



## E-REGISTRATION OF LEAVE AND LICENCE MAY TOUCH 10L-MARK

- Nisha Nambiar, Times Group

**E-Registration numbers of leave and licence agreements are likely to touch the 10-lakh mark for the first time this year.**

A property registration department official said till August-end, 6.3 lakh leave and licence agreements have been e-registered in the state with Pune, Mumbai and Thane achieving the top slots.

State inspector general of registration and stamps (IGR) Shравan Hardikar said that the e-registration of leave and licence agreements had been steadily picking up over the years. In 2022, the numbers may for the first time touch the 10-lakh mark.

The e-registration facility was introduced to allow citizens to carry out leave and licence agreement registration from the comfort of home, instead of visiting the sub-registrar. It was facilitated around six years ago.

Districts such as Pune, Mumbai and Thane have recorded the maximum number of e-registration of leave and licence documents as the data shows of the registration department. of the total 6.3 lakh documents registered till the end of August, Pune's share was 2.39 lakh, followed by Mumbai (1.85 lakh) and Thane (1.66 lakh). The three districts had registered the highest number of agreements last year too. The total leave and licence agreements registered in 2021 were 7.7 lakh.

Rural areas of the state are still lagging in terms of E-

registrations of the agreements. Districts such as Gadchiroli have registered only one agreement as against six last year. The corresponding figures for Hingoli were eight and five, respectively.

Citizens are finding the e-registration process easy, as they don't have to visit the sub-registrar office (SRO). In e-registration, citizens prepare their documents online using online templates provided by the department and make payment of stamp duty and registration fee, online.

"The process for the leave and licence registrations has been simplified and people are no longer hesitating to register their rental agreements: said Amitabh Mehta, a lawyer.

Association of Real Estate Agents representative Sachin Shinghavi, however, expressed concerns over the frequent technical glitches in the system. "The rental agreements are done on an inter-city and inter-district basis. But the servers often develop snags," he said.

Online police verification process delayed

The online police verification for tenants across the state may be delayed by one more month, as the registration department is yet to get the data for mapping 1,130 police stations across the state.



## Editorial...

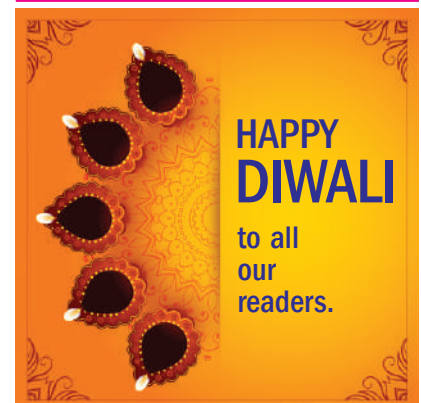
**Dear Readers,**

Welcome to this new issue of Anulom Newsletter.

In this issue we are giving information on some more important topics viz. E-Registration of leave and licence, Lawyer and their relations with the Courts, a small article on Resolutions in life and details on UPI payment system. Hope you will find these articles important and useful in your business and personal life.

Please give us feedback on the Newsletter and the topics you would like to get information through this Newsletter, to make it more effective. You may also contribute with an article on the subject useful to readers.

- Editor





# What is UPI?

## Who is the founder of UPI?

Unified Payment Interface (UPI) was developed by the National Payments Corporation of India (NPCI) which was established by the Reserve Bank of India (RBI) and Indian Banks Association (IBA).

## Which is the first UPI app?

BHIM (Bharat Interface for Money) is an Indian mobile payment app developed by the National Payments Corporation of India (NPCI), based on the Unified Payments Interface (UPI).

## Is Google Pay is UPI?

In relation to UPI Payment Transactions, Google Pay is a TPAP authorised by NPCI to facilitate Payment Transactions through HDFC Bank, Axis Bank, ICICI Bank and State Bank of India. We are a service provider and participate in UPI through PSP Banks.

## Is UPI and Paytm same?

Paytm, the most popular digital wallet in India, has now integrated with the BHIM UPI platform. Users will be able to create their own Paytm BHIM UPI ID through the app and link their savings bank account to send and receive money.

## Is UPI payment safe?

UPI uses a highly secured platform. The users have to first register into UPI using the same mobile number already registered with the bank. Despite the secured platform, still, there are chances of fraud if you are not careful when using the UPI for transactions.

## How many countries use Indian UPI?

Addressing Digital India Week, IT Minister Ashwini Vaishnaw has stated that India is in talks with 30 countries for UPI and three countries have already signed memorandums of understanding (MoUs) in this regard.

UPI is a single platform that merges various banking services and features under one umbrella. A UPI ID and PIN are sufficient to send and receive money. Real-time bank-to-bank payments can be made using a mobile number or virtual payment address (UPI ID). The pilot launch was started on 11th April 2016 by Dr. Raghuram G Rajan, Governor, RBI at Mumbai.

Unified Payments Interface is an instant real-time payment system developed by National Payments Corporation of India. The interface facilitates inter-bank peer-to-peer and person-to-merchant transactions. It is used on mobile devices to instantly transfer funds between two bank accounts.

## Is UPI government or private?

It is regulated by the Reserve Bank of India (RBI) and works by instantly transferring funds between two bank accounts on a mobile platform.

## What is the process of UPI?

UPI is a digital platform that helps you transfer funds from one bank account to another without using any account number, bank name, account type or IFSC. To use UPI to transfer funds, you need to have the following things in place: A bank account. An active mobile number (linked to your bank account)

## What is the function of UPI?

Unified Payments Interface (UPI) is a payment system that allows users to link more than one bank account in a single smartphone app and make fund transfers without having to provide IFSC code or account number. This is a real-time payment system where funds are credited instantly on a real-time basis.

## वकिल आणि न्यायालय संबंध

- अॅड. अविनाश चाफेकर

वकिलांची व्यावसायिक गैरवर्तणूक कोणती, यासंबंधी नियम केले आहेत. तथापि या क्षेत्रातील तज्ञांचे म्हणणे असे की, या नियमांशी संबंधित नसलेले; पण अनैतिक समजले जाणारे कोणतेही वर्तन 'व्यावसायिक गैरवर्तन' समजले जाईल. थोडक्यात म्हणजे एखाद्या वकिलाचे वर्तन असे असेल की, ज्यामुळे सन्मान्य वकिली व्यवसायाची जबाबदारी संभाळण्यास तो अपात्र ठरत असेल, तर असे वर्तन हे गैरवर्तणूक ठरून त्या व्यक्तीस दोषी ठरवता येईल.



बार कौन्सिल ऑफ इंडियाने केलेल्या नियमात वकिलांची जी कर्तव्ये सांगितली आहेत, ती चार प्रकारची आहेत. न्यायालयाशी संबंधित, अशिलाशी संबंधित, विरोधी पक्षाशी आणि सहकारी वकिलांशी संबंधित कर्तव्ये.

न्यायालयाच्या बाबतीत वकिलाचे वर्तन आदरयुक्त हवे. न्यायालयाचा मान राखणारे हवे. असे असले तरी वकील हा न्यायालयाचा गुलाम नव्हे. त्यामुळे, न्यायालयाविरुद्ध (विशिष्ट न्यायाधीशाविरुद्ध) काही गंभीर तक्रार असेल तर योग्य जागी (योग्य

## स्फुरणिका...

### संकल्प

कुणाचाही वाढदिवस असला की माझा त्या व्यक्तीला एक आवडता प्रश्न असतो. वाढदिवसाच्या निमित्ताने काही संकल्प केला का? संकल्प हा शब्द ऐकला की त्या व्यक्तीची अवस्था 'caught napping'च्या पद्धतीची असते. एक तर ९९% लोकांनी त्याचा विचार केलेला नसतो आणि १% लोकांचे उत्तर असते, 'कुठलाही संकल्प करायचा नाही असा मी संकल्प केला आहे...'.

बहुतेक जणांना संकल्प या संकल्पनेचे वावडे असते; किंवा त्याची allergy असते. संकल्प म्हणजे जीवनाकडे बघण्याचा एक दृष्टिकोन असतो. माणूस सजग आहे या गोष्टीशी संकल्प करण्याचा अत्यंत जवळचा संबंध असतो. संकल्प करणारा माणूस स्वतःकडे वस्तुनिष्ठ (objective) पद्धतीने बघणारा असतो. आपल्या priorities त्याला माहित असतात. कशामध्ये सुधारणा करण्यासारखी आहे याचे त्याला भान असते. वाढदिवस, म्हणजे 'celebration' - घरच्यांबरोबर किंवा मित्रांबरोबर खाणे आणि पिणे एवढेच नाही तर आपल्यामध्ये काही तरी विकासाच्या निमित्ताने काय करता येईल हे बुद्धिनिष्ठ रीतीने बघण्याची संधी आहे, हे बहुतेकजण विसरतात.

'संकल्प सोडणे' (धरणे नाही) या बाबतीत 'सोडणे' ही एक गमतीदार शब्दांची जोडणी आहे! प्रत्यक्षात लोक संकल्पाला सोडून देतात, वाऱ्यावर सोडून देतात.

मी स्वतः संकल्पाचा जेव्हा विचार करतो, त्यावेळी माझ्या मनात येते की काही मिळविण्यापेक्षा काही देता येईल का, हा विचार येतो. तो 'कृतज्ञता' या भावनेशी निगडित आहे. वाढदिवसाच्या दिवशी पुढील वर्ष 'कृतज्ञता वर्ष' पाळणे, हा विचार मनात येतो. आपल्या आयुष्यात अनेक लोकांना अनेक तऱ्हेने मदत केली म्हणून मी आज ताठ मानेने उभा आहे. अल्बर्ट आईन्स्टाइनचे एक वाक्य प्रसिद्ध आहे, ते असे -

'इतकी वर्षे खूप घेतले, घेत आहोत, आता देण्याची वेळ आली आहे. देणे हे झऱ्यासारखे आहे. देता देता माहेने वाढत जाते, कमी होत नाही. देणे दिसून येते. संकल्प घ्यायचा असो की द्यायचा - पण संकल्प केलाच पाहिजे; स्वतःच्या उन्नतीसाठी संकल्प केलाच पाहिजे.

- डॉ. अरविंद नवरे

डायरेक्टर, अनुलोम टेक्नोलॉजीज प्रा. लि.  
मोबाइल : ९५५२३८४९३९

अधिकाऱ्यापुढे) ती मांडण्याचा वकिलाला पूर्ण अधिकार आहे. आपल्या बाजूने निकाल व्हावा म्हणून दबाव आणणे गैर आहे. एखाद्या वकिलाने असे केले तर ते व्यावसायिक गैरवर्तन ठरेल. तसेच एखाद्या प्रकरणात वकिलाचा स्वतःचा आर्थिक लाभ गुंतलेला असेल तर असे प्रकरण त्या वकिलाने स्वतःकडे चालवण्यास घेऊ नये.

वकिलांसाठी विशिष्ट गणवेश (युनिफॉर्म) सांगितलेला आहे. तो तसाच गणवेश घालून वकिलाने कोर्टात हजर झाले पाहिजे. मात्र असा गणवेश घालून त्याने सार्वजनिक ठिकाणी जाता कामा नये. काळा कोट, काळ्या किंवा पांढऱ्या रंगाची पॅन्ट, गळ्याला पांढरी पट्टी, बूट आणि हायकोर्टासाठी कोटावर शिवाय काळा गाऊन असा युनिफॉर्म सांगितला आहे.

(क्रमश)

### Important Days & Dates in October

Dates	National & International Events
October 1	International Day of the Older person
October 2	International Day of Non-violence (Mahatma Gandhi Birthday)
October 3	World Habitat Day
October 4	World Animal Welfare Day, World Habitat Day
October 5	World Teacher's Day
October 7	World Cotton Day
October 8	Air Force Day
October 9	World Post Day, World Migratory Bird Day
October 10	World Mental Health Day
October 11	International Day of the Girl Child
October 12	World Arthritis Day
October 13	International Day for Disaster Reduction, World Sight Day
October 14	World Standards Day, World Egg Day
October 15	World Student's Day (A.P.J. Abdul Kalam Birthday)
October 16	World Food Day
October 17	International Day for the Eradication of Poverty
October 20	National Solidarity Day
October 21	Police Commemoration Day
October 24	United Nations Day, World Development Information Day, Raising day of Indo Tibetan Border Police
October 25	National Ayurveda day
October 27	Infantry Day





## FEEDBACK FROM OUR SATISFIED CUSTOMERS...

Very helpful and an easy process. Poornima worked with me to get the process completed quickly. We will recommend Anulom for your needs.

— ROHAN DESAI

Completely hassle-free process. Door step service, no need to go anywhere. Miss. Pornima and other Anulom team supported to complete the NOI process within time.

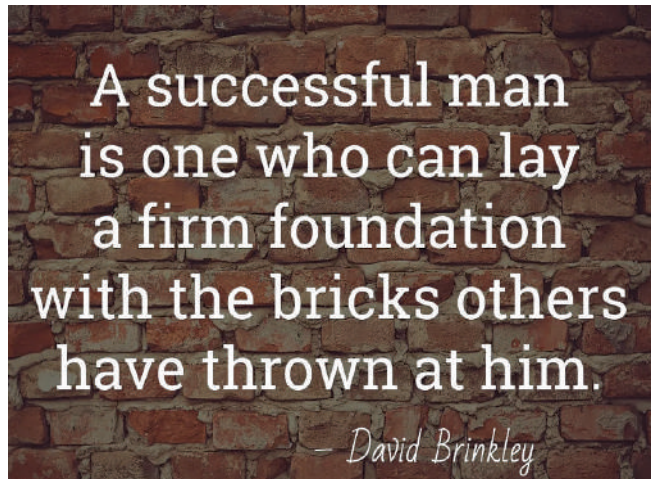
— NIKHIL ZOPATE

Very professional and convenient service for both tenant and owner lease registration. Ms. Aprosa is very good at her job.

— MANGESH PATHAK

The process of Anulom services is wonderful. People of this group are polite & quick to respond. Specially thanks to Supriya Madam. She was the one who helped me a lot for the N.O.I Process.

— MANDAR MOKAL



Thank you Anulom, it was nice knowledge sharing on notice of intimation for flat as well as hassle free completion of the entire process which was done without a follow-up. Nice team work. Good luck.

— KIRAN KULKARNI

The process with Anulom is quite smooth and hassle-free. Madhuri Paygudehelped me through the process. She explained first about Anulom and how we process and then process with the verification. Thanks Madhuri.

— SHRIKANT GUHE

Staff is good. During my conversation with Anulom regarding NOI for two of my Loans. Suchita, Pornima B and Siddharth were found very helpful in nature and committed employees of Anulom.

— SHASHIKANT BANDEKAR

## Want to become a Partner of Anulom?

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**Please send your Feedback, suggestions and FAQs about this Newsletter to :  
yashodhan.jatar@anulom.com**

This Newsletter is being published on the 10<sup>th</sup> of every month for private circulation only and is not for sale. It is published by the owner, printer and publisher M/s. Anulom Technologies Pvt. Ltd; and Editor Yashodhan Jatar, 6, Mayur Apartments, 997/20, Navi Peth, Pune 411 030, and is sent through email to the customers and well-wishers of Anulom Technologies Pvt. Ltd; Pune.

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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