

**IMPACT ASSESSMENT STUDY ON NATIONAL GENERIC  
DOCUMENT REGISTRATION SYSTEM (NGDRS) IN  
PUNJAB**

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# EXECUTIVE SUMMARY

## Introduction

The State of Punjab is a pioneering state in adopting the National Generic Documentations Registration System (NGDRS). In the year 2017, the National Informatics Centre Department of Software Development, Pune and Department of Land Revenue and Registration Government of Punjab, collaborated in testing the software of the NGDRS in two Tehsils of the State; – Moga (District Moga), Tehsil Adampur (District Jalandhar) on 26<sup>th</sup> June 2018, Honourable Chief Minister of Punjab, launched NGDRS in the entire State

## Objectives and Methodology

The present study intends to evaluate the performance of NGDRS – specifically evaluate the performance of various components and the quality of registration service in Punjab. For this purpose, two SROs - Patiala and Moga, in consultation with BN Yungdhar Centre for Rural Studies, Lal Bahadur Shastri National Academy of Administration, (BNY CRS, LBSNAA) Mussories, was selected randomly

## Sampling Frame and Data Collection

From these randomly selected SROs, data, information and perception of various stakeholders in the NGDRS were collected. Stakeholders from both ends - the service providers and user of the registration system services were included in the study. The Inspector-General of Registration Punjab, the District System Administrator of District Moga and Patiala, the SRO Moga and Patiala and the functionaries at the SRO office are the service providers NGDRS/ or the registration system. The citizens are the end-user of the registration services/ NGDRS. In consultation with BNY CRS, LBSNAA, it was resolved that one thousand citizens, five hundred in each sample SRO, who registered properties during 2019-20 will be studied. These five hundred sample respondents in each SRO were distributed, proportionately in rural and urban areas, as per share of urban and rural areas in total registration in each SRO. In the year 2019-20, about 70 per cent registration in both the SROs, were in urban areas. Therefore, out of the total sample of 500 in each SRO, about 70 per cent of respondents/ citizens, i.e., 345 in SRO Patiala and 360 in SRO Moga, are from urban areas. The rest, 155 in Patiala and 140 in Moga, are from villages.

From the list of villages and urban locations, where registration of properties took place, in the year 2019-20, using the computer-generated random number, twenty villages in SRO Patiala, ten villages in SRO Moga, ten urban locations in Patiala Municipal Corporation and five in Moga Municipal Corporation have been selected. Since in SRO Patiala, the number of registrations is four times more than SRO Moga. The numbers of locations in which transactions and registration of property occur are more in Patiala vis-à-vis SRO Moga. Thus, the numbers of sample locations in SRO Patiala are more vis-à-vis, SRO Moga.

Further, as mentioned above, the number of rural-urban respondents have been distributed in the sample villages and urban locations, as per the proportionate share of each village / urban location in the total urban and rural registrations in the respective SRO.

## **The findings and Conclusions**

Punjab is relatively more urbanised vis-à-vis many other states of India. As per census 2011, out of its total population of 27.743 million (or 2.77 crores), about 37.48 per cent resides in urban areas. As trends indicate, Punjab's population growth will further slowdown in the coming decade, but the urban population's share in the total population will increase. By 2021, about 41 per cent population of Punjab will be urban, and in the next decade, this figure will be around 45 per cent.

The increasing urbanisation affects the land market and, thereby, the registration system. The Municipal Corporations, which are ten in numbers, account for about 30 per cent of the total urban areas 51 per cent of the state's urban population. In contrast, the other urban areas account for about 70 per cent of the state's total urban space but accommodate less than 50 per cent of the state's total urban population. Consequently, big cities are getting denser and built-up areas are increasing in urban peripheries.

This study's primary survey indicates that though about three-four transactions of properties are for residential purposes in urban areas in rural areas, land transactions for residential purposes are also substantial. For example, in rural areas of SRO Patiala –residential and commercial land transactions (about 48 per cent and about 5 per cent, respectively) collectively accounts for 53 per cent of the total registration in rural areas. In rural areas of SRO Moga, which is less urbanised vis-à-vis Patiala, this figure is about one-third of the total registration (about 30.02 per cent of residential and 2.57 per cent for commercial purposes).

### **Performance of components**

Performance of a component in the present study is defined as the extent to which the component serves the purpose for which it has been created. Based on this criterion, the overall performance of NGDRS, in Punjab, as per the study of two samples SRO Moga and Patiala, is around 63.55 per cent. It is significant to note that the performance of NGDRS in both SROs, as indicated by the mean score 3.17, is identical. However, the performance of many components varies in the SROs; therefore, despite the equivalent mean performance of the SROs, the Standard Deviation (SD performance in each SRO is different. Based on SD, it is concluded that SRO Patiala's performance (SD = 1.94) is relatively consistent vis-à-vis SRO Moga (SD = 2.09). Here, it is underlined that staff availability and their training in both SRO are by and large the same. The only plausible explanation for the difference in the performance of SRO the availability of full time or dedicated SRO. In Patiala, there is fulltime or dedicated, whereas, in SRO Moga, Tehsildar Moga is also the SRO.

The components' performance providing access to various stakeholders to NGDRs and assuring them that the registration system is safe, secure and transparent - is either excellent or significant. In brief, out of the total 17 components, the performance of 11 components is either excellent or significant.

Among these 11 components, the following four components' performance is excellent in both SRO, i.e., the component is achieving hundred per cent of its stated objectives. These components are (i) On-line module with stamp duty calculation, (ii) Linkage with stamp inventory software to avoid duplicate usages, (iii) Storage of the copy of registered documents and (iv) Uni-code based local language support.

Performance of 07 components, out of the 11 mentioned above, is either significant, i.e., component achieving more than 75 per cent but less than 100 per cent or excellent. In SRO Moga– the performance of three components, out of the seven mentioned at the serial number at (i) to (iii) is excellent and of others is significant. In SRO Patiala, the performance of all seven components is significant. These seven components are (i) Citizens' request permission to access the registration system (ii) Interface for On-line payment facility (iii) Registration anywhere within the concurrent jurisdiction (iv) Role-based access to citizens and department users, (v) single login credentials for all modules (vi) Hierarchy based maker/checker facility and (vii) Facility for on-line document entry by the citizen.

Performance of other components accounting is either somewhat achieved (achieving more than 50 per cent but less than 75 per cent) or initial stage of progress (achieving more than 25 per cent but less than 50 per cent).

Four components; Sending SMS alters to citizens and departments, Email-enabled alters the citizen and other stockholders electronically, Biometric-based authentication of transacting parties, and linking the registration process with the land record system, have yet to be initiated or not functioning. The biometric identification, which was operative, was stopped with the spread of the CARONA pandemic. It is likely to be recommended once the threat of viral infection is under control. All preparation, such as the development of software government approval, are in place to link registration with land records. Shortly this component of NGDRS will be operational

### **Cost of Registration**

As per the study's primary survey, 88 per cent of citizen feel that registration cost is reasonable.

### **Explicit Cost or Out of Pocket Cost**

Out of pockets cost of registration consists of the registration fee, stamp duty, travel expenses, payment to deed writers and advocates, greasing the palm of officials (bribe) etc. in about 30 per cent in cases is Rupees five thousand or less. In the next 30 per cent cases cost of registration is Rupees five thousand to twenty thousand, and in other thirty per cent registration cases, it is Rupees twenty thousand to one lakh. An only a small fraction of the total registration case (about 10 per cent), the registration cost varies from Rupees one lakh to five lakhs.

The proportion of low-cost registration in total registration is relatively high because about one-third of the registrations are of family transfer of land exempted from stamp duty.

### **Implicit or Opportunity Cost of Registration**

When engaged in completing the registration process, the income foregone of the days is implicit or opportunity cost of registration, which is NIL in one-fourth cases. In thirty per cent cases, it is up to one thousand, and in about 37 per cent case, it is about Rupees one thousand to two thousand.

Because of better computer literacy in the urban area, many citizens can complete most of the registration process independently, without leaving their regular work conveniently, saving

time and reducing cost. Because of this, the respondents with no opportunity cost of registration are more in urban areas.

Simultaneously, because of better-earning opportunities in urban areas vis-à-vis, those who do not attend work to complete the registration process forego more income than rural areas. Therefore, the opportunity cost of registration is more in urban areas vis-à-vis rural areas.

## **Issues in governance and Quality**

### **Completion of Registration Process and Delivery of Registration Documents**

All the stakeholders feel that NGDRS is better /convenient and costs less than the earlier registration system. However, in some cases, the registration process does not complete within the stipulated time.

Of the total cases applied for registration, two-third (67 per cent) are completed in two days, and the rest of one third (33 per cent) cases are completed within five days to one week

In 89 per cent of cases, registration documents are delivered to buyers within two days of completing the registration process, and the rest are delivered within five days to one week.

The percentage of registration cases completing within two days in SRO Patiala (84 per cent) are more than SRO Moga (49 per cent). Likewise, in SRO Patiala, the percentage of registration document delivered with two days is (91 per cent) higher compared to Moga (88 per cent).

Here it is to mention that, besides the availability of dedicated or full-time SRO in Patiala, there is little difference in the human resource profile and infrastructure between the two SROs.

Barring, 0.6 per cent of citizen wait for long to resolve the problem in the registration, other. Extrapolating this figure of 0.6 per cent to the about six lakhs registration in Punjab (the year 2019-20), it becomes clear that about thirty-six thousand citizens waited long for completing the registration process.

The registration office's insistence on having Numberdar as the identifier (witness) in the registration process is a reason for the delay in completing the registration process. As the Numberdar on some occasions is not available on an appointed date is also.

During peak hours, the server of NGDRS generally slows down during peak hours in the forenoon, resulting in a delay in registration.

### **Errors in registration documents**

Error level in the registration process is 0.10 per cent, or 99.90 per cent registrations are error-free. Extrapolating this level error to about six lakhs and seven hundred registrations (2019-20), the total number of errors is around four thousand one hundred. Thus, to attain six sigma level accuracy (i.e. 99.9967 per cent), long-distance is to be traversed.

### **Engagement of Middleman and Awareness Drive**

As per SROs, in NGDRS, the involvement of intermediaries is eliminated. However, all the sample citizens hired Deed writers/ Advocate to assist them in the registration process, i.e. the middleman still has a crucial role in the registration process. This indicates that the results of awareness drive of NGDRS have been less than expected.

### **Corruption**

Although SRO official's behaviour, as per 99.90 per cent of the citizens, is courteous, as per the sample survey, 3.20 per cent of respondents paid bribes/ tips for registration. Thus, the practice of greasing the palm (bribes) has yet to be eliminated.

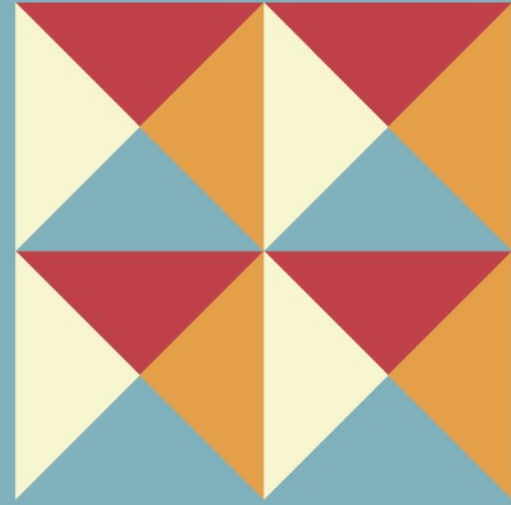
### **Monitoring and Evaluation**

The NGDRS does not have a separate log in provision for the District collector, although the officer is ex –officio Registrar and also the appellant authority against the decisions of SRO.

### **Suggestions to improve the functioning of NGDRS**

Appointing Dedicated/Full-time SROs in all the Tehsils: ability of SRO, the differentiating factor of the performance. Therefore, it suggested that a full time or dedicated SRO must be appointed in all Tehsils/ SROs.





## ABOUT THE B. N. YUGANDHAR CENTRE FOR RURAL STUDIES

The B. N. Yugandhar Centre for Rural Studies (BNYCRS) is a Research Centre of the Lal Bahadur Shastri National Academy of Administration, Mussoorie. It was set up in the year 1989 by the Ministry of Rural Development, Government of India, with a multifaceted agenda that includes the contemporaneous evaluation of the ever-unfolding ground realities pertaining to the Land Administration and Poverty Alleviation Programmes in India. Sensitization of the officer trainees of the Indian Administrative Service in the process of evaluating the land administration/management and poverty alleviation programmes through exposing them to ground realities; setting up a forum for regular exchange of views on land reforms, socio-economic development and poverty alleviation amid academicians, administrators, activists, planners, stakeholders and concerned citizens and creating awareness amongst the public about the various programmes initiated by the Government of India through non-governmental organizations are also important objectives of the B. N. Yugandhar Centre for Rural Studies. A large number of books, reports related to land reforms, poverty alleviation programmes, rural socio-economic problems etc. published both externally and internally bear testimony to the excellent quality of the Centre. Over the years, the Centre has widened its activities involving conducting research studies, training programmes and workshops/ seminars and provide policy suggestions.

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