



Hypothecation Termination

Why in News?

- On July 9, 2022, Transport Commissioner of Chhattisgarh Dipanshu Kabra informed that taking important steps towards strengthening and empowering 'Tunhar Sarkar Tuhar Dwar' by the Transport Department, now all services related to hypothecation have been made faceless.

Key Points

- Transport Commissioner Deepanshu Kabra said that no physical document will be taken in the RTO office regarding addition and termination of hypothecation under it. The people of the state will now be able to avail all the services related to the hypothecation (HP) sitting at home.
- Around 75 banks, financial institutions and non-banking financial companies (NBFCs) have been integrated with their hypothecation (HP) services.
- Banks and lending institutions will have to submit all documents and NOCs digitally through software through OTP received on mobile number linked with Aadhaar card, without the need for physical signature.
- Once the loan is disbursed or paid in the bank by the vehicle owner, the data will be directly transferred to the vehicle database by the bank. The verification and approval of HPT service will be done automatically by the Transport Department through the software.
- The 'Tunhar Sarkar Tunhar Dwar' scheme run by the Transport Department is an important scheme for the convenience of the people. With the facilities of the transport department so easily found sitting at home, people no longer need to make frequent rounds of the transport department. This will save the time and money of the applicants.
- Under this, more than 11 lakh smart card based registration certificates and driving licenses have been sent to the homes of applicants in a period of less than one year. These include 7 lakh 50 thousand 934 smart card based registration certificates and 3 lakh 67 thousand 785 driving licences. In this, 22 transport services are being provided to the people at the door of their house.
- The Transport Commissioner said that chief minister Bhupesh Baghel had made an announcement on January 26 to set up transport facilitation centers across the state to expand transport related services. In pursuance of this, about 1,000 transport facilitation centers are being opened across the state. At the same time, the establishment of transport facilitation centers will also create the possibility of generating employment of about five thousand youth.
- Chhattisgarh is the first state in the country to provide online medical certificates required for driving licences for the convenience of motorists. Under this, so far 1.5 lakh people of the state have availed this user-friendly rule through online medium.
- In the last week of March in Chhattisgarh, Transport Minister Muhammad Akbar had launched the portal to issue medical certificates for driving licences online keeping in mind the Corona epidemic. The availability of paperless medical proof in the Corona period has facilitated both the applicant and the doctor.
- Similarly, Chhattisgarh has also become the first state in the country to release the fitness of vehicles through photo footage app by doing GO fencing to the RTO office. The advent of this app has helped in taking effective and transparent fitness action.
- Voluntary 'Aadhaar' authentication in this facility will provide immediate access to transport services. With the launch of this service, Chhattisgarh has become the first state in the country where the Transport Department is integrating driving licence and registration related services with Aadhaar.

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