

UNDERSTANDING THE ROLE OF KHATA AND THE VARIATION AMONG A AND B KHATA

Acknowledging the importance of khata and the distinction between A and B khata When it comes to real estate, you must exercise extreme caution. Whether you're taking out a house loan or paying cash, you'll want to double-check all of the documentation associated with the property you're buying. property owners in Bengaluru, Karnataka, require an additional, vital document anytime they engage in any type of property transaction to verify that their property is lawful.

Are You Searching for [Buy a Flat in Mumbai](#)?

What exactly is Khata?

Almost every Indian knows the word 'Katha.' The word Khata means 'account' in English, but in the context of property and property-related activities in Bengaluru, it refers to a legal document that acknowledges a certain property. It is a document that contains important information about property ownership. When buying or selling a home in Bengaluru, residents must have this legal revenue document.

What is Khata made up of?

Khata is a legally binding document that is provided to property owners and contains information such as the property's size, area, and location, as well as whether the property is residential or commercial. The system was created to assist property owners in filing and paying property taxes, and these facts are provided when taxes are paid. The Khata document also aids in the acquisition of trade and building permits, among other things. 1bhk flat in mumbai, It's also useful when applying for loans and credit cards from banks, non-bank financial institutions, and housing finance firms. Khata is maintained and managed by the BBMP.

What is the distinction among an A Khata and a B Khata?

Let's look at the distinctions between Khata A and Khata B now that we know what Khata is. As previously stated, the idea of Khata was established in Bengaluru in 2007 to simplify the collection of property taxes. To overhaul this tax collecting method, the Khata A idea was established. Khata A was the first register in Bengaluru that recorded all

completely legal properties. The BBMP also kept a separate record, known as Khata B, that included all semi-legal and unlawful properties. Let's have a look at Khata A and B.

What exactly is Khata A?

BBMP implemented Khata A to simplify property tax collection in Bengaluru. Individuals with Khata A documents can apply for trade and building permits, as well as take out housing loans. Khata A document effectively says that you have legal ownership of something. It also simplifies the procedure of any subsequent financial transactions involving the property.

What specifically is Khata B?

Despite the fact that the property owner may have paid civic fees, the BBMP maintains a separate record identifying unlawful properties that have ownership in Bengaluru. Residential Flat in Mumbai, The BBMP can collect property taxes from unlawfully constructed structures thanks to Khata B. It also contains, among other things, properties that are in violation of specific regulations, unapproved layouts and building on revenue property, and properties that lack issue or completion certificates. If the property owners pay all property taxes, Khata B properties can be upgraded to Khata A properties.

The list consists of the documentation you'll need to transform your B khata property to an A khata properties:

Sale deed

Title deed

Blueprint showing property's location

Blueprint showing property's dimensions and other specifications

Proof of any improvement charges paid

Occupancy certificate

The Significant Distinctions Between Khata A and Khata B

Characteristics Are Highlighted:-

Even if the property owner has the correct ownership paperwork, Khata A homes are regarded lawful, but Khata B properties are deemed illegal.

Property owners in Khata A can easily transfer ownership or sale their homes, however buying a home, property owners in Khata B may not be able to do so.

Trade permits are available to Khata A property owners, but not to Khata B property owners.

Property owners in Khata A can apply for construction licences and extend their homes, however property owners in Khata B are prohibited.

Khata's Attributes And Advantages:-

Khata is currently exclusively applicable to Bengaluru inhabitants in Karnataka. It has the following qualities and benefits:

Khata assists the property owner in determining the value of the property.

Khata offers all pertinent information about the property, including its kind, size, location, area, flat/house number, floor number, and date of establishment.

Khata also assists property owners in obtaining trade permits and obtaining loans. Property tax filing and payment are made simple with Khata A. Khata also assists in obtaining power and water connections. Finally, property tax collection was a big headache for municipal officials prior to the adoption of the Khata idea, because the tax was collected by three distinct agencies.

Source From:- Navi Mumbai Houses

