



## e-SBTR

In the **Electronic Secure Bank and Treasury Receipt (e-SBTR)** system, a person goes to a bank, fills up an application form and makes payment to a designated officer. The officer, after entering the details in online database, issues an e-SBTR which acts as a proof of payment and can be used just like a stamp paper.

**e-SBTR**, abbreviated as **electronic Secure Bank & Treasury Receipt**, is an online stamp duty payment service. e-SBTR looks like a non-judicial e stamp paper and is printed on a secure stationery paper provided by the Indian Security Press. It comes with in-built security features that include watermark, background tint, perforated document logo, micro security threads and more. They prevent duplication, tampering and fraud.

### FAQ - e-SBTR

#### Which banks do e-SBTR?

IDBI Bank, Bank of Maharashtra, Punjab National Bank, Canara Bank, Bank Of India, Union Bank. Bank of Baroda are the banks dealing in e-SBTR.

#### How do I pay with e-SBTR?

- Select the ONLINE ESBTR Mode of payment and Select

Branch from which you will go to take e-SBTR print on Government Stationery. Enter the complete details (ensure filling mandatory details/fields) Enter the payment type wise amount and Submit. Challan will be generated with UNIQUE Number.

Why is e-SBTR required? The officer, after entering the details in online database, issues an e-SBTR which acts as a proof of payment and can be used just like a stamp paper.

- Can e-SBTR be Cancelled?

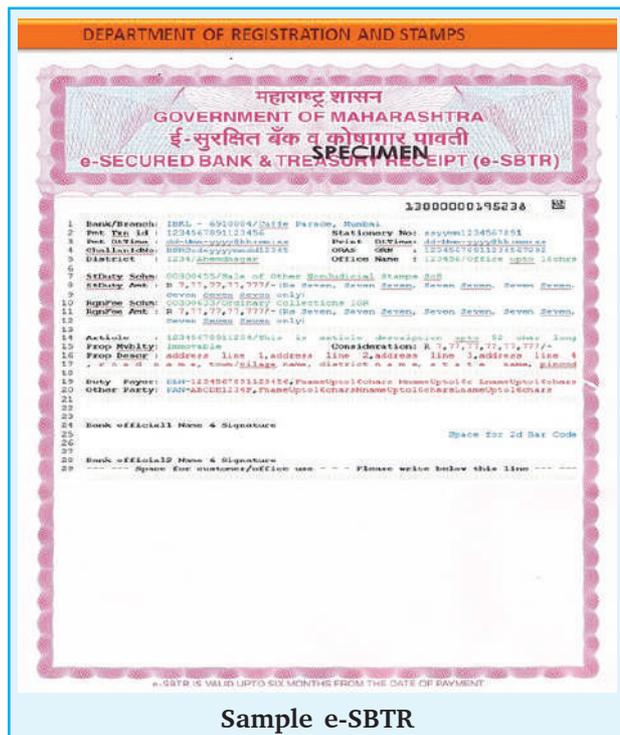
Yes, One can ask for refund of e-SBTR amount but for that one shall have GRAS challan (MTR 6) or original e - S B T R certificate. Unless one has these original copies of receipt and certificate, Refund is not possible.



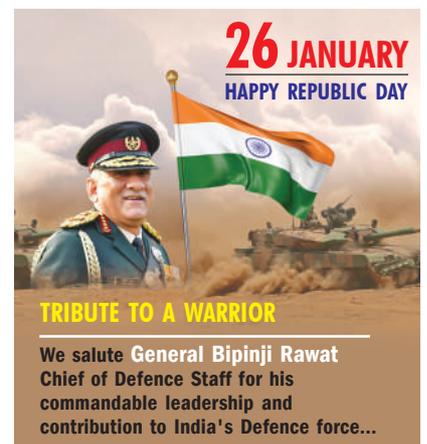
## Editorial...

Dear Readers,

We hope you all are finding Anulom Newsletter interesting and informative. Please let us know your feedback on the Articles and also your FAQs and topics for Articles to be included in this Newsletter. We will be glad to help you out with the information.



Sample e-SBTR



We salute **General Bipinji Rawat** Chief of Defence Staff for his commandable leadership and contribution to India's Defence force...

e-Challan	e-SBTR
e-Challan or simple receipt is printed on a normal paper	e-SBTR is printed on secure stationery that comes with in-built security features
e-Challan is proof of Stamp Duty / Registration fees paid to government.	e-SBTR is proof of Stamp Duty / Registration fees payment to government.
e-Challan is issued at the authorized participating bank counter or online.	e-SBTR is issued only by the authorizing officer of the participating bank on payment of stamp duty in virtual treasury.
e-Challan must be used for compulsorily registrable documents only	e-SBTR can be used for optionally/ compulsorily registrable documents
If the customer has opted for e-Challan, they can pay the fee via net banking and take a print of the e-Challan after successful payment. They need not go to the bank.	The customer must submit the proof of payment, which is received (cyber – receipt) when the payment is successful via net banking and print the proof to submit it to the authorized bank branch to obtain e-SBTR copy on government stationery.
e-Challan needs to be defaced by the registration authorities	e-SBTR needs to be defaced by government official.

**Government Receipt Accounting System (GRAS)** is a secure web application which provides facility to the Citizens, Business Community to pay Taxes / Non-Tax receipts to the Government electronically.



#### Information About GRAS

Finance Department (FD), Government of Maharashtra, has decided to receive payments electronically. e-payment is a mode of payment in addition to the conventional methods of payment offered by the Government of Maharashtra. The acceptance of on-line payment of Maharashtra State's Taxes through the internet portals of various banks have been developed, without having any implication on the existing procedure of the executive and accounting agencies of the Department. To avail of this facility the taxpayer is required to have a net-banking account with any of the banks listed by the government on this site. Facility of Payment Across the Bank Counter is made available (with limited Banks) for those who do not have net banking account with Bank participating in GRAS. Anulom provides service to its customers to facilitate payment of stamp duty and registration fees to government.

## Marriage Registration in India

Marriage is wedlock that is believed to be there till death. Only a person, who thinks he/she has the competence to live his /her entire life in this sacred tied relation being man and wife, should enter the bond. In India, no wedding is a small affair. People plan the wedding of their children since they are born. People leave no stone unturned to make sure that the wedding of their families is celebrated at their fullest. Meanwhile, between all the fun and wedding preparations, it is equally essential to get the marriage registered legally in our country. This will issue a marriage certificate that will be needed for all the joint ventures of the couple like, buying property or a spouse visa to go abroad.

Moreover, unfortunately, if the things do not go well, and one is thinking of a separation, a marriage certificate is a must for that. Moreover, if one of the partners dies, the certificate is very helpful in getting the insurance claim and carrying out the legalities. Getting a marriage registered is the most essential and smartest thing to do.

Step by step procedure to register a marriage in India

A marriage certificate is a document that declares two people married legally. Marriages in India are to be registered under the Hindu Marriage act, 1955 or the Special Marriage Act, 1954. In the year 2006, the Honourable Supreme Court made it mandatory in India to

get a marriage registered to legalize it.

Though most of the people know that it is a compulsion to get the marriage registered in India, they lack the knowledge of the procedure and end up in either paying too much to an agent or getting too much troubled. Here is the online and offline procedure to get a marriage registered in India:

#### Online registration for a marriage certificate

Just like the other essential things available online in India these days, registration of marriage online is also an option. Online registration is more preferred options because it saves time and troubles less, one does not have to stand in long queues and, especially in this era of social distancing. It skips one's multiple meetings with the marriage registrar. **Anulom Technologies Pvt. Ltd. Pune provides this service.**

Once the form is filled, marriage registrar will summon the applicant for a particular date and time. It is compulsory to present at the office of the marriage registrar on time with all the documents that are mentioned in the article below. Also, two witnesses from each side should be present at the time of the marriage at the marriage registrar office.

It is noteworthy that the date and time of the marriage given by the marriage registrar for a marriage under the Hindu Marriage act, 1955 is approximately 15-30 days after submission of the form. Furthermore, in the case of the Special Marriage Act, 1954, it is approximately 60 days.

### Offline registration for a marriage certificate Under the Hindu Marriage Act, 1955

As discussed, marriages in India can be registered under either the Hindu Marriage Act, 1955 or Special Marriage Act, 1954. Irrespective of their religion, it is applicable to all citizens of India. The parties applying for a registration of marriage in India are only eligible, only if they are either Hindus, Sikhs, Jains or Buddhists. Also, if the marriage is already solemnized, the couple can apply for registration.

One has to visit the office of the sub-registrar under whose jurisdiction, the marriage was solemnized. It can be done at the sub-registrar's office, under whose jurisdiction; one of the partners is residing for more than six months. According to the customs and rituals of either of the party, a Hindu marriage can be solemnized.

### Under the Special Marriage Act, 1954

Irrespective of their religion, all the citizens of India can get their marriage registered under the Special Marriage Act, 1954. Under this registration, along with solemnization, is given to the couple by the marriage officer. As discussed, the couple applying under Special marriage Act, have to give a 30 days' notice to the sub-registrar under whose jurisdiction, any of the partners reside.

The registrar puts up a notice on the board for 30 days, and if he/she does not receive and objection within the duration, the marriage gets registered. The sub-registrar of the jurisdiction must keep a copy of the notice.

This whole process enables the marriage to be complete without any religious ceremony. Special Marriage Act, 1954 is an alternative for those who are not eligible to register their marriage under the Hindu marriage act in India.

### Where to register a marriage in India

As discussed, a marriage in India can be registered both online and offline. Online registration of marriage in India is available in major cities across India. One need to log in to the official website of the state in which the marriage was solemnized, or either of the partners is residing for more than six months. Then he/she needs to fill the marriage registration form available on the website. Once this process is complete, the person who has applied for the registration will be called at the registrar office for a meeting with him, to verify the couple's documents and the witnesses, and then the registrar registers the marriage.

For the people who find the online procedure complicated, offline marriage registration is also an alternative. As discuss, one need to visit the office of the sub-registrar of the jurisdiction where the marriage was solemnized. Then one needs to fill the application manually, preceded by both the party's signature and required documents. After 30 days, if there found no objections, the application on the marriage will be registered.

It is essential to know that if the marriage is registered under the Special Marriage act, 1954, the marriage can be only solemnized by a marriage officer. In such kind of cases, a notice is given to the registrar by the



couple which is to be put on the notice board for the next 30 days. As mentioned, if there occurs no objection during this time period, the marriage gets registered.

### Required documents

The documents required to get a marriage registered in India may slightly vary from one state to another. However, most of it remains the same. It is important to know that all the documents should be duly signed by a gazetted officer at the time of submission. The standard documents for all states are:

- An application form signed by both the parties, i.e., the husband and the wife
- A document for birth proof. The document can be a matriculation certificate, birth certificate, or passport. The age of the male applying for a marriage registration should be 21, and the female should be 18. This is applicable for both the Hindu Marriage Act, 1955 and the Special Marriage Act, 1954.
- Residential proof of both the parties. It can be in the form of Election Voter ID, PAN Card, Aadhar Card, Ration Card or electricity bill.
- In case the marriage took place in any religious place, a certificate from the institution, certifying the solemnization of the marriage.
- For more details and charges please contact **Anulom Technologies Pvt. Ltd.**
- Two passport size photos of both the parties, i.e. the husband and the wife. And one marriage photo in case it is already solemnized.
- The invitation card for the wedding if the marriage is solemnized.
- Both the parties have to give an affirmation that they are neither related nor they fall into any decree of prohibited relationship, mentioned under the Hindu Marriage Act, 1955 or the Special Marriage Act, 1954.
- In case any of the party is divorcee, an attested copy of the divorce decree should be attached with the application form.
- In case any of the party is a widow or a widower, the death certificate of the spouse should be attached with the application form.
- An affidavit should be attached with the application form that states the place of marriage, date of marriage, time of marriage, marital status and nationality of both the parties.
- Two witnesses from both the side need to be present in the sub-registrar office at the time of the meeting.
- In case the marriage is solemnized, two witnesses who attended the wedding need to be present in the sub-registrar office at the time of the meeting.

## FEEDBACK FROM OUR SATISFIED CUSTOMERS...

I am extremely happy with the service. This is second time I am using Anulom Service for Rent Agreement Registration. I am an NRI living abroad needed remote execution of the Rental Agreement in Mumbai as I was unable to travel back to India. The process was smooth and it was executed on time. Ms.Aprosa was in constant touch with me during the process and she is very helpful.

**JAYARAJ BAILUR**

I have been using the Anulom services for rental agreements regularly to full satisfaction. A special word of praise for their customer service executive Ms Ashwini who has always been very responsive in resolving any query and rendering help are every juncture. The services are highly recommended. Thanks team Anulom, especially Ms Ashwini.

**DR. C P RAMCHANDANI**

My exp with Anulom is that they are very professional and responsive. I recommend people to get rent registration from Anulom without any hassles.

**SANTOSH NANDAL**



Good and fast service, cooperative staff, Tejaswi, Shweta, Sarika, and almost everyone. The registration process is also fast and easy through Anulom.

**AFZAL ALLANA**

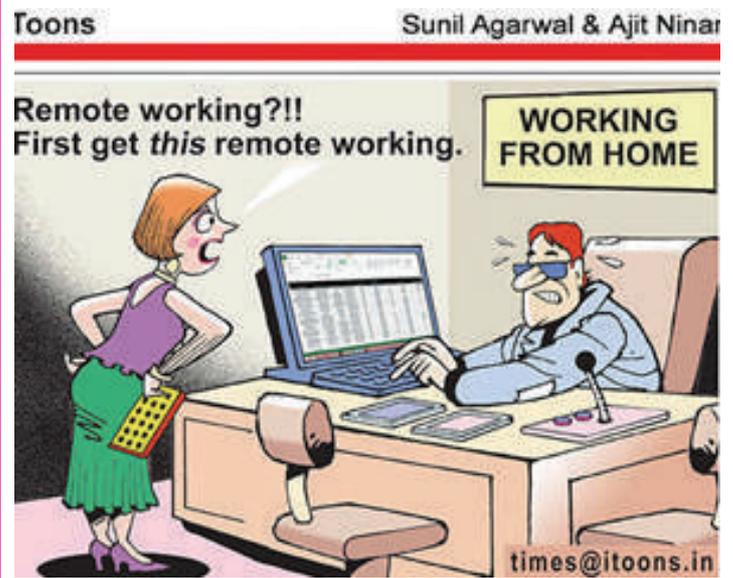
I have been using Anulom for last 5 years and they are very professional. I have been working with Aprosa and never faced any problems with scheduling the appointment or going through the process. Thank you for the great work, Anulom team!!

**AKASH AGRAWAL**

## Quotable Quotes...



## Just for fun...



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Please send your Feedback, suggestions and FAQs about this Newsletter to :  
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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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