

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. Original permission to mortgage/no objection certificate issued by the Developer/society/development authority on their letter head as per format of HDFC Bank Ltd.
2. Original stamped receipts (Revenue stamp affixed) for the payments made to the developer/seller/development authority till date. (You are required to spend your own contribution i.e. the total cost less HDFC BANK LIMITED's loan before disbursement of the loan).
3. Bank statement reflecting clearance of your payment
4. Disbursement request online (** link given below)
5. 1% TDS deducted challan under Section 194. If sale value is Rs 50 lacs & above
6. Fees outstanding if any- same can be done online through your HDFC home loan application.
7. Special conditions if any as mentioned in the sanction/offer letter.
8. Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.

Builder Purchase

1. Current original Agreement to sale with the Developer duly stamped and registered along with Sub Registrar's Receipt and Index II
2. Original cost sheet (details to include owners name/project name/wing/building no. /floor/specific flat address/carpet area/break up of all cost)
3. ROC (Release of Charge) from builder's lender if construction finance availed by builder.
4. Scheme letter if applicable
5. Latest original demand letter

Direct Allotment Purchase

1. Original Provisional Allotment Letter or Original allotment letter cum terms and conditions from the Development Authority

Resale Purchase

1. Share certificate copy (mentioning full chain till seller name).
2. Copy of the approved building plans/commencement certificate/occupation certificate issued by the competent authority.
3. Copy of the latest property taxes raised by the municipal corporation/council
4. Latest electricity bills, society registration certificate copy.
5. Cancelled cheque of all the sellers, where disbursement amount will be remitted + self-attested ID proof copy of all sellers.
6. All previous chain of Agreements/Sale Deed/Deed of assignment/Deed of Apartment with past owners in original with Sub Registrar's Receipt and Index II
7. In case of any gift deed/ release deeds / death /deed of declaration/ affidavits or declarations/ any public notice along with no claim letter issued by Advocate/FIR copy/ certified copies of lost documents / will and probate or any other change in ownership/ documents in any of the previous chain transaction documents, please share the details and documents of the same
8. Copy of registered conveyance deed / Lease Deed wherever applicable.
9. Original transfer permission from development authority/or any other government authorities wherever applicable (in case of resale transactions where previous owners are allotments from development authority like MHADA/PMRDA/PCMC etc., we shall inform further documentations based on the type of allotment/plot/transaction)
10. Sale Deed/Deed of assignment/ Deed of apartment draft between vendor and buyer/ customer with consideration amount

Additional documents if seller has loan from another financial institute

1. Current owner original Agreement to sale between vendor and buyer/ customer duly stamped and registered along with Sub Registrar's Receipt and Index II
2. Original foreclosure letter from (lending bank/financial institute) for all loans taken against the property. Letter to include balance outstanding with break up, crosslinked files if any and payee details- not more than 1 month old.
3. Original list of documents (lending bank/financial institute) on letter head mentioning all original documents in their custody not more than 3 months old.
4. Original NOC from builder or society which is in force as per format attached favouring HDFC Bank Ltd
5. Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.

Balance Transfer

1. Copy of all documents mentioned above in builder purchase, direct allotment and resale purchase as per the transaction type.
2. Original foreclosure letter from (lending bank/financial institute) for all loans taken against the property. Letter to include balance outstanding with break up, crosslinked files if any and payee details- not more than 1 month old.
3. Original list of documents (lending bank/financial institute) on letter head mentioning all original documents in their custody not more than 3 months old.
4. Original NOC from builder or society which is in force as per format attached favouring HDFC Bank.
5. Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.
6. Fees outstanding if any- same can be done online through your HDFC home loan application.
7. Special conditions if any as mentioned in the sanction/offer letter.
8. Disbursement request online (** link given below)

Top Up

1. Original share certificate issued by the Society to the customer if society is formed later to 1st disbursement of Home Loan.
2. Original possession letter issued by the Developer on his letter head.
3. If a society has been formed, Original permission to mortgage issued by the Society as per format of HDFC Bank Ltd
4. If Apartment has been formed, Original Deed of Apartment with the Developer duly stamped and registered along with Sub Registrar's Receipt and Index II and copy of deed of declaration.
5. Fees outstanding if any- same can be done online through your HDFC home loan application.
6. Special conditions if any as mentioned in the sanction letter
7. Online disbursement request. (**link given below)

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) For Resale Cases - Current original Sale Deed/Deed of assignment/ Deed of apartment between vendor and buyer/ customer with consideration amount details duly stamped and registered along with Sub Registrar's Receipt and Index II
- 2) Original photo ID and Residence proof of applicant
- 3) Cheque book to be carried
- 4) 2 Passport size photograph each
- 5) 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>.