INTERNATIONAL JOURNAL FOR LEGAL RESEARCH AND ANALYSIS

Open Access, Refereed Journal Multi Disciplinary
Peer Reviewed

www.ijlra.com

 ISSN: 2582-6433

DISCLAIMER

No part of this publication may be reproduced or copied in any form by any means without prior written permission of Managing Editor of IJLRA. The views expressed in this publication are purely personal opinions ofthe authors and do not reflect the views of the Editorial Team of IJLRA.

Though every effort has been made to ensure that the information in Volume II Issue 7 is accurate and appropriately cited/referenced, neither the Editorial Boardnor IJLRA shall be held liable or responsible in any manner whatsever for any consequences for any action taken by anyone on the basis of information in the Journal.

Copyright © International Journal for Legal Research & Analysis

 ISSN: 2582-6433

EDITORIAL TEAM

EDITORS

Dr. Samrat Datta

Dr. Samrat Datta Seedling School of Law and Governance, Jaipur National University, Jaipur. Dr. Samrat Datta is currently associated with Seedling School of Law and Governance, Jaipur National University, Jaipur. Dr. Datta has completed his graduation i.e., B.A.LL.B. from Law College Dehradun, Hemvati Nandan Bahuguna Garhwal University, Srinagar, Uttarakhand. He is an alumnus of KIIT University, Bhubaneswar where he pursued his post-graduation (LL.M.) in Criminal Law and subsequently completed his Ph.D. in Police Law and Information Technology from the Pacific Academy of Higher Education and Research University, Udaipur in 2020. His area of interest and research is Criminal and Police Law. Dr. Datta has a teaching experience of 7 years in various law schools across North India and has held administrative positions like Academic Coordinator, Centre Superintendent for Examinations, Deputy Controller of Examinations, Member of the Proctorial Board

Dr. Namita Jain

Head & Associate Professor

School of Law, JECRC University, Jaipur Ph.D. (Commercial Law) LL.M., UGC -NET Post Graduation Diploma in Taxation law and Practice, Bachelor of Commerce.

Teaching Experience: 12 years, AWARDS AND RECOGNITION of Dr. Namita Jain are - ICF Global Excellence Award 2020 in the category of educationalist by I Can Foundation, India.India Women Empowerment Award in the category of "Emerging Excellence in Academics by Prime Time & Utkrisht Bharat Foundation, New Delhi.(2020). Conferred in FL Book of Top 21 Record Holders in the category of education by Fashion Lifestyle Magazine, New Delhi. (2020).Certificate of Appreciation for organizing and managing the Professional Development Training Program on IPR in Collaboration with Trade Innovations Services, Jaipur on March 14th, 2019

 ISSN: 2582-6433

Mrs.S.Kalpana

Assistant professor of Law

Mrs.S.Kalpana, presently Assistant professor of Law, VelTech Rangarajan Dr. Sagunthala R & D Institute of Science and Technology, Avadi.Formerly Assistant professor of Law,Vels University in the year 2019 to 2020, Worked as Guest Faculty, Chennai Dr.Ambedkar Law College, Pudupakkam. Published one book. Published 8Articles in various reputed Law Journals. Conducted 1Moot court competition and participated in nearly 80 National and International seminars and webinars conducted on various subjects of Law. Did ML in Criminal Law and Criminal Justice Administration.10 paper presentations in various National and International seminars. Attended more than 10 FDP programs. Ph.D. in Law pursuing.

Avinash Kumar

Avinash Kumar has completed his Ph.D. in International Investment Law from the Dept. of Law & Governance, Central University of South Bihar. His research work is on "International Investment Agreement and State's right to regulate Foreign Investment." He qualified UGC-NET and has been selected for the prestigious ICSSR Doctoral Fellowship.He is an alumnus of the Faculty of Law, University of Delhi. Formerly he has been elected as Students Union President of Law Centre-1, University of Delhi.Moreover, he completed his LL.M. from the University of Delhi (2014-16), dissertation on "Cross-border Merger & Acquisition"; LL.B. from the University of Delhi (2011-14), and B.A. (Hons.) from Maharaja Agrasen College, University of Delhi. He has also obtained P.G. Diploma in IPR from the Indian Society of International Law, New Delhi.He has qualified UGC – NET examination and has been awarded ICSSR – Doctoral Fellowship. He has published six-plus articles and presented 9 plus papers in national and international seminars/conferences. He participated in several workshops on research methodology and teaching and learning.

 ISSN: 2582-6433

ABOUT US

INTERNATIONAL JOURNAL FOR LEGAL RESEARCH & ANLAYSIS ISSN

2582-6433 is an Online Journal is Monthly, Peer Review, Academic Journal, Published online, that seeks to provide an interactive platform for the publication of Short Articles, Long Articles, Book Review, Case Comments, Research Papers, Essay in the field of Law & Multidisciplinary issue. Our aim is to upgrade the level of interaction and discourse about contemporary issues of law. We are eager to become a highly cited academic publication, through quality contributions from students, academics, professionals from the industry, the bar and the bench. INTERNATIONAL JOURNAL FOR LEGAL RESEARCH & ANALYSIS ISSN 2582-6433 welcomes contributions from all legal branches, as long as the work is original, unpublished and is in consonance with the submission guidelines.

 ISSN: 2582-6433

MODERNIZATION AND DIGITIZATION OF LAND RECORDS

AUTHORED BY - NANDITHA SURESH[1]
& NIRANJANA VISALAKSHI.A[2]

ABSTRACT:

The 21st century is the new era of modernizing the old ways in which we used to operate. The things that we used to do manually are now available digitally at our fingertips. Digital India is the campaign launched by thegovernment of India to make sure the services that the government offers are available to the citizens electronically through websites and apps. Land records provide complete detail of all land owners, the size of the land, and the location. In earlier days these were paper records that lead to disputes, so there was a need for digitized and Modernization of land records which will help in reducing land disputes to a minimum and provide a sole aperture to handle and maintain the records along with its operations.

Land administration is one of the most important branches of the government's authority. The evolution of the land administration in India has been a complex process as the country proceeds to embark towards
e-g overnance it is necessary to level up the way in which the land records are maintained.

Computerisation of land records has been in practice for quite some time now in various states and have alreadymade significant headway in this regard. Strengthening of revenue administration and updating of land records in 1989-90 was the first pilot project for land record modernisation in India. The digital India land records modernisation programme (DILRMP) seeks computerisation of all land records including updating and maintenance of records and validation of titles, which comprises 2 schemes which are Computerisation of Land Records (CLR) and Strengthening of Revenue Administration and Updating of Land Records (SRA&ULR). The main objective of this program is to make all land records computerized and improve transparency.

[1] AUTHOR, B.COM LLB (HONS), III YEAR, SCHOOL OF EXCELLENCE IN LAW
[2] CO-AUTHOR, B.COM LLB (HONS), III YEAR, SCHOOL OF EXCELLENCE IN LAW

 ISSN: 2582-6433

This paper would discuss three important concepts, First, how were the land records registered in earlier days, Secondly, the need for digitizing land records, and lastly, the program adopted by the government in relation to modernization.

KEY WORDS: computerized records, revenue administration, land ownership, cadastral maps

MODERNISATION IN INDIA:

Modernization is the process of adapting something to modern needs or habits. In the growing millennium the world is adapting to more and more modern methods in contradiction to the traditional methods. In the earlier days every record was handwritten and physically maintained but as the technology develops adaption to digitisation is inevitable. It is a multidimensional process and through small changes the society is processing ina progressive way as it requires a relatively stable structure which could adopt the changing conditions and problems. Digitisation has transformed most of the industries and the real estate industry is no exception to it. In India the campaign of "digital India" was launched by the government to make sure that the schemes and services of the government are available to the citizens electronically through websites and apps.

INTRODUCTION TO LAND RECORDS:

Land is the gift of nature and the source of creation, sustenance and destruction of living and non-living things. A definition for the term "LAND" is provided under clause (a) of section 3 of the Land acquisition act,1984 as," land includes benefit to arise out of land, and things attached to the earth permanently fastened to anything attached to the earth". There cannot be any land without an owner. The ownership of the land will vest only includes benefits to arise out of land, person who enjoys the requisite right and the title accompanying it. Land ownership is determined as the access to the land title, which is basically a document that states the ownership of that property.[3] Land record is a generic term which is used to refer to the records that are maintained to. These include records of rights (RORs), register of the lands, crop inspection etc. It includes the size and shape of the land, type of the soil and could also include the geographical information regarding the land. It could also include the economic information regarding the land. There are different types of lands for sale in India such as residential, industrial, and agricultural land and all of the above will be recorded accordingly.

[3] DR. N. Mahehwara Swamy, Land Laws, Asia Law House ,1st edition 2006.

 ISSN: 2582-6433

These records are maintained to facilitate the property transactions and to make sure there are no incumbrances in the process and to ascertain who is the owner of the registered property and if there is anything against it.

Unclear land titles can lead up to various kinds of disputes and could potentially affect the real estate and the agricultural sectors. In India the transfer of property act, 1882 governs the right to transfer the title of a property or transferred or sold through a registered document. Such documents are registered under the registration act, 1908. Registration of land or property refers to the registration of the transaction and not the land title. Landownership in India is determined by various documents such as sale deeds, records of rights, property tax receipts and government survey documents.

After the great era of Liberalization, Privatisation, and Globalization in 1991, the country was slowly moving through the phase of digitizing India which was completely accomplished in the year 2015, So there was a need to computerize all land records, including mutation in order to increase the transparency in the system for maintaining land records, digitize maps and surveys, and reduce the scope of land disputes. In this paper, we would discuss how the land record has been digitized from manual form, and the needs and various programs adopted in order to digitize and modernize the land records.

HISTORY OF LAND RECORDS:

It is universally accepted that the King or sovereign authority is the owner of all the lands existing under his/its reign. During ancient periods a king was also considered to be the true representative of God. One of the peculiar characteristics of any land is that its owner cannot be carried away physically in as much as it is an immovable property. That means in respect of land the right of ownership and of possession may vest in one or more than one person subject to the condition that the right and title of ownership of the land always remains with the lawful owner.

- **Pre-Independence:**

The land was primarily owned by landlords or zamindars, who had permanent property rights, The zamindars paid a predetermined sum to the government as land revenue and collected land rent from a specific territory. The government's primary source of income was this land revenue. However, the landlords had complete discretion over the cultivator tenants' rent payments, which were not governed by any rules. By charging rents that were higher than what was expected to be

 ISSN: 2582-6433

paid in revenue, the landlords were able to increase their profits.

The assumption that the person who pays the state the land revenue is the owner is the basis for the title to the land. As a result, the entries made in the land records are presumed and will likely be challenged in a competent court or tribunal. The revenue laws that are followed in each state say that no one can sue the state government or any officer in the state's revenue department for mistakes in the land records register. The Registration Act of 1908 also makes it clear that the registration department need not worry about whether a document is valid when accepting it for registration. The law in India only covers document registration; it does not cover title registration. The country's legal system was created to only register a property's deed, not to guarantee that the land is owned by anyone. Therefore, a property deed is merely a document that attests to the existence of a particular transaction, but it does not in and of itself guarantee its validity. Since the state only allows for the registration of deeds, the owner of the land is responsible for proving ownership of the title in the event of a landdispute.

Therefore, a system of land records was established and maintained to facilitate the landlords' primary goal of maximizing rent collection. These land records provide important information for assessing land revenue, such as the property's area and information about the owner. The zamindari system was abolished after independence, but land ownership continued to be determined by combining these records.

- **Post-Independence:**

States now hold the responsibility for land administration. The respective revenue department manually collected and maintained all the records. A few land reforms were also implemented when the zamindari systemwas abolished. Tenancy reforms and land redistribution policies were two examples of these.

The state initiated a series of land reform initiatives, including the elimination of intermediaries to eliminate zamindars who had ruled the sector of agriculture prior to independence. The land ceiling was introduced to reduce wealth and income inequality so that the surplus land would be distributed to the poor and marginal farmers. Consolidation of agricultural holdings by increasing the size of the operational unit to an economic scale through co-operative methods. A significant portion of the population remained landless despite the state's efforts to implement several land reforms. A few of the many reasons cited for the failure of the land reforms include land grabbing

 ISSN: 2582-6433

by the landed aristocracy in the form of benami transactions, a lack of political will among state actors to ensure a just redistribution of surplus land among the landless sections of the society, and the absence of land records regarding ownership and possession of land. The absence of land records made it difficult for the state to determine the actual land cultivators, which prevented judiciously determining who would benefit the most from land reforms.[4]

The history of land records had two purposes from the beginning. The first is the assessment of revenue payable to the state, and the other is to ascertain who will be responsible to pay revenue. With a view to meet the above requirement, a scheme was made in the draft Constitution of India by the makers of the constitution. There was a huge dispute which arose through the constituent assembly which denied to approve the above scheme as to espouse the cause of Zamindars and other intermediaries. The important features of the constitution of India covering the aspects of land reforms are discussed through many articles in the constitution considering right to property under article 31 as a fundamental right.[5]

THE NEEDS FOR DIGITIZING LAND RECORDS:

India is a nation where 91% of its area is covered via land, making land as the most esteemed ownership of any person in India. The requirement for a framework guaranteeing legitimate upkeep of land records can be measured from the way that today land costs in India run in crores of rupees and a little mix-up in support of land records can prompt a tremendous financial misfortune to the gatherings in question.

Land ownership is determined by various documents as mentioned below but they are mostly presumptive in nature and could cause uncertainty. Poor maintenance of land records also affects future property transactions and could lead to huge monetary loss to the parties involved. Since these documents are maintained by different departments in each state the methods in which they record might vary from each other which creates disorientation.

Maintaining these records in the physical form as we used to do in the older days are nearly not possible these days to the scale in a time where real estate is considered to be most valued asset among the citizens, dedicating huge spaces to these records is not considered optimum utilization

[4] Gaurika Chugh, Examining E-governance: A Study Of Land Records Management System In India, A Biannual (Journal of M.P. Institute of Social Science Research, Ujjain), (Vol. 23, No. 2, December 2018, pp. 33-44).
[5] DR. N. Mahehwara Swamy, Land Laws, Asia Law House ,1st edition 2006.

 ISSN: 2582-6433

of records as it requires lot of workforces andan extensive capital.

- **SHORTCOMING OF MANUAL RECORDING:**

The patwari, registration clerk, and recorder are to maintain and take care of the historical land record. In order to gain access to these records, one must frequently enter a filthy records vault and search for a bulky deed book before gaining entry. these are some of the following of shortcomings of manual records;

1. It may be challenging to demonstrate ownership. If the records are not computerized, identifying the owner can be time-consuming and costly
2. Manual land records can any time get lost or even be destroyed, there is always a fear of them being torn, misplaced, or destroyed in events like floods, fires, tempests, and earthquakes.
3. These are prone to human error, lack of uniformity and there is poor maintenance of the land record.
4. The witnesses can die or disappear and the deeds cannot be replaced also there can be fraud in the land registry.
5. A lack of investigation and verification system for single window titles.

- **THE URGE TO DIGITIZE LAND RECORDS:**

One of the main reasons for digitizing the land record would be through the Benami transaction, this is where the land is owned by one person but paid by another person in order to use their black money. According to a 2007 World Bank study, land-related disputes account for two-thirds of all pending court cases in the nation, according to estimates. These land disputes concern rightful ownership as well as the validity of land titles and records and also Farmers frequently use their land as collateral to obtain loans. It has been observed that the supply of capital and credit for agriculture is hampered by disputed or unclear land titles.

- **BENEFITS OF DIGITIZING LAND RECORDS:**

The most recent records on land ownership will be available to residents along with appropriate security IDs, thedata are made available on websites. As a result of this, The property owners shall have unrestricted access to their records. Additionally, they are unconcerned about data security. Citizens' interactions with government officials will be lessened if they have free access to documents. Bribes and harassment will go down and The time required to obtain RoRs, for example, will be significantly reduced by IT interconnections. Citizens will save time and effort

 ISSN: 2582-6433

when obtaining RoRs and other documents with single-window service access. Automated and automatic mutations will limit the scope of fraudulent real estate transactions.

Additionally, conclusive titling will substantially reduce litigation. These will not be able to be changed-links to credit facilities will be possible thanks to this technology. Information about market values will be accessible to the general public via the internet. Citizens can access certificates based on land data through computers. It will be simple to distribute land passbooks with useful information.

REFORMS TAKEN BY GOVERNMENT TO IMPROVE THE LAND RECORDS:

In the late 1980s, one of the goals of the Indian government was to make land records accessible to everyone so that property fraud could be stopped and checked. The following are several programs and projected initiated bythe states:

- **7TH FIVE-YEAR PLAN (SRA AND URL PROGRAM):**

The Ministry of Rural Development launched the pilot phase of the Strengthening of Revenue Administration and Updating of Land Records (SRA&ULR) program in Bihar and Odisha in 1987, during the 7th Five-Year Plan. This initiative was launched in all states and union territories throughout 1989 and 1990, receiving equal funding from the Centre and the states. The revenue and land reform departments were in charge and building the survey and settlement department's capacity and surveying areas where there were no existing records was the main priority. "Survey maps, reports and documents, storage facilities, copying and updating of land and crop records by adopting the latest science and technology inputs was also supported (MoRD Annual Report, 2006-07).

- **8TH FIVE-YEAR PLAN (CLR PROGRAM):**

In 1988 and 1989, the Centrally Sponsored Scheme on Computerization of Land Records was launched as a pilot project in eight districts across the nation with total financial support. The plan was approved as a separate Centrally Sponsored Scheme on the Computerization of Land Records during the Eighth Five Year Plan.

The main objective of the Computerization of Land Records is to make it easier to maintain and update changes to the land database, consolidation, or legal changes like ownership transfers,

 ISSN: 2582-6433

partitions, land acquisitions,leases, and so on, and in order to make land records impenetrable to tampering and reduce the likelihood of legalaction and social strife stemming from land disputes.[6]

- **BHOOMI PROJECT:**

The Bhoomi project was undertaken and a flagship developed by the state government of Karnataka. It was launched to prevent data manipulation and corruption by digitizing all state land records. The Indian and Karnataka governments contribute equally to its funding.

Under Bhoomi, a computerized record of a farmer's Rights Tenancy and Crops (RTC) is being created. A farmerneeds the RTC, which is a type of social ID, to get bank loans and settle land disputes. At the block-level offices, the project aimed to eradicate corruption and poor land record maintenance. The state's 6.7 million farmers' land ownership has been digitized by Bhoomi. There is an "e-kiosk" with two computers, a printer, and a modem in every major town in Karnataka. The software stores information about each villager in the taluka, including the name of the landowner, the type of soil, and other information about the land. At the e-kiosks, farmers can fill out a form to gain access to either the RTC or the mutation record.

C-D AC (Centre for Development of Advanced Computing) created the client-server application **KAVERI** to meet the requirements of the Registration Department. The scanning and preservation of deeds completedduring the registration process are handled by this software, which also handles registration activity. The KAVERI application handles the transfer of property registrations in accordance with all the Act's provisions.

- **TAMIL-NILAM:**

The government of Tamil Nadu for effective land administration, planning, and empowering the people with theright to information about their land details, a computerized system of land records program named “TAMIL-NILAM” formed with the following innovative ideas, the land records citizen interface was made available. This was accomplished by installing Touch Screen Computer Kiosks (TSCK) in all of the state's talukoffices and all the records of the land will be available to the public through kiosks. This system has reduced substantially fraudulent land transactions.

In K.K RAMESH v The State Of Tamil Nadu[7], it was held that according to the Registration Act

[6] Shreevardhan Khemka* & Ayush Jain, DIGITALIZATION OF LAND RECORDS IN INDIA, ASIAN LAW & PUBLIC POLICY REVIEW, VOLUME 4 – 2019.
[7] W.P.[MD]No.12487 of 2019

 ISSN: 2582-6433

of 1908, no registering authority may register a document for land that has been designated as a water body in the state's official website and revenue records, namely, The Government of Tamil Nadu's Tamil Nilam.

- **DIGITAL INDIA LAND RECORDS MODERNIZATION PROGRAMME (DILRMP):**

For the purpose of digitizing and modernizing land records the Government of India launched, the Digital IndiaLand Record Modernization Programme (DILRMP) in the year August 2008, which comprises 2 schemes which are Computerisation of Land Records (CLR) and Strengthening of Revenue Administration and Updating of Land Records (SRA&ULR).

The DILRMP's ultimate objective is to implement a digital conclusive land titling system in place of the current manual presumptive land title system. The current manual land records are insufficient, out-of-date, and inconsistent with each other and the corresponding records. The manual record-keeping system has become cumbersome, opaque, prone to manipulation, and difficult for the administration to administer. The titles to property are merely presumptive, and the state does not provide a guarantee for such titles, in addition to the current system of registration of deeds and documents as outlined in the Registration Act. The country can switch to the "Conclusive Titles" system, which is used in most developed and some developing nations, once significant progress has been made in implementing the program.

CADASTRAL MAPS:

Cadastral maps, also referred as Bhu Naksha , are a digital form of land records that show all the boundaries of different parts of land pieces based on their length, area , and direction. Through this the ownership status of the land pieces can be viewed based on the requirements of the citizens. Cadastral maps are maintained by the government at the centre and the state levels. Through the Digital Land Records and Modernization programme(DILRMP) in the year 2008 the department of land resources introduced this to maintain digital and textual form of land records.

ISSUE WITH THE CURRENT LAND SYSTEM:

In India, we register sale deeds rather than land titles. According to the Transfer of Property Act of 1882, only a registered document can transfer or sell immovable property (such as land). The Registration Act of 1908 applies to the registration of these documents. As a result, the land title is not registered, but the transaction. This suggests that previous transactions could be challenged,

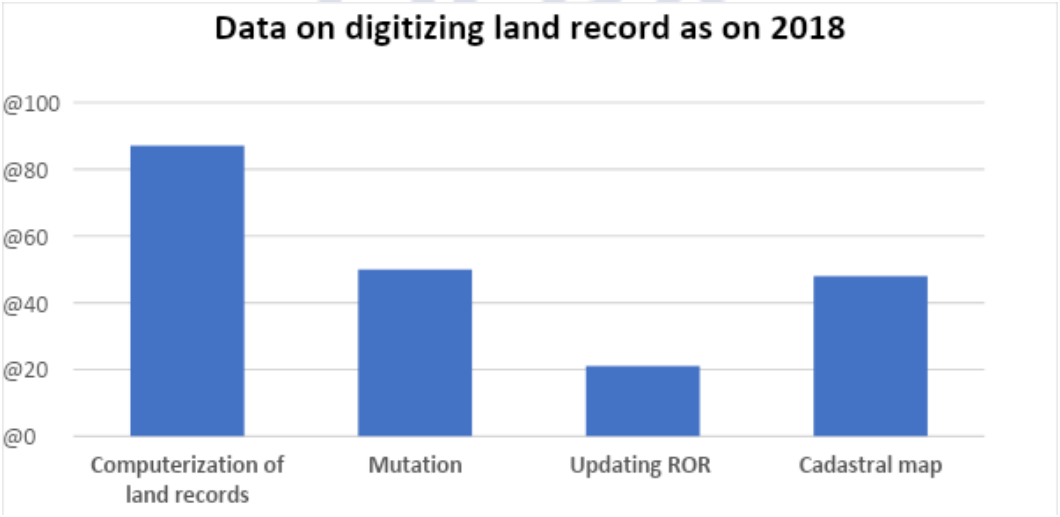
 ISSN: 2582-6433

so even legitimate property transactions may not always guarantee ownership. Multiple documents kept by various departments are used to determine who owns the land, making them difficult to access.

The titles to the land are purely presumptive as the record maintained by the authority is for the fiscal purpose primarily and the ancillary function has been providing proof for the purpose of collecting land revenue. The information registered is not uniform because the various nodal agencies that handle land records do not work together well. As a result, the boundaries of the land being transacted and the nature of the rights being transferred are muddled. Additionally, records are not promptly updated. As a result, they rarely accurately reflect a particular parcel of land's ownership.

People avoid registering property as the cost of registration of the property is high and must pay the registration stamp duty along with the registration fee whereas in India the stamp duty is way higher. There are many front-end as well as back-end challenges faced by the government. The various front-end challenges faced are such as higher illiteracy level, nonavailability of user-friendly interface, also the broadband connection is not available in all the areas for the people to access the digital records. On the other hand, there are many back-end challenges related to the lack of coordination within the department and limited computer knowledge at the bureaucracy at various levels.

ANALYSIS OF LAND RECORDS DIGITISATION:



With differing progress, the DILRMP is being implemented across all states. While three Union Territories and two states (Karnataka and Odisha) have completed 100% computerization of land

 ISSN: 2582-6433

records as of August. However, the scheme's other parts have been moving slowly. In 87 percent of villages, the computerization of land records has been completed as of August. However, only half of the villages have computerized mutation (ownership transfer) records. In addition, only about 21% of the villages have begun RoR updates. Even though records have been digitized, this suggests that they may not be current. However, only approximately 48% of the cadastral maps have yet to be digitized.[8]

WAY FORWARD:

In the era of modern technology, the government has tried its level best in adapting to digitization, despite that in the sector of land records India is ranked 154TH on the World Bank's doing website under the "registering property" parameter. This parameter measures the level of consistency of administration by looking at the quality and consistency of the infrastructure, transparency of information, geographic coverage, land dispute resolution, and access to property rights. Nevertheless, computerisation of digital records is not just enough to solve the land disputes which prevails in India.

Mere digitisation of land records is not the only solution, as the digitised records often fail to meet-on-the-ground realities. Rather than blindly digitising the land records the government has to make sure that the correct information gets captured digitally. Digitisation does not mean scanning of manual records but also to make sure that the document is readable and interpretable.

Incorporating drone technology which is growing these days and GIS in land surveys to map boundaries correctly would be a welcome step to ensure that accurate information gets captured. If scanning of documents is done it has to be done in such a way that it is of high-resolution quality, data being readable, characters shouldn't be overlapping and alignments are uniform and that it is better to avoid handwritten notes as they can be arbitrary. The best way to make sure that these goals are established is by way of creating a specific software with validation checks at the time of scanning or digitisation. The software could also be multilingual which could attract people with different cultural backgrounds and stakeholders to access. In addition to that, a unique id could be generated for properties /land at the time of registration such that each and every property has a unique tracking id to ensure the process and to have a unique identifier.

[8] Ajay sreevatas, https://www.livemint.com/news/india/farm-frustration-is-linked-to-land-record-missteps-11608568314500.html

 ISSN: 2582-6433

COMPARATIVE ANALYSIS OF BANKING AND REAL ESTATE SECTOR IN MAINTAINING RECORDS:

The banking industry is one among the main vertical markets in the world, with a significant potential for growth in technological investment. Banking in India forms the base for the economic development of the country. Major changes in the banking system and management have been seen over the years with the advancement in technology, considering the needs of the people. Given the large scale of transactions that is carried out daily and the investments that are devoted towards the banking sector the physical maintenance of those records is nearly impossible. The Data is the most essential element in the banking industry and this information is found in documents and digital banking industry has come a long way from simple online transactions and bill payments, digitalization of the banking sector has resulted in a tremendous advantage in the aspect of maintaining precise records of transactions world-wide digitally as well as easier in way for the consumers to carry out their transactions electronically.

In India the need for computerization was released in the banking sector in late 1980 S to enhance the customer service, book-keeping and MIS reporting. A committee was found by the Federal reserve bank of India in the year 1988 which was headed by DR.C.Rangarajan to review the computerisation within the banking sector and the pace of this scheme increased with the introduction of the (LPG) scheme in the year 1991 where the method of modernisation changed the Indian economy. The first act towards digitalization in the banking sector is the introduction of ATMs and further developments like telebanking, online banking etc. In 2006 when the RBI permitted bank branches to increase client coverage and financial inclusion apart from offline banking, this was the stepping stone which allowed the customers to conduct various types of transactions such as paying utility bills, transferring funds online etc.

Today banks aim to provide fast, quality, and accurate experience to their customers and the foremost aim of thebanks is to adapt to the growing technological advancements which efficiently saves the time and the human resource.

Likewise, if we compare the banking and the real estate sector, both of their evolution in emerging from the traditional ways of maintaining their records in the physical form to modernizing them into digitized accounts are homogeneous. These are the two most important sectors which contribute to the economic development of the country and digitization has transformed every industry and these two have not been unscathed from it. Mostof the land records in the past were

 ISSN: 2582-6433

recorded either through paper records or village map making boundaries. These physical records were a big challenge and created land ownership issue which led to major property disputes in the late 80s, which ðraws in comparison to the banking sector where the need for computerization was realised by the government and In order to give effect the government of India in august 2008 introduced the Digital India Land Records Modernization Programme (DILRMP). In the case of S.Kannaiammal.V. The state Tamil Nadu[9] "Land ownership in India, as determined by such sale deeds or any transfer deeds is presumptive in nature and subject to challenge in competent civil court. The Digital India Land Records Modernisation Programme (DILRMP) is being undertaken throughout the country and the computerisation of land records is yet to be completed" the impact of the programme was consulted. Under this programme, computerization and digitization of land records is a responsibility of the states and it was mentioned in the 12th year plan to cover over 620 districts by 2017.

CONCLUSION:

Land records in India in the earlier days during the British era were maintained in the traditional physical formatprescribed by them. With the change in progress in the field of technology, increase in literacy and the advent ofthe age of automation and computerization, it is necessary for the government and the departments maintained under them to adapt to the changes made around them. The practise of maintaining land records in India has evolved from their ancient ways which has been tested at various occasions, but incorporating the above-mentioned suggestions would help in improvising in maintaining land records and would make it full proof, detect free system of maintain land records and also to act as a precedent to other developing countries.

REFERENCE:

- https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3651077
- https://journals.sagepub.com/doi/pdf/10.1177/2158244016643351
- https://www.ideasforindia.in/topics/macroeconomics/land-records-and-titles-in-india.html
- https://www.magicbricks.com/blog/how-to-view-cadastral-maps/129151.html
- https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3651077
- https://journals.sagepub.com/doi/pdf/10.1177/2158244016643351https://thelawbrigade.com/wp-conten t/uploads/2020/06/Shreevardhan-Ayush-ALPPR.pdf

[9] W.P.No.28728/2018

 ISSN: 2582-6433

- https://documents1.worldbank.org/curated/en/490921468041933788/pdf/698240ESW0P0950n0Paper0 January02006.pdf
- https://bizfluent.com/12746087/the-disadvantages-of-a-manual-operating-system-in-a-library
- https://www.openkm.com/blog/role-of-document-management-software-in-digital-banking.html
- https://indiankanoon.org/doc/147580510/
- https://indiankanoon.org/doc/141641170/
- https://dilrmp.gov.in/faces/resources/ppt/10.pdf
- https://www.ripublication.com/aeee_spl/aeeev4n6spl_21.pdf