



# Bruhat Bengaluru Mahanagara Palike

O/o Chief Commissioner, N.R Square, Bengaluru-560002.

No.Ch.Comm/PSR(G)/1904/2024-25

Date: 30/9/24.

## Standard Operating Procedure for FACELESS, CONTACTLESS & ONLINE BBMP eKhata System

Under the leadership and directions of Shri D K Shivakumar, Hon'ble Deputy Chief Minister & Hon'ble Bengaluru Development Minister, the BBMP embarked upon scanning and digitization of all the existing about 21 Lakh BBMP Property Tax records in more than 5500 Registers or Books manually maintained in 64 ARO offices in 8 BBMP Zones.

The said exercise of scanning and digitization has been completed for more than 21 Lakh Properties and at present Quality Check or Verification by the BBMP Officers – starting from the Case Worker until the Joint Commissioner, is going-on and Draft eKhata as per existing BBMP Property Tax records is getting ready.

The whole process to scan and digitize the property tax records or BBMP khatas and the SoP to issue FINAL eKhata shall be as follows –

- (1) More than 21 Lakh BBMP Khatas or Property Tax records in more than 5500 BBMP Khata Books (both A-Khata and B-Khata) have been scanned and digitized.
- (2) After digitization, the Quality Check (QC) of each digitized property entry is being done starting from the BBMP Case Worker until Joint Commissioner. Only once a Book QC has been done at each officer level from a Case Worker to the Joint Commissioner, it is declared as VERIFIED as having been correctly digitized.
- (3) The Draft eKhata for each Property in the VERIFIED Books shall be generated.
- (4) As the 21 Lakh Properties are already digitized and hence in order to obtain the additional information from the citizens about their Draft eKhata in a campaign mode so as to bring about e-Khata based compulsory registration as soon as possible, the Draft eKhata for the properties not yet verified through QC check by BBMP officers will also be generated and when the citizen submits all requisite information successfully with respect to such an UNVERIFIED property and which matches with the Draft eKhata information; the said property will be sent to the top of list of properties to be verified by the Case Worker and subsequently to the ARO. Such properties, therefore, will get 100% verification by both Case Worker and the ARO and thereupon after the successful verification the FINAL eKhata will be issued ONLINE to the

Chief Commissioner  
Bruhat Bengaluru Mahanagara Palike

citizen which he or she can download subject to payment of up-to-date property tax and if there is no objection by anyone against issuance of FINAL eKhata. In case of rejection of the VERIFICATION by the ARO the relevant follow up shall happen.

(5) The Draft eKhata shall be placed ONLINE and in public domain for two purposes –


- (i) Inviting objections for 7-days from public. Any Draft eKhata on which any objection is received will be referred to the ARO for disposal of the objection after affording the parties an opportunity of being heard.
- (ii) The property owners shall submit ONLINE additional information with respect to his/her property –
  - a. ONLINE Aadhaar Authentication of all the owners using eKYC
  - b. Registered Deed of the Property through which the owner got the ownership.
  - c. Encumbrance Certificate of the Property from 1.4.2004 until date of ONLINE application for FINAL eKhata.
  - d. GPS of the Property by selecting property on the Satellite/Drone Image shown in Software.
  - e. Photo of the property clicked by standing in front of the property.
  - f. SAS Application Number in the Property Tax System of the same property.
  - g. BESCOM 10-digit Unique Connection ID called Application Number (mandatory for Plot with Building or Multi-storey Flats but optional for Fully Vacant Land).
  - h. BWSSB Number (if available)
  - i. Additional Documents to prove the eligibility for A-Khata.
  - j. eSign based ONLINE submission of request for FINAL eKhata

(6) The whole authentication and verification is ONLINE including using Aadhaar, Registered Deed & EC Information and Name Match Algorithm. In this the Aadhaar Name is compared with e-Khata Name, Registered Deed Name, SAS Application (Property Tax System) Name, Encumbrance Certificate Name and only when there is a "Match" then the software accepts the verification as successful otherwise all Name-Mismatch cases are sent to ARO for decision and endorsement issued to the ONLINE Applicant.

(7) In case of VERIFIED Draft eKhata if there is no objection and the owners submit ONLINE all the requisite additional information successfully which matches with the BBMP Draft eKhata then the FINAL eKhata will be issued On-The-Fly with due *Digital Signatures* and can be downloaded ONLINE provided that up-to-date property tax has been paid for the said property.

(8) In case of UNVERIFIED Draft eKhata the procedure shall be as mentioned in point no (4) above.

(9) In case the additional data or information given by the citizen as per point no (5) is incomplete or does not match with the Draft eKhata information or there is inconsistency therein; then the case shall be referred by the software to the ARO for decision and an Endorsement is issued to the Citizen to meet

  
Chief Commissioner  
Bruhat Bengaluru Mahanagara Palike

the ARO for seeking disposal. The ARO shall afford an opportunity of being heard and decide the case on its merits.

(10) On any decision of the ARO the First and Second Appeal shall be available as per the BBMP Property Tax (Assessment, Revision and Management) Rules 2024.

(11) The FINAL eKhata which are issued ONLINE in Faceless, Contactless system shall be subject to physical verification before any registered transaction thereon is permitted. This is done in order to ensure security of each property and an administrative verification is done before any property gets transacted based on purely ONLINE issued FINAL eKhata. The Chief Commissioner may review this arrangement at a suitable time once the Faceless, Contactless and ONLINE eKhata system stabilizes.

(12) The transactions in KAVERI (sub-registrar software) shall be based on eKhata obtained through an API between KAVERI-eAasthi or Namma Swathu System of BBMP wherever such an integration has been done and order in this regard passed. And any such transaction shall be electronically communicated by KAVERI to Namma Swathu or eAasthi system of the BBMP. The BBMP eAasthi or Namma Swathu system shall automatically trigger the relevant mutation based on each such electronically communicated transaction and notices inviting objections shall be generated automatically by Namma Swathu/eAasthi. Further, SMS and email shall be sent to all owners of the property whose mobile and email numbers are in the system duly notifying initiation of the mutation and giving a link wherein the person could file objection if he so desires. The public at large may also file objections to any mutation. The period for filing objections shall be 7-days. In case no objections are received within 7-days of issue of the notices, the mutation may be approved on merit.

In case the objections have been filed against any mutation, the ARO shall issue notices and fix a date for hearing and afford opportunity to the objectors, owners and the receiver/purchaser of the property to hear them and then pass orders on merits of the case as per law & rules. The hearing shall be summary and be completed in one-sitting but not more than two hearings.

(13) The mutations based on any registered transactions on any eKhata wherein

- a. Aadhaar authentication is used for both the transactor/seller(s) and the receiver/purchaser(s) at the time of registration itself or
- b. Aadhaar authentication is used for the transactor/seller(s) but not for the receiver/purchaser(s) at the time of the registration but subsequently aadhaar authentication is done for the receiver/purchaser(s)
- c. the Owners' Aadhaar or its Token was seeded in the BBMP eKhata before the transaction was done in the sub-registrar;

  
Chief Commissioner  
Bruhat Bengaluru Mahanagara Palike

and there is match of the owner's or all the owners' aadhaar, as the case may be, with transactor/sellers' aadhaar; the mutation shall be automatic and approved by Namma Swathu/eAasthi Software after 7-days objection period provided there is no objection or dispute as to the said property or the mutation.



Chief Commissioner  
Bruhat Bengaluru Mahanagara Palike