

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1903
ANSWERED ON:31.07.2015
e-Governance in DRT
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Will the Minister of FINANCE be pleased to state:

- (a) Whether the Government proposes to introduce e-Governance project in Debt Recovery Tribunals (DRT);
- (b) If so, the details thereof;
- (c) Whether the proposed e-DRT project will allow banks and financial institutions to efficiently manage case, records, track case on-line and access accurate reports;
- (d) If so, the details thereof;

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI JAYANT SINHA)

(a) Yes

(b) The e- Debt Recovery Tribunal solution shall cover the following key service levels:

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â€¢ Website: The site design should incorporate customized pages of each Debt Recovery Tribunal and Debt Recovery Appellate Tribunal while retaining one centralized website.

â€¢ Storing of documentary evidence: Scanning and digitally capturing the cases in the database

â€¢ Generation of cause list: Cause lists of the case and recovery proceedings to be made available through web on a daily basis.

â€¢ Generation of daily orders: As soon as the Presiding Officer/Chairperson signs the order, the same to be made available through web.

â€¢ Copies of Judgment: Judgments would be made available through web.

â€¢ Copies of Recovery Certificate: Recovery Certificates would be made available through web.

â€¢ Availability of case status: Online case status right from filing of a case till it gets disposed.

â€¢ Preparation and delivery of decrees: Decrees would be made available to the concerned parties by e-mail wherever applicable.

â€¢ Payment of fees for certified copies of order: Litigant would be able to request for certified copies of order of a case and pay the requisite fee online.

â€¢ Data Entry: Debt Recovery Tribunal and Debt Recovery Appellate Tribunal officials would be able to enter the data pertaining to case and recovery proceedings by logging into the system and filling data entry forms for each case.

â€¢ Generation of notices and warrants: Digitally signed documents such as warrants, notices etc. would be generated by the system

â€¢ E-Filing of a case: An applicant or an advocate would be able to file an application or appeal online by logging into the system through the website. There are two ways in which a case can be referred to the Debt Recovery Tribunal. The first is a direct appeal by any person in which the person can file a SA against the action of a Bank/Financial Institutes/Non-Banking financial company under SARFESAI Act, 2002 for realization of secured assets. The second way is by filing an OA by any Bank/Financial Institutes/Non-Banking financial company. Appeals against orders passed by Debt Recovery Tribunal lie before Debt Recovery Appellate Tribunal. Whenever a case is filed with the Debt Recovery Tribunal / Debt Recovery Appellate Tribunal, all the necessary affidavits and documents are presented by the petitioner, appellant, defendant or respondent in person or by an advocate duly engaged for the said purpose. A matter will have to be in conformity with Debt Recovery Tribunal and Debt Recovery Appellate Tribunal Rules and free from filing defects before it is registered.

â€¢ Calculation of court fees due and paid for: Automated calculation of court fee.

â€¢ Payment of Debt Recovery Tribunal Fee: Applicant would be able to pay the appropriate Debt Recovery Tribunal/Debt Recovery Appellate Tribunal application fee (automatically calculated) online or as per Registrar/Presiding officer/Chairperson's instructions.

â€¢ Case workflow: Automate the case workflow to provide basic features similar to the existing e-Courts of High Courts and Supreme Court of India such as scrutinization of application with the help of checklists available for the registrar to validate and monitor at the time of filing an application manually, generation of unique case number, computerized receipt at the time of filing a case, E-mail and SMS alerts to the applicants/defendants/advocates at various levels during the course of the application proceeding, generation of recovery certificate, data entry by recovery officer on the status of recovering the asset, digitally signed documents such as warrants, notices etc. would be generated by the system etc.

â€¢ MIS: The e- Debt Recovery Tribunal solution should provide access to timely and accurate MIS reports. The MIS reports would primarily aim at performance management of all the Debt Recovery Tribunals and Debt Recovery Appellate Tribunals based on various KPIs. The MIS reports would be a centralized application built-in to the internet website and intranet portal.

The MIS reports available on the internet website will be accessible by anyone. However, the MIS reports available on the intranet

portal will have user access control and each internal stakeholder i.e. DFS, Debt Recovery Tribunals and Debt Recovery Appellate Tribunals officials will have access/view of different dashboards and reports.

A list of some of the MIS reports (Debt Recovery Tribunals wise / Debt Recovery Appellate Tribunals wise / DM wise / CMM wise / Bank wise / Financial Institutions wise / Non-Banking Financial Companies wise / HFC wise / Region wise) but not limited to is as follows:

- â€¢ Number of cases filed in a specific period of time
- â€¢ Number of cases disposed of in a specific period of time
- â€¢ Number of cases pending in a specific period of time
- â€¢ Number of Recovery Certificate issued in a specific period of time
- â€¢ Recoveries made in a specific period of time
- â€¢ Days elapsed in a specific case
- â€¢ Days elapsed in attaching a property
- â€¢ Days elapsed in issuing summons
- â€¢ Presiding Officer wise number of cases disposed in a specific period of time
- â€¢ Presiding Officer wise number of cases pending in a specific period of time
- â€¢ Recovery Officer wise number of recoveries made in a specific period of time
- â€¢ Recovery Officer wise number of attachments made in a specific period of time

(c) Yes

(d) The authorized officials of the banks and/or financial institutions would be able to login to the E- Debt Recovery Tribunals system through the e- Debt Recovery Tribunal website. Post login, the concerned user of the bank and/or financial institution would be able to perform the following activities:

- a. e-File a new case
- b. Modify details of an existing case
- c. File a caveat
- d. File a reply and/or counter
- e. File rejoinder
- f. Submit additional documents
- g. Generate report about filed case/s
- h. View and download copies of orders passed by the presiding officer/chairperson/recovery officer.
- i. View and download copies of judgments by the presiding officer/chairperson/recovery officer

The case status can be tracked by the user entering some or all of the following details:

- â€¢ Debt Recovery Tribunals /Debt Recovery Appellate Tribunals location
- â€¢ Case type
- â€¢ Case number
- â€¢ Petitioner name
- â€¢ Respondent name
- â€¢ Advocate name
