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## Registering Property in

Select a topic

## Mali

Select an economy

Below is a detailed summary of the steps, time and cost involved in registering property in Mali. It assumes a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute.

This information was collected as part of the [Doing Business project \(/about-us\)](/about-us), which measures and compares regulations relevant to the life cycle of a small- to medium-sized domestic business in 190 economies. The most recent round of data collection was completed in June 2016.

[Compare Mali to 189 other economies \(/Data/ExploreTopics/registering-property\)](/Data/ExploreTopics/registering-property).

## Standard Property Transfer

Property value: XOF 21,301,891

City: Bamako

### ► Measure of efficiency

No.	Procedure	Time to Complete	Associated Costs
1	<p><b>Verify the real identity of the proprietor and the situation of the title</b></p> <p>Agency: Land Registry ("Bureau de la Conservation Foncière")</p> <p>The buyer should perform due diligence before entering into a sale agreement with the owner of the property. Due diligence can simply be done by requesting from the buyer the number of the property lot. With the given number, the buyer can personally go to the Land Registry and ask the register clerk to provide him with a certificate called "Réquisition Foncière". This is done very promptly by searching the property lot number and making a copy of it. The information included in the certificate relates to property's area, its exact location, the name of its actual owner (and all previous ones). It also includes all information relating to potential mortgages or liens encumbering it. The certificate engages the state's responsibility and is more important than the deed of ownership presented by the seller. The deed can be outdated and not reflect the actual situation or it might be a fake.</p>	2 days	3,500 FCFA
2	<p><b>Obtain an assessment of the true value of the property</b></p> <p>Agency: Courtier immobilier</p> <p>It is common practice that the potential buyer hires a price expert to assess the true value of the property before the sale agreement. These are commonly called "courtiers informels de l'immobilier". After investigating the place and the building these private experts provide a range of acceptable prices and charges 0.5% of the property value for their fees.</p>	4 days	0.5 % of property value

No.	Procedure	Time to Complete	Associated Costs
3	<p><b>Notary prepares sale agreement</b></p> <p>Agency: Notary</p> <p>The law requires that the sale agreement be notarized. It is common practice that parties also ask the notary to draft the sale agreement. Notary's fees are regulated by decree n°7- 205/P-RM du 22 Juin 2007 , following the cumulative schedule shown above. This scheme makes the notary very wary to reflect the right price of sale in the sale contract. This is because parties may tend to understate the true value of the sale to avoid paying the right amount of tax. The parties should also pay 18% of the notary's fees as a VAT for the state.</p>	2 days	<p>Notary fees (subject to 18 % VAT) according to the following cumulative scale:</p> <p>Property value (in FCFA): Notary fees</p> <p>Less than 2.500.000: 5.5 % of the property value</p> <p>Between 2.500.001 and 5.000.000: 4 % of the property value</p> <p>Between 5.000.001 and 10.000.000: 2.5% of the property value</p> <p>More than 10.000.000: 1.75 % of the remaining property value</p>
4	<p><b>Register the sale agreement with the Service des domaines et du Cadastre</b></p> <p>Agency: Service des Domaines et du Cadastre de la zone concernée</p> <p>The sale agreement should be registered with the Service des Domaines et du Cadastre. The registration fees are now 7% of the property value following the amendment of the "Loi N°06-067 du 29 decembre 2006 portant code general des impots" published in the official gazette. The parties should also pay stamp duties. Stamps cost CFA3500 per page for approximately 4 pages. The parties should also pay a fixed registry tax of CFA 12,500.</p>	2 days	<p>7 % of the property value + 14,000 FCFA (stamp duties) + 12,500 (Registration fees)</p>

No.	Procedure	Time to Complete	Associated Costs
5	<p><b>Final transfer of the property title with the Land Registry (“Bureau de la Conservation Foncière”)</b></p> <p>Agency: Land Registry (“Bureau de la Conservation Foncière”)</p> <p>The transfer fees are 1.5% of the value of the property divided as follows: 1) 1% for the state and 2) 0.50% for the Registry employees as part of their salary. *Before doing the final transfer, the land register forwards the whole file to the verification commission (“Commission de Verification”) that checks whether the price stated in the contract of sale corresponds to the commission’s price criteria. In case the commission contests the price, the parties are requested to come back to the Land Registry and pay the difference in taxes. The parties can choose to contest the commission decision by going to court. In the latter case, delays are substantial. If the commission does not object to the stated price, the application proceeds and the director of the Land Registry makes the final transfer of property. The Registry will then issue a final deed of property in the name of the new buyer.</p>	7 - 30 days	1.5 % property value

### ► Measure of quality

	Answer	Score
<b>Quality of the land administration index (0-30)</b>		<b>8.0</b>
<b>Reliability of infrastructure index (0-8)</b>		<b>2.0</b>
What is the institution in charge of immovable property registration?	Land Registry (Bureau de la Conservation Foncière)	
In what format are the majority of title or deed records kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)?	Paper	0.0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	No	0.0
In what format are the majority of maps of land plots kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)?	Paper	0.0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	No	0.0
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	Different databases but linked	1.0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	Yes	1.0
<b>Transparency of information index (0-6)</b>		<b>1.5</b>
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Anyone who pays the official fee	1.0

	<b>Answer</b>	<b>Score</b>
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? Link for online access:	Yes, in person	0.0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the largest business city made publicly available—and if so, how? Link for online access:	Yes, in person	0.0
Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame—and if so, how does it communicate the service standard? Link for online access:	No	0.0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	No	0.0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? Number of property transfers in the largest business city in 2015:	No	0.0
Who is able to consult maps of land plots in the largest business city?	Anyone who pays the official fee	0.5
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? Link for online access:	Yes, in person Le grille est à titre indicatif et elle ne lie pas l'administration qui peut effectuer des redressements même si la grille est respectée	0.0
Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard? Link for online access:	No	0.0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	No	0.0
<b>Geographic coverage index (0–8)</b>		<b>0.0</b>
Are all privately held land plots in the economy formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the economy mapped?	No	0.0
Are all privately held land plots in the largest business city mapped?	No	0.0
<b>Land dispute resolution index (0–8)</b>		<b>4.5</b>
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	Yes	1.5

	Answer	Score
Is the system of immovable property registration subject to a state or private guarantee?	Yes	0.5
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	Yes	0.5
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	Yes	0.5
If yes, who is responsible for checking the legality of the documents?	Registrar; Notary.	
Does the legal system require verification of the identity of the parties to a property transaction?	Yes	0.5
If yes, who is responsible for verifying the identity of the parties?	Registrar; Notary.	
Is there a national database to verify the accuracy of identity documents?	No	0.0
For a standard land dispute between two local businesses over tenure rights of a property worth 50 times gross national income (GNI) per capita and located in the largest business city, what court would be in charge of the case in the first instance?	Le Tribunal de la Situation de l'Immeuble	
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	Between 2 and 3 years	1.0
Are there any statistics on the number of land disputes in the first instance?	No	0.0
Number of land disputes in the largest business city in 2015:		
<b>Equal access to property rights index (-2-0)</b>		<b>0.0</b>
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0.0
Do married men and married women have equal ownership rights to property?	Yes	0.0


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