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BY SUNITA MISHRA | DECEMBER 29, 2023

Stamp duty in Bangalore in 2024

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Find out the revised stamp duty on property registration in the Karnataka capital.

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Stamp duty is the legal fee that a buyer pays to the sub-registrar of the area to get a property registered in government records. How much money you will have to pay as stamp duty and registration charge in Karnataka in 2024 if you are buying a property in cities like Bangalore?

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Stamp duty for men in Bangalore/ Karnataka 2024

Property cost	Stamp duty for men
Property above Rs 45 lakh	5%
Property between Rs 21 lakh and Rs 45 lakh	3%
Property up to Rs 20 lakh	2%

Stamp duty for women in Bangalore/Karnataka 2024

Case	Stamp duty rate in Karnataka	Registration charges in Bangalore/ Karnataka
When a man, woman or joint owners (regardless of gender) buy the property	3% on properties of up to Rs 45 lakh 2% on properties less than Rs 20 lakh	1% of the property value

Registration charges for men/women in Bangalore/ Karnataka 2024

Property cost	Registration charge
Property above Rs 45 lakh	1%
Property between Rs 21 lakh and Rs 45 lakh	1%
Property up to Rs 20 lakh	1%

See also: [All about gift deed stamp duty](#)

Surcharge on stamp duty in Bangalore

Besides stamp duty in Karnataka, you will have to reserve a budget for the cess and surcharge as part of the property registration charges in Bangalore and other cities within the state. For properties priced above Rs 35 lakh, a cess of 10% and a surcharge of 2% are applicable. This is in the case of urban areas. So, effectively, you will be paying 5.6% as stamp duty. In the case of rural areas, a home buyer pays 5.65% as the stamp duty, because the surcharge is 3%.

See also: [All you need to know about Kaveri Online Services](#)

Stamp duty on other legal instruments in Bangalore, Karnataka

In a move that would substantially increase the cost of document registration in the state, the [Karnataka](#) government on December 11, 2023, passed a bill to hike stamp duties on various instruments of property transfer. After being tabled in the State Assembly on December 7, the Karnataka Stamp (Amendment) Bill, 2023, which aims to hike stamp duty in the state was passed on December 11.

Stamp duty in Karnataka after December 11, 2023, revision

Adoption deed

Now, stamp duty on adoption deeds will go up from Rs 500 to Rs 1,000.

Affidavits

Stamp duty on affidavits will rise from Rs 20 and up to Rs 100.

Powers of attorney

Stamp duty on [powers of attorney](#) hiked from Rs 100 to Rs 500. When more than five but not more than 10 people are authorised by the PoA, stamp duty will be Rs 1,000 in place of the earlier Rs 200.

Divorce papers

Stamp duty on [divorce](#) papers will go up from Rs 100 to Rs 500.

Certified copies

For certified copies, stamp duty will increase from Rs 5 to Rs 20.

Trusts

Stamp duty on registering trusts will be increased to Rs 2,000 from the existing Rs 1,000.

Conveyance deed of amalgamation of companies

For [conveyance deeds](#) involving amalgamation of companies, stamp duty has been hiked to 5% from 3%.

Property partitions converted for non-agricultural purposes

Stamp duty for [property partitions](#) converted for non-agricultural purposes will increase from Rs 1,000 per share to Rs 5,000 per share in urban areas.

Stamp duty for property partitions converted for non-agricultural purposes will increase from Rs 500 per share to Rs 3,000 per share in gram panchayats.

Stamp duty for agriculture property partition will increase from Rs 250 per share to Rs 1,000 per share in gram panchayats.

Stamp duty on commercial property in Bangalore

To register commercial property— which includes business establishments and office spaces, including hospitals/private schools and colleges—the following stamp duty must be paid:

Stamp duty: 5% on the market value or consideration amount whichever is higher

Cess: 10% on the stamp duty

Surcharge: If the property comes under the urban zone, 2% on stamp duty.

If the property comes under the rural zone, 3% on stamp duty.

Registration fee: 1% on the market value or consideration amount whichever is higher.

Stamp duty on industrial property in Bangalore

To register industrial property – properties used for the establishment of factories and industries—the following stamp duty must be paid:

Stamp duty: 5% on the market value or consideration amount whichever is higher.

Cess: 10% on the stamp duty.

Surcharge: 2% of stamp duty if the property comes under urban zone.

3% of the stamp duty if the property comes under the rural zone.

Registration fee: 1% on the market value or the consideration amount, whichever is higher.

Stamp duty in Karnataka before the December 11, 2023, revision

Document	Stamp duty	Registration fee
Adoption Deed	Rs 500	Rs 200
Affidavit	Rs 20	—
Agreement relating to sale of immovable property		
(i) with possession	5% on the Market Value	1%
(ii) without possession	0.1% on Market value equal to the amount of consideration Min.500, Max.20,000	Rs.20
(iii) Joint Development Agreement	1% Max Rs 15 lakh	1% Max Rs 1,50,000
Agreement relating to Deposit of Title Deeds (D.T.D)	0.1% Min Rs 500, Max Rs 50,000	0.1% Min Rs 100 Max Rs 10,000
Cancellation of Instruments		
a) Cancellation of any instrument previously executed on which stamp duty has been paid as per any article of the schedule	Same duty as on the original instrument Provided that if the original instrument is a conveyance on sale, then the stamp duty is as per article 20(1)	Rs.100 or 1% on Market value if it is cancellation of conveyance
b) In favour of Govt. or Local Authorities	Rs 100	Rs 100
c) In any other case	Rs 100	Rs 100
Conveyance (including flats/apartments)	5% on the market value+ Surcharge + additional duty	1%
Conveyance by BDA / KHB	5% on Consideration shown in the document + Surcharge + Additional duty	1%
	1% on Market value or	

Conveyance on Transferable Development Rights (TDR)	consideration whichever is higher + Surcharge + Additional duty	1%
Exchange	5% on the market value on the higher value of the two + Surcharge + Additional duty	1%
Gift		
(i) If Donee is not a family member of donor	5 % on the market value+ Surcharge + Additional duty	1%
(ii) If Donee is a specified family member of donor	Rs 1,000 + surcharge & Additional duty	Rs 500 fixed
Lease of immoveable property / License		
(i) Up to 1 year residential	0.5% on the average annual rent (AAR) + Advance + Premium + Fine. Max.500	100
(ii) Up to 1 year commercial and industrial	0.5% on the average annual rent (AAR) + Advance + Premium + Fine.	Rs 5 for every Rs 1,000 or part thereof Min Rs 100
(iii) > 1yr < 10 years	1% on AAR + Advance + Premium + Fine	Rs 5 for every Rs 1,000 or part thereof
(iv) > 10yrs < 20 years	2% on AAR + Advance + Premium + Fine	Rs 5 for every Rs 1,000 or part thereof
(v) > 20yrs < 30 years	3% on AAR + Advance + Premium + Fine	Rs 5 for every Rs 1,000 or part thereof
Lease Only		
(vi) > 30 yrs or perpetuity or not for definite term	As per Art 20(1) on Market value or AAR+ advance + premium + deposit + fine whichever is higher	1%
Lease of immoveable property between Family members	Rs 1,000	Rs 500
Mortgage		
(i) If possession of property is given	5 % on the amount + surcharge	1%
(ii) If possession of property is not given	0.5% + Surcharge	0.5% Maximum of Rs 10,000/-
Partition		
(a) (i) For Non Agriculture (converted) Property situated in Municipal Corp. Or Urban Dev. Authorities or Municipal Councils or Town Panchayats area	Rs 1,000 per share	Rs 500 per share
ii) Other than the above	Rs 500 per share	Rs 250 per share
(b) Agri Land	Rs 250 per share	Rs 50 per share
(c) Movable property	Rs 250 per share	Rs 100 per share
(d)Combination of above	Maximum of above per share	Maximum of above per share
Power of attorney		

For Regn. Of admission of execution of one or more documents	Rs 100	Rs 100
Authorizing one or more person to act in single transaction	Rs 100	Rs 100
Authorizing not more than 5 persons to act in more than one transaction or generally	Rs.100	Rs.100
Authorizing more than 5 and not more than 10 persons in more than one transaction or generally	Rs 200	Rs 100
When given for consideration and or coupled with interest and when authorising the attorney to sell any immovable property	5% on the market value or consideration amount whichever is higher	1%
When given to a promoter or developer	1% on market value of Property or consideration whichever is higher. Max Rs 15 lakh	1% (Max Rs 1.5 lakh)
When given to persons other than father, mother, wife or husband, sons, daughters, brothers, sisters in relation to the executant, authorising such person to sell immovable property situated in Karnataka state	5% on the market value of the property	1%
In any other case	Rs 200	Rs 100
Re-conveyance of mortgage property	Rs 100	Rs 100
Release		
(i) Where release is not between family members	5% on market value or consideration whichever is higher	1% on market value or consideration whichever is higher
(ii) Where release is between family members	Rs 1,000	Rs 500
Settlement		
(i) If disposition of property is not among the family members	5% on the market value + Additional duty	1% on the market value
(ii) If disposition of property among the specified family members	Rs 1,000 Additional duty	Rs 500
(iii) Revocation of Settlement	Rs 200	Rs 100
Surrender of Lease	Rs 100	Rs 100
Transfer of Lease		
(a) Where the remaining period is less than 30 years	5% on the consideration	1% on the consideration
(b) Where the remaining period is more than 30 years	5% on the market value	1% on the Market value
Trust		
(i) Declaration of Trust-		

Concerning any money or amount conveyed by the author to the trust as corpus	Rs 1,000	1%
(ii) Concerning any immovable property owned by the author and conveyed to the trust of which the author is the sole trustee	Rs 1,000	1%
(iii) Concerning any immovable property owned by the author and conveyed to the trust of which the author is not a trustee or one of the trustees.	5% (under article No. 20(1))	1%
(iv) Revocation of Trust	Max Rs 200	Rs 100
Will deed	NIL	Rs 200
Cancellation of Will	Rs 100	Max Rs 200
Deposit of a Sealed Cover containing a will	Nil	Rs 1,000
a) Withdrawal of Sealed Cover	Nil	Rs 200
b) Fee for opening sealed Cover	Nil	Rs 100

How to calculate Bangalore stamp duty?

Step 1: Simply log on to the [Kaveri Online Services](#) website or click [here](#) to be directed to the page.

Step 2: The Karnataka stamp duty calculator has certain prerequisites. Fill in the nature of the document and proceed. In this case, we have selected 'sale of flat' as the nature of the document.

Step 3: You will be asked to fill in property details such as region type – whether BBMP, city corporation, municipal corporation, town panchayat, gram panchayat, or others. You can choose this from the drop-down menu.

Other details to be included are the indicative market value and the indicative consideration amount. What is the indicative consideration amount? To arrive at the [stamp duty rates and charges](#), the market value is the value as worked out as per the consideration (or ready reckoner, or stamp duty) mentioned in the document, whichever is higher. If the consideration value is higher, this will be taken into account to calculate stamp duty.

If you are unaware of the market value, you can also calculate it at this stage using the calculator provided. Simply click on 'Calculate market value' to proceed.

Once you have filled in the details, the calculator will show you the indicative stamp duty charges, surcharge, cess, total stamp duty and total registration fees for your property.

See also: [All about IGR Maharashtra online search](#)

Surcharge Value	₹ 6,500.00
Cess Value	₹ 32,500.00
Total Stamp Duty	₹ 3,64,000.00
Total Registration Fees	₹ 65,000.00

See also: [All about Karnataka Bhoomi RTC Portal](#)

Type of property and area taken into consideration to calculate stamp duty

Property type	Area taken for calculation purposes
Multi-storey apartments	Super built-up area
Plots	Sq ft area of plot multiplied by current guideline value
Independent houses	Total constructed area

Also read all about Karnataka's [Rajiv Gandhi Vasati Yojana](#)

Factors involved in stamp duty charges

Factor	How it impacts
Age of the property	Older properties are cheaper
Age of the buyer	Senior citizens need to pay lower stamp duty
Gender of owner	In most states, women pay lower stamp duty. In Bangalore, rates are the same for both men and women.
Nature of property	Higher stamp duty for commercial properties.
Location of property	Properties in urban areas command higher stamp duty
Amenities and services	More amenities mean higher stamp duty.

Note that there are many factors that determine **stamp duty** charges. These also impact the house or flat registration charges in Bangalore and other cities, which homebuyers need to consider.

Formula to calculate stamp duty

The formula to calculate the stamp duty on your property is:

$$\text{Stamp duty} = (\text{Property value}/100) \times \text{stamp duty rate}$$

Depending on the property value, you have to calculate the stamp duty by taking out the applicable percentage. If the property value is Rs 50 lakh, for instance, the applicable stamp duty would be 5% of the Rs 50 lakh. This way, the buyer will have to shell out Rs 2.5 lakh stamp duty.

If the same property is being registered in the name of a woman, the applicable stamp duty would be 3%. Then, the buyer will have to pay Rs 1.50 lakh as stamp duty.

FAQs

Who pays stamp duty, the buyer or seller?

Starting July 1980, the buyer must pay stamp duty on the market value of the immovable property.

Which cities have high stamp duty rates?

Chennai, Kerala and Hyderabad are among cities that have a high stamp duty, in the range of 7% to 9%.

How much is the BBMP & Corporation added surcharges?

It comes to 2% on stamp duty.

Was this article useful?



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An alumna of the Indian Institute of Mass Communication, Dhenkanal, Sunita Mishra brings over 16 years of expertise to the fields of legal matters, financial insights, and property market trends. Recognised for her ability to elucidate complex topics, her articles serve as a go-to resource for home buyers navigating intricate subjects. Through her extensive career, she has been associated with esteemed organisations like the Financial Express, Hindustan Times, Network18, All India Radio, and Business Standard.

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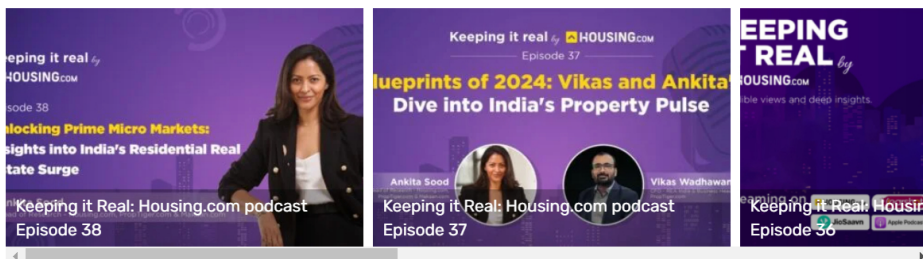


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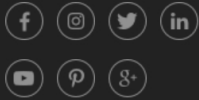
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