

Ref. No. KSFC/HO/MD/ED (F)/C-7032

Date : 15.03.2012

CIRCULAR No. 949

Sub : CERSAI – Migration from Phase-I to Phase-II

The CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest of India) which is operational since April 2011 is currently in Phase-I. Shortly, it is going to be migrated to Phase-II, with considerable modifications and improvements. The Guidelines with regard to functioning of Phase-II, which are prepared in detail by the IT Department, in consultation with AGM (Legal), are given vide Annexure-I. All the concerned Branch Managers and Legal Officers are advised to go through the same and familiarise themselves with the features of CERSAI Phase-II and get ready for the migration.

**Sd/-
MANAGING DIRECTOR**

To:

All BMs
All ZMs / DGM of Super 'A' Branch / IA cells
All Principal Officers / Section Heads in HO
All General Managers
Library

Executive Directors - for information

Annexure-I

Guidelines for Migration to CERSAI Phase-II

The CERSAI Website for registering Security Interests in favour of KSFC (charge against property mortgaged) is being used at KSFC by Legal Officers during the last one year. Currently, the online registration of charges of CERSAI is in Phase-I which will be migrated to Phase-II shortly. The exact date on which Phase-II comes in to force, will be intimated as soon as information is received from CERSAI, New Delhi. There are reportedly, many improved features and increased user friendliness in Phase-II. Apart from these there are also few major changes in Phase-II as indicated below.

CERSAI Entities at BO/HO

Phase-I: Here there is only one Entity who is Legal Officer. He is called as Data Collector. He enters all the security details on the Registration Form of CERSAI Website. After he clicks on the 'Submit' Button, the Security gets registered with CERSAI.

PROPOSED CHANGE

Phase-II : Here there will be 2 Entities, namely Legal Officer and Branch Manager/HOD. Legal Officers is designated as Data Maker and Branch Manager/HOD is designated as Data Checker.

Role of Data Maker (Legal Officer): He will enter the security interest details in the registration form as per the prevailing practice and clicks on the 'Submit' Button. The Security will not be registered immediately. Instead, it will go to the Data Checker for his approval.

Role of Data Checker (Branch Manager/HOD): He will verify the details entered by the Data Maker (Legal Officer). He may examine the Legal Documents if required. After ensuring that Data Entered is correct he will approve the entry made by the Data Maker (Legal Officer) and only on his clicking the SUBMIT button the Security Interest gets registered with CERSAI.

Digital Signature

Phase-I : The Data Collector i.e. Legal Officer did not require any digital signature for registering the security interest.

PROPOSED CHANGE

Phase-II : The Data Maker (Legal Officer) will not require Digital Signature for entering Security Interest details. However, the Data Checker (Branch Manager/HOD) requires

Digital Signature to log in to his CERSAI Account and approve the entries made by the Data Maker.

Plan of Action for Data Checkers (Branch Manager/HOD):

As soon as the migration comes into force, every Data Checker (Branch Manager/HOD) is advised to complete the following activities.

1. **Creation of account with CERSAI :** All the Data Checkers (Branch Manager/HOD) have to send mail to **webadmin@ksfc.in** in the following format.

Employee Number	
First Name	
Last Name	
Date of Birth	
Department/BO	
Designation	
Office Address	
Office Telephone	
Office Fax	
Mobile Number	
Email ID	
Permanent Address	

Note :

- The above information has to be sent **only by Email and Hard Copies (Letters) are not acceptable.**
- The Legal Officers who are already registered with CERSAI should also send the above information to make necessary changes in their existing profile.

2. **Procurement of Digital Signature (DSC):**

- a. **Bangalore based BOs :** All the Data Checkers are advised to procure Class-III Digital Signature with e-token by visiting the following Web Address.

<http://nicca.nic.in/>

- b. **BOs outside Bangalore :** All the Data Checkers are advised to procure Class-III Digital Signature locally, in consultation with Legal Officers who are already using Class-II Digital Signatures.

Note : Actual cost incurred for the procurement of Digital Signatures can be claimed by the respective Data Checkers.

In Phase-II, while adding a Security Interest, one of the forms asks for the Branch Code. All the Legal Officers are advised to enter the Branch Code as per Annexure -II

Finally, all the existing Data Collectors (Legal Officers) can get a preview of the Phase-II of CERSAI at <https://www.uat.cersai.org.in>. They can login to the website using their existing Login ID. However, the Password will be **tcs@1234**. This is only for DEMO purposes. They can also submit some fictitious property details for the purpose of familiarizing themselves with the new system. For any clarifications/assistance, the following persons at IT Department, HO may be contacted.

- 1. V Ramesh-9880102501**
- 2. M N Ravishankar-9880966681**

Annexure-II

List of CERSAI Codes for BOs

Sl No	Branch Offices	Code
1	Bagalkot	BGK
2	Belgaum	BGM
3	Bellary	BLR
4	Bidar	BDR
5	Bijapur	BJR
6	Chamarajanagar	CHM
7	Chickballapur	CBL
8	Chickmagalur	CKM
9	Chitradurga	CTD
10	Davanagere	DVG
11	Dharwad	DWD
12	Gadag	GDG
13	Gulbarga	GLB
14	Hassan	HSN
15	Haveri	HVR
16	Jayanagar	JNAG
17	Karwar	KWR
18	Kolar	KLR
19	Koppal	KPL
20	Madikeri	MDK
21	Mandya	MND
22	Mangalore	MNG
23	MGRoad	MGRD
24	Mysore	MYS
25	Raichur	RCH
26	Rajajinagar	RNAG
27	Rural	RUR
28	Shimoga	SMG
29	Tumkur	TMK
30	Udupi	UDP
31	Yadgir	YDG