

Frequently Asked questions regarding filing/e-filing of Notice of Intimation Regarding Deposit of Title Deed

1.	What is the time limit for filing of notice?
Answer	The notice should be filed within 30 days from the date of mortgage.
2	Can the time limit be extended in exceptional cases or otherwise?
Answer	No. As it is a legal provision and not an administrative order; the time limit can not be extended.
3	What is the mode/process of filing?
Answer	<p>1 .For the convenience, of citizens department has introduced online e-filing system which is presently available to Banks/Non Banking Financial Institutes; Citizens can file the notice on line from the banks. The details regarding the process are available on department's website www.igrmaharashtra.gov.in</p> <p>2. Apart from the e-filing, as a temporary arrangement, citizens can file the notice physically. The format of notice is enclosed herewith.</p>
4	Where the notice has to be filed?
Answer	The notice has to be filed to the Sub Registrar office, within whose jurisdiction the property (of which the title deeds are deposited) is situated.
5	If the property is situated in the jurisdiction having more than one Sub Registrar offices, (like Mumbai City, Andheri Taluka, Haveli Taluka) can the filing be done in any office or there are some designated offices?
Answer	In such jurisdiction, the notice has to be filed in the designated offices only. The list of designated offices is enclosed herewith.
6	Whether the days are fixed for physical filing?
Answer	The designated offices can accept the notice for filing on any working day in the working hours.
7	About Stamp Duty?
Answer	The Stamp Duty is chargeable as per Article 6 of the Maharashtra Stamp Act 1958, i.e. @ 0.1% if the Loan amount is Rs 500000/- or below, and @ 0.2% if the Loan amount is Rs above Rs.500000/-. If the stamp duty as above is paid on any other document like Memorandum or agreement for same loan transaction then Stamp Duty of Rs 100/- has to be paid on the notice.

8	Filing Charges & other miscellaneous charges?
Answer	The filing fee is Rs 1000/- irrespective of the Loan amount. In case of physical filing only (and not in the case of on line filing), the document handling charges of Rs 300/- has to be paid.
9	How to pay the Stamp Duty, Filing Charges and the document handling charges ?
Answer	<p><u>In case of e-filing:</u> the Stamp Duty and Filing Charges have to be pay online through the GRAS (www.gras.mahakosh.gov.in)</p> <p><u>In case of physical filing:</u> the Stamp Duty and filing charges can be paid through any permissible mode including the GRAS (www.gras.mahakosh.gov.in). If the filing fee has to be paid through DD, then it should be in favor of the respective Sub Registrar office and payable in the respective City. The document handling charges has to be paid in cash.</p>
10	What is the actual process of physical filing? What other documents are required?
Answer	<ul style="list-style-type: none"> a) Get the notice prepared in the prescribed format. b) Pay the proper Stamp Duty c) Affix the photographs and put the signature/s thumb impression/s of the mortgagor/s d) Get it verified from the bank (the proper officer of bank has to put the signature with his seal) e) Mortgagor has to submit it to the Sub Registrar along with a photocopy of the notice. f) If Stamp Duty as per Article 6 is paid on another document and Rs 100/- is paid on the notice, then the attested true copy of the another document has to be submitted along with the notice. g) Sub Registrar after verification of Stamp Duty, shall pass receipt of the filing fee and document handling charges, and shall give a acknowledgment on the photocopy of the notice. h) Following documents are not required:- <ul style="list-style-type: none"> 1) Covering letter from bank, 2) Receipt of the Stamp Duty paid on the notice, (if it is of Rs.100/ or franking is done by the concern bank) 3) Copy/s of the title deeds deposited with the banks

11	If title deeds of multiple properties are deposited then where does the notice to be filed?				
Answer	<p>1) If all the properties are situated within the same Registration Jurisdiction, then a single notice containing information of all properties and their title deeds is sufficient.</p> <p>2) If the properties are situated within the different Registration Jurisdiction, then the separate notices have to be filed to the every Sub Registrar of whose jurisdiction the property (of which the title deeds are deposited) is situated. For such notices the filing fees and document handling charges has to be paid separately.</p>				
12	Are any witnesses /agent required in Sub Registrar office?				
Answer	No				
13	Is bank representative required to remain present in Sub Registrar office ?				
Answer	No				
14	In case of any doubt/grievances whom should be contacted?				
Answer	<p>1) In case of preparation of notices and related doubts please contact to your bank only</p> <p>2) In case of grievances, if any ,regarding Sub Registrar office, pl contact the following offices:</p>				
	Sr No	Division	Name of the office	Mobile No.	PHONE NO
	1	Pune	Deputy Inspector General of Registration ,Pune	8275090005	020-26119438
	2	Mumbai	Deputy Inspector General of Registration ,Mumbai	8275090107	022-22665170
	3	Thane	Deputy Inspector General of Registration, Thane	8275090110	022-25361254
	4	Nashik	Deputy Inspector General of Registration, Nashik	8275090116	0253-2570852
	5	Aurangabad	Deputy Inspector General of Registration, Aurangabad	8275090119	0240-2350343
	6	Latur	Deputy Inspector General of Registration , Latur	8275090122	02382-248853
	7	Nagpur	Deputy Inspector General of Registration, Nagpur	8275090125	0712-2053819
	8	Amaravati	Deputy Inspector General of Registration, Amaravati	8275090128	0721-2666119