

# Inherited Share Transfer Simplified Unveiling “Miraas”



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## Introduction

- Introduction to Justice Shares
- Number of Justice Shares Owners > 46 Million Individuals
- Number of Deceased Owners > 3,600,000 Individuals
- Number of beneficiaries (heirs) > 15 Million Individuals



## Previous Procedure of Inherited Share Transfer

1. Representative of heirs => Court of law
2. Representative of heirs => CSDI headquarter
3. Representative of heirs => Commercial bank for paying the transfer tax
4. Representative of heirs => Government service center
5. Government service center == documents=> CSDI
6. CSDI calculated/allocated/registered shares in the post-trade system/issued share transfer certificate
7. CSDI == share transfer certificate=> Government service center
8. Government service center== share transfer certificate=> Representative of heirs

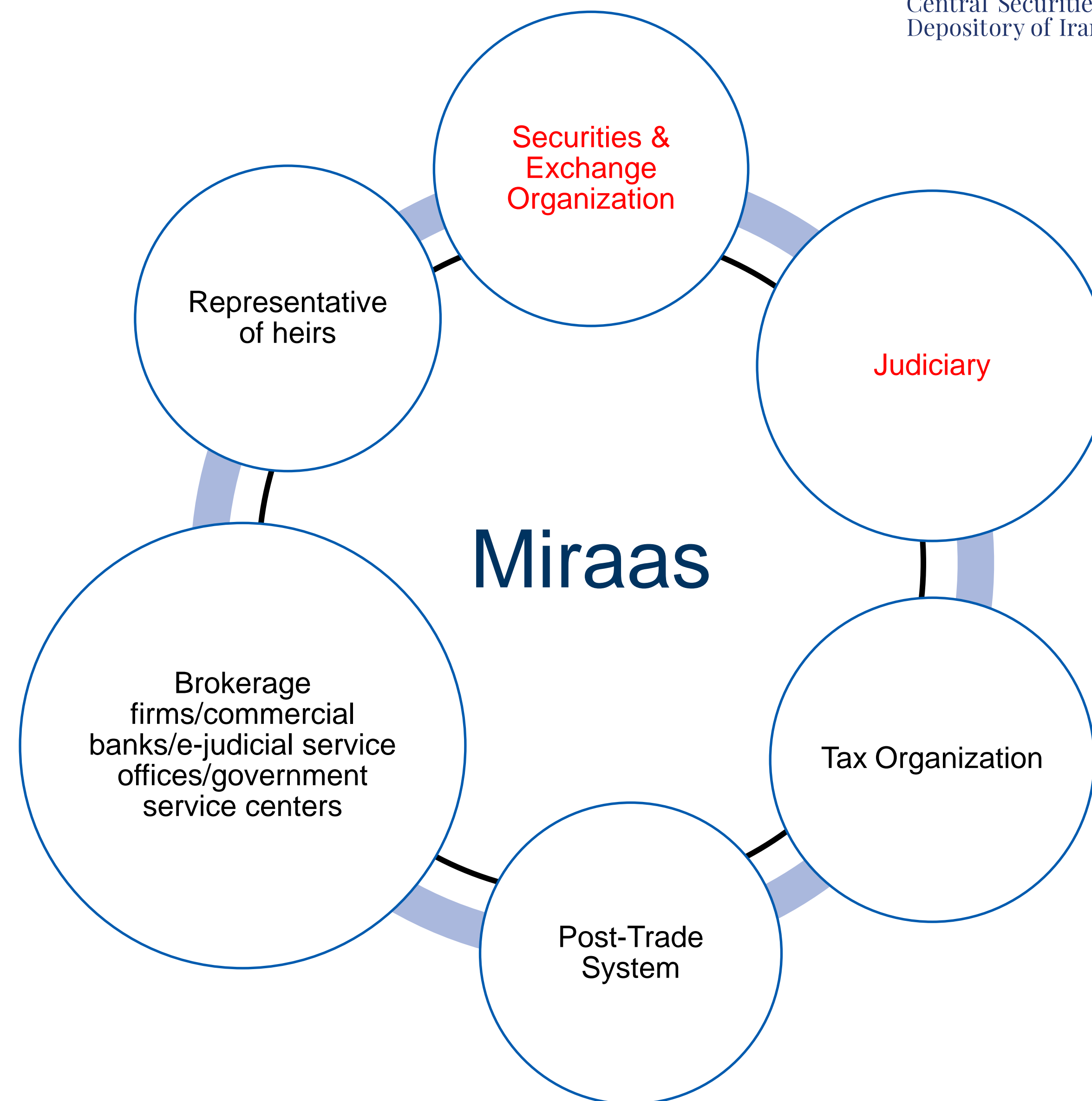


## Introduction into Miraas

**Developer:** SAMAT (CSDI's subsidiary technology company)

### Beneficiaries:

- **Phase 1:** Approximately 15 million beneficiaries, comprised of heirs to 3.7 million deceased holders of Justice Shares since 2014.
- **Phase 2:** The heirs of deceased individuals holding other types of financial assets.





## Key Features and Capabilities

- **Electronic Certificate of Inheritance:** "Miraas" allows for the acquisition of electronic certificate of inheritance registered with Iranian Judiciary, ensuring their authenticity.
- **Smart System for Justice Shares Transfer:** Miraas exclusively handles the transfer of Justice Shares from deceased individuals to their descendants, streamlining the process.
- **Efficiency over Conventional Methods:** Contrasting with time-consuming and labor-intensive traditional approaches, this system offers a cost-effective and time-saving solution.



## System Architecture and Design

**Modular Implementation:** "Miraas" is structured into different modules catering to brokers, banks, e-judicial service offices, and government service centers enhancing its functionality and adaptability to various user needs.

**User Roles:** The system offers distinct user roles including the "Administrative Role" and "Confirmatory Role," ensuring specialized access and functionality for different users interacting with the system.



## User Interface & Experience

**User-Friendly Interface:** "Miraas" offers an intuitive and user-friendly interface for a seamless user experience.

The system enables users to:

- **Verify ID Authenticity:** Validate the national ID numbers provided by applicants.
- **Online Legal Case Inquiry:** Allowing users to inquire about legal cases through an online platform.
- **Real-Time Case Status Examination:** Users can instantly review the status of their case, ensuring transparency and efficiency.

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