Bhoomi Plus – Synergy of Integration
Why Bhoomi Plus?

1. Stand alone Databases
2. No Incremental Use made of Databases
3. Continued Redundancy - Duplication of work
   – Data entry @ SRO & TO
4. Data Entry Mistakes
5. Heavy Dependency on Human Interface
6. Incomplete Updation of all Transactions
Integration with Stakeholders

- KAVERI
- BANK
- LAQ MODULE
- SMS INTEGRATION
- MOJINI
- JUDICIARY (IN PIPELINE)
- FOREST LAND
Bhoomi - Kaveri Integration

**Before**

- SRO – KAVERI
- REGISTRATION
- DOCUMENTS + INTIMATION
- **By post** BHOOMI
- DATA ENTRY CHECKLIST APPROVAL
- NOTICE PRINTING
- 30 DAYS WAITING PERIOD
- MUTATION ORDER DATA ENTRY SCANNING
- MUTATION APPROVAL
- ROR UPDATED

30 - 35 days

**After**

- SRO KAVERI
- REGISTRATION AFTER VALIDATION OF BHOOMI DATA
- ELECTRONICALLY
- DATA FETCHING FROM BHOOMI
- MUTATION DATA
- AUTO NOTICE GENERATION
- 30 DAYS NOTICE PERIOD
- MUTATION APPROVAL
- ROR UPDATED

1 Day
<table>
<thead>
<tr>
<th>Year</th>
<th>Status of Integration</th>
<th>Time Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-2010</td>
<td>Before</td>
<td>36</td>
</tr>
<tr>
<td>2010-2011</td>
<td>Before</td>
<td>34</td>
</tr>
<tr>
<td>2010-2011</td>
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<td>12</td>
</tr>
<tr>
<td>2011-2012</td>
<td>After</td>
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<td>2012-2013</td>
<td>After</td>
<td>2</td>
</tr>
<tr>
<td>&amp; onwards</td>
<td></td>
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</tr>
</tbody>
</table>
Bhoomi - Bank Integration

**Before**

1. APPLICANT SUBMITS REQUEST TO BANK
2. DOCUMENT VERIFICATION + INTIMATION
3. REQUEST SUBMITS TO TALUK OFFICE
4. MUTATION PROCESS
5. CREATION OF CHARGE ON ROR
6. GET UPDATED ROR FROM TALUK OFFICE
7. SUBMITS UPDATED ROR TO BANK
8. CREDIT DISBURSED

**30-35 Days**

**After**

1. Banker fetches from Bhoomi & Initiates Charge Creation
2. ELECTRONICALLY
3. MUTATION
4. ROR UPDATED
5. CREDIT DISBURSED

**7 Days**
Benefits of Bank Integration

**Banks**
- Bhoomi data replaces need for NOC
- Authenticity of ownership
- Eliminates cross lending
- Intimation about transaction on pledged land and crops
- Reduces time taken for credit disbursal
- Ensures reflection of liabilities on ROR

**Citizens**
- No need to go to Taluk Office
- Number of visits reduced
- Quick access to crop loan
- Saves cost
- High Transparency
# Reach of Bhoomi Bank Integration

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>No of Transactions</th>
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<tbody>
<tr>
<td>STATE BANK OF INDIA</td>
<td>96965</td>
</tr>
<tr>
<td>State Bank of Mysore</td>
<td>63647</td>
</tr>
<tr>
<td>Canara Bank</td>
<td>41512</td>
</tr>
<tr>
<td>Karnataka Vikasa Grameena Bank</td>
<td>9252</td>
</tr>
<tr>
<td>Vijaya Bank</td>
<td>7148</td>
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<tr>
<td>SYNDICATE BANK</td>
<td>7112</td>
</tr>
<tr>
<td>CORPORATION BANK</td>
<td>1544</td>
</tr>
<tr>
<td>KARNATAKA BANK LTD.</td>
<td>1435</td>
</tr>
<tr>
<td>Other Banks</td>
<td>69823</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>298438</strong></td>
</tr>
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</table>
## Number of Days taken for Credit Disbursal

<table>
<thead>
<tr>
<th>Year</th>
<th>Status of Integration</th>
<th>Time Taken</th>
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</thead>
<tbody>
<tr>
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<tr>
<td>2010-2011</td>
<td>Before</td>
<td>32</td>
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<tr>
<td>2010-2011</td>
<td>After</td>
<td>8</td>
</tr>
<tr>
<td>2011-2012</td>
<td>After</td>
<td>7</td>
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<tr>
<td>2012-2013</td>
<td>After</td>
<td>7</td>
</tr>
<tr>
<td>&amp; onwards</td>
<td></td>
<td></td>
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</tbody>
</table>
Bhoomi Bank Integration

Transaction Entry Screen

Loan Amount: 3000  
Reference: REF

Remarks: OK

Transaction Type:  
- Pledge  
- Release

Enter Survey Number: 10

Select Surnoc Portion:  
-  
Select Hissa: 2B

Add Survey No  
Submit Transaction  
Cancel

Select Scanned Document 1  
Select Scanned Document 2  
Select Scanned Document 3

Survey No  
Surnoc  
Hissa No

[Image: Bhoomi Bank Integration interface with fields for loan amount, reference, remarks, transaction type, survey number, and document selection.]
Bhoomi – Land Acquisition Integration

1. Stops all transaction on the land once notified for acquisition
2. Lands Acquired once can not be sold or mortgaged
3. Land Acquisition twice Scenario avoided
4. Notification on web – enables citizen to be aware of LAQ
5. Manual notifications barred through govt order
6. End to End online LAQ module – workflow based
Updation of RTC

Entry of Land Acquisition Notification in RoR
**Acquisition for Railway Project**

Railways entered as owner in RoR automatically after Land Acquisition.
## The Reach of the Integrated System

<table>
<thead>
<tr>
<th>YEAR</th>
<th>BHOOMI - Kaveri</th>
<th>BHOOMI - BANK</th>
<th>BHOOMI - LANDACQUISITION</th>
</tr>
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<tr>
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<td>0</td>
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<tr>
<td>2011-2012</td>
<td>198766</td>
<td>5228</td>
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<tr>
<td>2012-2013</td>
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<td>62624</td>
<td>536</td>
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<tr>
<td>2013-2014</td>
<td>740000</td>
<td>82320</td>
<td>265</td>
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<tr>
<td>2014-2015</td>
<td>677387</td>
<td>97054</td>
<td>96</td>
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Testimonials

- Union Minister for Rural Development - Letter to all States
- Dept of Financial Services - Secretary’s Letter
- NABARD - Chief General Manager’s Letter
- SLAO - Appreciation Letter
Shri. Jairam Ramesh, Union Minister for Rural Development

D.O. No. 18014/1/2013-LRD

12th June, 2013

Dear Shri. Siddaramaiah,

The Ministry of Rural Development with the cooperation of the States/UTs is making efforts since 1987-88 to put in place a modern system of land records management in the States/UTs. In this regard, two Centrally-sponsored schemes namely Strengthening of Revenue Administration & Updating of Land Records (SRA&ULR) and Computerization of Land Records (CLR) were being implemented since 1987-88 and 1988-89 respectively. These two schemes have been merged and a new & enhanced scheme in the shape of the National Land Records Modernization Programme (NLRMP) was launched in the year 2008-09.

2. The progress with regard to computerization of land records in various States/UTs has been monitored at the national level. As per this monitoring (copy attached), Karnataka is placed at the Level Four (highest level). However, digitization of maps needs to be completed and integrated with the textual data. Further, to have up-to-date spatial information, Survey/Resurvey needs to be completed in a time bound manner. Furthermore, payment gateway needs to be developed to facilitate payment of Stamp Duty and Registration Fee etc.

3. Your personal intervention in this regard is requested. My Ministry is prepared to extend all cooperation to the State required in this regard.

With regards,

Yours Sincerely,

[Signature]

Shri. Siddaramaiah
Chief Minister
Government of Karnataka,
Bangalore

Encl: as above

LEVELS OF ACHIEVEMENT IN LAND RECORDS MODERNIZATION IN STATES/UTs
Dear Shri Seth,

Mr. Rajeev Chawla, Principal Secretary, Revenue Department, Government of Karnataka has informed us that the land records in the State of Karnataka are online. Therefore, it would be appropriate if following actions are taken by all banks in the State of Karnataka:-

(a) No documentation of land records must be sought from the farmers while they submit an application for loan. Concerned bank must download it online.
(b) Creation of mortgage charge must be done online by the Branch Managers.
(c) Release of charge must also be done online by banks.

2. Please ensure that this matter is taken up in a special SLBC meeting and all banks implement it before 31st March, 2012.

3. The State Government may be requested to organise training in all districts for the staff of the banks and provide them necessary support for digital certification. I shall be grateful, if this meeting is held before 20th February, 2012 and action taken is intimated.

With regards,

Yours sincerely,

(Signed) (D.K. Mittal)

Shri Basant Seth
Chairman & Managing Director
Syndicate Bank, Manipal

NOO Copy to: Shri Rajeev Chawla, Principal Secretary (Revenue), Govt. of Karnataka

(D.K. Mittal)
Ref.No.NB.KA.CGMSectt / 133/CS.18 /2013-14

18 December 2013

The Secretary
Revenue Department (Bhoomi & UPOR)
Govt of Karnataka
Bangalore

Dear Sir,

Letter of Appreciation - Bhoomi-Bank Integration facility

I want to express my sincere appreciation for the excellent service provided to all the banks by the BHOOMI-BANK INTEGRATION system in Karnataka.

The facility provided in the new system for the banks to view the land records (RTC’s) live and create the charge by the branch heads at the branch itself has assured certainty of charge creation on the land records for the credit disbursed. This has helped banks to avoid cross-lending and also enabled the authorities to view the land records (RTC’s) live and which had obviated the need for taking the NOC’s from all the nationalised banks within the locality in which the loan in being disbursed.

Bhoomi is aiding in speedy sanctioning and disbursal of agricultural credit to farmers by all the Rural Financial Institutions with least cost and ensuring accountability of the highest order in creation and removal of charge in the land records by the authorities.

I wish all the best for your future endeavour in bringing banking services to the doorstep of the common man at large and farmers in particular.

Thanking you

Yours faithfully

(G R Chintala)
Chief General Manager
To,
Director,
Bhoomi Monitoring Cell,
Revenue Department,
Bangalore

Sir,

Sub: LETTER OF APPRECIATION bhoomi: Land Acquisition Integration facility.

Writing personally I would like to thank Bhoomi Monitoring Cell for the tremendous amount of effort put into the development of Land Acquisition software module and its integration with Bhoomi. I know that the outcome of this integration is of considerable help to us in execution and completion of the Land Acquisition process timely in transparent manner and efficient manner.

The land acquisition process was earlier carried out manually. With the implementation of bhoomi – Land Acquisition Integration, the process of Land Acquisition has become simple bypassing the hurdles which were present in the manual system.

By integrating Land Acquisition process with Bhoomi, the Land Acquisition details are getting updated in the Land records (RTCs) on a real time basis. This facility has helped Land Acquisition officers in arresting Land Acquisition happening twice on the same piece of land. It has helped in preventing frauds happening in the Land Acquisition process and sale of notified land by its owners. The integration is of great help in rectifying the mistakes in the Land Records and to know the exact area of the Land being acquired.

The above facility of electronic repository of notifications has helped the citizens as well as other stake holders to know the various stages at which the Land Acquisition process is taking place.

I would like to express my sincere appreciation to the Bhoomi Monitoring Cell team for providing this state of art facility. They are deserving of special recognition for they exceeded everyone’s expectations.

Thanking you

Yours Sincerely,

SLAO
## Visits by Teams from other States & Countries

<table>
<thead>
<tr>
<th>States</th>
<th>Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maharashtra</td>
<td>Pakistan</td>
</tr>
<tr>
<td>A.P</td>
<td>Bangladesh</td>
</tr>
<tr>
<td>UP</td>
<td>Iran</td>
</tr>
<tr>
<td>Bihar</td>
<td>World Bank Team – Delegates from 12 countries</td>
</tr>
<tr>
<td>Assam</td>
<td>Afghanistan Team</td>
</tr>
<tr>
<td>Kerala</td>
<td></td>
</tr>
</tbody>
</table>
SMS Integration

- Intimation to seller and buyer on initiation of mutation process
- Intimation to applicant at each level of Transaction
- Intimation about Mutation Approval
- Intimation to all the interested parties
Bhoomi Plus & Industry

- Helps in speedy acquisition of Lands
- Investors can identify the suitable dry lands
- Helps to keep track of Land Acquisitions
- The details of Notification on the web
- Even Citizens can be aware of Lands being acquired
Bhoomi Plus & Transparency

- Every stakeholder can view Land Records & Transactions
- Multiple Entries avoided
- History of Transactions on any land can be generated – RR 5
- Citizens can view & access the Land Records 24X7
Bhoomi Plus & Corruption Reduction

- No application for mutations taken at Taluk office – Reduces /Eliminates human-to-human interaction.
- Every Transaction by Citizen, LR gets updated automatically.
- Amendment to KLRA – Only Electronic data is authentic.
- Ban on Manual notifications of Land acquisition.
- Automated processes with no human discretion.
- FIFO policy in place to ensure natural justice.
Bhoomi Plus & e-Governance

- 24X7 access to Land Records on Web
- Database Integration Synergy capitalised for better governance
- Digital Signatures ensures accountability & Data Integrity
- 16000 Departmental Users in role based workflow
- Bio-Metric Authentication ensures Non- Repudiation
- Single Database for entire state at SDC
- Seamless Data Flow between depts
- Change Management & GPR (Govt Process Re-Engineering)
Roadmap for Bhoomi

- Integration with Judiciary
- Field reports using handheld devices
- Revenue services
  - Purchase of land by industry
  - Conversion
  - Land availability list
  - Data on land suitable for setting up industry
- Bhoomi as land admin tool
- Land consultancy
- Establishment of land markets
- Land Titling
Thank You