

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.

BUILDER PURCHASE CASE:

Prior to Disbursement Fixing:

1. Registered Sale Agreement
2. Sale Deed Draft (as applicable)
3. Sub Registrar Receipt
4. Own Contribution Receipt
5. Permission to mortgage from Builder
6. Construction Finance NOC - If applicable
7. Bank Statement Reflecting Payment of Own Contribution Receipt
8. Possession Letter

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting

RESALE IN BUILDER

Prior to disbursement fixing

1. Sale Deed Draft (Current Chain)
2. Index 2
3. Sub Registrar Receipt
4. Title Cum Search Report (From Panel Advocate) – 13 Years
5. 7/12 extract / PR card / Form 8A and 6D Mutation Entries
6. Paper Notice for 7 Days and Advocate NOC
7. Bank Statement Reflecting Payment of Own Contribution Receipt
8. Chain documents (Sale Agreement/Sale Deed)
9. Permission to mortgage issued by Builder (As applicable)

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)
2. Registered Original Sale deed in favour of borrower.

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting

FLAT IN SOCIETY – DIRECT ALLOTMENT:

Prior to Disbursement Fixing

1. Registered Sale Agreement/Allotment Deed Draft
2. Sub Registrar Receipt
3. Permission to mortgage by Society
4. Share certificate.
5. Own Contribution receipt
6. Allotment letter by Society
7. Bank Statement Reflecting Payment of Own Contribution Receipt

Prior to Disburse Making

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)
2. Registered Original Sale deed in favour of borrower (if draft submitted for Allotment Deed)
3. Sub Registrar Receipt

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting.

RESALE IN SOCIETY:

Prior to disbursement fixing

1. Sale Deed Draft (Current Chain)
2. Index 2
3. Sub Registrar Receipt
4. Title Cum Search Report (From Panel Advocate) – 13 Years
5. 7/12 extract / PR card / Form 8A + 6D Mutation Entries
6. Paper Notice for 7 Days and Advocate NOC
7. Bank Statement Reflecting Payment of Own Contribution Receipt
8. Chain documents (Sale Agreement/Sale Deed)
9. Share Certificate in favour of borrower.
10. Allotment Letter issued by society (First chain)
11. Permission to mortgage issued by Society.

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)
2. Registered Original Sale deed in favour of borrower.
3. Sub Registrar Receipt

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting

BUILDER PURCHASE CASE (APARTMENT):

Prior to Disbursement Fixing:

1. Deed of Apartment Draft
2. Sub Registrar Receipt
3. Own Contribution Receipt
4. Permission to mortgage from Builder
5. Construction Finance NOC - If applicable
6. Bank Statement Reflecting Payment of Own Contribution Receipt

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)
2. Registered Original Sale deed in favour of borrower.
3. Sub Registrar Receipt

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting

RESALE IN APARTMENT OWNER ASSOCIATION:

Prior to Disbursement Fixing:

1. Deed of Apartment Draft (Current Chain)
2. Title Cum Search Report (From Panel Advocate) – 13 Years
3. 7/12 extract / PR card / Form 8A and 6D Mutation Entries
4. Paper Notice for 7 Days and Advocate NOC
5. Bank Statement Reflecting Payment of Own Contribution Receipt
6. Chain documents (Sale Agreement/Sale Deed)

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)
2. Registered Original Sale deed in favour of borrower.
3. Sub Registrar Receipt

Note: Following are the minimum required documents for Legal appraisal, if required Additional documents may be called for vetting

SELF-CONSTRUCTION: -

Prior to Disbursement Fixing

1. N.A. Order,
2. Approved Layout Copy and Plan,
3. N.A. Tax Paid Receipt,
4. Commencement Certificate,
5. 7/12 extracts & 6D Mutation entries for 30 years,
6. Latest 7/12 & Mutation entries thereof in the name of Borrower.
7. Title Search Report with Index-2 Search for Structure / Plot to be funded from our panel advocate – 30 Years.
8. Sale Deed (Present title document of Borrower) 9. Original Chain Documents of Bungalow / Plot (if any)

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

Note: Following are the minimum required documents for Legal appraisal, if required Additional documents may be required for vetting

SELF-CONSTRUCTION (IN REGISTERED SOCIETY):

Prior to Disbursement Fixing

1. N.A. Order,
2. Approved Layout Copy and Plan,
3. N.A. Tax Paid Receipt,
4. Commencement Certificate,
5. 7/12 extracts & 6D Mutation entries for 30 years,
6. Latest 7/12 & Mutation entries thereof in the name of Borrower.
7. Title Search Report with Index-2 Search for Structure / Plot to be funded from our panel advocate – 30 Years.
8. Sale Deed (Present title document of Borrower)
9. Original Chain Documents of Bungalow / Plot (if any)
10. Allotment Letter
11. Share Certificate
12. Permission to Mortgage issued by Society.

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting

PLOT PURCHASE:

Prior to Disbursement Fixing

1. N.A. Order,
2. Approved Layout Copy and Plan,
3. N.A. Tax Paid Receipt,
4. 7/12 extracts & 6D Mutation entries for 30 years,
5. Latest 7/12 & Mutation entries thereof in the name of Borrower.
6. Title Search Report with Index-2 Search for Structure / Plot to be funded from our panel advocate – 30 Years.
7. Sale Deed Draft
8. Original Chain Documents of Plot (if any)

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)
2. Registered Original Sale deed in favour of borrower.
3. Sub Registrar Receipt

Note: Following are the minimum required documents for Legal appraisal, if required
Additional documents may be called for vetting

REFINANCE (PL NOTE, DOCUMENTS WILL BE APPLICABLE AS PER CASE CODES MENTIONED ABOVE AS APPLICABLE)

Prior to Disbursement Fixing

1. Refinance annexure as per refinance process (NOC to mortgage / mortgage release letter / LOD along with all refinance annexures),
2. Latest 7/12 Extract in the name of Borrower/s,
3. 7/12 & 6D Mutation Entries for 13 years/30 Years (as applicable)
4. Title Search Report with Index-2 search for 13 years/30 Years from Panel Advocate (As applicable)
5. Original Sale Deed in the name of Borrowers + SRR,
6. Original Chain Documents (if any)

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

Note: Following are the minimum required documents for Legal appraisal, if required Additional documents may be called for vetting

BUILDER PURCHASE IN DEVELOPMENT AUTHORITY- MHADA

Prior to Disbursement Fixing

1. Provisional Offer Letter issued by MHADA- Original
2. MHADA NOC - Permission to Mortgage in favour of HDFC Bank Ltd - Original (In MHADA's standard format)
3. 3.Sanctioned Building Plans - Copy
4. 4.Own Contribution Receipts issued by MHADA - Original
5. 5.Undertaking cum Indemnity from the Borrower - Duly signed, executed and notarized on a Rs.500 stamp paper (format attached.)
6. Undertaking to create security-MHADA.doc
7. The amount to be released in favour of MHADA shall be total loan amount.
8. The payment receipts equal to the amount retained by HDFC has to be collected. These receipts shall be issued by MHADA.
9. 9.Duly executed, stamped and registered agreement/deed between MHADA and the Borrower - Original along with Original SRR & Index II
10. 10.Final Allotment letter - Original
11. 11.Final payment receipts - Original
12. 12.Possession Letter – Original

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

Note: Following are the minimum required documents for Legal appraisal, if required Additional documents may be called for vetting

RESALE PURCHASE IN DEVELOPMENT AUTHORITY- MHADA

Prior to Disbursement Fixing:

1. Original stamped Allotment Letter by MHADA
1. All previous chain title documents in favour of the Seller and previous owners and their Registration Receipt and Index II as per Title Search Report
2. Registered Deed of Assignment in favour of Borrower
3. Original Sub Registrar Receipt and Index II
4. Permission to mortgage letter from MHADA
5. Transfer order issued by MHADA.
6. Original own contribution receipt issued by MHADA and Vendor
7. Copy of Plan
8. Title Search Report from panel Advocate

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

PLOT / BUNGALOW / FLAT UNDER CIDCO / MIDC

Prior to Disbursement Fixing

1. Allotment letter OR Transfer Permission
2. Agreement to Sale
3. Sub – Registrar Receipt
4. Permission for Mortgage from Builder / Developer (NOC from builder)
5. Permission for Mortgage from CIDCO/MIDC
6. Own Contribution Receipts

Prior to Disbursement making:

1. Filing of Notice of Intimation of Mortgage (NOI-IGR)

Note: Following are the minimum required documents for Legal appraisal, if required Additional documents may be called for vetting

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>.

