

## STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU

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SLBC/TN/ 98 /2018-19

Date: 28.12.2018

All Member Banks in the state of Tamil Nadu

Dear Sir/Madam,

QR coded digitally signed Encumbrance Certificates (ECs)/Certified Copies (CCs)

Acceptance of the same By Banks/Financial Institutions

The Information Technology (IT) and Information Technology enabled Services (ITeS) has been one of the key driving forces fuelling India's economic growth. The awareness and the growth rate of using Information and Communications Technology among the public is on a rise even among those in rural areas. The public opt more for e-service mode to avail various services offered by the Government as they deem it trustworthy, convenient, and time saving as the delivery of services is good and on time.

In order to keep phase with advancement of Information and Communication Technology, Government of Tamil Nadu has come out with various e-service initiatives in the past with the latest being issuance of Encumbrance Certificates (ECs) and Certified Copies (CCs), through online for the digitized period (i.e., from 01.01.1975 to till date) to the registrants (applicants) by making necessary amendments to the Registration Rules, 1949.

In this regard we enclose a copy of the D.O. Letter No.55969/CS1/13 dated 28.12.2018 issued by the Inspector General of Registration and Chief Controlling Revenue Authority, Registration Department, GoTN and G.O(Ms). No.110 dated 30.08.2018 for your reference. Now after introduction of this new service, the



registrants (applicants) can, in their own login, apply for ECs / CCs, pay the service charges and download the certificates from the Sub-Registrar office without middlemen and physical interventions.

As the relevant sections to the Registration Rules have been suitably amended, the said digitized certificates that are being issued by the Sub Registrars will have legal authenticity and shall be accepted in any forum. The certificates issued by the Sub Registrars without handwritten signature but with QR code and digital signature are well within the Acts and Rules and it is verifiable for whom so ever it may concern.

Further, it is informed that, on scanning the QR Code available on the EC/CC, the original Certificate from the Central Server of Registration Department will be shown. This will facilitate the Bankers to protect their interest as they can verify the genuineness of the EC/CC submitted to the Bank.

To help the general public who cannot apply in their own login, the Government of Tamil Nadu is in the process of creating the facility of applying for ECs/CCs through e-Sevai Centres also.

In view of the above, SLBC advises Member Banks to sensitize their branches to accept the QR coded digitally signed EC/CC which can be verified by the concerned officials for its genuineness and also help spread awareness among the registrants/applicants/bank customers to make use of the service.

With regards,

Yours faithfully

(Uma Maheswari.B) Convenor- SLBC – Tamil Nadu

Encl: As above



Copy: Inspector General of Registration and Chief Controlling Revenue Authority,
Registration Department, No.100, Santhome High Road, Chennai - 28

2