

# ANULOM

## NEWSLETTER

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The official newsletter of ANULOM Technologies Pvt. Ltd. Pune



### Editorial...

Dear Readers,

We have pleasure in putting forth yet another issue of our Anulom Newsletter, with various topics. We are sure you all will certainly find the information very useful in your business and personal life, as well.

We await your valuable feedback on our Newsletter and invite your Articles on the subject you wish to have more information for the benefit of all.

— Editor



## Document registration will now be paperless



Chief Minister Devendra Fadnavis has recently announced that legal document registration in entire Maharashtra will soon be 'paperless'.

Today, the prevailing method of registration is as follows:-

A party or his lawyer writes the deed in raw form. Then it is typed on legal paper (green paper). When typing a document, the text is initialized on the stamp paper. Once the document is typed, the supporting documents are attached to it.

For example: copy of 'Aadhaar card', ownership document, seven-bara, purchase certificate, affidavit, non-agricultural certificate, documents related to the subject of the document, etc. Once all these are done and signed,

the parties and the lawyer go to the office of the Deputy Registrar. The documents are presented before the Deputy Registrar. The Deputy Registrar checks whether the document is complete as per the provisions of the law. If the document is legal, the documents are scanned after taking the photos and thumbprints of the parties. The document is given to the parties on the same day in the evening or the next day. The receipt for the registration fee and the receipt for the document handling fee is immediately received there.

In the new system, the parties or lawyers will scan the documents and evidence papers from home and upload them to the designated site. After uploading, the option to pay the fee will appear on the screen. The fee should be paid there. The fee is the registration fee and stamp duty. After that, the document will reach the site of the Sub-Registrar's office. It will be checked there. If the document is correct in all respects, a token will be sent online to the person who uploaded the document. The parties should go to the Sub-Registrar's office at the time given on it. The parties' photo and thumbprint (biometric) will be taken there. If the parties want, they can take a printout of that online document there.

New changes are being made in the computer system 'I Sarita 2.0'. Efforts are underway to make the registration of documents 'paperless' by breaking away from the traditional system. It will take another six-seven months to make the documents paperless. Work is currently underway to examine some legal aspects in this regard.

**Abhaysinh Mohite,**  
Deputy Inspector General of Registration, Computer

In the current system, parties have to wait in the office for two hours. That will save time. If the document is typed directly on the computer, it will also save paper.

For this new process, the government is developing a system called 'iSarita 2.0' with the help of the National Informatics Centre. A new 'window' will be opened on it. Whoever wants to register a document should 'log in' there. That is, the above-mentioned process can be started.

There is still a long way to go before this new system starts. It is estimated that it will take at least

six months. This article briefly outlines what this system will look like. There may be slight changes in it.

#### **Benefits of Paperless Registration:**

- Time will be saved in scanning and registration of documents.
- Registration process will be transparent.
- Registration process will be faster than before.
- Records will be digitized.

— Adv. Avinash Chaphekar

Mo: 98509 35911

## **Leave and License Agreement Registration of tenants is mandatory**

The Upper District Magistrate has issued an order that landlords in Pune district, while keeping tenants in their houses, should submit documents like the names of the tenants, current address, original address, two photographs, name and address of a person who can identify them, rental agreement, identity card, etc. to the local police station.

Since there are industrial estates in Pune district, houses are rented out to people working there. The order states that it is necessary for the police station to have complete information about the people living as tenants to solve the crime in the wake of terrorist activities and crimes.

A recent Supreme Court ruling had barred lenders from giving loans where properties kept as collateral, do not have Completion Certificate (CC) and Occupancy Certificate (OC).

An OC endorses a building's compliance with safety and legal standards for habitation while a CC validates that a construction is in line with the approved plan and regulations.

Practical Difficulties in implementing the Order :

Though the intention of the SC is in the larger public interest, there are a few challenges for the Banks. No loans are given against properties without

CC /OC. In practice, old, ancestral and heritage properties do not have a CC / OC. Secondly, some States do not issue such Certificates. Banks also want a clarity on funding under-construction projects.

In this context, a few banks, including a top private sector bank as well as a large state-owned institution, have referred the matter to the industry body 'Indian Bank's Association'. Banks are therefore exploring the appropriate legal route, which could be seeking clarification before the SC, on the ruling, as it affects the overall banking sector.

Further, banks may have to take undertakings from the borrower and the builder that CCs and OCs would be furnished, failing which the loan may be recalled. Still there would always be many properties and different circumstances where these certificates are not available.

The SC, in its ruling, also said that while issuing a building planning permission, an undertaking be obtained from the builder to the effect that possession of the building would be handed over to the owners only after obtaining CC / OC from the concerned authorities.

*(Courtesy : The Economic Times, Pune)*

## **NOW THERE IS NO NEED TO PAY STAMP DUTY FOR ANY PAPERS**

### **Information of Subordinate Registrars :**

#### **Notice to Citizens, Bond Dealers, Service Centres.**

Stamp duty leviable on all other types of affidavits to be filed before government offices and courts has been waived by government orders. Therefore, Sub-Registrar Class-2, Mr. Balaji Darewar has appealed that stamp duty (Bond Paper) should not be charged for any documents now.

As per High Court bench reference No.1, clear instructions have been given that citizens should not insist on a stamp paper while submitting an affidavit in the government office as well as in the court.

According to Maharashtra Government Registration Department and Stamp Department, as per order dated 30th October 2024, this is applicable for caste certificate, income certificate, residence certificate, nationality certificate, marriage

registration and many other certificates from Govt. Also, the stamp duty leviable on all types of affidavits to be filed before the government office, before the court has been waived off.

Affidavit or Affidavit to be taken on blank paper: According to the government directive, it is stated that an affidavit should be taken on a blank paper instead of a stamp paper for all the above certificates.

Therefore, all stamp vendors, Maha-e-Seva Kendra centres, all officials, and employees should take note of this. Similarly, citizens should not pay the stamp duty required for the above certificates, as advised by Mr. Balaji Darewar.

*(Courtesy : Daily Lokmat, Hello Beed, Maharashtra, dated 10 January 2025)*

## GST ON RENT RECEIVED FROM PROPERTY

Investing in commercial or residential property is one of the best investment options. Many people are sure to receive some rent from their residential or commercial property investment. But is the income from rent subject to GST?

### Commercial Property:

GST becomes important if one rents out his business premises (shop, office). The current GST rate is 18%. That is, 18% GST may be levied along with the rent. Both the owner and the tenant, if registered under GST, would collect the GST under the 'forward charge mechanism' and remit it to the government. But here is a twist! The new rules came into effect from 10 October 2024. Now you are not registered under GST and your tenant has to pay GST under 'reverse charge mechanism'. That is, your tenant will bear the responsibility of GST for you. That means, even if you are registered under GST today, GST on the rent of commercial premises is required to be paid by you from the tenant.

### Residential Property:

Rules are slightly different in case of residential property. If you have rented out the house for personal use, GST is not applicable. But, if it is rented out to a GST registered person for commercial use (eg as an office), 18% GST will apply. Even in this case, the lessee will have to pay the GST under the 'reverse charge mechanism'.

Here it is important to understand that if some of us are paying rent for our GST registered business then GST is required to be paid under 'reverse charge mechanism'. If you do not do it now, there is a chance of getting GST notices in future, which may result in payment of GST along with interest and penalties.

Even if you are not required to pay GST as per these provisions of the GST Act, there are still some things that need to be taken care of. See the accompanying box for that.

Although the provisions of GST are complex, I hope you will find this article useful when entering into any tenancy agreement in the future.

### Please note:

- **Tenancy agreement:** Include clear clauses in your tenancy agreement about GST, its rate and liability (landlord or tenant).
- **GST registration certificate of the tenant:** If the tenant is GST registered, keep his GST registration certificate with you.
- **Use of premises:** Mention in the tenancy agreement whether the tenant will use the premises for personal or business purposes.
- **Compliance with GST Rules :** If GST is required to be paid by the lessee under the 'reverse charge mechanism', it is the full responsibility of the lessee and mention in the tenancy agreement that he will comply with all GST rules.



# स्फुरणिका

## मर्यादा

स्वतःच्या मर्यादा ओळखणे हे आपल्या जीवनातील एक महत्त्वाचे कौशल्य आहे. प्रत्येक व्यक्तीला स्वतःच्या क्षमतांचा आणि आवडींचा विचार करूनच पुढील वाटचाल करावी लागते. मात्र, महत्त्वाकांक्षा आपल्याला नवीन उंची गाठण्याला प्रेरणादायक ठरतात.

घरातील प्रत्येक सदस्यांसाने आपापल्या मर्यादांची जाणीव ठेवणे आवश्यक आहे. उदाहरणार्थ, मुलाला डॉक्टर किंवा इंजिनियर होण्याची स्वप्नं बघणे स्वाभाविक आहे, पण त्याच्या नैसर्गिक आवडी आणि क्षमता ओळखताना त्याच्या मागे तगादा लावणे, अभ्यासाचा किंवा अनावश्यक दबाव देणे योग्य नाही. जर मुलाला संगीताची रुची कमी असेल आणि तरीही त्याला गायन-वादन शिकण्याचा आग्रह धरला गेला, तर तो एक प्रकारचा गैरसमज होतो. येथे 'वाटणे' आणि 'असणे' यांच्यातील सूक्ष्म फरक समजून घेतल्यास, आपण खरी गरज शोधू शकतो.

कुणीतरी विचारेल, 'मर्यादा वाढवता येईल का?... का नाही?' नक्कीच वाढवता येईल. क्षमता वाढवा, प्रयत्नांची जोड देऊन आणि आत्मविश्वासाच्या बळावर मर्यादा अमर्यादित वाढवता येऊ शकतात. या दृष्टीने आपल्या आंतरिक शक्तीचा विकास करणे अतिशय आवश्यक आहे.

हे लक्षात ठेवायला हवे की, जर एखाद्याकडे एखाद्या क्षेत्रातील नैसर्गिक क्षमता, आवड आणि कल्पनाशक्ती असेल तर त्याला योग्य प्रोत्साहन देणेच उचित ठरेल. मात्र, त्याला हद्दपार करणे म्हणजे त्याच्या स्वभावाची 'मर्यादा' ओळखण्याचा अभाव, असे म्हणावे लागेल. मर्यादा ही एक सापेक्ष संकल्पना आहे जी ओळखणे आणि स्वीकारणे हे कौशल्य आहे.

प्रभू श्री रामांचे जीवन पाहता 'मर्यादा पुरुषोत्तम' म्हणून त्यांची ओळख आहे. त्यांची नैतिकता आणि आचारसंहिता आपल्यासाठी एक महत्त्वाचे प्रेरणास्रोत आहे. आपल्या जीवनात ज्याच्याकडे जबाबदारीची जाणीव असेल, ज्याची मर्यादा ठरवण्याची तीक्ष्ण दृष्टी असेल, तोच खरोखर मानवतेचा आदर्श ठरतो.

चला तर, स्वतःच्या मर्यादा ओळखूया, इतरांच्या मर्यादांकडे आदराने पाहूया आणि समाजात संतुलित विकासासाठी योग्य प्रोत्साहन देण्याची पद्धत अंगीकारूया. अशा संतुलित विचारसरणीमुळे आयुष्यात फक्त उन्नतीच नसेल तर मानसिक समाधानही प्राप्त होईल.

- डॉ. अरविंद नवरे  
डायरेक्टर, अनुलोम टेक्नोलॉजीज प्रा. लि.  
मोबाइल : ९५५२३८४९३९



## कायद्याच्या चौकटीत...

### सहकारी गृहनिर्माण संस्था नोंदणी

सामान्यतः बिल्डर / प्रवर्तक नोंदणी व पुढील सर्व जबाबदाऱ्या पूर्ण करीत असतो. काही कारणाने तो नोंदणी करीत नसेल तर सर्व सभासद एकत्र येऊन नोंदणी करू शकतात. या पद्धतीला 'बिल्डर नॉन कोऑपरेशन' असे म्हणतात. अशा वेळी एखादा जाणकार सभासद प्रमुख प्रवर्तक होतो. बाकी सभासद प्रवर्तक असतात. सर्व सभासदांची सभा होऊन मुख्य प्रवर्तकाला नोंदणीसाठी आवश्यक त्या सर्व गोष्टी करण्याचा अधिकार दिला जातो. पदाधिकाऱ्यांना वेळ मिळत नसेल तर किंवा अन्य काही कारणाने शक्य नसेल, तर वकील किंवा ऑडिटर नेमावा.

नोंदणी अर्ज विहित नमुन्यामध्ये करावयाचा असतो. स्थानिक उप-निबंधक, सहकार खाते, यांच्याकडे हा अर्ज करायचा असतो. संस्थेचे नाव ठरवताना तीन नावे अर्जात सुचवावी लागतात. त्यातील आपल्या प्रथम पसंतीचे कोणते ते लिहावे. जवळपासच्या परिसरातील इतर नावे पाहून आपले नाव ठरते.

### नाव आरक्षण अर्ज :

नियोजित गृहनिर्माण संस्थेचे नाव आरक्षित करून घ्यावे लागते. त्यासाठी विहित नमुन्यात अर्ज करायचा असतो. तो अर्ज पुढीलप्रमाणे:  
प्रती, दिनांक :

उप-निबंधक, सहकार खाते,  
.....  
.....

### विषय : नियोजित संस्थेकरीता नाव आरक्षण

महोदय,

मी, श्री. / श्रीमती ..... को-ऑप.  
हौसिंग सोसायटी लि. (नियोजित) यांनी माझी प्रमुख प्रवर्तक म्हणून निवड केलेली आहे. सर्व सभासदांची नावे व संस्थेच्या इतिहासाचे प्रत सोबत जोडली आहे.

(क्रमशः)

- **अॅड. अविनाश चाफेकर**

मोबाइल : ९८५०९३५९११



## FEEDBACK FROM OUR SATISFIED CUSTOMERS...

It is worth availing the services of Anulom. From start to finish, the process was very smooth. I got my rent agreement registration done in just 7 days. Pooja Patole handled all my queries and coordinated very effectively throughout the process.

— **AMOL SHINDE**

Amol is very punctual to take biometric for rent agreement from Anulom Rent agreement service company. He is very supportive and soft spoken. From last 4-5 years he is coming to take our biometric.

— **KIRAN SAGAR**

The best rent agreement service in Pune. Really thankful to Sujata Shinde.

She was with us throughout the process and we got the agreement timely delivered to us! Thank you so much team.

— **SALIL SHANKAR**

Very nice service. Very much impressed with Shambhu Marne.

— **UMESH ATHALYE**

Mr. Rohit form Anulom visited for biometric, having well behaviour & good service

— **SURESH LONDHE**

This is my third time registering with Anulom and it is always smooth and efficient. You guys are very good. Want to especially call out Pooja Patole and Komal Sangale for their excellent customer service.

— **AMITA GOEL**

The service provided by Anulom was exceptional. Monali mam was assisting me throughout the process. She was helpful, responding to all my questions effectively and explained the process in a very clear way. I would recommend the service others and reach out to Monali madam again in the future for assistance.

— **SWAROOPRAJ LONDHE**

Varsha was proactive in reaching out to me, explaining the road map, giving options and estimates. She explained the process clearly and laid the next steps very clearly. Thank you, Varsha!

— **MADHURA GOVANDE**



## Want to become a Partner of Anulom?

There is a great business opportunity waiting for you.

Just call us on **9595380945**

WhatsApp : **9087727428**, for a live Free Demo.



Please send your Feedback, suggestions and FAQs about this Newsletter to : [yashodhan.jatar@anulom.com](mailto:yashodhan.jatar@anulom.com)

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Designed by **Amogh Arts**, Pune, for and on behalf of Anulom Technologies Pvt. Ltd;

The editor does not necessarily agree with the opinions published in the Articles in this magazine.

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