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Corporate Office
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“Foundation to Landmark, brick by brick”

www.kutirgroup.in

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All information on this website, including project details, plans, specifications, and images, is for general guidance only. It should not be considered legal or financial advice. The final details of any project are subject to approval by the relevant authorities.

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Termination and Indemnity

If you breach these terms and conditions, we reserve the right to terminate your access to the website immediately. You agree to indemnify and hold harmless Kutir Group from any claim or demand arising from your breach.

Governing Law and Jurisdiction

These terms and conditions are governed by the laws of India. Any disputes arising from the use of this website will be subject to the exclusive jurisdiction of the courts in Mumbai.

Important Notice

This is the only official website of Kutir Group. Please do not rely on information from other unauthorized websites that may appear similar. We also advise you to verify that you are dealing with a "RERA Registered" agent if applicable. Before making a purchase decision, users are requested to independently verify all project details and documents on the official government website: <https://maharera.mahaonline.gov.in/>.

Stamp Duty & Registration Charges Calculator

Understanding the costs associated with buying a new home is crucial. One of the additional expenses you'll need to consider is stamp duty and registration charges. Our calculator is designed to help you estimate these fees, which are not typically included in your home loan amount.

What is Stamp Duty?

Stamp duty is a fee levied by the state government for the purchase and registration of a new property. Paying this fee provides you with a legal document that validates your ownership. Without paying stamp duty, you are not considered the legal owner of the property.

How are these charges calculated?

The cost of stamp duty is generally 5-7% of the property's market value, while registration charges are 1%. These percentages can vary based on several factors:

- The property's actual market value.
- The type of property (e.g., residential or commercial).
- The location of the property.
- The age and gender of the property owner.



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Key Questions Answered

- **Are stamp duty and registration charges included in a home loan?** No. Lenders do not typically include these charges in the approved home loan amount. The buyer must pay them out of pocket.
- **Can I claim stamp duty as a tax deduction?** Yes. You can claim stamp duty as a tax deduction under **Section 80C** of the Income Tax Act, up to a maximum limit of ₹1,50,000.
- **Is stamp duty refundable?** No.
- **Does stamp duty include GST?** No. Stamp duty and GST are separate charges on the sale of a property.

How to pay stamp duty

You can pay stamp duty using one of these three common methods:

- **Physical Stamp Paper:** This traditional method involves purchasing stamp paper from an authorized seller and having the property details written on it. This can be inconvenient for high-value properties that require multiple stamp papers.
- **Franking:** You can go to an authorized franking agent (often a bank) who will stamp your property documents, certifying that the required duty has been paid. The agent will charge a franking fee, which is deducted from the total stamp duty amount.
- **E-stamping:** This is the most convenient method. You can pay online through the Stock Holding Corporation of India (SHCIL) website. After submitting the application and funds, you'll receive an e-stamp certificate with a unique identification number (UIN).