

What is a Khata?

It literally means an account, this Khata is an account of a person who has property in the city. It is an account of assessment of property owners within **BBMP** (Bruhat Bengaluru Mahanagara Palike) jurisdiction. Khata is important when you apply for any license of building or for trade, applying for loan from any banks or financial institution. It consists all the details of property like name of owner, size of buildings, location of property and all other details that helps to file property tax.

There are two things in a Khata:

- a) Khata Certificate
- b) Khata Extract.

Khata Certificate

A BBMP Khata certificate is required for two major purposes:

1. For registration of a **new property**,
2. For transfer of any property. For applying khata certificate, the owner of property has to give letter of requisition along with details and receipts of tax paid (latest) to Assistant officer for the sub-division or range. The fee for certificate is RS.25/- per property. Khata Certificate is obtained for any new registration after paying the tax. The certificate is issued saying that a particular property No 'XYZ' stands in the name of person A. This certificate is required to apply for water connection, electricity connection, trade license and building license. The Khata certificate is given only to the owner of the property or to his family members. No one else can take it on his behalf. It takes maximum of One week to get the certificate. One can also get it instantly in some citizen service canters (details: <http://www.bmponline.org/citizen-svc-centersl.shtml>) (When a transaction takes place both the seller and the buyer have to inform the BBMP within three months of the transaction. In case of death of either party, within one year.)

Khata Extract

Khata Extract is getting details from the assessment register. The extract is required to get trade license, or to buy a particular property. It has the details of the property like the name, size of the property, use of the property (commercial purpose, residential), annual value, when assessed last. For getting a khata extract, owner of property has to give letter of requisition with property location and details. The fee is Rs.100/- per extract for a period of 5 years of the property.

Eligible for obtaining Khata

All property owners/holders who hold property within the BBMP jurisdiction are eligible to obtain a Khata. Obtaining a khata does not confer ownership of property but confers the person who liable to pay property tax. Property tax can be paid by property owners/holders who may or may not have Khata but it is important when you apply for any license of building or for trade, applying for loan from any banks.

Document required for Khata registration

For applying Khata registration, you needed to enclose following documents along with registration form.

1. Documents required for property of land type- Revenue Pockets / BDA Reconveyed areas / Gramathana :

- i. Title deed (Reconveyed documents from BDA in case of BDA Reconveyed areas)
- ii. Tax paid receipts and Khatha details
- iii. Sketch of your property showing its boundaries and location of site
- iv. Improvement Charges
- v. National Saving Certificates for Rs.200/-
- vi. Encumbrance certificate for vacant sites
- vii. Flow chart of title

2. Documents required for property of land type- BDA / KHB Layout

- i. Title deed or Possession certificate
- ii. National Saving Certificates for Rs.200/-
- iii. Encumbrance certificate for vacant sites
- iv. Flow chart of title.

What is Khata Transfer?

Khata transfer is required when the ownership of property is transferred from one person to another for any reason like sale of property, gift, will or in case of death of property owner and so on. The application for Khata transfer is same that for registration and the documents needed along with application are following:

1. Title deed
2. Tax paid receipts and Khata details
3. Paid up improvement charges receipt
4. National Saving Certificates for Rs.200/-
5. Death certificate of owner (in case of application due to death own property owner)
6. Affidavit declaring the applicants is legal heirs of the deceased khatedar.

What is Bifurcation of Khata?

Bifurcation of Khata is modifying two or more Khata into one or dividing one Khata into two or more Khata. Application form for bifurcation of Khata is same that applied for registration

Procedure for Registering, transferring and modifying Khata

1. **Obtain Notarized copy of your sale deed:** There are number of notaries in Bangalore where you can get your work done at reasonable fees and the entire sales deed is notarized for charge of Rs 80-100. Normally agents charge good commission per page and charge for get your work done rises to Rs 200 and above.
2. **Encumbrance certificate (EC):** Get EC for your property and one has to carry copy of sales deed for getting EC. Normally EC is handled within 7 working days.
3. **Application for Khata:** Obtain Khata registration form for applying for Khata. Application is same applying for Registration, Transfer and modification of Khata. It is available either online or at any BBMP office. Application costs Rs10.
4. **Enclosure of documents:** While applying for Khata, enclose the essential documents and fill up the necessary information in the application form. Submit the filled registration form at BBMP office and get sealed acknowledgement for the same. Acknowledgement is one of the sheets in the application.
5. **Check the status of your application:** Visit once in 15 days and check the status of your application. Remember any documents demanded by the BBMP office, over and above those listed above, and validated by the RTI is illegal to ask and just a means to harass you and tire you down.
6. **Seek Information:** After 2 months if there is still no activity then file the RTI to seek information on status of khata registration.
7. **Assessment of Property by Officials:** The BBMP Revenue Incharge and Assistant Revenue Officer personally visits the property to assess the property. Please note that if the property is assessed as commercial read as 'Rented Out' the property tax is twice the normal property tax.
8. **Khata Registration fee:** After the property is assessed BBMP formally communicates this mentioning the property dimensions (in sq feet), its value as per BBMP assessment and the tax liability thereon. One is also provided with a notice mentioning the same and informing you to pay the Khata Registration fee – 2% of the property values as Khata Registration fee (this is 2% of the value mentioned in the Sale deed). Once you pay the Khata Registration fee, in about 1-2 weeks, one receives the notice for paying the pending property tax. Without this the Khata Extract will not be issued in your name. But if you have reached this point it means Khata has been technically registered on your name.

Fee for Khata related processes

Application for Katha registration, Katha transfer can be applied in the form “Application for Registration/ Modification of Khata”. You can also download the form from BBMP website and link is as follows-<http://www.bmponline.org/forms-pubs/PUBs/KhataRegistrationForm.pdf> Fee for Khata Registration is 2% administration fee on stamp paper value. Rs.100/- per sq.yard (in new areas) or Rs. 50/- per sq.yard (in old areas) towards improvement expense.Fee for Khata transfer or modification such as bifurcation or amalgamation is 2% administration fee on stamp paper value.

Khata certificate is often misunderstood with title deed. Title deed is the deed agreed between a buyer and seller during the transfer of property and Khata is account of assessment of property. Khata does not confirm ownership of property but assessment of property for the payment of tax. The property owner can pay their property tax in two instalments but improvement expense must be paid in lump sum.

You can apply for Registration, transfer or modification of khata in Assistant revenue officer for the sub-division or range between 10 am to 1:30 pm and 2:30 pm to 5:30 pm on all working days. BBMP offers Sarala Khata Scheme Book which is available in major citizens’ service center on payment of Rs.20/-. This book contains guidelines and details for filing application for khata. You can also get more information from BBMP website on services offered by revenue department. The link for BBMP website is <http://www.bmponline.org/> .

Reference:

<http://www.bmponline.org/forms-pubs/PUBs/BMP-RV-E-AUG03-P-403.pdf>

<http://www.bmponline.org/forms-pubs/PUBs/KhataRegistrationForm.pdf>