

**GOVERNMENT OF PUNJAB  
DEPARTMENT OF REVENUE & REHABILITATION  
(CONSOLIDATION BRANCH)**

To

All Deputy Commissioners  
in the state of Punjab.

Memo No. 8/127/2010-CH-2/ 11017  
Chandigarh dated the 5/9/2012

**Sub :- Entry of equitable mortgage (by deposit of title deed) in the Revenue record-charging of Suvidha fees there on.**

**Reference:- Memo no. 25/16/2011-LR-2/9578-9679, Chandigarh dated the 26-7-2011.**

Kindly refer to the memo under reference, issued by this office, vide which, you were directed to make entries regarding the factum of equitable mortgage (by deposit of title deed) in the revenue record subject to the final decision of SLP filed against CWP no. 15053 of 2008 titled Kanishka Oswal Vs State of Punjab. The State government has further decided to charge Suvidha fees from the mortgagee for making such entries in the revenue record. The following guidelines are hereby prescribed for making such entries in the revenue record.

1. The mortgagee (any bank/corporation/financial institution etc) will submit a written request on its letter head, duly signed by the authorized signatory in the office of Tehsildar/Suvidha counters, mentioning therein the following details/particulars:-

- a. Name of mortgagor.
- b. Father's name of mortgagor.
- c. Complete address of the mortgagor.
- d. Complete detail of property (khewat/khatoni/khasra nos.) against which the entry is required to be made, along with the right of mortgagor in the said property.
- e. Name of mortgagee along with the principal amount credited.
- f. The amount of fees to be paid as per the chart mentioned in this letter.

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2. Such applications will be received at Suvidha counters, where receipt acknowledging the deposit of requisite fees will be issued. In case of such tehsils/sub tehsils, where facility of Suvidha counters is not available, such applications will be received by Tehsildars/Naib Tehsildars who will forward it to the office kanungo. In such cases, receipt acknowledging the deposit of requisite fees will be issued by office kanungo.

3. All applications received at Suvidha counters will be sent to the office kanungo, who will further send them to the fard kendras in case of villages which have been made live, and to Patwari halqa, where the Jamabandis are prepared manually. The entries in the remarks column of the Jamabandi in both the cases shall be made by following due procedure by the Patwari halqa.

4. After making the due entry halka Patwari will send back the application to the office kanungo along with the copy of the jamabandi.

5. The office kanungo will be responsible for maintaining a register in the following format :-

| Sr. No. | Date of receipt of application | Name of mortgagee (Bank/Corporation/Financial Institute/Others) | Amount of loan | Amount of fees charged | Date of dispatch to Halqa Kanungo | Date of receipt from Halqa Kanungo with report of Patwari | Rozmamcha Rapat No. |
|---------|--------------------------------|---|----------------|------------------------|-----------------------------------|---|---------------------|
|         |                                |   |                |                        |                                   |   |                     |

6. Suvidha fees will be deposited in the account of PLRS.

7. Suvidha fees shall be charged as follows:-

| Principal money ( Loan Amount) | Suvidha fees to be charged  |
|--------------------------------|---|
| 1 lac to 25 lacs               | Rs 1,000/-  |
| 25 lacs to 50 lacs             | Rs 2,000/-  |
| 50 lacs to 1 crore             | Rs 3,000/-  |
| More than 1 crore              | Rs 5,000/- (+5,000/- Additional fees on additional 1 crore or its part) |

Above fees have been fixed as per approval given by CMM in its meeting held on 28/8/2012.

8. The same procedure will be followed in case of applications for redemption of the mortgaged property. However no Suvidha fees will be charged for deleting the factum of equitable mortgage (by deposit of title deed) from the revenue record.

9. The sample of the receipt slip to be issued by Suvidha counters/office kanungo is as follows:-