

**Stamp Duty in Maharashtra on common Bank Loan Documents- 20.1.2022**

<b>Document Article</b>	<b>For Amount</b>	<b>Stamp Duty/ From Date</b>
Loan Agreement [Article 5(h)(iv)]	Upto Rs 10 lacs	0.1% Minimum Rs.100 (from 24.4.2015)
	Above Rs 10 lacs	0.2% (from 24.4.2015)
Deposit of Title Deeds (EM) [Article- 6(1)] *Please see Note below	Upto Rs 5 lacs	0.1% Minimum Rs.100 (from 24.4.2015)
	Above Rs 5 lacs	0.3% (from 9.2.2021) Maximum Rs. 20 lacs (from 20.1.2022) Maximum Rs. 50 lacs if consortium (from 20.1.2022)
Pledge/ Hypothecation [Article 6(2)] *Please see Note below	Upto Rs 5 lacs	0.1% Minimum Rs.100 (from 24.4.2015)
	Above Rs 5 lacs	0.3% (from 9.2.2021) Maximum Rs. 20 lacs (from 20.1.2022) Maximum Rs. 50 lacs if consortium (from 20.1.2022)
<p>*Note:</p> <p>If Deposit of Title Deeds (EM) is already held as principal or primary security then the stamp duty on Pledge/ Hypothecation to be taken as collateral or auxiliary or additional security would be only Rs. 500.- (from 9.2.2021) [Article 6(3)]</p> <p>If Pledge/ Hypothecation is already held as principal or primary security then the stamp duty on Deposit of Title Deeds (EM) to be taken as collateral or auxiliary or additional security would be only Rs. 500.- (from 9.2.2021) [Article 6(3)]</p>		
Further Charge [Article 33(b)]	Further Charge Upto Rs. 5 lacs	0.1% Minimum Rs. 100 (from 20.1.2022)
	Where mortgage deed (registered mortgage) under Article 40(b)) is held without possession of property	Further Charge Others
Mortgage Deed [Article 40(b)] (registered mortgage) without possession of property	Upto Rs. 5 lacs	0.1% Minimum Rs. 100 (from 24.4.2015)
	Others	0.3% (from 20.1.2022) Maximum Rs. 20 lacs (from 20.1.2022) Maximum Rs. 50 lacs if consortium (from 20.1.2022)

End

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