

# Insights Unwrapped

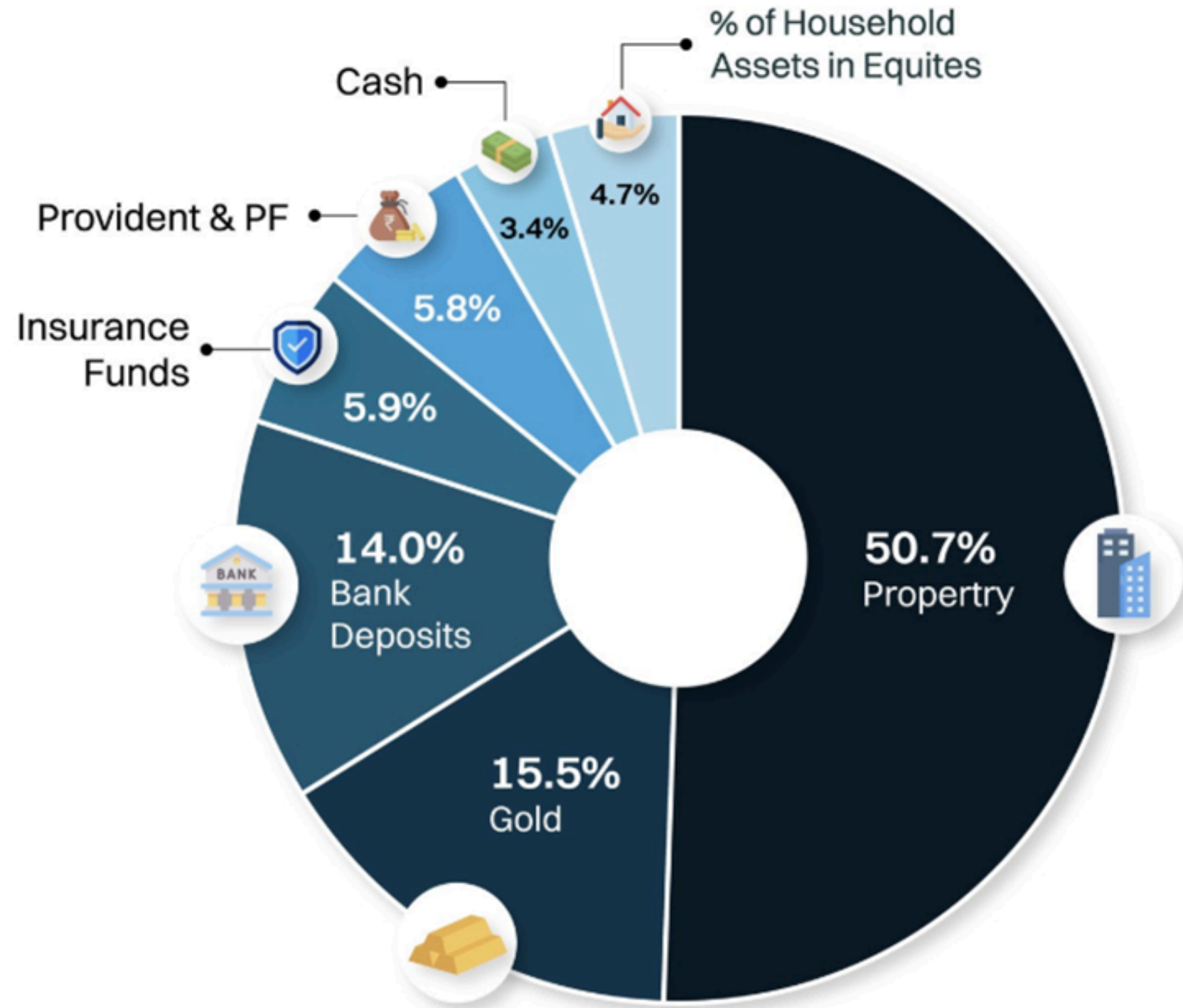
*Digital Land Reforms: A Revolutionary Leap?*



13th September 2025  
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# The Critical Need for Land Reforms in India

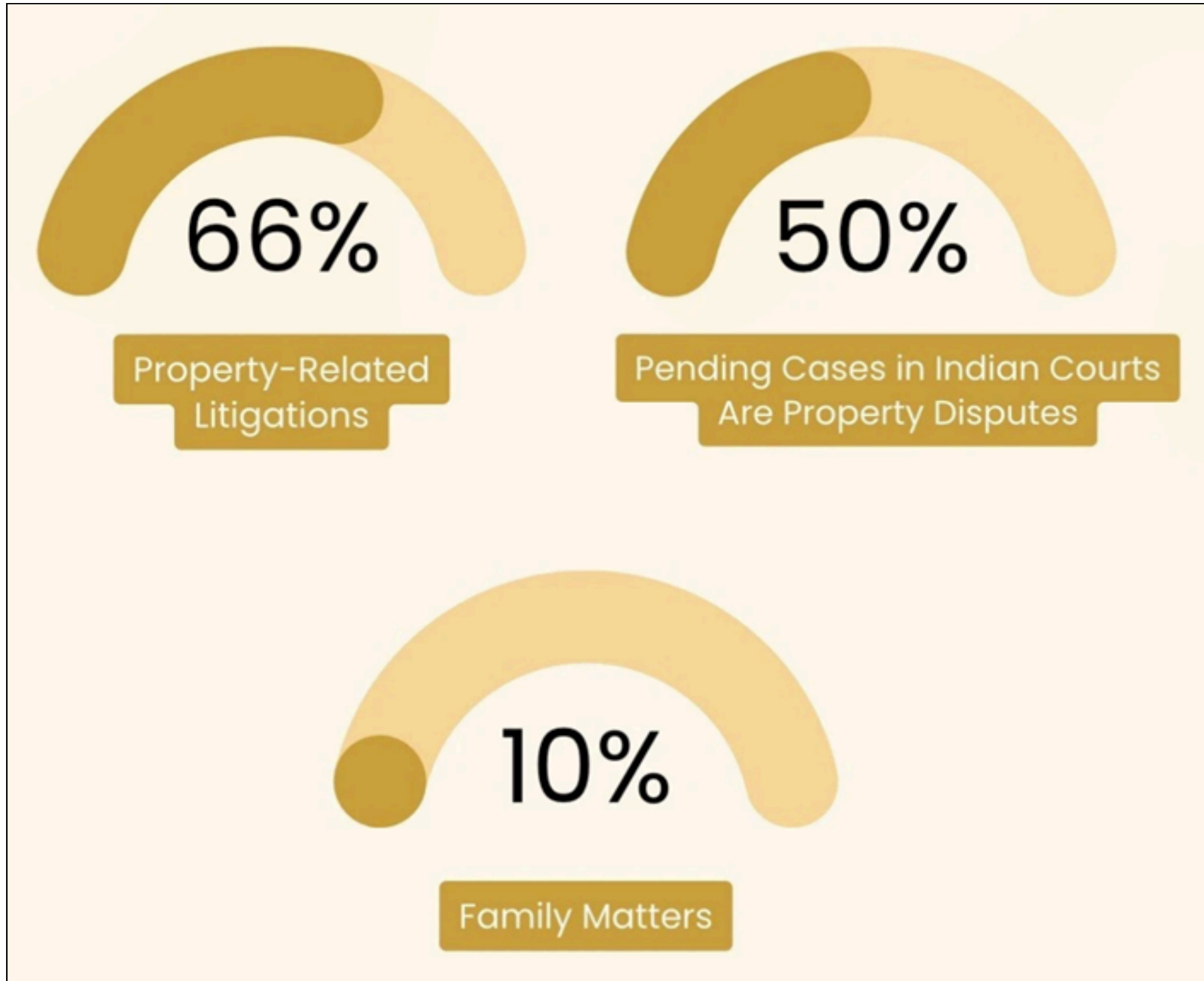
## India Household Asset Ownership | Mar'23



*50% of average Indian household's assets are locked up in land and real estate, according to RBI. In the US, this share is about 22-24%. For many Indian farmers, land would be the only tangible high-value asset.*

Image: Kuvera

## Property Disputes: A Major Share of Civil Litigation



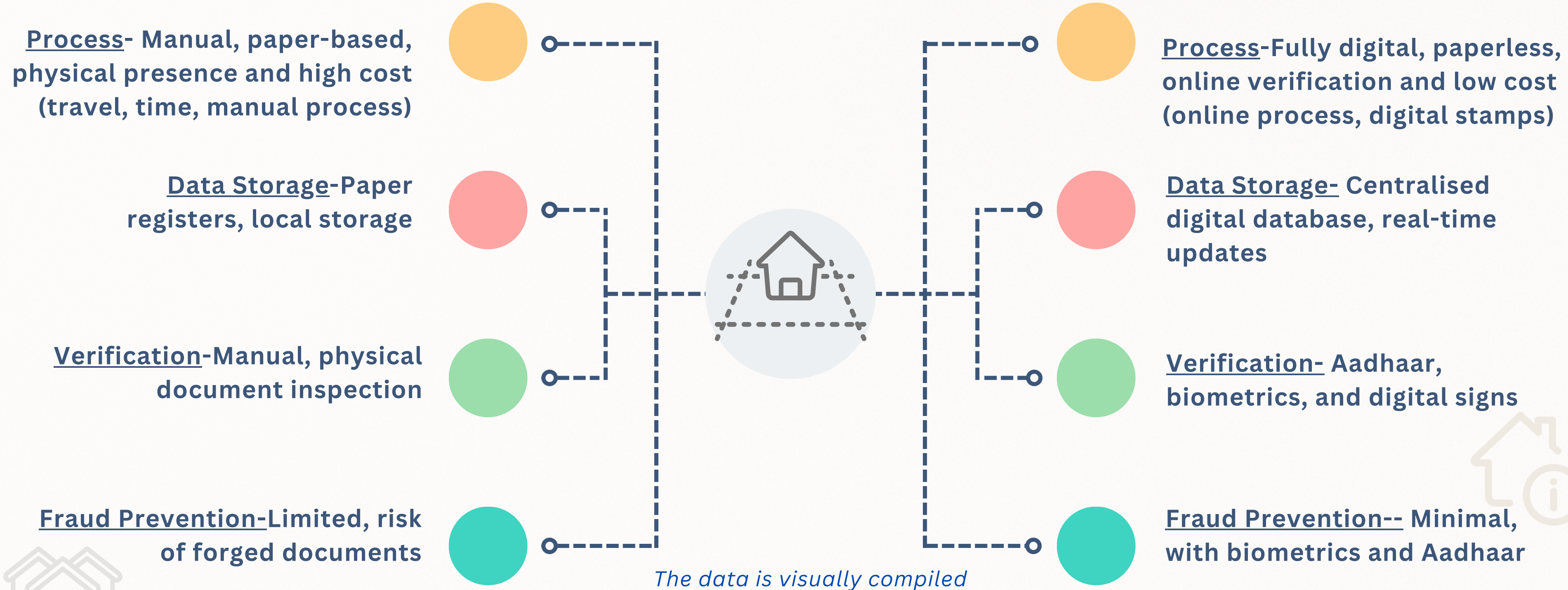
*Land reforms, by addressing unclear titles and fraudulent practices that drive over 66% of civil cases, will reduce costly and time-consuming legal disputes, easing the judicial system's burden and enabling courts to focus on other critical matters.*



# Land Registration Reform

## Registration Act, 1908

## Draft Registration Bill, 2025



**The Draft Registration Bill, 2025 is a proposed Indian law that will replace the archaic Registration Act, 1908, to create a modern, digital-first framework for property registration.**

## Modernising Mode

Digital India Land Records  
Modernization Programme  
was launched in 2016

FULLY FUNDED BY  
CENTRAL GOVERNMENT



₹875 crore approved by  
FinMin for five-year period  
through FY26

### PART OF AGENDA

Computerisation of all  
revenue courts; their  
integration with land  
records; and Aadhaar linking  
of records



- *The central government is targeting full digitisation of land right records across the country, excluding the north-eastern states and Ladakh.*
- *The Digital India Land Records Modernisation Programme, launched in 2016 by revamping an earlier scheme, is fully funded by the Centre and implemented in collaboration with the states.*

## Benefits of Bhu-Aadhar

- Has a 14-digit code to ease land identification
- Shows details on the plot's ownership, size and location
- Supports land administration and property transactions
- Helps in data management to create land banks
- Simplifies transactions and reduce land disputes



*Bhu-Aadhaar is expected to reduce land disputes, enhance transparency, and simplify access to agricultural loans and other services. It is touted as the world's largest land ownership database, revolutionising land governance*

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