#### **ANNEXURE**

# STAMP DUTY TO BE AFFIXED ON LOAN DOCUMENTS UNDER THE INDIAN STAMP ACT, 1899 AS APPLICABLE IN THE STATE OF BIHAR AND THE STATE OF JHARKHAND

SI. No.	Description of Instrument	BIHAR	JHARKHAND
1.	Acknowledgment of Debt	Rs. 1/- [for Rs. 100/- to Rs. 1000/-] & Rs. 25/- [Rs. 1001/- to Rs. 1,00,000/-] & Rs. 100/- [Exceeding Rs. 1,00,000/-]	0.35 paise
2.	Administration Bond	When the amount does not exceed Rs. 1000/- – Rs. 100/- When the amount exceeds Rs. 1000/- Rs. 100/- + Rs. 3/- for every Rs. 100/- of the value of the bond.	When the amount does not exceed Rs. 1000/ Rs. 2.10/ For every Rs. 500 or part thereof where it exceeds Rs. 1,001 and does not exceed Rs. 5,000 - Rs. 12.00 Where it exceeds Rs. 5,001 but does not exceed Rs. 50,000 - 21/2% of the value of the instrument Where it exceeds Rs 50,001 - 3% of the value of the instrument
3.	Affidavit	Rs. 100/-	Rs. 4.20/-
4.	Agreement or Memorandum of Agreement	[Agreement]  Rs. 1000/-  [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs.	[Agreement] Rs. 31.50

		50,000/- for non-agriculture purpose].	
5.	Hypothecation	[Hypothecation] Rs. 85/- ( for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)  ❖ [Upto Rs. 10 Cr − maximum Stamp duty is Rs. 1,00,000/-]  ❖ [From 10 Cr to less than Rs. 50 Cr − Maximum Stamp Duty is Rs. 3,00,000/-]  ❖ [Rs. 50 Cr & above − Maximum Stamp Duty is Rs. 5,00,000/-]	NIL
6.	Pawn/Pledge	[Pawn/Pledge] Rs. 85/- ( for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)  ❖ [Upto Rs. 10 Cr − maximum Stamp duty is Rs. 1,00,000/-]  ❖ [From 10 Cr to less than Rs. 50 Cr − Maximum Stamp Duty is Rs. 3,00,000/-]  ❖ [Rs. 50 Cr & above − Maximum Stamp Duty is Rs. 5,00,000/-]	When it exceeds Rs. 10,000 but does not exceed Rs. 15,000/ Rs. 42.55 When it exceeds Rs. 15,000 but does not exceed Rs. 20,000 – Rs. 56.70 When it exceeds Rs. 20,000 but does not exceed Rs. 25,000 – Rs. 70.90 When it exceeds Rs. 25,000 but does not exceed Rs. 30,000/- Rs. 85.05 And for very additional Rs. 10,000 or part thereof if exceeds of Rs. 30,000/ Rs. 28.35
7.	Conveyance (Sale Deed only)	<ul><li>(a) In case of transfer from male to female 5.7%</li><li>(b) In case of transfer from female to male 6.3%</li><li>(c) In any other case 6%</li></ul>	4% of the value of the document

8.	Gift Deed	<ul><li>(a) In case of transfer from male to female 5.7%</li><li>(b) (b) in case of transfer from female to male 6.3%</li><li>(c) In any other case 6%</li></ul>	exceed Rs. 1000/- Rs. 31.50
9.	Memorandum of Entry (Equitable Mortgage)	Rs. 290/- per lac subject to maximum limit of Rs. 5000/-	
10.	Indemnity Bond	Rs. 3/- for every Rs. 100/- of the value of the bond subject to a maximum of Rs. 1000/-	Rs. 15.75/-
11.	Guarantee Agreement	Rs. 1000/-	Rs. 31.50/-
12.	Mortgage Deed	Rs. 1/- for every 100 rupees subject to maximum limit of Rs. 20,000/-	4.2% of the value of the deed
13.	Power of Attorney	Rs. 1000/-	Rs. 31.50/-
14.	Notarial Act	Rs. 10/-	Rs. 3.15/-

## "C" Series Documents

Form	Name of the document and to be stamped as	STATE OF BIHAR (Stamp Duty) (Rs.)	STATE OF JHARKHAND (Stamp Duty) (Rs.)
C-1.	Agreement of Loan for Overall Limit (Agreement, General Power of Attorney and Declaration of Trust)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		&	&
		[General Power of Attorney] Rs. 1000/-	[General Power of Attorney] Rs. 31.50/-
		&	&
		[Declaration of Trust] Rs. 5000/-	[Declaration of Trust] Rs. 47.25/-
C-2.	Agreement of Hypothecation of Goods		
0 2.	and Assets (Agreement, General Power of Attorney and Hypothecation)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		&	&
		[General Power of Attorney] Rs. 1000/-	[General Power of Attorney] Rs. 31.50/-

		<pre> [Hypothecation] Rs. 85/- ( for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/-</pre>	& [ <i>Hypothecation</i> ] Nil
C-3.	Agreement of Pledge of Goods & Assets (Agreement, General Power of Attorney and Pledge)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose]. &  [General Power of Attorney] Rs. 1000/- &	[Agreement] Rs. 31.50/-  &  [General Power of Attorney] Rs. 31.50/- &  [Pledge]
		Rs. 85/- (for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/-  (Upper Limit Cap)  * [Upto Rs. 10 Cr - maximum Stamp duty is Rs. 1,00,000/-]	When it exceeds Rs. 10,000 but does not exceed Rs. 15,000/ Rs. 42.55 When it exceeds Rs. 15,000 but does not exceed Rs. 20,000 – Rs. 56.70 When it exceeds Rs. 20,000 but does not exceed Rs. 25,000 – Rs. 70.90

		<ul> <li>From 10 Cr to less than Rs. 50 Cr         <ul> <li>Maximum Stamp Duty is Rs. 3,00,000/-]</li> </ul> </li> <li>[Rs. 50 Cr &amp; above – Maximum Stamp Duty is Rs. 5,00,000/-]</li> </ul>	When it exceeds Rs. 25,000 but does not exceed Rs. 30,000/- Rs. 85.05 And for very additional Rs. 10,000 or part thereof if exceeds of Rs. 30,000/ Rs. 28.35
C-4.	Deed of Guarantee for Overall Limit (Agreement)	[Agreement] Rs. 1000/-  ❖ [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	Agreement Rs. 31.50/-
C-5.	Letter regarding the grant of individual limits within the overall limit (Agreement)	[Agreement] Rs. 1000/-  ❖ [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	Agreement Rs. 31.50/-
C-6.	Revival Letter (Acknowledgment of Debt)	[Acknowledgment of Debt] Rs. 1/- [for Rs. 100/- to Rs. 1000/-] & Rs. 25/- [Rs. 1001/- to Rs. 1,00,000/-] & Rs. 100/- [Exceeding Rs. 1,00,000/-]	[Acknowledgment of Debt] 0.35 paise
C-7.	Deed of English Mortgage for Term Loan (Registered Mortgage)	[Registered Mortgage] Rs. 1/- for every 100 rupees subject to maximum limit of Rs. 20,000/-	4.2% of the value of the deed

C-8.	Deed of Further charge for increase in term Loan (Extension of Registered Mortgage)	[Registered Mortgage] Rs. 1/- for every 100 rupees subject to maximum limit of Rs. 20,000/-	4.2% of the value of the deed
C-9.	Memorandum of deposit for creation of charge for term loan/overall limit (Memorandum of Deposit of Title Deeds)	[Agreement relating to deposit of title deed] Rs. 290/- per lac subject to maximum limit of Rs. 5000/-	NIL
C-1A.	Supplemental Agreement for increase of overall limit (Agreement)	[Agreement] Rs. 1000/-  ❖ [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	Agreement Rs. 31.50/-
C-2A	Supplemental Agreement of Hypothecation of goods and assets for increase in the overall limit (Agreement and Hypothecation)	[Agreement] Rs. 1000/-  ❖ [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].  & [Hypothecation] Rs. 85/- (for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)  ❖ [Upto Rs. 10 Cr − maximum Stamp duty is Rs. 1,00,000/-]  ❖ [From 10 Cr to less than Rs. 50 Cr − Maximum Stamp Duty is Rs. 3,00,000/-]	[Agreement] Rs. 31.50/-  &  [Hypothecation] Nil

		❖ [Rs. 50 Cr & above – Maximum Stamp Duty is Rs. 5,00,000/-]	
C-3A	Supplemental Agreement of Pledge of goods and assets for increase in the overall limit (Agreement and Pledge)	[Agreement] Rs. 1000/-  ❖ [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].  & [Pledge] Rs. 85/- (for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)  ❖ [Upto Rs. 10 Cr − maximum Stamp duty is Rs. 1,00,000/-]  ❖ [From 10 Cr to less than Rs. 50 Cr − Maximum Stamp Duty is Rs. 3,00,000/-] [Rs. 50 Cr & above − Maximum Stamp Duty is Rs. 5,00,000/-]	exceed Rs. 20,000 – Rs. 56.70 When it exceeds Rs. 20,000 but does not exceed Rs. 25,000 – Rs. 70.90 When it exceeds Rs. 25,000 but does not exceed Rs. 30,000/- Rs. 85.05 And for very additional Rs. 10,000 or part thereof if exceeds of Rs. 30,000/ Rs. 28.35
C-4A	Supplemental Deed of Guarantee for increase in the overall limit (Agreement)	[Agreement] Rs. 1000/-  ❖ [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-

### "CF" Series Documents

Form	Name of the document and to be stamped as	STATE OF BIHAR (Stamp Duty) (Rs.)	STATE OF JHARKHAND (Stamp Duty) (Rs.)
CF-1.	Working Capital Consortium Agreement (Agreement and General Power of Attorney)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		&	&
		[General Power of Attorney] Rs. 1000/-	[General Power of Attorney] Rs. 31.50/-
CF-2.	Joint Deed of Hypothecation (Agreement, General Power of Attorney and Hypothecation)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		&	&
		[General Power of Attorney] Rs. 1000/- &	[General Power of Attorney] Rs. 31.50/- &
		[Hypothecation] Rs. 85/- (for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)	[Hypothecation] Nil

		<ul> <li>* [Upto Rs. 10 Cr – maximum Stamp duty is Rs. 1,00,000/-]</li> <li>* [From 10 Cr to less than Rs. 50 Cr – Maximum Stamp Duty is Rs. 3,00,000/-]</li> <li>* [Rs. 50 Cr &amp; above – Maximum Stamp Duty is Rs. 5,00,000/-]</li> </ul>	
CF-3.	Inter Se Agreement (Agreement and General Power of Attorney)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose]. & [General Power of Attorney] Rs. 1000/-	[Agreement] Rs. 31.50/-  &  [General Power of Attorney] Rs. 31.50/-
CF-4.	Deed of Guarantee (Agreement)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50
CF-5.	Revival Letter (Acknowledgment of Debt)	[Acknowledgment of Debt] Rs. 1/- [for Rs. 100/- to Rs. 1000/-] & Rs. 25/- [ Rs. 1001/- to Rs. 1,00,000/-] & Rs. 100/- [ Exceeding Rs. 1,00,000/-]	[Acknowledgment of Debt] 0.35 paise

CF-7.	Letter of Authority authorising the Lead Bank to make the first disbursement on behalf of other consortium member banks (Agreement)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
CF-8.	Letter of Authority to be given by B Bank, C Bank, D Bank and E Bank to A bank (the Lead Bank) (Agreement and General Power of Attorney)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose]. & [General Power of Attorney] Rs. 1000/-	[Agreement] Rs. 31.50/-  &  [General Power of Attorney] Rs. 31.50/-
CF-9.	Letter of Authority to be given by C Bank, D Bank and E Bank to B Bank (Agreement and General Power of Attorney)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose]. &  [General Power of Attorney] Rs. 1000/-	[Agreement] Rs. 31.50/-  &  [General Power of Attorney] Rs. 31.50/-

## **SME Documents**

Form	Name of the document and to be stamped as	STATE OF BIHAR (Stamp Duty) (Rs.)	STATE OF JHARKHAND (Stamp Duty) (Rs.)
SME-1	Letter of Arrangement (Agreement)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
SME-2	Agreement of Loan-cum-Hypothecation (Agreement, Hypothecation, Indemnity and General Power of Attorney)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		&	&
		[Hypothecation] Rs. 85/- ( for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)  ❖ [Upto Rs. 10 Cr − maximum Stamp duty is Rs. 1,00,000/-]  ❖ [From 10 Cr to less than Rs. 50 Cr − Maximum Stamp Duty is Rs. 3,00,000/-]  ❖ [Rs. 50 Cr & above − Maximum Stamp Duty is Rs. 5,00,000/-]	[Hypothecation] Nil
		& [ <u>Indemnity</u> ]	& [ <i>Indemnity</i> ] Rs. 15.75/-&

		Rs. 3/- for every Rs. 100/- of the value of the bond subject to a maximum of Rs. 1000/- &  [General Power of Attorney] Rs. 1000/-	[General Power of Attorney] Rs. 31.50/-
SME-3	Guarantee Agreement (Agreement and General Power of Attorney)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		& [ <u>General Power of Attorney</u> ] Rs. 1000/-	& [ <u>General Power of Attorney</u> ] Rs. 31.50/-
SME-4	Supplemental Agreement to Loan-cum- Hypothecation (Agreement and Hypothecation)	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
		&	&
		[ <i>Hypothecation</i> ] Rs. 85/- ( for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in	[Hypothecation]
		excess of Rs. 30,000/- Rs. 29/- (Upper Limit Cap)	Nil

		<ul> <li>* [Upto Rs. 10 Cr - maximum Stamp duty is Rs. 1,00,000/-]</li> <li>* [From 10 Cr to less than Rs. 50 Cr - Maximum Stamp Duty is Rs. 3,00,000/-]</li> <li>* [Rs. 50 Cr &amp; above - Maximum Stamp Duty is Rs. 5,00,000/-]</li> </ul>	
SME-5	Memorandum of creation of equitable mortgage (Memorandum of Deposit of Title Deeds)	[Agreement relating to deposit of title deed] Rs. 290/- per lac subject to maximum limit of Rs. 5000/-	NIL
SME-6 & 8	Letter of confirmation for creation Creation/Extension of Equitable Mortgage	NIL	Nil
SME-7.	Memorandum for extension of equitable mortgage (Memorandum of Deposit of Title Deeds for enhanced limits or depositing additional properties)	[Agreement relating to deposit of title deed] Rs. 290/- per lac subject to maximum limit of Rs. 5000/-	Nil
SME-9.	Deed of Mortgage (Registered Mortgage)	[Registered Mortgage] Rs. 1/- for every 100 rupees subject to maximum limit of Rs. 20,000/-	4.2% of the value of the deed
SME- 10	Deed of Further Charge (Registered Mortgage)	[Registered Mortgage] Rs. 1/- for every 100 rupees subject to maximum limit of Rs. 20,000/-	4.2% of the value of the deed
SME- 11	Revival Letter (Acknowledgment of Debt)	[Acknowledgment of Debt] Rs. 1/- [for Rs. 100/- to Rs. 1000/-] & Rs. 25/- [Rs. 1001/- to Rs. 1,00,000/-] &	[Acknowledgment of Debt] 0.35 paise

	Rs. 100/- [ Exceeding Rs. 1,00,000/-]	

## P Segment Documents

Name of the Document	STATE OF BIHAR (Stamp Duty) (Rs.)	STATE OF JHARKHAND (Stamp Duty) (Rs.)
Mortgage Loan  1. Agreement of Loan	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
2. Deed of Guarantee	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/
Personal Loan Scheme  1. Personal Loan Agreement	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-

2. Deed of Guarantee	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
3. Irrevocable Letter of Authority	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
Education Loan  1. Term Loan Agreement	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
Guarantee Agreement	[Agreement] Rs. 1000/-	[Agreement] Rs. 31.50/-

	[Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose]	
Vehicle Loan  1. Loan cum Hypothecation Agreement	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
	&  [Hypothecation]  Rs. 85/- (for Rs. 30,000/-) + For every additional Rs. 10,000/- or part thereof in excess of Rs. 30,000/- Rs. 29/-  (Upper Limit Cap)  ❖ [Upto Rs. 10 Cr − maximum Stamp duty is Rs. 1,00,000/-]  ❖ [From 10 Cr to less than Rs. 50 Cr − Maximum Stamp Duty is Rs. 3,00,000/-]	& Nil
2. Guarantee Agreement	[Rs. 50 Cr & above – Maximum Stamp Duty is Rs. 5,00,000/-]  [Agreement] Rs. 1000/-	[ <i>Agreement</i> ] Rs. 31.50/-

	[Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	
Housing Loan  1. Term Loan Agreement	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50/-
2. Guarantee Agreement	[Agreement] Rs. 1000/- [Rs. 200/- in case agreement executed for obtaining loans/financial services upto Rs. 50,000/- for non-agriculture purpose].	[Agreement] Rs. 31.50-