

पंजीयन · registration readiness

The next ten registries

Lenders now want property data through RBI's lending rails, and most of it still sits in state registration offices that are hard to reach. This scorecard ranks ten north, central and eastern states on how much registration business they do, how much of the registration record is open online, and whether a large registration-data platform already works there.

8

states whose land records feed RBI's Unified Lending Interface, which has 64 lenders on board [1]

₹565.5 Cr

DILRMP 3.0 outlay for 2026–31, funding a national Land Stack and a Registration Repository [2]

₹1.14 lakh Cr

stamp duty and registration fees these ten states budgeted for 2026–27 [3]

WHY NOW

Four things changed in the last eighteen months

Sep 2026	DILRMP 3.0 funds a Registration Repository The Centre's ₹565.5 crore programme builds state Land Stacks joined by APIs, a digital store of deeds and encumbrances, and 75 Registration Seva Kendras at high-footfall Sub-Registrar offices. [2]	Jul 2026	Land records are ULI's bottleneck The Department of Land Resources and RBI Innovation Hub began work on linking land records to the Unified Lending Interface, after bankers said weak land records were holding back its scale-up. [4] [5]
Apr 2026	Title search became lending infrastructure Square Yards signed on to offer title search and e-valuation through ULI, built on more than 100 million registration records from five states. [6]	May 2025	The Registration Bill widens what must be registered The draft bill to replace the 1908 Act makes agreements to sell, powers of attorney for property transfer and equitable-mortgage documents compulsorily registrable, and moves registration online. [7]

Ten states, ranked for expansion

Each score adds three parts: registration market size (40 points), how much of the registration record is reachable online (40), and whether a large registration-data platform already covers the state (20). Select a state to see the evidence behind each cell.

✓ Available

online, per public source

ⓘ Partial

limited span, pilot or unclear

⌄ Not confirmed

not found in sources reviewed

■ market

■ access

■ white space

#

STATE

SCORE ↓

STAMPS & REGISTRATION

DEED SEARCH

ENCUMBRANCE

CERTIFIED COPY

AUTO-MUTATION

PLATFORM

1

Rajasthan

e-Panjiyan · Hindi records

83.5

/ 100

₹18,750 Cr

BE 2026–27

₹10,542 Cr in 2024–25

✓ Yes

✓ Yes

✓ Yes

⌄

No source

Open

Deed search

Available · [13] published guide

Encumbrance

Available · [13] published guide

Certified copy

Available · [9] published guide

Auto-mutation

Not confirmed · no source found

Reading:

Largest market among states with no registration-data platform. Encumbrance and certified copies are issued through e-Panjiyan. Mutation (namantaran) is a separate step, so deed-to-RoR matching is where the risk sits. Revenue: [3]. Points: market 31.5, access 32, white space 20.

2

Bihar

Bihar e-Registration · Hindi records

82

/ 100

₹10,000 Cr

BE 2026–27

₹7,976 Cr in 2024–25

✓ Yes

✓ Yes

ⓘ

Partial

✓ Yes

Open

Deed search

Available · [15] published guide

Encumbrance

Available · [15] published guide

Certified copy

Partial · [15] published guide

Auto-mutation

Available · [16] official / press

Reading:

Strong online access: deed search, on-screen EC and an automatic RoR note after registration (NCAER, 2021). Certified copies are less clearly online, which makes them a field-ops item. Revenue: [3]. Points: market 26, access 36, white space 20.

3

Madhya Pradesh

SAMPADA 2.0 · Hindi records

79.6

/ 100

₹19,112 Cr

BE 2026–27

₹11,357 Cr in 2024–25

✓ Yes

⌄

No source

✓ Yes

✓ Yes

Open

Deed search

Available · [8] published guide

Encumbrance

Not confirmed · no source found

Certified copy

Available · [8] published guide

Auto-mutation

Available · [12] published guide

Reading:

SAMPADA 2.0 (Oct 2024) supports party-name search in Hindi or English, certified copies at a ₹300 government fee, and Cyber Tehsil mutation. An online encumbrance route was not confirmed in the sources reviewed. Revenue: [3]. Points: market 31.6, access 28, white space 20.

4

Chhattisgarh

NGDRS + e-Panjeeyan · Hindi records

79.1

/ 100

₹4,500 Cr

BE 2026–27

₹2,969 Cr in 2024–25

✓ Yes

✓ Yes

✓ Yes

✓ Yes

Open

Deed search

Available · [10] official / press

Encumbrance

Available · [11] published guide

Certified copy

Available · [10] official / press

Auto-mutation

Available · [10] official / press

Reading:

Every access feature available: deed search by party name or khasra number, digitally signed certified copies, and auto-mutation into Bhuiyan (NGDRS services launched May 2025). A smaller market makes it a clean pilot state. Revenue: [3]. Points: market 19.1, access 40, white space 20.

5

Odisha

IGR Odisha · Odia records

68.7

/ 100

₹3,400 Cr

BE 2026–27

₹1,987 Cr in 2024–25

✓ Yes

✓ Yes

⌄

No source

✓ Yes

Open

Deed search

Available · [10] official / press

Encumbrance

Available · [11] published guide

Certified copy

Available · [10] official / press

Auto-mutation

Available · [10] official / press

Reading: Largest market among states with no registration-data platform. Encumbrance and certified copies are issued through e-Panjiyan. Mutation (namantaran) is a separate step, so deed-to-RoR matching is where the risk sits. Revenue: [3]. Points: market 31.5, access 32, white space 20.

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DEED SEARCH

ENCUMBRANCE

CERTIFIED COPY

AUTO-MUTATION

Deed search

Available · [18] [published guide](#)

Encumbrance

Available · [18] [published guide](#)

Certified copy

Not confirmed · no source found

Auto-mutation

Available · [16] [official / press](#)

Reading: Online EC in Forms 15 and 16 and a document status enquiry. An automatic RoR note after registration was reported by NCAER in 2021. Odia-language records need local staff. Revenue: [3]. Points: market 16.7, access 32, white space 20.

Uttar Pradesh

6

IGRSUP · Hindi
records

66.9 / 100



₹43,802 Cr

BE 2026–27

₹30,198 Cr in 2024–25

[Yes](#)[Yes](#)[Partial](#)[No source](#)Square
Yards

Deed search

Available · [14] [published guide](#)

Encumbrance

Available · [14] [published guide](#)

Certified copy

Partial · [14] [published guide](#)

Auto-mutation

Not confirmed · no source found

Reading: The biggest registration market in the country by this measure. Search fees are set under Section 57 (₹10 a year, capped at ₹100). Already in Square Yards' registration-data coverage, so the opening is depth and quality rather than first entry. Revenue: [3]. Points: market 38.9, access 28, white space 0.

Punjab

7

NGDRS · Punjabi
records

61.1 / 100



₹9,000 Cr

BE 2026–27

₹5,781 Cr in 2024–25

[Partial](#)[Partial](#)[Partial](#)[No source](#)[Open](#)

Deed search

Partial · [19] [published guide](#)

Encumbrance

Partial · [19] [published guide](#)

Certified copy

Partial · [19] [published guide](#)

Auto-mutation

Not confirmed · no source found

Reading: NGDRS runs in all 22 districts, but older decades sit in office registers outside the digital span. A ground-ops state: value comes from retrieving what is not online. Revenue: [3]. Points: market 25.1, access 16, white space 20.

Uttarakhand

8

registration.uk.gov.in
· Hindi records

57.8 / 100



₹3,092 Cr

BE 2026–27

₹2,602 Cr in 2024–25

[Yes](#)[Partial](#)[Partial](#)[No source](#)[Open](#)

Deed search

Available · [20] [published guide](#)

Encumbrance

Partial · [20] [published guide](#)

Certified copy

Partial · [20] [published guide](#)

Auto-mutation

Not confirmed · no source found

Reading: Online deed search is available. Guides differ on whether a certified EC can be downloaded or must be collected from the office. Revenue: [3]. Points: market 15.8, access 22, white space 20.

Jharkhand

9

e-Nibandhan · Hindi
records

57.1 / 100



₹1,800 Cr

BE 2026–27

₹1,258 Cr in 2024–25

[Yes](#)[Partial](#)[Yes](#)[No source](#)[Open](#)

Deed search

Available · [17] [published guide](#)

Encumbrance

Partial · [17] [published guide](#)

Certified copy

Available · [17] [published guide](#)

Auto-mutation

Not confirmed · no source found

Reading: Document search by registration number and downloadable certified copies. Encumbrance checks are listed among services but the process is not described. Revenue: [3]. Points: market 11.1, access 26, white space 20.

Himachal Pradesh

10

NGDRS "My Deed"
(pilot) · Hindi
records

26.3 / 100



₹650 Cr

BE 2026–27

₹491 Cr in 2024–25

[No source](#)[No source](#)[No source](#)[Partial](#)[Open](#)

Deed search

Not confirmed · no source found

Encumbrance

Not confirmed · no source found

Certified copy

Not confirmed · no source found

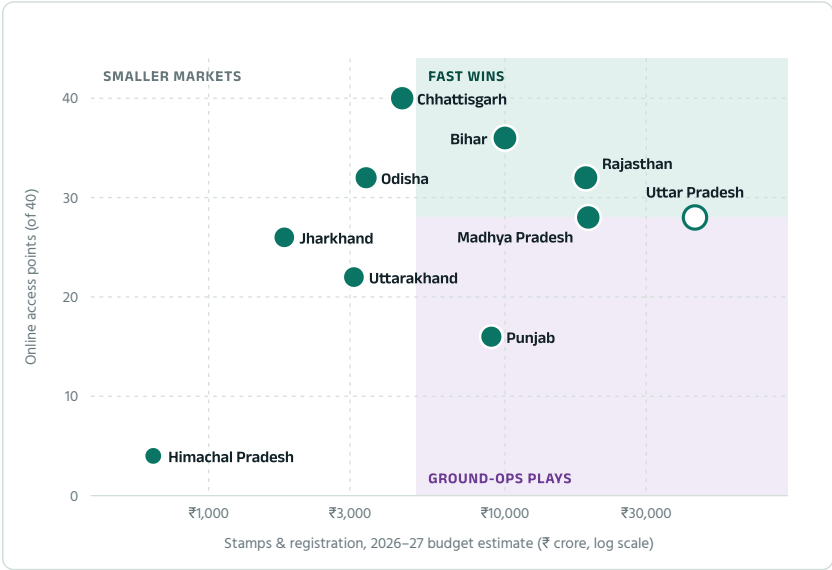
Auto-mutation

Partial · [21] [official / press](#)

Reading: My Deed NGDRS pilot launched in 10 tehsils in July 2025, with an online mutation module announced to follow. Small market; watch rather than enter. Revenue: [3]. Points: market 2.3, access 4, white space 20.

TWO KINDS OF EXPANSION

Where software is enough, and where you need people at the counter



Fast wins

Large market and most of the record online. Coverage here is mostly engineering: parse the portal, automate certified-copy requests, monitor turnaround. Rajasthan, Madhya Pradesh and Bihar sit here. Uttar Pradesh does too, but a large platform already covers it.

Ground-ops plays

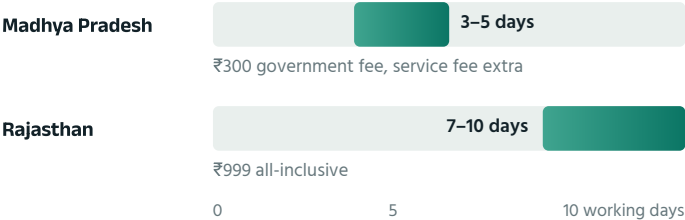
Big money, thinner online record. Coverage depends on field staff, Sub-Registrar relationships and a data-sharing route with the Inspector General of Registration. Punjab is the clearest case: NGDRS is live in every district, but older decades are still in office registers.

Smaller markets

Chhattisgarh and Odisha pair strong online access with smaller markets, which makes them good pilot states for a launch playbook. Jharkhand, Uttarakhand and Himachal Pradesh are smaller and less open.

THE HIDDEN COST

Turnaround is decided office by office



Published turnaround for a certified sale-deed copy on a title-search platform's own product pages, Oct 2026. [8] [9]

Measure the office, not just the state

The same document can take twice as long from one state to the next, and the published range within a state depends on the age of the document and the Sub-Registrar office. A state average hides the offices that set your delivery promise.

During my fellowship I pitched Sub-Registrar performance analytics to the Secretary of the Commercial Tax (Registration) Department, and it was taken up for implementation. The same lens works for a platform: track median and worst-case turnaround per office, then price and promise per office. See the prototype below.

How I would open a new state in about sixty days

A sequence, built from how registration departments actually work. Weeks are indicative.

1 Weeks 1–2 Map the registry Portal and software (NGDRS or the state's own), document types, fee schedule, digitised span, search and certified-copy rules under Section 57 of the Registration Act, and the RoR system it links to.	2 Weeks 2–3 Sample the offices Ten Sub-Registrar offices across urban, peri-urban and rural districts: turnaround, record gaps, counter practice. This sets the delivery promise and the field-staff plan.	3 Weeks 3–5 Open the access route Public portal first, certified-copy workflow second, then a formal data-sharing proposal to the Inspector General of Registration, written in the department's own format.
4 Weeks 4–6 Stand up field operations Local hires at priority offices, Hindi and regional-language forms, name transliteration for party search, escalation contacts at district level.	5 Weeks 5–8 Close the loop with land records Match registered deeds against the RoR to measure mutation lag. Unmutated sales are the title risk lenders pay to find.	6 Week 8 on Launch and monitor Weeks to launch, documents indexed, search success rate, and median turnaround per office, reviewed weekly against the promise.

What gets a Secretary to say yes

- I pitched 30 registration reforms benchmarked across 10 states. The two taken up for implementation were Sub-Registrar performance analytics and dedicated counters for women and senior citizens.
- Both cost the department little, both are visible to citizens, and both can be measured. A data-sharing proposal from a platform should pass the same three tests.
- Lead with citizen benefit and alignment with DILRMP 3.0, show data security plainly, and ask for a pilot in a few offices before a statewide order.

ABOUT THE AUTHOR

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Chief Minister's Good Governance Fellow with the Government of Chhattisgarh since August 2025, working in the Commercial Tax (Registration) and Housing & Environment departments. MBA in Public Policy & Governance at IIM Raipur, graduating April 2027.

Registration reform

Catalogued 30 reforms from 10 states and benchmarked Chhattisgarh against Karnataka, Telangana, Maharashtra and Gujarat. Two were taken up for implementation.

Talk to me

Available from May 2027. Open to roles in state expansion, government partnerships and registry operations.

LinkedIn

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Sub-Registrar scorecard prototype

live demo ↗

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Copy

Detailed Project Report	Wrote the DPR for property-registration modernisation: architecture, legal framework, risk register and a ₹3.24 crore programme across 107 Sub-Registrar offices.
Citizen grievances	Mapped CM Helpline 1076 services for Commercial Tax and Housing & Environment, built the L1–L4 officer escalation map, and serve as the departmental point of contact on the portal.
Finance	B.Com (Hons). Site accountant for a construction firm: invoices, reconciliation, vendor ledgers. Three-statement and DCF models.
Building	Builds working prototypes with AI tools, including a Sub-Registrar performance scorecard for 107 offices on synthetic data.

METHOD

How the score works

Score = Market (40) + Online access (40) + White space (20)

- **Market:** 2026–27 budget estimate for stamp duty and registration fees, on a log scale from ₹500 crore (0) to ₹50,000 crore (40).
- **Online access:** deed search 12, encumbrance search or certificate 12, certified copy 8, registration-to-RoR auto-mutation 8. Available counts in full, partial counts half, not confirmed counts zero.
- **White space:** 20 if the state is outside Square Yards' published registration-data coverage (Maharashtra, Karnataka, Telangana, Uttar Pradesh, Delhi), otherwise 0.
- **Robustness:** Rajasthan, Bihar, Madhya Pradesh and Chhattisgarh stay in the top five when market is weighted at 60% and when access is weighted at 60%.

Limits. Feature status comes from official releases where available and from published guides otherwise; each cell is marked with its source type. Portals change, so check each one before relying on it. Budget estimates are targets, not collections. No departmental or non-public data was used.

SOURCES

Evidence

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