Improving Transfer and Record Procedures in DHA Islamabad

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BUSINESS PROJECT ACCEPTANCE CERTIFICATE

It is Certified that final copy of EMBA Business Project written by <u>Moeez Saleem</u> Registration No. <u>274091</u> of <u>EMBA 2K18</u> has been vetted by undersigned, found complete in all aspects as per NUST Statutes/Regulations/MS Policy, is free of errors, and mistakes and is accepted as fulfillment for award of EMBA degree. It is further certified that necessary amendments as pointed out by GEC members of the scholar have also been incorporated in the said business project.

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Contents

IMPROVING TRANSFER AND RECORD PROCEDURES IN DHA ISLAMABAD - RAWALPINDI

Real estate sector of Pakistan accounts for almost **5.7** percent of GDP [1]which comes to around **$19.7 Billion USD**. Pakistan, with its cultural and socio-economic dynamics, was unable to harness the full extent of this rewarding sector but lately, a shift in precedence is being observed over the last 10-15 years. However, even with the substantial increase of real estate activity in the country, attention has not been given to reforms in procedures of transfer and allotment of land/ real estate. If a person intends to invest in real estate documents like Fard-e-malkiat, No Demand Certificate, Stamp duty, sale deed, mutation certificates are required which are derived from archaic acts like Transfer of Property Act 1882, Stamp Act 1899 and Land Revenue Act 1967. DHA is one of the pioneers [2]and trend setters in housing projects in Pakistan with projects in **8 cities** of Pakistan. DHAI-R was established in 2005 on the same model as DHA Karachi and Lahore. And similar operating procedures were adopted for all routine and specialized tasks. These procedures worked well when workload was less but with the launch of additional phases (On average 19 transfer and record applications daily[3]), they are not coping up with the pace. Therefore, the procedures for allotment, transfers, possessions, updating of account statements have become cumbersome, with many of the steps being repetitive or redundant. So far, a critical analysis of the procedures has not been done in DHA. This business projects aims to study the arduous transfer process **and recommend suitable improvements in these procedures to make them more efficient**. In this paper the intent is to identify all current procedures and their requirement (authenticity, verification, government requirements, legal etc) and then suggest improvements in the procedures without impinging on legal and government requirements.

I.   ORGANIZATION

DHAI-R is a large organization with almost 4200 employees. These employees are employed in 22 Directorates and 4 special accounting units. These directorates and SAUs are led by Directors or Executive Directors. Each directorate may have two or three separate sections

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[1] Pakistan Bureau of Statistics; National Accounts Tables 2015-16; Table 7.
[2] Next Home Blogs; https://nexthome.pk/2023/01/25/dha-a-real-estate-investment-haven/
[3] Transfer & Record Directorate Internal brief on YoY sale trends

which are led by General Managers or Senior Managers. Each section then may have one or two managers and assistant managers along with clerical and specialized staff. To understand the transfer and record procedures of DHAI-R, it is imperative to understand basic functions the most significant directorates in sequence where they appear in the complete process of acquiring, development and sale of plot. Land Directorate is responsible to acquire land for new projects and in existing locations. A team of qualified revenue department staff is the backbone of this directorate who identify potential land required, deal with landowners and reach a settlement. Mostly land is acquired on exemption basis, where land owners are provided plots inside DHA after development. Land Directorate is also DHA's interface with Revenue department of the government. Joint venture projects Directorate deals with all joint venture agreements and projects. On receipt of any interest by a party, they start the due diligence process and verify the financials of the company, their experience in real estate and ability to undertake a proposed project. They draft all legal documentation in consultation with Legal Advisor of DHAI-R. They remain the focal directorate for correspondence with all Joint Venture partners. Town Planning Directorate is composed of experienced town planners who meticulously design new phases. This is a complex task as they have to ascertain the exact nature of terrain, plan length and width of roads, boulevards, streets, plots, Floor area ratio and facilities exactly as per criteria. The earmark locations for parks, schools, mosques, commercial areas. The designed project must offer expected yield (number of plots) as planned. Their work continues even after launch of phase in tasks like; earmarking extra land with a plot, processing of corner plots, amalgamation or subdivision of plots on requests of plot owners, issuance of site plans & possession letters, location of entry gates, measurements of water tanks & septic tanks and laying down parking requirements by new commercial buildings. After the town plans are ready; Technical & Chief engineer branch develops the area as per the town plan. Heavy machinery like graders and dozers are used to level out (base course) the area. Then they make road, culverts, small bridges, parks, mosques, schools etc. They are also responsible to obtain No objection certificate from utility companies prior to development work. Then roads and facilities are constructed. Underground drains, water pipes, gas pipes and electric lines are constructed. Any new project or additional land made available in an existing phase is also developed by this branch. Marketing Directorate plans and executes marketing strategy for the organization and new projects. They also connect with media companies for various purposes. They also manage presence of DHAI-R on different TV channels. Marketing directorate also

regulates advertisements, boards, hoardings inside DHA. Furthermore, marketing directorate has a dedicated property exchange for sale of plots to customers. Business Development is responsible to handle all businesses operating inside all commercial areas of DHA. They also enter into agreements for renting out DHA owned properties. Business Development regulates all businesses inside DHA and fine any violators of bylaws. Agreements for private schools inside DHA are also handled by business development directorate. Building Control directorate gets into agreements for DHA owned commercial spaces in all phases and is the sole authority to ensure that houses and commercial building are constructed as per specifications. They carry out routine checks and can fine violators. Some of the things building control directorate checks are; Lighting and ventilation by internal / external openings & air wells, availability of water closet & bathrooms, garages specifications, bearing capacity tests, soil tests, foundations, building plans & building drawings, demarcation of plot, construction of store plot for under construction buildings, leveling of plots, arrangements for disposal of rain water, stability of adjacent buildings, excavation, termite proofing, use of inflammable materials during construction, blockage of streets, blasting for construction, boundary walls, qualifications of architects, construction period and abandoned houses. **Transfer and Record Directorate** is the central record office of DHAI-R. It houses all important records like particulars of all members including their names, addresses, contact numbers, membership numbers, account statements, transfer details. They also store complete information of all buyers and sellers of all plots of DHAI-R. They are responsible to process all types of transfers. They store all of these important records in secure storerooms. They manage the complete inventory of available plots and segregate and reserve them in to various categories like plots for ex-army officers, incentive for employees, for sale etc. Transfer and record directorate is responsible to covert open certificates (files) of plots to allotment letters. They process the case of extra land available with the plot in the correct category for selling it to the customer. They process cases of amalgamation of two or more plots and also de-amalgamation of a member wishes so.

II.   TRANSFER PROCEDURES IN DHAI-R

There are three main types of transfers of plots i.e., Normal transfer, gift or hibba transfer and legal heir transfer. Each has its own legalities hence procedures are with a slight difference in normal and gift transfer. Legal heir transfer is most legal intensive method so it takes longer and

also involves additional documentation. Procedures are discussed in detail in Annexure B. Normal and gift procedures are mostly straight forward yet take an average of 4 Days, 3 hours which is too long as compared with other renowned real estate projects. 2 Days is average lead time between submitting required documents and receiving "No Demand Certificate" (Annexure A). This is because finance department scrutinizes the account of a member by tallying with copies of physical slips deposited for dues by the member. Each and every slip is checked and entries made in the account statement. Only 2 employees are available for this task in the NDC section of finance department. Considering the work load of minimum 19 cases daily, the chances of mistakes in the process are far more. In case DHA finds a disparity in accounts, these slips are verified with bank's record which adds more wait time in issuance of NDC. There are also cases where a patch of land is re-categorized from services area to commercial areas and vice versa, resulting in additional land becoming available to adjacent residential plots. DHA offers this land to plot owners as extra land for their plots. Often members do not receive this intimation due to various reasons. So, this availability of additional land mostly surfaces when NDC is being processed. Extra land case is forwarded to marketing directorate for pricing of the land. Case is verified by Town planning department and approved by top management on a file which travels between all these departments through mail. Members are then asked to deposit funds for the extra land. After all payments are made and tallied by finance, NDC is issued. Another time taking step in transfer is the time between deposit of documents by member and issuance of new allotment letter. First the documents are forwarded to the legal team who scrutinize the plot in question. They check records for cautions imposed by government agencies which restricts any type of transaction on the said plot. They check for any litigation where the subject plot may figure out. They check the veracity of the deposited documents and sees whether these are in line with property laws of Pakistan. All of this done manually without any digitization at any step of the process. Then documents are sent to transfer & record where member's new file is prepared and all documents are placed in it. These documents are then checked for earlier transactions on the plot and previous member files are correlated. Next step is the in-camera session of actual transfer on specified date and time. Then new allotment letters go into print at in-house printers. When prints are ready, they are checked one last time for misprints or errors. The new owner is then given a time to collect the new allotment letter.

Legal heir / widow transfer procedure is the most time consuming as requirement for legal documents and court procedures is much more. This results in more time for scrutiny of document and also involves additional steps. The process outside DHA offices i.e., court proceedings is also lengthy and can take many days. This all results in an average timeline of 4 Days and 3 Hours for procedures inside DHAI-R offices. Major impediments in transfer are; Initial scrutiny of documents by legal directorate and further approval from higher management takes an average of 2 Days. This is because the case file moves between Legal, Transfer & Record, Marketing, Town Planning, concerned Project Director and Secretary of the Authority. The time taken depends on availability of all these section heads as they are routinely committed at conferences, events outside their offices. Sometimes, if a complication like allotment of extra land or if documentary evidence of a technical nature is not attached the case file is returned to potential owner. Furthermore, office hours are till 4 pm, after which no mail is received or sent by a branch, makes the matter more time consuming. After the file is approved, an approval letter is issued by the legal desk to the heir which initiates the next steps of transfers. As in the case of normal and gift transfers, preparation of NDC also takes an average of 2 Days which is far more than it should be. This is one of the main processes which makes transfers cumbersome. The other time taking step is the same as in normal and gift transfer procedure i.e., time between submitting of documents and collection of allotment letter which has already been discussed at length earlier in the paper.

III.   **SUGGESTIONS**

As per analysis, 2-time consuming steps have emerged which are the main cause of delays in transfer procedures**; Issuance of NDC & Scrutiny of documents for legal heir transfers**. Different mechanisms are required to bring down average lead times in these steps.

1.   **Issuance of NDC**

As already discussed, an average of 19 transfers take place daily which are processed by 2 employees at present. The work hours in DHAI-R are from 9 am to 1 pm and then 2 pm to 4 pm which is 6 hours available for processing of NDCs. This takes an average time of 12 hours for processing a single NDC with 2 employees. Whereas a realistic target for processing time is 3 hours as seen in other housing societies. So a total of 8 employees will be needed to process one NDC in 3 hours. The financial effect for this comes to around Rs 280,000 per month (Annexure

C). To add to this, there is also an option to implement **Self-Service Kiosks** instead of manned desks of Finance, legal and Transfer & Record. This would transform the transfer procedures into a very convenient and practical process. Furthermore, the paper procedures are the major cause of delays as elaborated earlier in the paper. The self-service kiosks will greatly enhance the efficiency of the processes and make it more attuned to the present technological era. The marketing of this feature will result in many new customers and will increase overall brand equity by facilitating the people. The manpower from the above-mentioned desks can be trained for processing of NDCs. This would bring the financial effect even further down to Rs 175,000/- a month for additional employees. The self-service kiosks will have their related costs which will be discussed later. The implementation of self-service kiosks is a complex process that requires careful planning and execution to be successful. There are several key considerations that need to be taken into account when implementing self-service kiosks, including design, ease of use, reliability, and security. The design of the self-service kiosks must be visually appealing and easy to navigate, as well as being functional and intuitive. The kiosks must be designed to meet the specific needs of the organization and its customers, taking into account factors such as the type of information that needs to be displayed, the number of kiosks required, and the amount of space available. The self-service kiosks must be user-friendly and easy to use, even for individuals who are not familiar with technology. The kiosks must be designed with a simple and straightforward interface that is easy to navigate, and they must provide clear and concise instructions on how to use them. The self-service kiosks must be reliable and secure, and they must be designed to function even in the event of a power outage or other unexpected issues. The kiosks must also be able to handle large volumes of transactions, ensuring that customers do not experience long wait times or system failures. The security of the self-service kiosks is of utmost importance, as the kiosks will be handling sensitive information. The kiosks must be designed with security measures in place, such as secure login and password protection, encryption, and firewalls. The cost of hiring additional employees to reduce the NDC processing time is a crucial aspect that needs to be carefully considered before application. The cost of salaries and benefits for these employees will need to be factored in, along with the costs of any necessary training or support. This solution of self-service kiosks would have a two-fold impact: firstly, it would reduce the cost of salaries and benefits for the additional employees to the original 2 employees, and secondly, it would just incur the cost of training, as the employees would be required to train on how to process NDCs which can effectively be done

by Managers of NDC section. However, the implementation of self-service kiosks would still require some investment in terms of hardware, software, and infrastructure, which may increase the initial financial cost of the solution. But in the long run, this will be profitable and will pay off the initial investment in 12 months and save Rs 105,000 per month then on (Details in Annexure C). Moreover, the ongoing maintenance can be effectively done by IT department after requisite in-house training only.

Training the manpower from transfer & record, legal, and finance desks to process NDCs is a crucial step in ensuring the success of the self-service kiosks implementation. The training should be designed to equip employees with the knowledge, skills, and confidence they need to effectively process NDCs. The type of training required will depend on the employees' current knowledge and experience, as well as the complexity of the new process. There are several different types of training that could be used, like classroom training, online training, One-on-one training or on-job training. It is recommended that class room training be carried out and then on-job training be given. Suggested schedule classroom training is attached as Annexure B.

Another aspect to be considered is to manage the change after implementing self-service kiosks. The implementation of these changes can have a significant impact on employees, including the potential for job loss and the need for retraining. To ensure a smooth transition, effective change management practices the must be engaged. Effective communication is crucial in managing the change. Employees should be informed of the change and the reasons behind it, as well as the benefits to both the organization and the employees. Communication should be clear and concise, and employees should be provided with regular updates throughout the process. Employee feedback should also be sought and considered. This will give employees a sense of ownership in the change and help to address any concerns they may have. The organization should be open to suggestions and ideas from employees and be willing to make changes if necessary to ensure that the change is accepted and implemented successfully. Employee training is also important in change management. The training should be comprehensive, covering all aspects of the new process, including the use of self-service kiosks. The training should be delivered in a manner that is easy to understand and accessible, such as online training or one-on-one sessions. Employees should be given ample time to practice and become familiar with the new process before it is fully implemented. Finally, the organization should be prepared to address any

challenges that may arise during the change process. This may include technical issues with the self-service kiosks or resistance from employees. A contingency plan should be in place to address these challenges and ensure that the change is implemented smoothly. Effective change management is crucial to ensure the success of the implementation of self-service kiosks and the reduction in time delays in the issuance of NDCs. Through effective communication, employee feedback, comprehensive training, and contingency planning, it can be ensured that the change is accepted and implemented successfully.

Moreover, technical difficulties can be a significant challenge during the implementation of self-service kiosks. To ensure that the system is running smoothly and efficiently, the organization must take the necessary measures to minimize the risk of technical difficulties. IT support must be available 24/7 to handle any technical issues that may arise. This support should include experienced technicians who are familiar with the system and can resolve issues quickly and effectively. Regular maintenance of the kiosks is essential to ensure that they are functioning properly and to prevent technical difficulties from occurring. This maintenance should include regular software updates, hardware inspections, and backups of the system to prevent data loss. The organization should have a contingency plan in place to ensure that the NDC issuance process continues smoothly in the event of a technical issue. This could include having manual processes in place, such as manual document processing, to ensure that the NDCs are still processed even if the self-service kiosks are down. To prevent security breaches, the organization should implement security measures such as firewalls, encryption, and access controls to secure the system and sensitive data. Regular security audits should also be performed to ensure that the system remains secure. The employees responsible for the maintenance and support of the kiosks should receive comprehensive training in the system, its components, and the procedures for troubleshooting technical difficulties. By taking these steps, the organization can minimize the risk of technical difficulties during the implementation of self-service kiosks, ensuring that the NDC issuance process runs smoothly and efficiently.

To ensure the success of the implementation of self-service kiosks, it will be important to engage with experts in the field of self-service kiosks. These experts can provide valuable guidance and support on the design, development, and implementation of the kiosks, as well as provide ongoing maintenance and support. The implementation of self-service kiosks is a complex process

that requires careful planning and execution. Factors such as design, ease of use, reliability, and security must be taken into account and engage with experts in the field to ensure the success of the implementation. There should be a clear understanding of the requirements, budget, and timeline for the project in order to ensure that the self-service kiosks meet the specific needs of the organization and its customers.

2.   Issuance of allotment letter

Another cause of delay is the time taken to conduct a transfer and issuance of new allotment letter to purchaser. There are two steps in this process; first is the scrutiny of documents by legal branch to see any caution imposed by a government authority and any investigation undergoing by government authorities regarding purchaser and seller. The government authorities frequently write to DHAI-R for records of people under investigation. Moreover, some agencies just mention a particular plot and impose caution on it which means that the particular plot cannot be transferred before clarifying from the concerned authority. These records of cautions and investigation are stored in hard form in files within legal branch. The second step is the execution of transfers and printing of new allotment letter which have sufficient capacity to handle more than the current trend of transfers. The solution lies in digitization of all records through a Record Management System. RMS is suggested for Transfer office, Legal Branch, Finance and Marketing. This will allow quick documentation, checking of records and history of sellers and buyers of the plot where each entry can be supported by scanned documents. Provision of OCR scanners will make documentation even easier. Furthermore, decisions on a digital file can be given by each departmental head on the same RMS. As the department heads are usually committed outside of their offices, the RMS will send push notifications to them whenever a case is received in pending. First the existing documents are required to be scanned to prepare a data base. This database will continuously be updated with fresh information, requests of government departments. Whenever a new request is received; it will be scanned and placed in the digital folders of each plot mentioned in that letter. This way the complete transactions of the plot can be made available within seconds of a request. The IT department of DHAI-R is actively engaged in preparing software and apps for DHAI-R like the PANIC app for residents, overseas web portal, GIS mapping, HR management system, Management systems for Marketing, Fleet and Fuel management systems to name a few.

They can develop a suitable RMS which is practical and fully synched with other management systems. The implementation however will have to be carefully considered to make it viable.

Resistance to change is a common problem that can arise in any organization when introducing new systems or processes. In this case, the staff members responsible for conducting the transfers and issuing allotment letters may be resistant to change and reluctant to adopt a new system, which could lead to delays and inefficiencies. The staff members may resist using the new system, which could lead to decreased productivity and a slower rate of transactions, resulting in delays and inefficiencies. Or if the staff members feel that the new system is being forced on them without adequate training and support, it could have a negative impact on their morale and job satisfaction. If the staff members are not comfortable with the new system and require additional training and support, it could result in increased costs for the organization. Communicate the reasons for the change and the benefits of the new system to the staff members. It is important to listen to their concerns and feedback, and to provide a clear and concise explanation of how the new system will benefit the organization and its employees. Providing adequate training and support to staff members is must to ensure that they are comfortable with the new system and know how to use it effectively. Provide rewards and recognition to staff members who embrace the new system and demonstrate proficiency in its use. This could include bonuses, promotions, or other incentives. Involve the staff members in the process of implementing the new system, and provide them with an opportunity to contribute their ideas and feedback. This could help to create a sense of ownership and buy-in, and increase the likelihood of successful implementation. Resistance to change is a common problem that can arise when introducing new systems or processes. By providing adequate training and support, communicating the reasons for the change, and involving staff members in the process, the organization can minimize the risk of resistance to change and increase the likelihood of successful implementation of the new system.

Technical challenges are a major concern when implementing any new system, and an RMS is no exception. And IT department of DHAI-R must design the RMS accordingly. The implementation of an RMS may result in the loss of data, which could have serious consequences for the organization and its clients. Technical issues such as hardware failures, power outages, or software glitches could cause the system to fail, resulting in delays and inefficiencies. The system could be vulnerable to hacking, which could compromise the integrity of the data and lead to

potential breaches of confidentiality. It needs to be ensured that the RMS is backed up regularly, and that a comprehensive data recovery plan is in place in the event of data loss. A range of security protocols need to be implemented to protect against hacking and other security breaches. These could include firewalls, intrusion detection systems, and encryption. The organization should have a contingency plan in place to address system failures and minimize disruptions. This could involve identifying backup systems, procedures for manual processing, and alternative communication methods. Regular testing of the RMS should be conducted to identify any technical issues and ensure that the system is functioning properly. This could include stress testing, load testing, and other types of testing. The organization should ensure that technical support is available to staff members in the event of technical issues. This could involve providing a help desk, a dedicated IT support team, or other forms of technical support. Technical challenges are a major concern when implementing any new system, and an RMS is no exception. By ensuring that the RMS is backed up regularly, security protocols are in place to protect against data breaches, and a contingency plan is in place to address system failures, the risk of technical issues can be minimized and the likelihood of successful implementation of the new system can be achieved.

Integrating a new system such as an RMS with existing systems can be a challenging task, and it is important to ensure that the integration is seamless to avoid any disruptions to the existing processes. The RMS will need to communicate with the existing systems in the transfer office, legal branch, finance, and marketing departments to ensure that all the relevant data is available in the RMS. One possible solution to this problem is to conduct a thorough analysis of the existing systems to determine the compatibility of the RMS with these systems. It is essential to ensure that the RMS is compatible with the hardware, software, and other systems used by each department. In addition, the staff members responsible for using the existing systems should be trained to use the RMS effectively. This can include training sessions, user manuals, and online support to help staff members transition to the new system. It is also essential to ensure that the data transfer from the existing systems to the RMS is secure and accurate. This can be achieved by testing the integration and data transfer process thoroughly before the system goes live. The RMS should be able to import data from the existing systems without compromising the integrity of the data or creating any errors. In summary, integrating an RMS with existing systems can be a complex task. It is essential to ensure that the RMS is compatible with the existing systems and that staff members

are trained to use the new system effectively. Testing and securing the data transfer process are also critical to ensure the integrity of the data.

Implementing an RMS requires ongoing maintenance and upkeep to ensure that it continues to function effectively. The system will require updates, security patches, and backups to keep it running smoothly. Failure to maintain the system can result in system failures, data loss, or security breaches. Therefore, it is essential to allocate resources to the maintenance and upkeep of the system. One possible solution to this problem is to assign a dedicated IT team responsible for maintaining the RMS. The team should be tasked with performing regular maintenance, such as checking for updates and security patches, performing backups, and ensuring that the system is running smoothly. Another solution is to periodically review and update the system to ensure that it remains relevant and effective. The review should consider the evolving needs of the organization and the changing technological landscape to ensure that the system continues to meet the organization's needs. The system can be updated with new features or functionality, or it can be migrated to a newer platform to ensure its longevity. Finally, it is essential to ensure that the maintenance and upkeep of the system are adequately funded. The organization should allocate sufficient resources to maintain the system effectively. This may involve budgeting for IT staff, software licensing, hardware upgrades, and ongoing maintenance costs. Ongoing maintenance and upkeep are critical for the effective functioning of an RMS. These problems can be addressed by allocating resources to a dedicated team, periodically reviewing and updating the system, and ensuring that maintenance and upkeep are adequately funded.

IV.   EXPECTED IMPROVEMENTS IN PROCESSES

Furthermore, if the processes can start simultaneously instead of one by one in legal heir transfer, then an additional half an hour of queue time can be saved. This cannot be done in normal and gift transfers as availability of NDC is must. The improved transfer procedure for normal/gift transfer begins with the arrival of the person at the DHAI-R head office. They use the self-service system to put in their CNIC number and select option of transfer to get their numbered slip. If someone is doing the procedure on the behalf of the owner, they will also put in the CNIC number of the owner. The system will verify the CNIC number through RMS to see whether that CNIC has been entered as owner with any of the plots in DHAI-R. They system also automatically puts

in the request for preparation of NDC and prompts the legal team on RMS about the pending transfer and then prints out the slip. They pick up the transfer documents set from near the kiosk. They go to the waiting area and fill up the documents. After filling request for statement of dues and NDC, the member attaches attested copies of CNIC and allotment letter and then proceeds to any kiosk to place the documents at the designated chute. The kiosk prints out a receipt for the documents. The NDC will be available in three hours and the customer will be called to collect a print of the NDC from the self-service kiosk counter. The next step is to fill up the next set of documents and deposit at chute along with NDC for scrutiny The legal team, which had already received intimation about that particular transfer on RMS, will have already checked through the plot files on RMS. They will then collect the documents, visibly see them and send request to transfer & record directorate to arrange for the transfer as per time given by RMS. AT the scheduled time Qmatic system will announce that the particular member should proceed to which transfer room in transfer and record directorate. The transfer takes place and allotment letter is endorsed by Director of transfer directorate on RMS and the print of the fresh allotment letter is handed over to the new owner. The process is completed within an average total time of 6 hours or one working day. This improved procedure ensures a smoother and faster transfer process for normal/gift transfers, providing convenience to the person involved.

Similarly, the process flow for the improved transfer procedure for legal heir transfer involves several steps to ensure a smooth and efficient transfer process. Here again the first step is for the legal heir to submit the necessary documents and request for NDC simultaneously. Documents will be subjected to scrutiny through RMS through all relevant departments and heads. NDC will be processed simultaneously during this time. When both scrutiny is completed on RMS and NDC is ready, Qmatic system will call out the customer to a kiosk and printouts of NDC and approval letters will be available. Qmatic system will call out the slip number and the transfer room at time for transfer. The transfer process will then be executed, and the allotment letter will be endorsed by Director on RMS. Finally, the legal heir will be able to collect the fresh allotment letter as proof of ownership. This process flow has been improved to provide legal heirs with a streamlined transfer process that is efficient and effective, ultimately making it easier for them to claim their rightful property ownership within 1 working day.

V.   CONCLUSION

Technology has driven businesses for the good part of the past 5 decades. This revolution has impacted greatly on the business models of emerging businesses as well as consumer preferences. It is. Traditional and old businesses are readily bringing in much needed change not only to make their processes easy and smooth but also to attract the new generation of consumers. To such an extent that businesses with age old processes cannot compete with new businesses with their technologically superior business practices. The rise in the number of unicorns is a testimony to this fact. Management systems have become an absolute necessity for all businesses in services industry and manufacturing. The sheer volume of business has increased so much that it is not possible to handle this without management systems. Added is the convenience they bring to the businesses themselves as well as the consumers, which makes it a must-have in this day and age. Businesses who don't adapt to these changes will eventually shut down.

DHAI-R has gathered vast brand equity over the years due to various reasons. So much so that it is the leading premium residential real estate developer in the country. There has been however, entrance of competitors in the market over the past 10 years. In order to retain its market share and to keep the edge, DHAI-R has to remain abreast with the changes in businesses not only in Pakistan but also the world. This will bring value to customers by making their transactions easier. The overall value of plots is greatly impacted by news and events concerning DHAI-R, government policies and general happenings in Islamabad / Rawalpindi. The reduction of time in transfers will positively impact market value as well as increase market capacity. If not done now, it will become imperative in a few years for DHAI-R to transform the processes.

GLOSSARY

1.	**Transfer**	**Shifting of owner ship of plot from one person to another**
2.	**Allotment letter**	**Certificate mentioning membership number, plot number, street number, sector and phase stating that an individual is owner of that plot**
3.	**Statement of dues**	**A detailed account of all dues for a plot including installations of plots, development charges, late payment surcharge etc.**
4.	**No demand certificate**	**A certificate issued by DHAI-R stating that all charges and dues till date have been paid off meaning nothing is outstanding and the plot can be sold**
5.	**Site plan**	**Measurements of the plot marked on a map**
6.	**Possession**	**Issued to owner when they intend to start construction on the plot**
7.	**Extra land**	**Piece of land available along a plot which owner of adjacent plot can buy; Category A extra land; Construction can be done on this, Category B extra land; Construction cannot be done but can be included in boundary wall as green area, Category C extra land; Green area outside boundary wall**
8.	**Demarcation of plot**	**Marking extents of a plot on ground by using sticks-based markers to apprise the owner and architect of house / building**

9.	Authority letter	A letter from owner of plot delegating authority to an individual to carryout formalities before transfer in their stead
10.	Affidavit file	An affidavit provided to owner of a piece of land who sells that land to DHA (1 Kanal in DHA against 4 Kanal of land sold to DHA)
11.	Allocation letter	When the owner of affidavit file wants to sell the affidavit file and asks DHA, the DHA allots an allocation letter after payment of dues. This allocation letter is then treated as an allotment letter
12.	Transfer Deed	A legally binding document that transfers ownership of a property as per the terms set out
13.	Gift Deed	A legal document that records the transfer of ownership of the property from a donor to a done
14.	Member	A person who is owner of a plot, building or house in DHA
15.	Caution	A restriction on sale / transfer as informed by different government agesncies

TRANSFER PROCEDURES

Normal transfer

The procedure involves arrival in DHAI-R Head office and collection of transfer set of documents from Finance desk. These documents can also be downloaded and filled before arrival. The seller is then required to fill out request for statement of dues and "No Demand Certificate". They are also required to attach attested copy of allotment letter, attested copies of CNICs of both seller and purchaser and authority letter if seller is not physically available. These documents are then handed back to finance desk. Finance desk intimates any pending dues pertaining to the property in question. Once the seller pays all the pending dues, No Demand certificate is then processed and issued in 2 to 3 days. Then after issuance of no demand certificate, seller again visits DHAI-R office and is required to proceed to legal desk and submit documents (Annexure C).

i.   Application Form to the Administrator DHAI-R by Seller

ii.   Original Allotment Letter & Allocation Letter

iii.   Request form of Statement of Dues

iv.   No Demand Certificate (NDC)

v.   Transfer Affidavit by the seller (Including 1 x Photo Copy duly attested by Oath Commissioner on stamp papers of Rs.50/- On provincial territory and Rs.20/- on capital territory)

vi.   Undertaking by the purchaser for additional charges, dues and taxes on stamp paper of Rs.50/- on provincial territory and Rs.20/- on capital territory duly attested by Oath Commissioner

vii.   Agreement to sell a plot on stamp paper in provincial territory Rs.1200/- and in capital territory Rs. 100/- duly attested by DHA Islamabad Rawalpindi

viii.   Application for Membership by the Purchaser

ix.   Two passport sized colored photographs of the Purchaser

x.   Attested copy of CNIC of Purchaser, Seller, Next of Kin and witnesses

After proper scrutiny of the documents Legal Desk, forwards the documents to the Transfer Officer after fixing the Time & Number. Transfer takes place in a camera session in transfer and record directorate. Purchaser then collects the fresh allotment letter on given date.
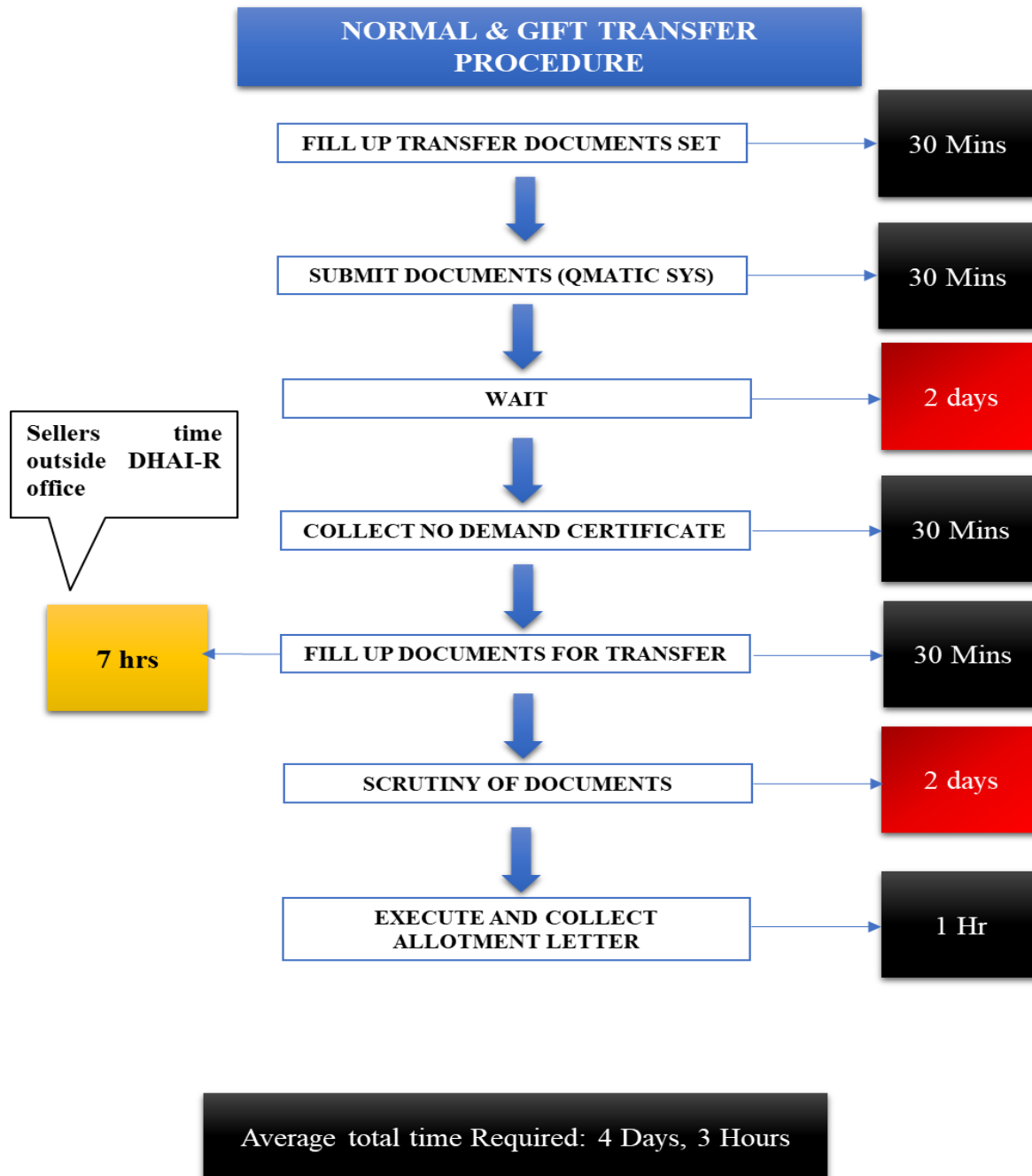
<u>Gift Transfer</u>

The procedure of gift transfer is also similar to a normal transfer procedure with transfer deed replaced with gift deed. The process starts with filling of gift transfer set of forms by downloading from website or getting a set from finance desk in DHA Head office. Submit request for statement of dues and issuance of No Demand Certificate along with attested copies of allotment letter, CNICs of donor and recipient, Authority letter in case of non-availability of donor. Finance desk intimates any pending dues which are to be deposited as bank draft in Askari bank branch available in DHA Head Office. After clearance of dues, revised statement of dues and No Demand Certificate are provided to the donor within 2-3 days. Donor then approaches legal desk and gets another set of forms as under:-

i.   Application Form to the Administrator DHAI by Donor

ii.   Original Allotment Letter & Allocation Letter.

iii.   No Demand Certificate (NDC)

iv.   Request form of Statement of Dues Transfer Affidavit by the Donor (Including 1 x Photo Copy duly attested by Oath Commissioner on stamp papers of Rs.50/- On provincial territory and Rs.20/- on capital territory)

v.   Undertaking by the Donee for additional charges, dues and taxes on stamp paper of Rs.50/- on provincial territory and Rs.20/- on capital territory duly attested by Oath Commissioner.

vi.   Gift Deed on stamp paper in provincial territory Rs.1200/- and in capital territory Rs. 100/- duly attested by DHA Islamabad Rawalpindi

vii.   Application for Membership by the Donee

viii.   Two passport sized colored photographs of the Purchaser

ix.   Attested copy of CNIC of Purchaser, Seller, Next of Kin and witnesses

x.   Acceptance of Gift by the Donee (on Rs 20 judicial stamp paper duly attested by Oath Commissioner) with signatures and complete addresses of two witnesses along with attested photocopies of their CNIC's.

After proper scrutiny of the documents Legal Desk, forwards the documents to the Transfer Officer after fixing the Time & Number. Transfer takes place in a camera session in transfer and record directorate. Purchaser then collects the fresh allotment letter on given date.

NORMAL & GIFT TRANSFER PROCEDURE

Step	Time
FILL UP TRANSFER DOCUMENTS SET	30 Mins
SUBMIT DOCUMENTS (QMATIC SYS)	30 Mins
WAIT	2 days
COLLECT NO DEMAND CERTIFICATE	30 Mins
FILL UP DOCUMENTS FOR TRANSFER	30 Mins
SCRUTINY OF DOCUMENTS	2 days
EXECUTE AND COLLECT ALLOTMENT LETTER	1 Hr

Sellers time outside DHAI-R office — 7 hrs

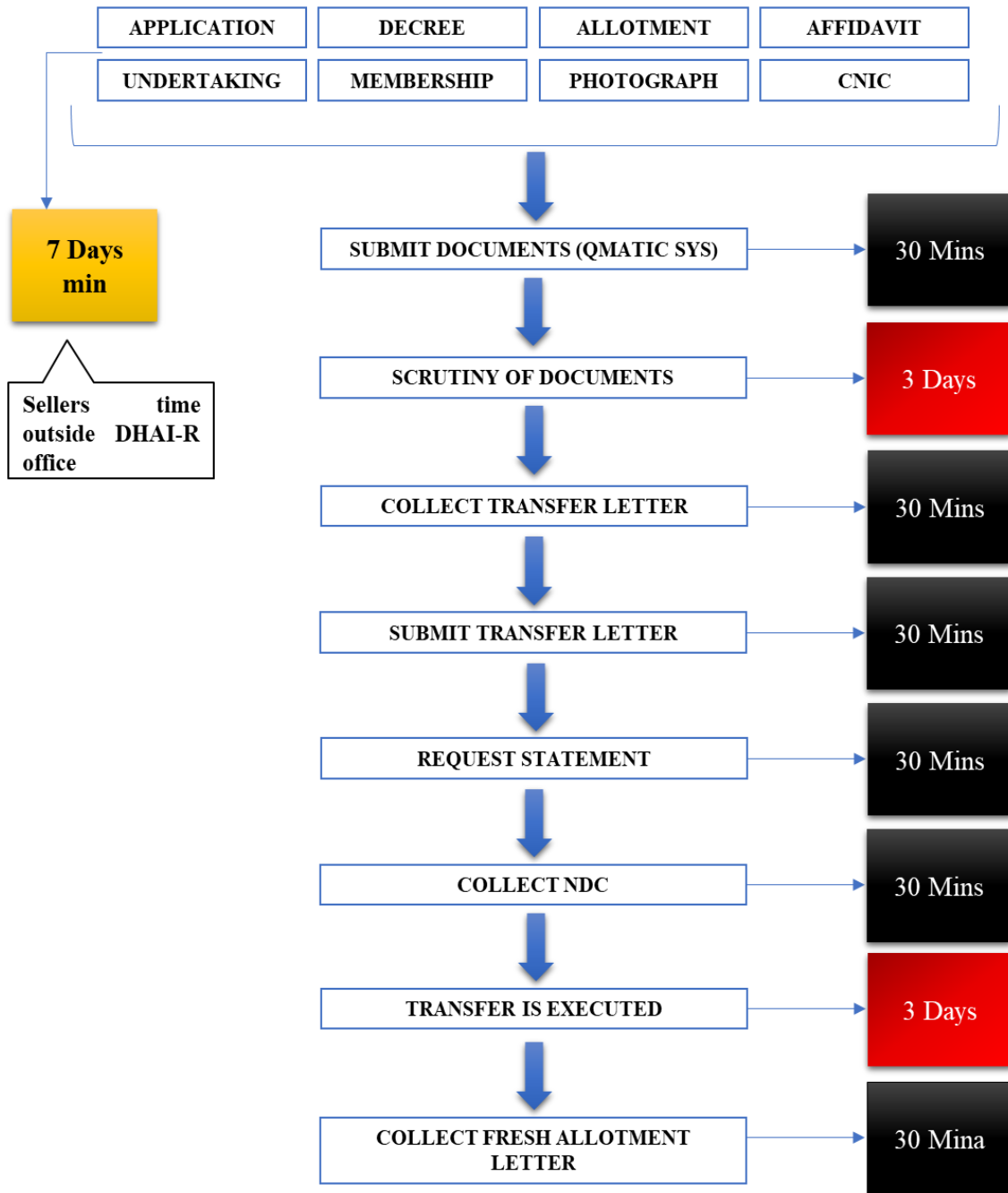**Average total time Required: 4 Days, 3 Hours**

Legal Heir transfer

This procedure is different from the previous procedure because of the legalities involved. In case of death of a member, plot is transferred to the Legal heirs after meeting Legal requirements / formalities. Documents required are;

i. Application by the legal heirs to transfer the plot on his/her name as the legal heir of the deceased

ii. Declaratory Decree from civil judge/ Succession Certificate/ Heir ship Certificate from civil judge Varasat Nama showing the legal heirs of the deceased from Tehsildar duly attested by the issuing authority (Showing the legal heirs including parents, if alive)

iii. Copy of Allotment Letter and Allocation letter of Plot

iv. Affidavit for surrender of rights by each Legal Heir of the deceased including 1x photocopy duly attested by Oath Commissioner on stamp papers of Rs. 50.00 each

v. Undertaking by the Legal heir/s in whose name the plot is being transferred for dues/taxes additional charges, on stamp papers of Rs. 50.00 duly attested by Oath Commissioner

vi. Application for Membership/Associate membership of the Legal Heir/s. Death certificate of deceased duly attested

vii. 2 x Passport size photographs of the Legal Heir whose name the plot is being transferred

viii. Attested photocopies of CNIC of all Legal Heirs. Family Registration Certificate (issued by NADRA).

After submission of these documents, DHA will forward the case to legal department for checking and approval of case. After approval of submitted documents by higher management, legal desk will issue approval letter to Legal Heir. The same may be submitted to Finance Directorate for transfer including Request for Statement of dues, Fresh No Demand Certificate, Original Allotment Letter of deceased, Transfer letter. Finance desk then intimates all outstanding dues if any. After depositing of any pending dues, fresh statement and NDC is issued. These forms will be deposited back in legal desk after filling. After proper scrutiny of the documents Legal Desk sends the documents to Transfer & Record. Date and time slot is given for transfer of plot in-camera session. The transfer takes place at the given time and after a few days, fresh allotment letter is issued.

LEGAL HEIR TRANSFER PROCEDURE

APPLICATION	DECREE	ALLOTMENT	AFFIDAVIT
UNDERTAKING	MEMBERSHIP	PHOTOGRAPH	CNIC

7 Days min

Sellers time outside DHAI-R office

Step	Time
SUBMIT DOCUMENTS (QMATIC SYS)	30 Mins
SCRUTINY OF DOCUMENTS	3 Days
COLLECT TRANSFER LETTER	30 Mins
SUBMIT TRANSFER LETTER	30 Mins
REQUEST STATEMENT	30 Mins
COLLECT NDC	30 Mins
TRANSFER IS EXECUTED	3 Days
COLLECT FRESH ALLOTMENT LETTER	30 Mina

Average total time Required: 4 Days, 1 Hour, 35 Minutes

CALCULATIONS

Issuance of NDC

Average transfer requests in a day: 19

Employees processing NDCs: 2 for 6 hours (0900-1300, 1400-1600)

Average time taken in issuance of NDC: 2 days or 12 work hours

Average time for 1 NDC with 1 employee: 4 days or 24 work hours

Target work hours for 1 NDC: 3 work hours

Employees required for 3 work hour NDC: 8 employees
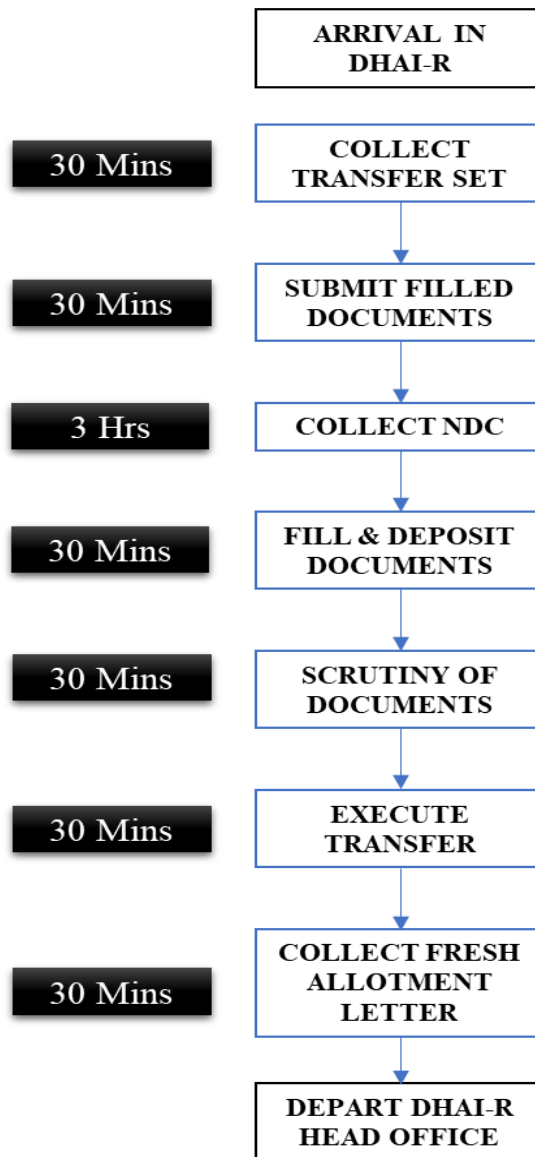
Options Available

Description	Present	Option 1	Option 2	Option 3
Total Employees	2	8	4	2
Employee on 3-hour overtime	-	-	4	6
Number of hours of overtime per day	-	-	12	18
NDC processing time	2 Days	3 hours	4 hours	4.8 hours
Financials				
Employees Pay @ Rs 35000/- pm	Rs 70,000	Rs 280,000	Rs 140,000	Rs 70,000
Overtime @ Rs 400 Per Hour per month	-	-	Rs 144,000	Rs 216,000
Total Financial effect per month	Rs 70,000	Rs 280,000	Rs 284,000	Rs 286,000

Self Service Kiosks

Cost of 20 x interactive kiosks (HP ElitePOS G1 Retail System)	Rs 2,200,000/- or Rs 183,333 per month in 1 year.
Installation charges	Rs 220,000 or Rs 18,333 per month in 1 year
Maintenance costs of 20 kiosks (Average cost of spare parts, electricity bill, miscellaneous expenses)	Rs 100,000/- per month
Training of IT staff	Rs 100,000/- Lump-sum or Rs 8,333/- per month
Total recurring financial effect in 1st year	Rs 309,999/- + Rs 175,000 for 5 employees = Rs 484,000
Total recurring financial effect in 2nd year	Rs 100,000/- + Rs 175,000 for 5 employees = Rs 275,000

PROCESS FLOW OF IMPROVED TRANSFER PROCEDURE

NORMAL/GIFT TRANSFER

	ARRIVAL IN DHAI-R
30 Mins	**COLLECT TRANSFER SET**
30 Mins	**SUBMIT FILLED DOCUMENTS**
3 Hrs	**COLLECT NDC**
30 Mins	**FILL & DEPOSIT DOCUMENTS**
30 Mins	**SCRUTINY OF DOCUMENTS**
30 Mins	**EXECUTE TRANSFER**
30 Mins	**COLLECT FRESH ALLOTMENT LETTER**
	DEPART DHAI-R HEAD OFFICE

Average total time: 6 hrs or 1 working day

PROCESS FLOW OF IMPROVED TRANSFER PROCEDURE

LEGAL HEIR TRANSFER

ARRIVAL IN DHAI-R

Same Kiosk	SUBMIT DOCUMENTS ←→ REQUEST NDC	30 Mins
	SCRUTINY OF DOCUMENTS ←→ PROCESSING OF NDC	3 hrs
Same Kiosk	COLLECT APPROVAL ←→ COLLECT NDC	30 mins

EXECUTE TRANSFER — 30 Mins

COLLECT FRESH ALLOTMENT LETTER — 30 Mins

DEPART DHAI-R HEAD OFFICE — 30 Mins
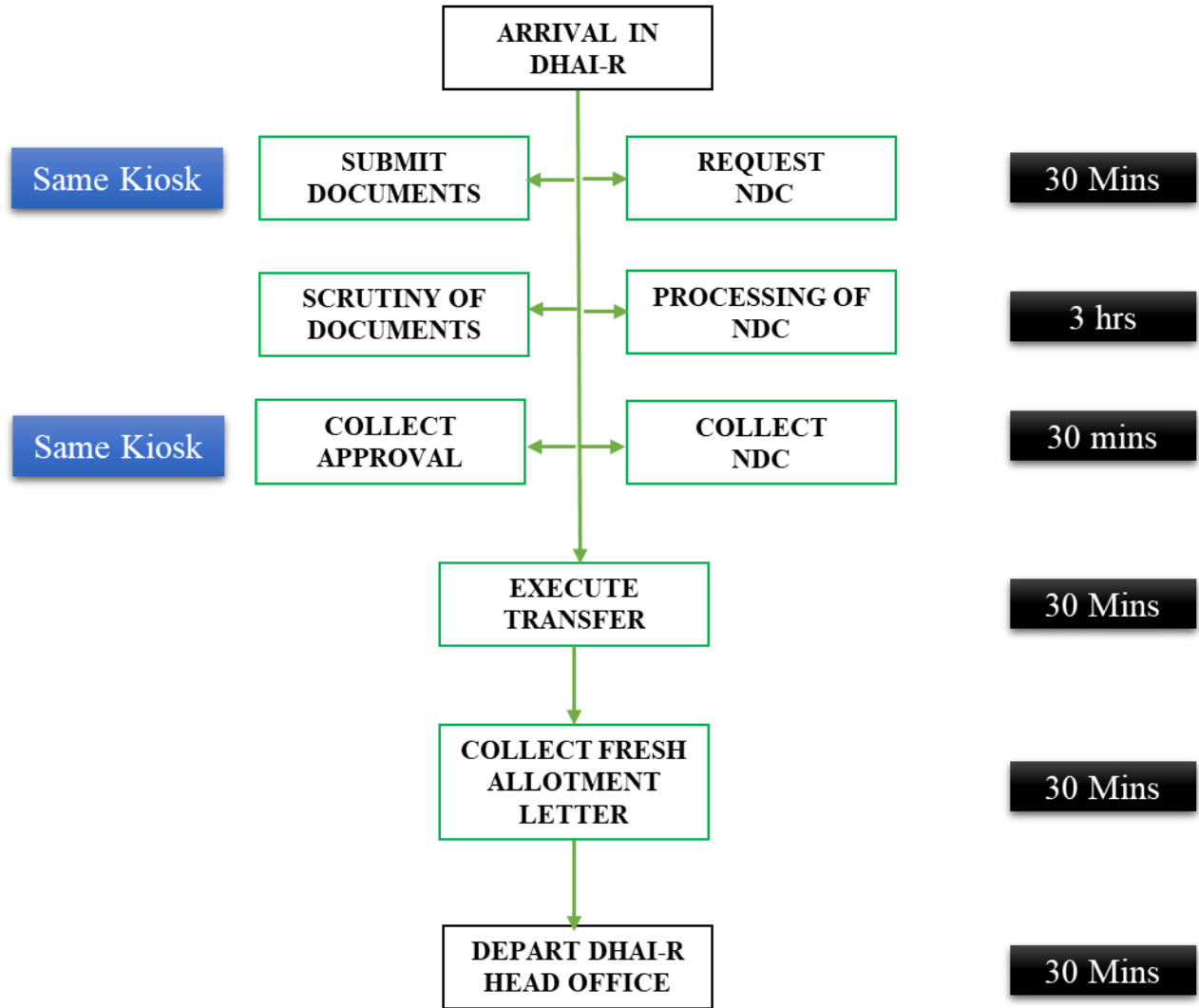
Average total time: 5 hrs 30 Mins

INTERVIEWS

Transfer officer: Mr Ghufran Anwar

Question.   Since when are you employed in DHAI-R?

Answer.   I have been with DHAI-R since Apr 2015. So it's been almost 7 years now.

Question.   Can you give a quick rundown of your job description?

Answer.   I am deputed to collect transfer documents sent by legal desk and process them further. This process starts with finding all files of the particular plot from record room in the basement for which I show the transfer documents to employees in the record room. Then next step is entering the file numbers in the register with my name. Then I take the files to my designated office space and go through the files in sequence to know how many transfers have taken place and the period in between them. Then I check the previous case files to see if any extra land has ever been processed for this plot and whether it shows in account statements. I see the documents against my check list and verify if all required documents are present with the application. Then I initiate a minute sheet to seek approval of the director for the said transfers. This minute sheet is first approved by concerned phase's General Manager through mail. He endorses his remarks in the minute sheet sends it to Director of transfer & record. Then the transfer is signed and approved. The transfer can then be executed. I manage schedules of all transfers and assign available slot to the purchaser / sellers.

Question.   So what do you think is the normal time in executing a transfer and issuance of new allotment letter to the purchaser?

Answer.   It takes min 2 days depending on factors like there are no complications of legal nature in the plot & availability of officers in their offices and not committed elsewhere.

Question.   Where are the allotment letters printed and how long does it take?

Answer.   Letters are printed by in-house commercial printer and they have sufficient capacity to print out allotment letters as needed. They can print several hundred of allotment letters whereas hardly 5-10 are needed daily.

Question.   Since you are directly interfacing with customers, what do they mostly complain to you about?

Answer.   I think collecting documents or giving them out is not that difficult a thing. I think I am employed here to answer the customers and inform them about the process. Many of them are old aged, even greater numbers are the realtors or their agents. The chief concern with almost all customers is the time taken in transfers. Nobody is going to admit that we take 4 days in transfers where Bahria is doing it in 1 day.

Question.   What do you think is the main reason for transfers taking so long.

Answer.   The only reason is that documentation is not managed properly either here in transfer & record or in finance. They just place files as per diary numbers like all cautions in the same file, plot litigations in a separate file, to add to it each owner gets a new file for the same plot. So, a plot will mostly have 3 or 4 files on average.

Question.   Why do they do that?

Answer.   That's just how they are doing it since a decade, changing now will take an overhaul of the complete system.

Question.   Do you think this time can be reduced?

Answer.   Definitely! As mentioned earlier the other societies take far less time in transfers than us so it is absolutely possible to reduce the time taken in the transfers by proper management of documents so that everything is available instantly when required.

Manager Legal: Mr Ahmed Asif

Question.   Can you briefly describe your role?

Answer.   Well, I am manager transfer & Record and I deal with transfers in Phases 1 to 3. My main job is to manage all documents in their respective files and store them in our records. Me and my team also go through the documents provided for transfers to see if there are any discrepancies.

Question.   What type of discrepancies do you encounter usually?

Answer.   There are some legal bindings when conducting transfers; correct value of stamp paper for Rawalpindi or Islamabad which is different. Rs 50 stamp in Rawalpindi and Rs 20 stamp in Islamabad. A phase might partially fall in Rawalpindi and partially in Islamabad. Depending where the plot is located we have to see if the stamp is of correct value. There are many plots from previous societies which are now part of DHA like commoners town, lawyers town, NPCHS etc. Then we have to see through the old documentation if the plot can be transferred or not due any reason like caution imposed by government, stay order by courts, plot owner being under investigation etc. Then we see if the right documents are attached and then we have to dig down to their file history to see any discrepancies not addressed till now. So our job is very time consuming and tedious.

Question.   Of course, there are some legal implications of not doing it right?

Answer.   Very true, if there are any discrepancies and we approve transfer, there is a 90% chance that it will result in litigation against DHA and stay orders by court. Nobody wants more litigation, we have to appear in court, prepare documentation then handle the case ourselves for which there is not enough time and it is bad for business.

Question.   In your opinion, what could make your work easier and systematic?

Answer.   There is already a system in place so its not unsystematic but I agree that it can be made easier by records management in a new way. We could make 1 file for 1 plot and keep all documents pertaining to that plot in that same file. That would make transfers quick. Additionally, if a basic AI system can be installed which checks the veracity of the scans of submitted documents and can also access historical data then the transfers can be very quick and simple for everyone. We don't want the customers to wait so long neither is it in anyone's interest.

Question.	Has there been any effort towards the suggestions you mentioned.
Answer.	Frankly no, these are just suggestions which I have been thinking about my job description so if a system is to be developed then all stakeholders need to be onboard. Starting from all sections in legal then Transfer & Record, Finance and Marketing. But its high time that we had such a system,

Director Finance: Mr Ikram Zamir

Question:	Sir thank you for taking out time for this interview. As stated earlier, the aim is to improve transfer procedures. How do you think we can improve the time taken in issuance of NDC?
Answer:	Its always a pleasure to see executives who are constantly trying to improve their knowledge base. I have always encouraged managers in my department to pursue education. Now coming over to the issue at hand, as you said, our collective aim should be to improve processes and procedures specifically those where we are interfacing with consumers. That being said, the organization is functioning since 2005 and so much has happened in these past 18 years that one finds it amazing that we have not done much better. Each and every step of these process is a result of contemplation at appropriate levels at different times to come up with a viable solution where we are not deviating from legal requirements of the transfers but also making it easier for the consumers. And all current processes are a result of this. So, coming over to the NDC part of your question, Account statement is a basic accounts instrument which shows the account receivables and accrued expenses of a plot. The NDC is issued when net receivables are 0 in the account statement.
Question:	Sir is there a possibility of issuing NDC in a shorter time frame?
Answer:	Yes, everything is possible if we put or mind and resources to it. But then we have to strike a balance between expenses and benefits. In an ideal world I could have unlimited resources and no limit to expenditure, but here I have to take multiple things in consideration. But the thing to consider is that DHA has an unsurpassed brand equity and members are willing to face the tedious procedures for the chance to own property here.

Question:	Sir can we allocate Rs 280,000 for more employees and bring the NDC processing time in 3 hrs?
Answer:	Yes, we can and we will go through your proposal and see if we can train some redundant staff for processing NDCs instead of laying them off.

Property Dealer: Mr Asad Abbasi

Question:	Good morning! Thank you for joining us for this interview. Can you start by telling us a bit about your experience with NDC issuance?
Answer:	Yes, of course. I work in the real estate industry and we regularly ask DHA for NDC for a lot of our transactions. But there have been times when the processing times have been very slow and it's caused some issues for our customers.
Question:	Can you give an example of a time when slow processing times caused an issue for a customer?
Answer:	Sure. Today we had an overseas customer who wanted to transfer the plot before he left. But the NDC processing time took so long that the available seats on the flight were no longer available by the time the NDC was processed. The customer ended up having to book a completely different flight and it caused a lot of frustration for them.
Question:	That sounds like a frustrating experience. In your opinion, why is it important to reduce NDC processing times?
Answer:	Well, for one, it leads to a better customer experience. When customers are able to get transfer quickly, they're happier and more likely to continue using our services. It also helps us as a company to be more efficient and productive. When processing times are slow, it can cause delays and impact our ability to provide timely service to our customers.
Question:	That makes sense. Have you noticed any other benefits to reducing NDC processing times?

Customer: Absolutely. Faster processing times mean that we can handle more transfers in a shorter amount of time, which is great for our business. It also helps to reduce the workload for our staff.

General Manager IT: Mr Hassan Muhammad

Question: Hello, thank you for taking the time to speak with me. As GM IT for DHAI-R, can you tell me how a record management system (RMS) can positively impact the organization if implemented?

Answer: Absolutely. An RMS is essential to ensure the efficient management and organization of our data and documents. It can help us streamline our processes, improve productivity, and reduce the risk of errors or missing information.

Question: It sounds like an RMS could really benefit DHAI-R. Can you tell me why it hasn't been implemented yet?

Answer: Unfortunately, we tried to implement it back in 2015 but we faced some challenges with getting approval for the investment. It can be difficult to secure funding for technology projects, particularly when there are competing priorities for resources. However, we're currently working on building the software ourselves.

Question: That makes sense. Assuming the project is approved, can you talk more about how you expect the RMS to affect DHAI-R?

Answer: Sure. I think the RMS will be a game changer for us. It will allow us to reduce manual effort in processing documents, increase the speed of our workflows, and provide a better experience for our clients. Additionally, it will provide a secure and easily accessible way of storing and accessing critical information.

Question: That's great to hear. I'm also interested in learning about manpower. Are there any current staffing concerns related to IT projects at DHAI-R?

Answer: Actually, we have a strong IT team in place that is ready to take on any new projects. While we have had some projects that were started but never took off, the employees who worked on them weren't laid off, so they are available and can be deployed to support new initiatives.

Question: Thank you for sharing that. In summary, it sounds like an RMS could greatly benefit DHAI-R by increasing productivity, improving client experience, and streamlining processes. However, securing investment has been a challenge so far. Is there anything else you'd like to add on this topic?

Answer: Just that an RMS is critical for modern organizations to manage their data and information. We're optimistic that we'll be able to secure the necessary approvals to implement one soon.

TRAINING PROGRAM OUTLINE FOR NDC PROCESSING EMPLOYEES

Introduction

This training program is designed to equip employees with the knowledge and skills necessary to efficiently and accurately process NDCs. This program is intended for employees who have been redirected to work on NDCs as a result of the recent process changes in the organization.

Objectives

To provide an overview of the NDC process and its importance

To understand the legal requirements for NDC issuance

To become familiar with the NDC processing software and tools

To learn the best practices for document scrutiny and verification

To understand the procedures for issuing NDCs and the associated documentation requirements

Program Outline:

Day 1

Welcome and Introduction to NDC Processing

Overview of the NDC Process and its Importance

Legal Requirements for NDC Issuance

NDC Processing Software and Tools

Day 2

Best Practices for Document Scrutiny and Verification

Procedures for Issuing NDCs and Associated Documentation Requirements

Hands-on Training with NDC Processing Software

Day 3

Review of Key Learnings

Q&A Session

Final Assessment and Certification

Delivery Method

The training program will be delivered through a combination of lectures, hands-on exercises, and interactive sessions. The program will be delivered by experienced trainers and subject matter experts who have extensive knowledge and experience in NDC processing.

Assessment

A final assessment will be conducted on the last day of the program to evaluate the knowledge and skills of the participants. Those who pass the assessment will receive a certificate of completion.

Conclusion

By the end of this training program, participants will have a solid understanding of the NDC process and the procedures and best practices for processing NDCs. The program is designed to ensure that participants are equipped with the knowledge and skills necessary to efficiently and accurately process NDCs, thus contributing to the organization's goal of reducing the lead time for NDC issuance.