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Stamp Duty Compliance Just Got Smarter: Rajasthan Launches Mandatory API-Based Calculator For All Digital Document Executions

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PUBLISHED 3 June 2025

Introduction

In a notable step toward improving transparency and compliance in electronic documentation, the Government of Rajasthan has operationalized an automated stamp duty calculator API for all documents executed digitally within the state via the Digital Document Execution (DDE) platform (Circular Reference: NeSL/DDE/2025/0194). This initiative, developed in collaboration with Stock Holding Corporation of India Limited (SHCIL) and National E-Governance Services Ltd. (NeSL), aims to standardize stamp duty assessment and eliminate errors due to manual intervention and is effective from 30th May 2025.

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Key Operational Changes

The new automated system represents a critical enhancement to the DDE workflow, ensuring uniformity and accuracy in stamp duty calculation for transactions executed in Rajasthan. The key updates to the DDE process include:

- API-Based Duty Calculation:** All Rajasthan e-Stamping requests submitted through the DDE platform will now automatically route through the official stamp duty calculator API. This API computes the applicable duty based on predefined government rules.
- Override of Submitted Duty Amounts:** Regardless of the amount of stamp duty specified by the submitting party in the API request, the amount returned by the calculator will be final and binding for the procurement of the e-Stamp certificate.
- Compliance Responsibility:** Entities are expected to align their submission values with the official calculator. Any discrepancies due to incorrect manual inputs may lead to delays or legal inaccuracies, as NeSL disclaims responsibility for such errors.
- Real-Time Duty Display:** Before e-Stamp certificate procurement, the final stamp duty value, as determined by the calculator, will be presented to the user for confirmation.
- Comprehensive Fee Master Reference:** The annexure to the circular provides an exhaustive listing of article codes, descriptions, and corresponding stamp duty rules. These range from flat-rate fees (e.g., Rs. 500 for simple agreements) to percentage-based calculations for loan agreements and mortgages, with specified minimum and maximum thresholds.

Summary of Key Stamp Duty Rates Under the Rajasthan Fee Master

Sr No.	Article No.	Description	Digital Code	Min. Stamp Duty (?)	Max. Stamp Duty (?)	Stamp Duty Amount Calculation
1	5(d)	Loan Agreement	1151	5	15,00,000	0.25% of loan amount
2	5(d)	Start-Up Loan Agreement ? 25 lakh (Raj. Start-up Policy)	11217	5	0	0.25% of loan amount
3	5(d)	Start-Up Loan Agreement > 25 lakh (Raj. Start-up Policy)	11296	5	0	0.25% of loan amount
4	6(i)	Deposit of Title Deed – Repayment > 3 months	11195	5	15,00,000	0.25% of loan amount
5	6(ii)	Deposit of Title Deed – Repayment ? 3 months	11196	5	15,00,000	0.125% of loan amount
6	13A	Bank Guarantee	1079	5	25,000	0.25% of secured amount

7	14	Bond	1072	5	5,00,000	0.15% of secured amount
8	30(b)(ii)	Further Mortgage without possession	11207	5	15,00,000	0.25% of secured amount
9	32	Indemnity Bond	1685	1,000	15,00,000	0.25% of secured/property value
10	50	Security Bond	1802	1,000	15,00,000	0.25% of secured/property value
11	5(g)	General Agreement (not otherwise specified)	11225 / 1167	–	–	Flat ₹500
12	6	MSME Loan Agreement	11197	–	–	Flat ₹100
13	6	MSME Simple Mortgage	11198	–	–	Flat ₹500
14	44(a)	General Power of Attorney (for registration/execution only)	11366	–	–	Flat ₹500

Compliance Advisory for Stakeholders

- Banks and NBFCs are advised to verify the article code selection relevant to the nature of the document to avoid misclassification.
- System integrators and legal operations teams must update API requests to accommodate automated duty return values.
- Manual duty inputs are now purely indicative and will be ignored in favour of system-calculated duty values.

Conclusion

The rollout of the Rajasthan Stamp Duty Calculator API marks a pivotal advancement in e-governance for digital legal documentation. By enforcing standardized, automated duty computation, the initiative strengthens regulatory compliance and reduces human error.

This measure not only enhances operational efficiency for financial institutions but also aligns with broader goals of transparency and digitization in public administration. Stakeholders are encouraged to adapt swiftly and ensure readiness for full compliance.

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