

What is eFiling Software ?

e-Filing software facilitates online filing of notices of intimation of mortgage of property .

Flow of usage of e-Filing software :

1. There are 4 types of users in this system.
 - a. IGRO (as Super user)
 - b. Banks or NBFCS or Individual (as Money Lenders / Mortgagee)
 - c. Individual (as Mortgagor/Loan taker)
 - d. Sub Registrar (To file the document)
 2. Except a. and d. all users should submit the details to IGRO.
 3. User 'a' will create the login as per the details submitted.
 4. User creation will be intimated by IGRO to the related user on telephone.
 5. Once user is created , the software can be used to enter Mortgage details . The details entered are as follows,
 - Date of Mortgage
 - Mortgagee details (only Loan amount and Interest Rate)
 - Mortgagor details (Details of the party)
 - Property Details
 - Payment Details: Payment will be done using online payment site of Govt. of Maharashtra i.e. GRAS site. User can use the payment link embedded in the software or can do the payment prior to the entry. If payment is done before using **e-filing** software then the GRN number given by the GRAS site will be verified.
- AS the details are entered Token Number is generated. The party should note down the Token number. This is required if user wants to modify the Mortgage details.
6. The Input report giving details of Mortgagee will be generated by the software. After user endorses the details, software uploads the report to the central server.
 7. At SRO site the document will be verified for payment details and Mortgagee details. If find correct then the document will be accepted and **e-File number** will be generated. SRO thumb will be attached to the document and document will be again uploaded with the endorsement of SRO to central server.
 8. The **e-Filed** documents will be available to user (e.g. Bank User).