

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2915  
ANSWERED ON:30.03.2012  
HOME LOANS QUESTION  
Mutterwar Shri Vilas Baburao

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government has decided to exclude stamp duty, registration fee and other levies from the total home loan cost;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the reaction of the Banking Industry thereto?

**Answer**

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) to (c): Reserve Bank of India (RBI) has informed that banks were advised not to include stamp duty, registration and other documentation charges in the cost of the housing property financed by them in order to maintain uniformity.

This is a prudential banking regulatory view.

No comments/representation have been received on this issue.