

Dear Valued Customer,

Greetings from HDFC Bank!

To assist you in completing the disbursement process of your Home Loan smoothly post the loan is sanctioned, we've enclosed a checklist of property-related documents required for your loan disbursement. This guide applies to property transactions mentioned above every checklist in **bold**.

NOTE:

- 1) Please retain PHOTOCOPIES of all original documents for your records.
- 2) Please submit all documents together and not in parts.
- 3) Disbursement will be subject to legal and technical clearance of the property being financed.
- 4) You may get in touch with the facilitator/coordinator who assisted you during the onboarding /sanction process. The facilitator will coordinate with you and will forward electronic copies of documents to us for our perusal. Once the documents are received by HDFC Bank, we will peruse the documents and will inform you in case of any pendency / clarification required by us.

Common documents for all property transactions (except for Balance Transfer and Top Up loan)

1. Bank statement reflecting clearance of your payment.
2. Disbursement request online (** link given below)
3. 1% TDS deducted challan under Section 194. If sale value is Rs 50 lacs & above.
4. Fees outstanding if any- same can be done online through your HDFC home loan application.
5. Special conditions if any as mentioned in the sanction/offer letter.

Builder Purchase (First purchase from developer):

- Original Sale Agreement or Sale Deed draft, sub registrar receipt and Index 2
- Original own contribution receipt from developer
- Bank statement / passbook copy of applicant or co-applicant reflecting own contribution entry.
- Original permission to mortgage from developer

- Original demand letter from developer
- Original permission to mortgage from construction finance institute (if applicable)
- Flat Bifurcation between landowner and developer, if developer has entered into Development agreement with landowner.
- Original Allotment Letter
- Release Letter (Plot loan cases)

Resale purchase:

- Original Sale deed, sub registrar receipt and Index 2
- Original Previous registered title document chain (if any)
- Original approved plan and commencement certificate (if applicable)
- Original own contribution receipt issued by seller.
- Bank statement / passbook copy of applicant or co-applicant reflecting own contribution entry.
- Seller ID and bank proof with self-attestation
- Title search report issued by Advocate with search receipt.
- NA order and approved layout
- Original regularization certificate and approved plan (if applicable)
- Latest original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Loan against property:

- Original sale deed, sub registrar receipt and Index 2
- Original sale Agreement, sub registrar receipt and Index 2 (if any)
- Original previous registered title document (if any)
- Title search report issued by Advocate with search receipt.
- Latest original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order, and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Self-Construction:

- Original sale deed, sub registrar receipt and Index 2
- Original previous registered title document (if any)
- Title search report issued by Advocate with search receipt.
- Original approved plan and commencement certificate
- Approved layout and NA order
- Original construction estimate
- Latest original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Top Up Case

- Latest original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority (applicable in lease hold property)
- Latest tax paid receipt (applicable in lease hold property)
- End use letter with proof.

Balance Transfer (Refinance Case)

- Refinance Indemnity
- Latest outstanding of refinance institute
- Original list of Document
- Title search report issued by Advocate with search receipt.
- Copy of Title Document
- Latest original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)-Post clearance of previous institute loan
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case) -Post clearance of previous institute loan.

Resale Refinance case

- Original sale agreement with additional clauses, sub registrar receipt and Index 2
- Annexures:
 - Seller to seller's bank
 - Borrower to Vendor
 - HDFC to seller
 - HDFC to seller's bank
- Affidavit from seller
- Resale Refinance Indemnity
- Seller ID and bank proof with self-attestation
- Latest dated foreclosure of refinance institute (seller 's bank)
- Original list of Documents
- Title search report issued by Advocate with search receipt.
- Copy of previous chain title Document
- Latest original 7/12 with mutation entry or PR card (applicable in free hold property)
- No dues certificate / Charge release letter from seller's bank (post clearance of seller's loan, before final disbursement)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)-Post clearance of seller's loan
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case) -Post clearance of seller's loan.
- Original sale deed sub registrar receipt and Index 2 (post clearance of seller's loan, before final disbursement)
- Original previous registered title document chain (post clearance of seller's loan, before final disbursement)
- Original approved plan and commencement certificate (if applicable)

NOTE:

Once the disbursement of your loan is scheduled you would get an intimation for the detailed list of documents to be carried on the day of disbursement. Post which you may visit the service centre mapped along with co applicant if any for your home loan account for further processing.

Following are the mandatory documents required on the day of disbursement at service centre along with the above list of documents.

- 1) Original photo ID and Residence proof of applicant

- 2) Cheque book to be carried.
- 3) 2 Passport size photograph each
- 4) Stamp duty on home loan/ESBTR of 0.3% of the loan amount to be created + Notice of Intimation of 0.5% of loan amount or Rs 15000/- whichever is lower (Service centre team will guide on the process during the visit for disbursement)

We look forward to servicing you soon and are honoured to be a part of your home purchase journey.

Assuring you of the best services always.

Warm Regards

HDFC Bank Team

Please note.

* If you have already initiated the documentation process with us and /or in touch with our teams for the same, request you to please proceed as per the instructions received from the teams.

* Online disbursement request to be raised which will ensure updations of payee name, payee account details and amount to be disbursed link for which is given below.

<https://online.hdfc.com/tiny/ZAF64cmb> .