>http://rodportal.punjab-zameen.gov.pk/fee-schedule</u>



- Does the cadastral/mapping agency formally commit to deliver an updated plan within a specific deadline? 0/0.5 ---- 0.5/0.5
 - Yes, Online available
 - <u>https://rodportal.punjab-zameen.gov.pk/process</u>

rocedure 01: Fard Issuance	PROCEDURE 01	PROCEDURE 02	PROCEDURE 03
rocedure 02: Fee Payment	Written application to concerned revenue office	Field Visit By revenue officer	Preparation of copy of cadastral m
rocedure 03: Hire			
rocedure 04: Registration			
idastral Map	DAY	DAY	DAY
	1	1	5
	PROCESS	PROCESS	PROCESS
	Written application to concerned revenue office	Field visit by revenue office	Preparation of copy of cadastral m
	* Cadastral Map Fee = Rs 50/- Per Land Parce	2	

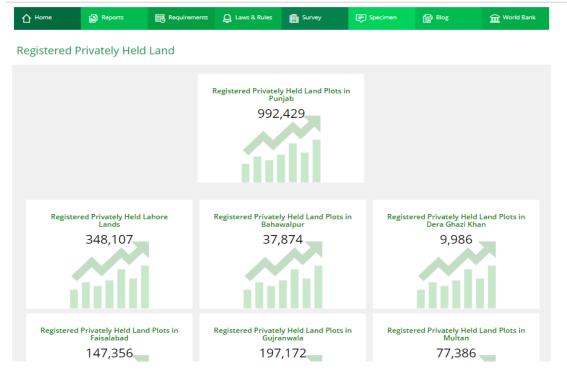
- Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of cadastral plans through a telephone hotline, a mailing address, e-mail or other means? 0.5/0.5
 - Yes, 3rd Party M/S U-fone & M/S Abacus Pvt. Ltd has been hired for the independent complaint management system. Through telephone **042-111-22-22-77, 88**. Also E-complaint at website.
 - Web link: http://rodportal.punjab-zameen.gov.pk/complaint-page



- Text Color Coding Scheme
 - Green Full Point
 - Black Partial Points
 - Red No Point

Category	Doing Business 2018 report	Doing Business 2019 report	Currently
Geographical Coverage Index	0	0	4/8

- Is every privately held land plot in Lahore formally registered at the immovable property registry? 0/2 ---- 2/2
 - Yes, every privately held land plot in **Lahore** formally registered at the immovable property registry.
 - Web link: <u>https://rodportal.punjab-zameen.gov.pk/registered-privately-held-land-report/</u>



- Is every privately held land plot in the economy (Pakistan) formally registered at the immovable property registry? 0/2
 - Yes, every privately held land plot in the economy (Pakistan) formally registered at the immovable property registry. Registration Act and Land Revenue Act.

• Is every privately held land plot in Lahore mapped?0/2 ---- 2/2

- Yes, every privately held land plot in Lahore is mapped and recorded digitally.
- Web link: http://gisportal.punjab-zameen.gov.pk:81/lrmis_geo/



• Is every privately held land plot in Pakistan mapped?

• Yes, every privately held land plot in Pakistan is mapped.

Land Disputes Resolution Index

- Text Color Coding Scheme
 - Green Full Point
 - Black Partial Points
 - Red No Point

Category	Doing Business 2018 report	Doing Business 2019 report	Currently
Land Dispute Resolution Index	3.5	3.5	4.5/8

- Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? 1.5/1.5
 - Yes.

• Is the system of immovable property registration subject to a state or private guarantee? 0/0.5 0.5/0.5

Yes, Private Guarantee.

 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? 0/0.5
 0/0.5

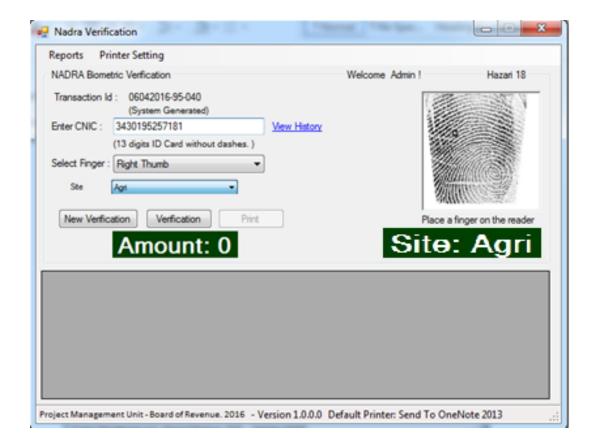
No

- 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)? 0.5/0.5
 - Yes, **Sub registrar** is responsible for checking the legality of documents.

- Does the legal system require verification of the identity of the parties to a property transaction? 0.5/0.5
 - Yes, Sub registrar is responsible for verification of the identities of parties.

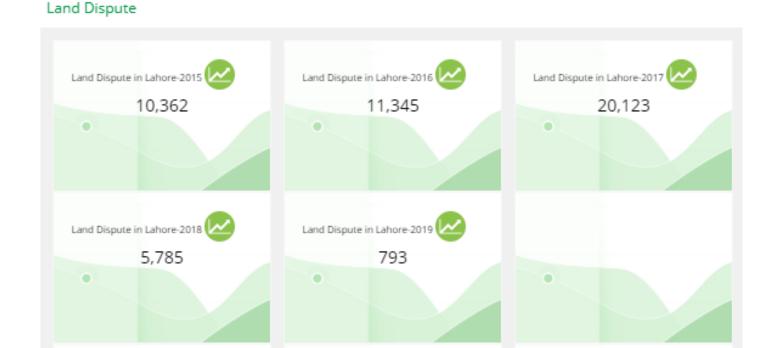
Is there a national database to verify the accuracy of identity documents? 1/1

• Yes, NADRA based biometric verification.



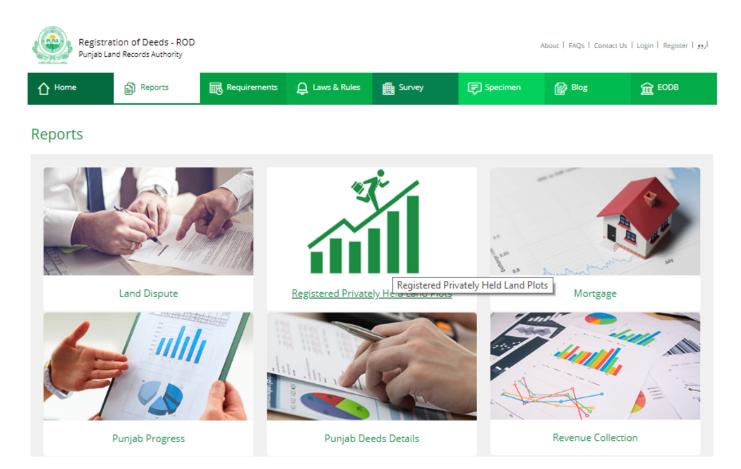
- How long does it take on average to obtain a decision from the first instance court for such a case (without appeal)? 0/3 ... 0/3
 - Between 1 and 2 years, Due to digitized case filing system.

- What is the number of land disputes in 2017 and/or the land dispute rate (i.e. the percentage of land disputes out of the total number of disputes in the first instance)? 0/0.5 0.5/0.5
 - 90,030 is total number of disputes.
 - Web link: <u>http://rodportal.punjab-zameen.gov.pk/stay-order-report/</u>



What is the source of these statistics?

- CLRMIS, also available online at ROD website.
- Web link: http://rodportal.punjab-zameen.gov.pk/reports



Reforms In Progress

Online Fard Issuance

Banks Access to Land Records for loan Purposes

Launch of Mobile App Digital-PLRA

- Search registry(User must logged-In for search registry.
- Search Property Land
- View Fee Notification
- View Processes
- View Tax Calculator
- View FAQs
- E-complaints



Navigation Manu

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	Registeration of Deeds		×
	Q	Land Search	>
	í	About PLRA	>
	0	Fee Schedule	>
	¢	Processes	>
		Tax Calculator	>
	P	FAQs	>
		Complaints	>
	?	Help	>
Co	$(\ni $	Logout	>
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Land Records availability

און <mark>עוסייפ א</mark> יון ב	2:47 Basic Details				
Registeration No. 10518					
District Lahore	Service Center Model Town				
Date 2018-05-17	Jild Number 7574				
Mauza تھہ پنجو	Bahi No 1				
Member Details					
	ارشاد بیگ				
	Party بائع				
CNIC					
	محمد صادق رسول				
	Party بائع				
	CNIC				

Tax Calculator

.11 u <mark>tõne</mark> #11	11:41				
<	Tax Calculator	Ξ			
	Cost Of The Property				
Enter Property Value					
	CALCULATE TAXES				
Applicable	Applicable Tax Calculation (Rs)				
Stamp Duty	-	00			
CVT		00			
Town Tax		00			
Registeratior Fee	n Fixed	500.00			
Total		500.00			

Useful Links

- PLRA Official Site: http://plra.punjab-zameen.gov.pk/
- Property Registration Site: <u>http://rodportal.punjab-zameen.gov.pk/</u>
- PLRA GIS Portal: <u>http://gisportal.punjab-zameen.gov.pk:81/lrmis_geo/</u>
- E-Stamping website: <u>https://es.punjab.gov.pk/eStampCitizenPortal/ChallanFormView/HomePage</u>
- Punjab Law website: <u>http://www.punjablaws.gov.pk</u>
- Registration Act: <u>http://rodportal.punjab-zameen.gov.pk/laws-</u> rules/registration-act/
- Punjab Land Laws: http://plra.punjab-zameen.gov.pk/laws-rules/laws
- PLRA Manuals link: http://plra.punjab-zameen.gov.pk/laws-rules/manuals
- PLRA Rules link: <u>http://plra.punjab-zameen.gov.pk/laws-rules/rules</u>