
EVALUATION OF E-AASTHI PROPERTY OWNERSHIP RECORDS PROJECT IN KARNATAKA: A CASE STUDY OF BANGALORE DISTRICT

Chethan Kumar. T.M. PhD Scholar at Presidency University, Bangalore

Dr. Prashant Shankar Desai, Professor, School of Law at Presidency University, Bangalore

ABSTRACT

In the state of Karnataka, there are about 560 Urban Local Bodies (ULBs) including 13 Municipal Corporations, about 60 City Municipal Councils, about 126 Town Municipal Councils, about 114 Town Panchayats, and 4 Notified Area Committees, though exact numbers can vary slightly between sources like the Directorate of Municipal Administration (DMA). These Municipalities manage the property ownership documents and provide various services, with their classification based on population, geographical features, and economic status. Among the various e-governance initiatives of the government of Karnataka, a digitized property ownership records management system known as e-Aasthi, implemented in the year 2023, has been a most successful project. The e-Aasthi project has brought about transparency in maintenance and updating of property ownership records in the City Municipalities and Town Municipalities Jurisdiction. The project has provided the property owners an easy access to their property records as it provides access through a web portal and printing of e-Katha, as and when required. This case study is undertaken in the jurisdiction of Bangalore district. This study aims to assess the efficacy of the e-Aasthi project in Bangalore district, based on people's opinions and experiences of having used the services of the e-Aasthi project in Bangalore District.

Keywords: Property Records, e-Katha, e-Aasthi, Computerised property records management, e-Governance, transparency.

1. Introduction:

Karnataka has been among the front ranking states in adopting e-Governance and has implemented several projects for improving the internal efficiency of the government and delivering better services to the citizens. Many initiatives of Government of Karnataka have been unique in the country and have set the agenda for national initiatives by Government of India. Initiatives launched by e-Governance Department of Government of Karnataka have brought about profound changes in the working of the government by increasing transparency and accountability in administration; which has led to better delivery of services to the citizens by bring about reduction in transaction costs and by providing convenient access to citizens services under one roof. Karnataka. The successful implementation of Computerisation of property records under the software e-Aasthi has made the Government of India to recognize the efforts of the Government of Karnataka and awarded for the best governance for the year 2025-26.

Property Laws of Bangalore District:

In the district of Bangalore Urban, the of property ownership and usage regulations, The BBMP act of 2020 amended time to time, has been aimed to address issues of property ownership, tenancy, and urban development, shaping the current legal framework for property in the region.

2. Manual System

In the past, under the manual system, property records were maintained by thousands of revenue officials, each serving a cluster of 3-4 Wards. Citizens had to approach Revenue Offices to get a copy of the Katha, and Tax assessment document, which was needed for various purpose such as: for obtaining loans, hypothecation of property, obtaining building sanction permission, getting electricity connection, subsidies, sale of property, creating partition deed etc. There was no transparency and no easy access to the property ownership records in the manual system. It used to take several days to a few weeks to get a certified copy of the of the property ownership records. To speed up the process of getting the certified copy the katha record, the owners had to approach the agents and to pay the bribe in order to get such certified copies of the katha certificate.

In the manual system, there were chances of manipulating the property records. In the past, mutation request to alter property records (upon sale or inheritance of a property parcel) had to be filled with Assistant Revenue Officer. Notice to the interested parties was to be issued by the Assistant Revenue Officer and a notice was pasted at Revenue office. It was often that neither of the actions were carried out. Any update of Property record which could be done by Revenue Inspector after 30 days of issuing notice, would usually take one-two months or even more.

Previously property registration process was carried out using a paper based Katha, consequently most of the transactions were not incorporated in the paper based Katha. As a result in several litigations, property acquisition used to take place multiple times.

3. Digital System e-Aasthi

History: Property ownership records management system known by the name e-Aasthi, was launched by Government of Karnataka in the year 2022-23, in collaboration with National Informatics Centre (NIC) as a technical partner. Revenue department in Karnataka has computerized about 25 Lakh records of property ownership called the e-Katha in BBMP limits and more than a 20 Lakh records of property ownership across the Urban Development and Metropolitan cities in the Bangalore District.

E-Aasthi project:

The E-Aasthi project in Karnataka provides benefits such as reduced paperwork, increased transparency, faster property transactions, and easier access to property records, ultimately improving efficiency and accuracy in property management within the Bruhat Bengaluru Mahanagara Palike (BBMP) and other local urban bodies. This digital system creates a unique, digitally verifiable property ID for each property, integrating property tax and ownership information to prevent fraud and streamline processes. The e-Aasthi project has been launched to issue the e-Khatha to the property owners.

About e-Katha:

e-Katha is the electronic document issued by the Government through the e-Aasthi project for the property owners. Here are some of the salient features of the e-Katha.

- i. e_Katha contains the ownership of the property showing the owner name and property details having the uniquely identifiable property id e-PID. The owner personal details including name, AADHAAR number and contact number. The property details including the e-PID, Ward Name/Number, Property type, geographical co-ordinates, Electric / Water service details and property tax paid details for the current financial year.
- ii. Digitally signed and bar coded e-Kathas, Mutation extracts, which gives the details about acquisition of rights are available online for property owners to download the digital copy by paying the prescribed fees, e-Khatha Extract- All the property parcels owned by a person will be listed in the e-Khatha extract, Mutation status shall gives the details of the stage at which the requested transaction is currently, Scanned copies of served notice having signatures of the interested parties, mutation order with the digital signatures of Assistant Revenue Officer.
- iii. Changes to e-Khatha may be due to any of the transactions such as sale, partition, inheritance, release, government order, court order, bifurcation etc, online mutation application handles all type of mutation without any manual intervention in updating property records database.

4. Objectives of the e-Aasthi project:

The some of the main objectives of the e-Aasthi project implemented by the Government of Karnataka are as follows:

- To facilitate easy maintenance and prompt updating of property ownership records.
- Making property records tamper proof.
- To facilitate citizens to have easy access to their records.
- Construct a database combining all the information regarding property revenue, building zoning, building use, etc.
- To utilize the data for planning and for formulating development programmes.

- Integrating all the property related activities electronically with e-Aasthi and to update all ownership/title history with minimum or no human intervention.
- Enabling the usage of e-Aasthi database by property registration system Kaveri, banks, private organization and companies

5. Effectiveness of the project:

To have an understanding of the effectiveness of the e-Aasthi project initiative by the Karnataka government, a case study of the Bangalore district was undertaken. All data has been gathered through semi-structured questionnaires along with qualitative interviews with the property owners and government officials.

- i. **Access to e-Aasthi** – property owners need a copy of e-Aasthi for various purpose, such as to obtain bank loan, to get building sanction approval, to get electric, water and sewage connection, to register a conveyance document at the office of the sub-registrar office, and to receive numerous types of government benefits, compensation in case of property acquisition. Earlier in the manual system of record keeping the Katha was issued by Assistant Revenue Officer, who were in charge of 3-4 wards. The respondents were of the opinion though Assistant Revenue Officers were courteous towards them, it was difficult to get a copy of Katha as most of the time Government Officials were not available. With the computerisation of Property records respondents are happy that they are not dependent on AROs and e-Kathas could be obtained in real time by paying a prescribed fee.
- ii. **Awareness about property records available on the web portal-** Though respondents were aware of the computerisation of property records, only few young respondents had accessed the property details through web portal. Those who had accessed the property details, had mainly done it to keep a track of their ownership, to check if the ownership details were accurate in e-Katha, to conveyance the property and to check the mutation status-
- iii. **Accuracy-** e-Katha is the primary evidence of ownership of property, it provides information on extent of property, e-PID, previous property identification numbers such as katha no. ,etc. For any transaction on the property, whether it is taking loan from

banks or selling / purchasing of property, the property records need to be accurate. Property owners are of the opinion that e-Katha are not all accurate. Wrong entries of name, measurements of property still persists. And a long cumbersome procedure to get the wrong entries corrected requires many visits to AROs office. The field study revealed that when manual Katha records were converted to e-Katha free copies were distributed to property owners to check any discrepancy and corrections were done in e-Katha's, But even then few discrepancy still exists.

- iv. **Manipulation of property records-** Earlier to digitalization of property records, property titles were unclear and poor administration of property records, led to several legal disputes related to property ownership. The citizens could obtain falsified property records from Assistant Revenue Officers to claim various government benefits. The property owners is of the opinion that after computerisation of property records, the manipulation of property records should come down. As computerisation of digitalization of records is expected to reduce the discretion of Revenue Officials to issue the e-Katha document. It was reported that in manual records, it was easier for the citizens to prepare wrong records by paying bribe to the Government Officials. The common form of manipulation was by increasing the measurement and/or the development carried out in the property. With the digitalization of property records, data printed on the e-Katha which is the only document that can be used to obtain loan and the benefits of various government schemes.
- v. **Transparency of property records-** Computerisation of property records has brought about transparency in property records. The respondents were of the opinion that computerisation of property records has led to transparency and clarity in property related information. Earlier in manual records keeping system, issuance of Katha was at the discretionary powers of ARO and were not open for public scrutiny. In the manual Katha, as the loan taken from banks on a property was not mentioned, there was chances of taking loans from different banks on the same property. With the computerisation, every loan on a particular property is printed in the e-Katha, so property owners cannot take loan more than once on the same piece of property. The online integration of e-Katha and Kaveri ensures there is no fraudulent transaction. With the computerisation, the e-Katha are available for viewing on the web. The purchaser can be sure of the seller and extent of property in a particular survey number, thereby

be sure of his safe investment.

- vi. **Reduction in time to access and issuance of property records-** With The computerisation all request in Revenue department are handled on a first-in -first-out (FIFO) basis, it has reduced the discretion of revenue staffs to pick and choose the files. Respondents reported that average number of days required to access and for the issuance of property records has come down from more than a week to one day after computerisation of property records. And it was reported that mutation which could take several months takes place reduced to the same day service delivery after computerisation of property records. However, one of the problems reported by the respondents was that due to the complexity of procedure in the computerised system of record keeping, even a small corrective revision to e-Katha leads to delay and requires numerous trips to the Office of Assistance Revenue Officer.
- vii. **Bribery-** Field study reveals that, the computerisation of property records, has taken away the discretion Assistant Revenue Officers to issue property records, as a result bribery at the grassroots level has come down. In the manual system of the property record keeping there was an opportunity to manipulate the property records by paying bribe/money to Assistant Revenue officer and/or the field officers. With computerisation of property records, bribery has shifted to top brasses of the organisation. The respondents said that that no work gets done in property revenue office without paying money. As the property owners are not able to understand the procedure in computerised system of record keeping, the middle men project the system in a complicated manner, and property owners end up paying bribe for correction in e-Katha, change in ownership, fixation of taxation on property , updating of property information in e-Katha, and to get any documents from revenue office. It was also reported that the bribery depends on measurement of the property and urgency of document.

6. Recommendations

The **e-Aasthi** project has been developed as part of the e-Governance initiatives by the Government of Karnataka for the management and maintenance of the ownership of the property records. Moreover, the project can be further enhanced by the **Integration of e-Aasthi project with other departments and services** such as the town planning, Property Tax

collection systems, Bangalore One Centre, Project (Land Acquisition Software), Kaveri application (Department of Stamp and Registration) and integration with the Banks.

Online integration of Kaveri and e-Aasthi was implemented in the year 2024. All types of transaction except inheritance happens in sub-register office with respect to properties in Kaveri application is dependent on database-Aasthi database. Registration department is having direct integration with the e-Aasthi property details, owner details from e-Aasthi database. If the e-PID number does not exist in e-Aasthi database then registration does not take place. Once the registration is over in sub-registrar office, data having the details of the transactions and uploaded to SDC (State Data Centre). From SDC this transaction data file will be routed to respective ARO office. An automated J-slip will also follow the electronic data, an acknowledgement number will be generated from the e-Aasthi system after sending the data. The mutation process is initiated on FIFO basis citizens are intimated about the various stages of mutation process in e-Aasthi system through SMS.

Studies undertaken to examine the effectiveness of digitalization of property records in Bangalore district namely, Shanthi Nagar Ward indicate that after digitalization of property records, the average time required for obtaining an e-Katha has decreased, the opportunity to manipulate the property records and property related disputes have reduced and it has made the process of obtaining bank loan and other services easy.

Studies undertaken to examine the effectiveness of e-Aasthi project in Shanthi Nagar Ward in Bangalore District indicates that e-Aasthi project has brought about transparency in property records.

7. Concluding Remarks

The experience of citizens with the e-Aasthi project in Bangalore district, indicates that the project has been advantageous to them, especially reduction in time to obtain e-Katha. The property owners are mostly satisfied with the minimal time and effort that they have to put in to obtain the required documents now.

Computerisation of property records has brought about transparency and clarity in property records. With transparency of property records and easy accessibility of property records through web portal, the purchasers of property can get accurate information and can be sure of

their investment. With the digitalization of property records, the mutation period has come down to a few days.

However, this computerisation is not completely flawless. Some of the problems that still exist, and have been voiced by the beneficiaries of e-Aasthi are: wrong entries of name and measurement of the property in the digital records, corrections and changes in e-Aasthi leads to delay and requires numerous trips to BBMP office, due to complexity of procedure. The field study indicates that e-Aasthi centres and/or Bangalore One Centres, Seva Sindhu centres are most often plagued by problems of non-availability of employees, dysfunctional computer systems, disruption of electricity, server problems and non-availability of paper to print e-Katha, which causes delay in the issuance of documents. As the property information is not updated on regular/need basis, it poses a problem for the property owners to obtain bank loan and/or execute a conveyance deed. With computerisation of property records, bribery has shifted from grass root officials to the top brasses of the organisation, as it was noted by some of the beneficiaries that no work gets done in revenue office without paying money.

Increased transparency and reduced corruption

- By digitizing property records and transactions,

E-Aasthi minimizes the chances of fraud and illicit activities related to property, according to Homes247.in.

- It provides clear and verifiable property data, ensuring accuracy and accountability in transactions.
- Each property is assigned a unique Property Identification Number (PID), making it easier to track and identify properties, and integrating them with Geographic Information System (GIS) software further enhances transparency and accountability, according to Homes247.in.

Enhanced efficiency and accessibility

- The project reduces the time taken for property tax payments and other property-related transactions by digitizing the process.

- It offers a user-friendly online platform allowing citizens to access and manage property records anytime, anywhere, reducing the need for physical visits to government offices, according to NoBroker.
- The system allows for online tracking of applications and requests, providing real-time updates and clear visibility throughout the process.

Reduction in property disputes and faster loan approvals

- The system helps in preventing and resolving property disputes by providing clear ownership and transaction histories through accurate and transparent digital records.
- Centralized and smooth authentication of property documents helps expedite loan clearance, notes Homes247.in.

Improved accuracy and reduced errors

- The digital system eliminates miscalculations and inconsistencies that can occur with manual data handling, reducing errors in tax assessments and other calculations by 10% compared to manual processes.
- Property records can be generated online from the current khata database, ensuring the validity of the information.

In essence, E-Aasthi aims to create a more efficient, transparent, and user-friendly system for property management in Karnataka, benefiting citizens, government agencies, and the real estate sector as a whole.

However, e-Aasthi has tackled a lot of delays and inefficiencies of the manual record keeping. E-Aasthi has brought about transparency in maintenance and updating of property records. The program has provided farmers easy access to their property records as it provides printing of e-Katha as and when required. It has reduced the discretion of officials as First in First out (FIFO) strategy has been adopted in disposal of all types of mutation cases in E-Aasthi. It won the National e-governance award in 2025. The successful implementation of computerisation of property records under the software e-Aasthi has made the Government of India replicate the same in other states.

REFERENCES:

1. Karnataka Municipalities Act 1964
2. BBMP Act 2020 [https://dpal.karnataka.gov.in/storage/pdf-files/53%20of%202020%20\(E\).pdf](https://dpal.karnataka.gov.in/storage/pdf-files/53%20of%202020%20(E).pdf)
3. E-Aasthi portal : <https://bbmpeaasthi.karnataka.gov.in>
4. E-Swathu portal : <https://eswathu.karnataka.gov.in>
5. Commentary on THE KARNATAKA LAND REVENUE ACT, 1964 (M.R.RAJAGOPAL 2023)
6. Karnataka Land Laws, (Puliani and Puliani, 2021)
7. Transfer of Property Act, Dr. Avtar Singh Dr. Harpreet Kaur, (Universal Lixis & Nexix 2019).
8. The Transfer of Property Act, (Central Law Agency, 2023)
9. Karnataka Land Reforms Act 1961 with Rules, (Karnataka Law Reporter publications Ed.2022).