



INTRODUCTION TO MALAYSIAN LAND ADMINISTRATION SYSTEM & TORRENS SYSTEM



Malaysian Technical Cooperation Programme (MTCP):
Roles & Contributions of Land Administration
In Malaysian Development.
27th August 2018
INSTIIN

Constitutional provisions on land matters **Torrens System** The Structure of Land Administration in Malaysia Application of Land Laws in the States of Malaysia Basic concept of Land Laws in Malaysia Land Legislations National Land Code Framework Torrens' Provisions Under National Land Code Land Grant Under National Land Code Reservation Of Land Under National Land Code Computerisation of Land Registration System **Electronic Land Administration System**

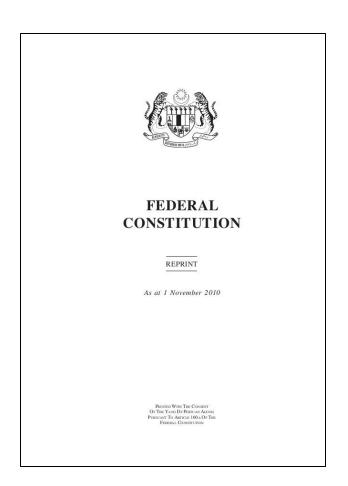
LAND ADMINISTRATION IN MALAYSIA

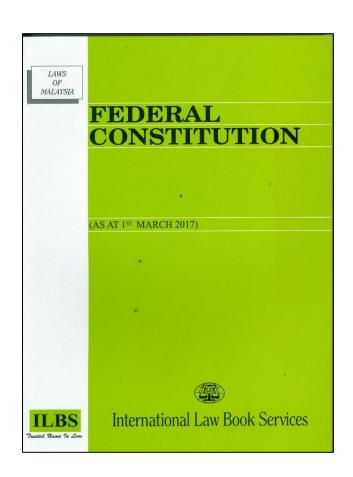
•The land administration organizational structure in Malaysia demarcates the power to manage land to the State Authority as land is a State matter in accordance to the Federal Constitution of Malaysia.

• The Federal Constitution of Malaysia 1957, the supreme law of the country, prescribes two-tier governmental structure; that is the Federal and State Government.

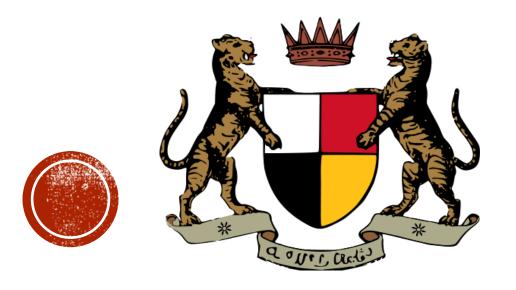


FEDERAL CONSTITUTION OF MALAYSIA











COATS OF ARMS

THE FEDERAL CONSTITUTION

ARTICLE 73 - CONFERS LEGISLATIVE POWERS TO THE FEDERAL PARLIAMENT AND THE STATE LEGISLATURES



- THUS PARLIAMENT MAY MAKE LAW FOR THE WHOLE OF MALAYSIA

ARTICLE 74 - PROVIDES THAT PARLIAMENTS MAY MAKE LAWS WITH RESPECT TO ANY OF THE MATTERS ENUMERATED IN THE FEDERAL OR CONCURRENT LIST

Constitutional Provisions On Land Matters

JURISDICTION

STATES

ARTICLE 74 (LIST II OF 9^{TH} SCHEDULE) CONSTITUTION

SABAH & SARAWAK – ARTICLES 95D, 95E & LIST IIA OF 9TH SCHEDULE CONSTITUTION NATIONAL LAND COUNCIL

ARTICLE 91 CONSTITUTION

FEDERAL

ARTICLE 74 (LIST I 9TH SCHEDULE), ARTICLES 76(4) & 83-86 CONSTITUTION

LAND ADMINISTRATION

TYPE OF SYSTEM

TORRENS

PRIVATE RIGHTS IN LAND CAN DERIVE ONLY FROM EXPRESS GRANT BY THE STATE; OR

SECONDARILY FROM STATE REGISTRATION OF SUBSEQUENT STATUTORY DEALING

RIGHTS

FUNDAMENTAL LIBERTIES

ARTICLE 13 CONSTITUTION

MALAY RESERVATIONS

ARTICLE 89-90 CONSTITUTION



LIST I & II OF THE 9TH SCHEDULE OF FEDERAL CONSTITUITION

MALAYSIAN CONSTITUTION LEGISLATIVE PROVISIONS 58

Internal security

Federal holidays

Co-operatives

fisheries

Surveys

Machinery of government

Shipping, navigation and

Labour and social security

Newspapers and publications

All Federal Territory matters

MALAYSIAN CONSTITUTION LEGISLATIVE PROVISIONS 59

Federal List

9th Schedule, List I

Civil and criminal law

Unincorporated societies

Here are the areas in which Parliament may create laws:

External affairs National defence

Federal citizenship

Agricultural pest control

Communication and Trade, commerce and

transportation industry

Finance Federal works and power

Education Medicine and health

Welfare of aborigines Professional occupations

Censorship Theatres, cinemas, films

ricates, chemas, init

Tourism Fire services

For the full description see List I of the 9th Schedule of the Constitution

State List

9th Schedule, List II

Here are the areas in which State Assemblies may create laws:

Islamic law and personal and Machinery of state

family law for Muslims government

t agricultural loans

Agriculture and forestry, incl.

Local government Local services e.g. markets State works and water

Land State holidays Offences for state matters

Inquiries for State purposes
Indemnity for State matters
Turtles and riverine fishing

Libraries, museums, Mative law and customs, incl. Incorporation of bodies set up monuments etc.¹ family law, and native courts¹ under State law¹

Ports and harbours¹ Cadastral land surveys1 Sabah Railway²

1 Items in green are for Sabah and Sarawak only 2 Item in blue is for Sabah only

For the full description see List II of the 9th Schedule of the Constitution



TORRENS SYSTEM

Two main principles in the Torrens System:

1. Mirror principle

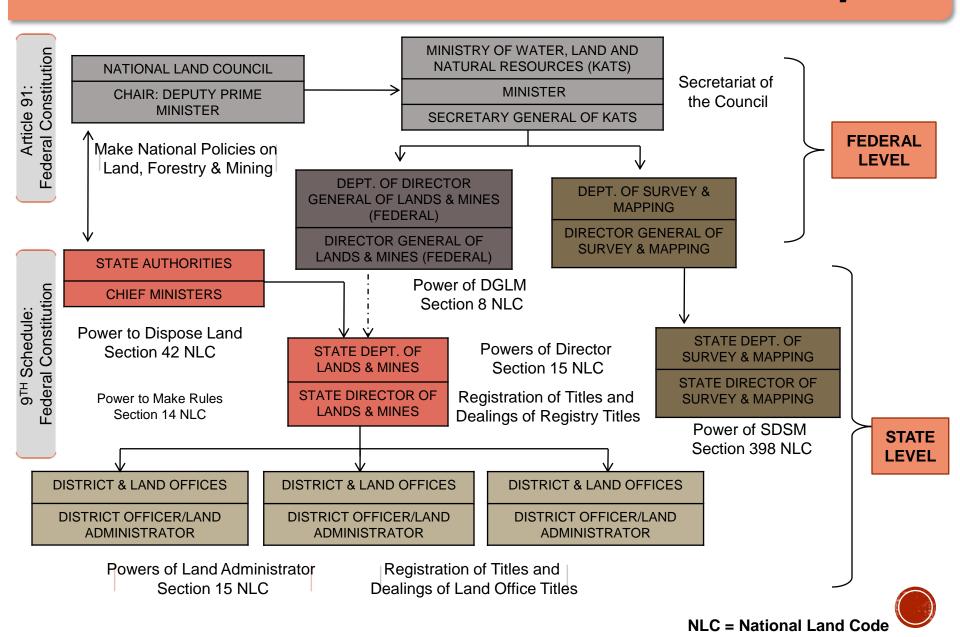
- "The register reflects all facts material to the registered proprietor's title to land".
- Endowed the register with the attributes of a mirror that can reveal necessary particulars relating to land

2. Curtain principle

- Emphasizes that the intending purchaser is solely concerned with the register, which, in contemplation of the law, "is the only source of information about the legal title so that he neither need nor may look behind it".
- In Teh Bee v K. Maruthamuthu, Fed Court held 'under the Torrens system, the register is everything'

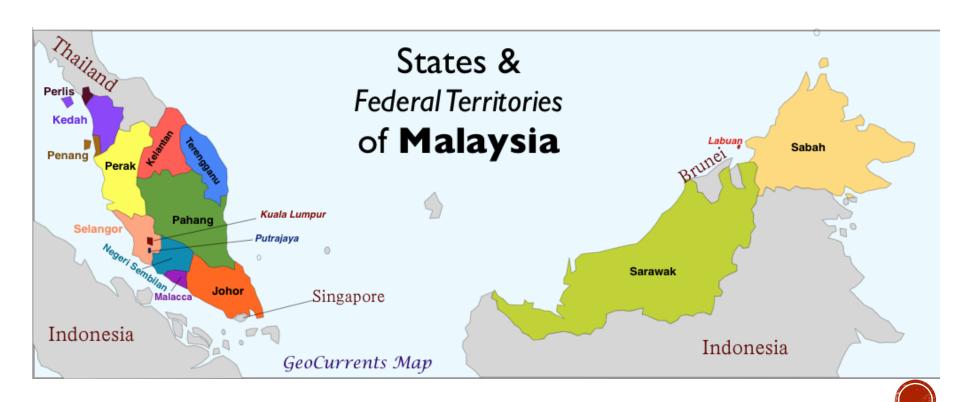


The Structure of Land Administration in Malaysia

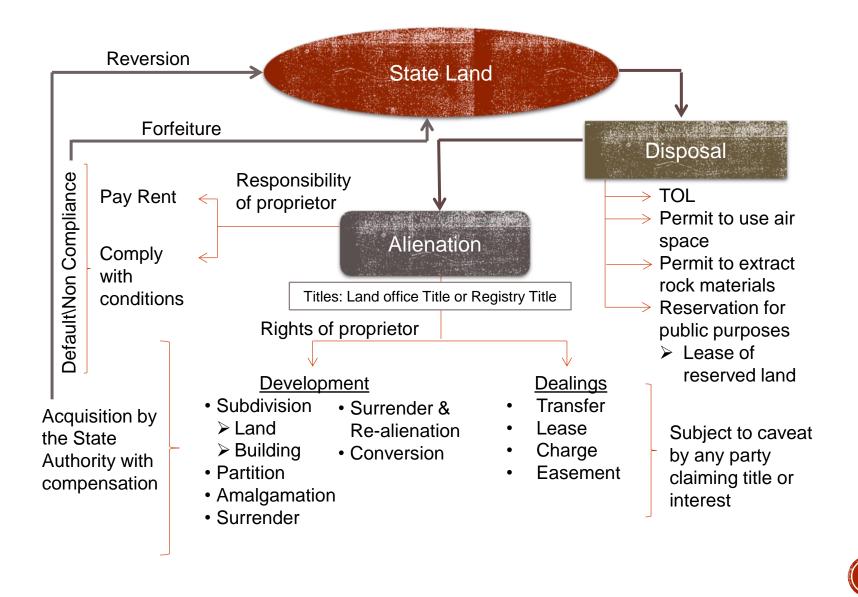


Application of Land Laws in the States of Malaysia

- Uniform Federal laws for States in Peninsula Malaysia, but authority lies with the States.
- Individual State laws for Sabah and Sarawak.
- For Federal Territories, the uniform laws are modified to accommodate jurisdiction of Federal Government.



Basic concept of Land Laws in Malaysia



Land Legislations

Main Legislations Supplementary Legislations

National Land Code

Strata Titles Act

Land Acquisition Act Malay Reservations Enactment

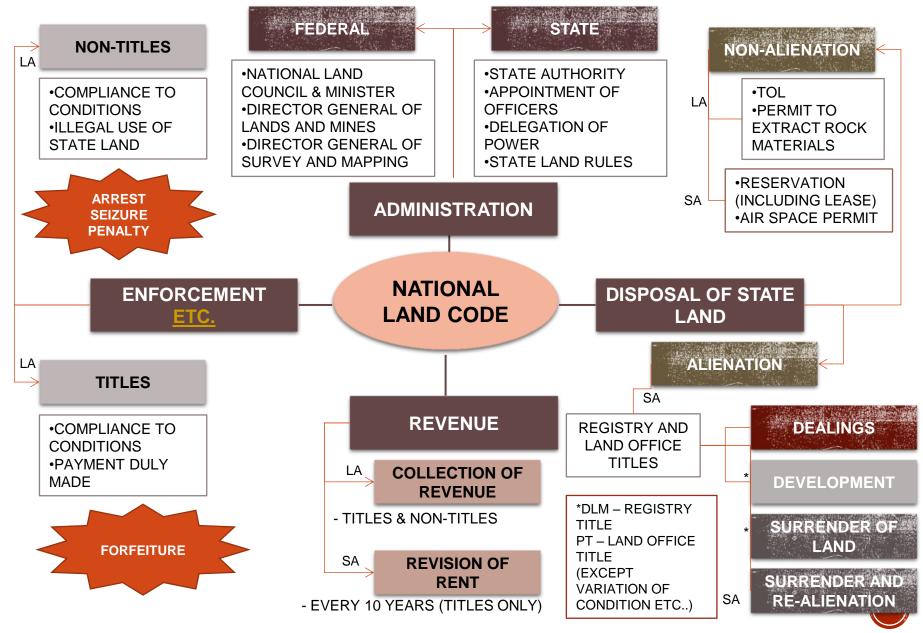
Land (Group Settlement Areas) Act

Aboriginal Peoples Act

Town and Country Planning Act / Federal Territory (Planning) Act



National Land Code (NLC) Framework



DLM-DIRECTOR OF LANDS AND MINES

LA-LAND ADMINISTRATOR

SA-STATE AUTHORITY



Kanun Tanah Negara **Borang 11AK** (Jadual Keempat Belas)

HAKMILIK SEMENTARA

BERSAMAAN DENGAN HAKMILIK PEJABAT PENDAFTARAN

H.S.(D):	48352	Cukai Tahunan :	RM5,983.00
Negeri		: Selangor	
Daerah		: Ulu Selangor	
Bandar/Peka	in/Mukim	: Mukim Rasa	
No. PT		: PT 1695	
Luas Sement	tara	: 190.95 Hektar	
Kategori Per	nggunaan Tanah	: Pertanian	
No. Lembar	an Piawai	: 48-B	
No. Permoh	onan Ukur	: C 264038	
No. Fail		: PTHS 3C/5/2011	

48352

TANAH SIMPANAN MELAYU Dalam kawasan ULU RENING TAMBAHAN No. Pemberitahuan Warta 1300-21P.1

Pajakan selama tempoh 99 tahun berakhir pada 27 April 2098.

Didaftarkan pada 5 Jun 2013

T.M.....t.t. Pendaftar Dokumen hakmilik keluaran dikeluarkan pada 5 Jun 2013 T.M.....t.t... Pendaftar

Pelan lakar/pelan tanah, bagi maksud pengenalan, adalah dikepilkan pada Borang B2.

SYARAT-SYARAT KHAS MENGENAI HAKMILIK SEMENTARA

1. Hakmilik ini adalah tertakluk kepada peruntukan-peruntukan Kanun Tanah Negara dan kepada syarat-syarat nyata dan sekatan-sekatan berikut :



No.

H.S.(D):

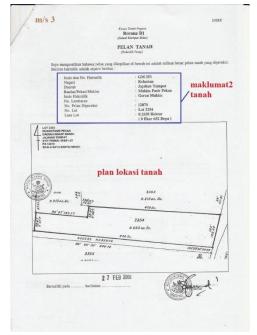
Hakmilik : 100710HSD00048352 Tarikh : 21/08/2014 No. Versi : 1 No. Salinan Muka Surat : 1 [2]













National Land Code (NLC) Framework

REGISTRATION OF DEALINGS

DEALINGS

- TRANSFER OF LAND/LEASES/ CHARGES
- CHARGES & LIENS
- LEASES & TENANCIES
- EASEMENTS

NOTE:

REGISTRATION OF
DEALINGS IS CARRIED
OUT BY THE REGISTRAR
OF TITLES (REGISTRY
TITLES) AND LAND
ADMINISTRATOR (LAND
OFFICE TITLES) IF FIT
FOR REGISTRATION.

DEALINGS

CAVEAT

RESTRAINTS ON

- REGISTRAR
- PRIVATE
- LIEN HOLDER
- TRUST

PROHIBITORY ORDER

NOTE:

REGISTRAR'S CAVEAT IS
ENTERED AT THE DISCRETION OF
THE REGISTRAR WHILE PRIVATE
CAVEAT IS ENTERED
ADMINISTRATIVELY (WITHOUT
LOOKING AT THE MERIT OF THE
CLAIM)

ETC.

- REGISTRATION OF PERSONAL REPRESENTATIVE AND DISTRIBUTION ORDER (DEATH)
- REGISTRATION OF OFFICIAL ASSIGNEE
- REGISTRATION OF STATUTORY VESTING
- REGISTRATION OF COURT'S VESTING ORDER



National Land Code (NLC) Framework

DEVELOPMENT

CONVERSION OF CATEGORY, CONDITIONS & RESTRICTIONS

APPROVAL GIVEN BY THE STATE AUTHORITY, SUBJECT TO THE PAYMENT OF FURTHER PREMIUM

SUBDIVISION

PARTITION

AMALGAMATION

APPROVAL GIVEN BY THE DIRECTOR OF LANDS AND MINES FOR REGISTRY TITLES AND BY THE LAND ADMINISTRATOR FOR LAND OFFICE TITLES, SUBJECT TO ANY DIRECTION TO THE CONTRARY BY THE STATE AUTHORITY

SUBDIVISION OF BUILDING

APPROVAL GIVEN BY THE DIRECTOR OF LANDS AND MINES IN ACCORDANCE WITH THE STRATA TITLES ACT



TORRENS' PROVISIONS UNDER NATIONAL LAND CODE



92. Indefeasibility of final title, and rights of dealing etc.

- (1) The alienation of State land to any person or body under final title shall confer on that person or body a title to the land which shall be indefeasible as provided in Part Twenty.
- (2) The rights exercisable by any person or body to whom State land has been alienated under final title shall include the following-
 - (a) the right (subject to the provisions of this Act and to any restriction in interest to which the land is for the time being subject) to sub-divide or partition the land, or amalgamate it with other land, in accordance with the provisions of Chapters 1 to 3 of Part Nine;
 - (b) the right (subject as aforesaid) to sub-divide any building thereon in accordance with the provisions of Chapter 4 of Part Nine;
 - (c) the right (subject as aforesaid) to effect transfers, leases, charges, surrenders, and any other dealings permitted under Division IV; and
 - (d) the right (subject as aforesaid, and subject also to the provisions of his personal law and of any other law for the time being in force relating to the disposition or devolution of property on death) to dispose of the land, or any undivided share therein, by will.



What are Dealings?

- i. Transfer of land (Section 214 220)
- ii. Leases and Tenancies (Section 221-228)
- iii. Charges and liens (Section 241- 281)
- iv. Easements (Section 282 -291)

All dealings stated above are required under the NLC to be executed using the statutory form and properly attested. Once registered, it confers indefeasibility as to the person or body named in the title as provided under section 340. It is only fit for registration if it complies with provisions in section 301 and rent has been paid.



340. Registration to confer indefeasible title or interest, except in certain circumstances.

- (1) The title or interest of any person or body for the time being registered as proprietor of any land, or in whose name any lease, charge or easement is for the time being registered, shall, subject to the following provisions of this section, be indefeasible.
- (2) The title or interest of any such person or body shall not be indefeasible-
 - (a) in any case of fraud or misrepresentation to which the person or body, or any agent of the person or body, was a party or privy; or
 - (b) where registration was obtained by forgery, or by means of an insufficient or void instrument; or
 - (c) where the title or interest was unlawfully acquired by the person or body in the purported exercise of any power or authority conferred by any written law.
- (3) Where the title or interest of any person or body is defeasible by reason of any of the circumstances specified in sub-section (2)-
 - (a) it shall be liable to be set aside in the hands of any person or body to whom it may subsequently be transferred; and



340. Registration to confer indefeasible title or interest, except in certain circumstances. (continued...)

(b) any interest subsequently granted thereout shall be liable to be set aside in the hands of any person or body in whom it is for the time being vested:

Provided that nothing in this sub-section shall affect any title or interest acquired by any purchaser in good faith and for valuable consideration, or by any person or body claiming through or under such a purchaser.

- (4) Nothing in this section shall prejudice or prevent-
 - (a) the exercise in respect of any land or interest of any power of forfeiture or sale conferred by this Act or any other written law for the time being in force, or any power of avoidance conferred by any such law; or
 - (b) the determination of any title or interest by operation of law.



384. Private searches.

Any person or body may, at any time during normal office hours of any Registry or Land Office, but subject to payment of the prescribed fee and such other conditions (if any) as may be prescribed, inspect and take notes of or extracts from-

- (a) any register of title, Presentation Book or Correction Notebook maintained by the Registrar or any predecessor in office; and
- (b) any instrument of dealing or application presented or made to, or in the custody of, the Registrar.

385. Official searches.

- (1) Any person or body may apply to the Registrar for an official search in respect of any land.
- (2) Any such application shall be accompanied by the prescribed fee, and the Registrar shall, as soon as may be after the receipt thereof, issue to the applicant a certificate of search under his hand and seal-
 - (a) specifying the person or body for the time being registered as proprietor of the land and, if he is registered as such as trustee or as representative, indicating that face;

385. Official searches. (continued...)

- (b) summarising, so far as they relate to matters which are still effective, all memorials and other entries on the register document of title thereto;
- (ba) specifying the express conditions and restrictions in interest to which the land is subject;
- (c) indicating whether, at the time of issue of the certificate (which shall be precisely stated therein)
 - (i) any instrument of dealing has been presented for registration on the register document of title to the land;
 - (ii) any application for the endorsement or entry of any matter on that document has been made under Chapter 7 of Part Eighteen, Chapter 1 of Part Nineteen, Chapter 2 of Part Twenty-one or Part Twenty-two; and
 - (iii) a copy of any prohibitory or other order relating to the land or any share or interest therein has been presented to or served on the Registrar pursuant to the provisions of this Act or any other written law for the time being in force.



386. Compensation.

Any purchaser of any alienated land, or any share or interest therein, who suffers any loss or damage by reason of any error in, or omission from, any certificate of search shall be entitled to such compensation as may be agreed or determined in accordance with the provisions of section 434.



LAND GRANT UNDER NATIONAL LAND CODE



Land Grant Under National Land Code

Type of Titles

Registry Title – is the register of grants and State leases issued by the Registrar of Titles from the Registry of the State. (Section 158). 1 Registry in 1 State.

Characteristics of Registry Titles are:

- i. Town or village land;
- ii. Any country land exceeding 4 hectares

Land Office Title – is the register of Mukim grants and Mukim leases issued by the Land Administrator (Section 159). 1 Land Office in 1 District.

Characteristic of Land office title is country land not exceeding 4 hectares.



Registry Title in Malaysia (Front)

Kanun Tanah Negara Borang 5BK (Jadual Keempat Belas) GERAN No. Hakmilik: 171238 Cukai Tahunan: RM93.00 NEGERI SEMBILAN Negeri Daerah Tampin : Pekan Gemencheh Baru Bandar/Pekan/Mukim : Lot 13734 No. Lot : 111 Meter Persegi Luas Lot Kategori Penggunaan Tanah : Bangunan : 79-C No. Lembaran Piawai : 42797 No. Pelan Diperakui : PFT. 1/5/1209 Tanah yang diperihalkan di atas adalah dipegang untuk selama-lamanya oleh tuan punya pada masa namanya disebut dalam rekod ketuanpunyaan di bawah, tertakluk kepada peruntukan peruntukan Kanun Tanah Negara, kepada kategori yang dinyatakan di atas dan kepada syarat-syarat nyata dan sekatan-sekatan kepentingan yang dinyatakan di bawah, sebagai balasan bagi pembayaran cukai tahunan yang sewajarnya. Dengan perintah Pihak Berkuasa Negeri Didaftarkan pada 13 Ogos 2007 T.M t.t...... Pendaftar Pelan tanah, bagi maksud pengenalan, adalah dikepilkan pada Borang B1. SYARAT-SYARAT NYATA Tanah ini hendaklah digunakan untuk bangunan perniagaan sahaja SEKATAN-SEKATAN KEPENTINGAN Tanah yang diberimilik ini tidak boleh dipindahmilik, dipajak, digadai melainkan dengan kebenaran bertulis daripada Pihak Berkuasa Negeri Hakmilik : 050672GRN00171238 Tarikh : 13/12/2007 No. Versi : 2

> No. Salinan : Muka Surat : 1 | 1 | 2 | 1



Registry Title in Malaysia (Back)

Hendaklah dipenuhkan apabila hakmilik dikeluarkan bagi sambungan

Tarikh mula diberimilik : 14 Oktober 2003

No. hakmilik asal (Tetap atau sementara) : HSD 13118 Pekan Gemencheh Baru No. hakmilik yang terdahulu daripada ini :

(jika berlainan daripada di atas)

REKOD KETUANPUNYAAN

PESURUHIAYA TANAH PERSEKUTUAN , 1/1 bhgn.
JKPTG, ARAS 2, WISMA SUMBER ASLI, NO. 25, PERSIARAN PERDANA, PRESINT 4, 62574 PUTRAJAYA, MALAYSIA.

REKOD URUSAN

PERKARA LAIN YANG MELIBATKAN HAKMILIK

KAWASAN MAJLIS DAERAH TAMPIN

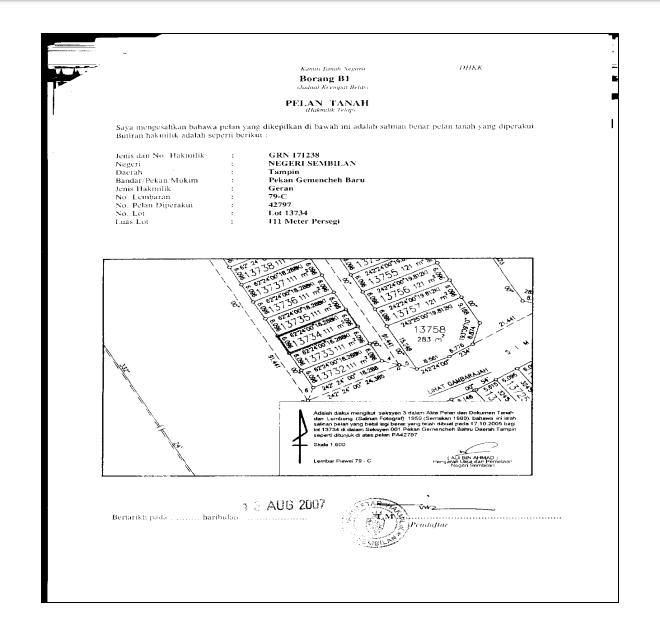
Hakmilik 050672GRN00171238

Tarikh : 13 12:2007 No. Versi : 2

No. Salman

Muka Surat + 2 1 2 1

Registry Title in Malaysia (Certified Plan)





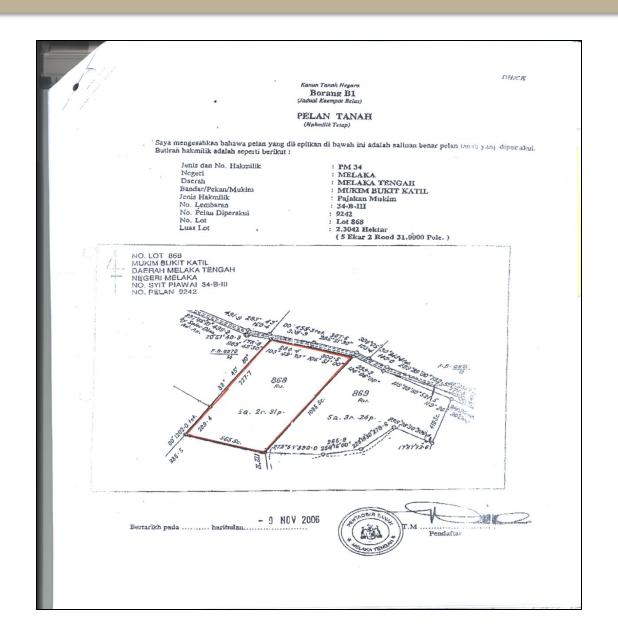
Land Office Title in Malaysia (Front)

,		(13) dlm. M.B.M.B./JPH/ 15 (88)		
* •		Kom vi Tanah Negara	DHACK	
,	B) rang 5EK (John J Reempal Belas) Pajalian Mukim			
	No. Hakmilik: 34	Cukai Tahunan : RM103.00		
	Pajakan selama 99 tahun, tempoh be	erakhir pada 12 Mac 2083.		
	Negeri	: MELAKA		
	i)aerah	: MELAKA TENGAH		
	Handar/Pekan/Muklin	: MUKIM BUKIT KATIL		
	Tempat No. Lot	:		
	Luas Lot	: Lot 868 : 2.3042 Xektar		
		(2.3042 Hektar)		
	Stategori Penggunaan Tanah	: Pertanian		
	No. Lembaran Piawal	: 34-B-III		
	러o. Pelan Diperakui Ho. Fail	: 9242		
	ew. ran	: PDMT02110PT29		
	िल्बिशिवासेका pada 13 Mac 1984			
		T.M Pendaftar		
	Polen tanah, bagi maksud pengenalan,	adalah dik pilkan pada Rorang Ri		
		AT-SYARAT NYATA		
		AT-SYARAT NYATA		
		rnan getah sahaja.		
	Untuk sana	man getah sahaja.		
	Untuk tana SEKATAN-S			
	Untuk tana SEKATAN-S	unan getah sahaja. SEKATAN KEPENTINGAN idak boleh di pindahmilik atsu dipajak kecuali		
	Untuk tana SEKATAN-S	unan getah sahaja. SEKATAN KEPENTINGAN		
	Untuk tana SEKATAN-S	getah sahaja. SEKATAN KEPENTINGAN idak boleh di pindahmilik atau dipajak kecuali Hakmilik : 240105Panto - 1221 Tarikh : 28/11/2006		

Land Office Title in Malaysia (Back)

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	in the second se	indo-maila pemberimilikan : Sik ssal (Tetap atau sementara) ; Sik syang terdahulu daripada ini : Sikur daripada di atas)
		REKOD KETUANEUNYAAN
	±*.*	OMMARAYA MBLAKA BERSHARAH , 1/1 bhga. - Deuh ayer keroh, 75450 mblaka
		REKOD URUSAN
i	3 [*]	1002/2005 Pindaun Cukat Tanah 1904-12 Oktober 2005 Jum 12:46:05 petung
		PERKARA LAIN YANG MELIBATKAN HAKMILIK
		Februariar
	¢	
		Male W. Address Control
		######################################

Land Office Title in Malaysia (Certified Plan)





RESERVATION OF LAND UNDER NATIONAL LAND CODE



Reservation Of Land Under National Land Code

Reservation of State Land by State Authority (Section 62)

State Authority may by notification in the Gazzette reserve any state land for public purpose.

The Notification gazzette shall comprise of these information:

- (a) Description of the reserve land
- (b) Description of the purpose the land is reserved
- (c) Designated officer who is in control of the reserved land
- (d) Conclusive evidence that the land so described is reserved for public purpose



Gazette of a Reserve

P.U. (B) 248-249.

1698

NATIONAL LAND CODE

RESERVATION OF LAND FOR A PUBLIC PURPOSE

In exercise of the powers under subsection 62(1) of the National Land Code [Act 56/65] conferred upon the Federal Government and delegated to it, the Land Executive Committee of the Federal Territory of Kuala Lumpur has reserved the land described in the Schedule for a public purpose, to wit, a site for water tank and has designated that the Director of the Waterworks Department, Selangor shall have control of the reserved land.

SCHEDULE

District—Federal Territory of Kuala Lumpur. Mukim—Batu. Plan No.—P.A. 112787. Lot No.—56236. Area—533 square metres.

Dated 27 May 2003 [PTG/WP: 11/399/94; PN(PU²)213/XXVIII]

> Tan Sri Samsudin bin Osman Chairman, Land Executive Committee Federal Territory of Kuala Lumpur

P.U. (B) 249.

KANUN TANAH NEGARA

PERIZABAN TANAH BAGI MAKSUD AWAM

Pada menjalankan kuasa di bawah subseksyen 62(1) Kanun Tanah Negara [Akta 56/65] yang diberikan kepada Kerajaan Persekutuan dan yang diwakilkan kepadanya, Jawatankuasa Kerja Tanah Wilayah Persekutuan Kuala Lumpur telah merizabkan tanah yang diperihalkan dalam Jadual bagi maksud awam, iaitu, suatu tapak untuk sistem pembetungan dan perkhidmatan pembetungan dan telah menetapkan bahawa Pesuruhjaya Tanah Persekutuan hendaklah mempunyai kawalan terhadap tanah rizab itu.

JADUAL

Daerah—Wilayah Persekutuan Kuala Lumpur. Mukim—Petaling. No. Pelan—P.A. 112907. No. Lot—38065. Luas—4.177 hektar.

Bertarikh 27 Mei 2003 [PTG/WP: 11/348/92; PN(PU²)213/XXVIII]

> Tan Sri Samsudin bin Osman Pengerusi, Jawatankuasa Kerja Tanah Wilayah Persekutuan Kuala Lumpur



COMPUTERISATION OF LAND REGISTRATION SYSTEM



Computerisation of Land Registration System

All registration of titles, dealings and non dealings are done via computer at the Land Registry and Land Offices in Peninsular Malaysia.

The migration from manual registration to computerised registration was implemented in 1995 in Federal Territory of Kuala Lumpur before it was followed by other States. It involves conversion of manual titles into computerised titles.

Computerized Land Registration System covers;

- Registration of titles;
- ii. Registration of dealings;
- iii. Document verifications prior to registration;
- iv. Land searches;
- v. Presentation Records;
- vi. Payments notifications and receipts;
- vii. Progress Reports.



Computerisation of Land Registration System

States	Date of Implementation			
Kuala Lumpur	1 April 1995			
Perlis	1 February 1996			
Kedah	1 March 1998			
Terengganu	1 March 1998			
Pahang	1 March 1998			
Selangor	Beginning 1 February 1999			
Putrajaya	1 June 2000			
Johor	1 April 2001			
Kelantan	1 April 2001			
Melaka	1 April 2001			
Negeri Sembilan	1 April 2001			
Perak	1 April 2001			
Pulau Pinang	1 April 2001			



ELECTRONIC LAND ADMINISTRATION IN MALAYSIA (E-TANAH)



Electronic Land Administration in Malaysia (e-Tanah)

PUBLIC PORTAL			External Integration				
Customer Service	e-Search	e-Payment	SPDK (e-Cadastre)	e-KPTC	MyGDI	SPEKS	1Stop Payment Agency
INTERNAL PORTAL							
One Stop Service Counter (SPOC)							
Core Applications							
Disposal	L LAND D	EVELOPMENT			REVENUE		ENFORCEMENT
Consen	T STR.	ATA TITLE	REGISTRATION	LAND ACQUISITION	ITION	Auction	
Supporting Applications							
REPORTIN	G TECHN	IICAL SUPPORT	SECURITY		GIS		DMS
DISASTER RECOVERY CENTRE (DRC)							

Introduction of a new e-Land System transform land administration from semi-automated to fully automated. This system will replace the Computerisation of Land Registration System (CLRS) gradually.

Electronic Land Administration in Malaysia (e-Tanah)

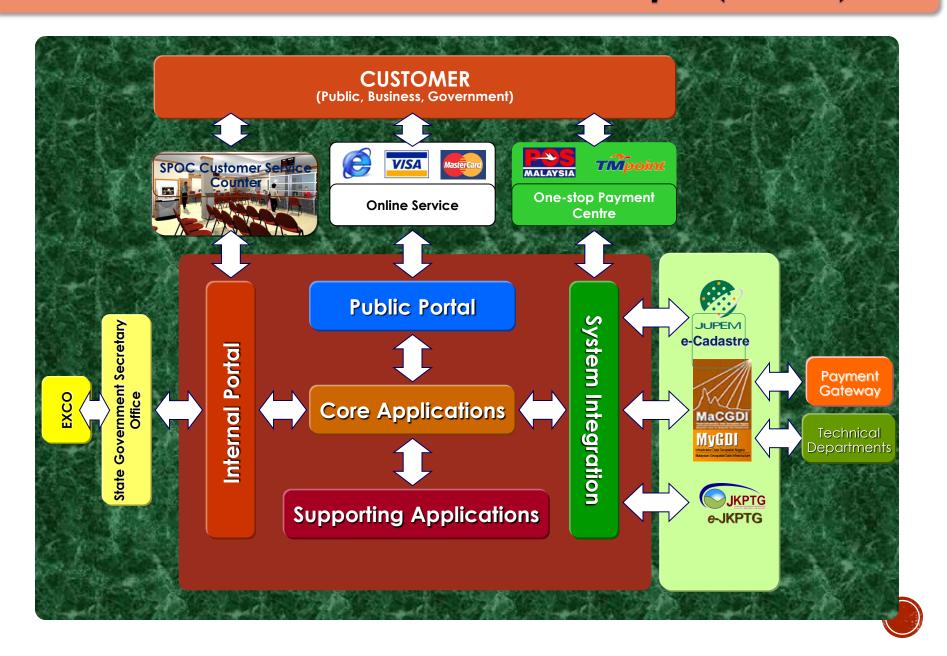
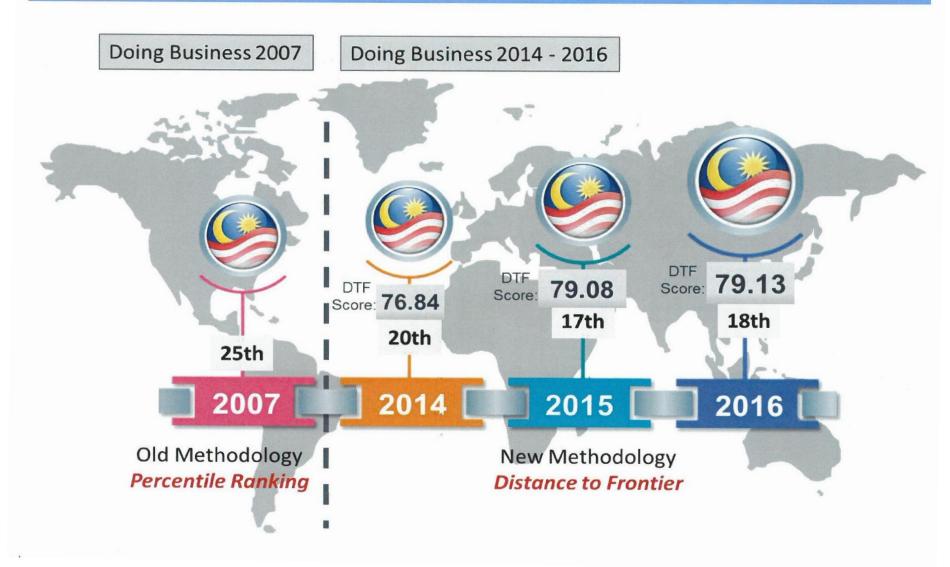


Figure 4: Overall Performance and Trends





THANK YOU

