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:

- Please retain PHOTOCOPIES of all original documents for your records.
- Please submit all documents together and not in parts.
- Disbursement will be subject to legal and technical clearance of the property being financed.
- 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 electronically copies of documents to us for our perusal. Once the documents are received by HDFC Bank, we will peruse.

CHECKLIST OF LEGAL DOCUMENTS TO BE COLLECTED

I. Resale/Outright purchase – Independent house/Flat

Borrower is intending to purchase fully constructed independent house from seller

Following **documents are to be collected pre-disbursement:**

- Original Sale Agreement between the Seller and Purchaser duly stamped and signed by parties to document along with witness signature.
- Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
- Title Search Report
- Latest Property tax receipt in favour of seller
- Latest B1 & P2 in name of Seller (Latest Copy of Mutation in Revenue Record)
- Copy of Approved Building plan from the appropriate authority
- Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd
- Property Tax Receipt
- NOC from Builder/Society in case of Builder Resale.
- Bank Statement for own contribution clearance.

II. Direct Builder Purchase – FLAT/Independent House (Under Construction and Ready unit

Borrower is intending to purchase fully constructed flat from seller Following

documents are to be collected pre-disbursement:

- Original Sale Agreement between the Seller and the Purchaser duly stamped and signed by parties to document along with witness signature.
- Builder NOC in HDFC Format
- Own Contribution Receipt (OCR)
- Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate)

- Draft Memorandum of deposit of title deeds to be registered by Borrower in favour of HDFC Bank Ltd
- Bank Statement for own contribution clearance.
- Tripartite Agreement applicable for under construction case.
- Construction Finance NOC if applicable
- Original title deed in favour of Borrower

III. Resale/Outright purchase – Plot

Borrower is intending to purchase vacant plot from seller.

Following documents are to be collected pre-disbursement:

- Original Sale Agreement between the Seller and the Purchaser duly stamped and signed by parties to document along with witness signature.
- Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title
- Title Search Report from Empanelled Lawyer
- Latest Online B1 & P2 (Latest Copy of Mutation in Revenue Record)
- Draft sale deed to be executed in favour of Borrower (preferably drafted by an advocate or licensed document writer)
- Bank Statement for OC Clearance
- Original title deed in favour of Borrower
- Seller KYC and Bank details (Six months old bank account-Passbook copy or bank statement with six months transaction)
- Bank statement for own contribution clearance.

IV. Home Equity Loan – Flat

Following documents are to be collected pre disbursement.

- Original title deed in favour of Borrower
- Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
- Copy of Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
- Latest B1 and P2 (Latest Copy of Mutation in Revenue Record)
- Latest property tax receipt in favour of the present Owner
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd
- Title Search Report from Empanelled Lawyer

V. Plot Equity Loan

Following documents are to be collected pre disbursement.

- Original title deed in favour of Borrower
- Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
- Copy of Layout sketch/Regularisation approval/subdivision approval approved by TCP (whichever is applicable)
- Title Search Report from Empanelled Lawyer
- Latest B1 and P2 (Latest Copy of Mutation in Revenue Record)
- Location Sketch (depends on case-to-case basis)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank

Classification - Internal

Classification - Internal

VI. Non-Residential Premises – Equity loan

Following documents are to be collected pre disbursement.

- Original title deed in favour of Borrower
- Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
- Copy of Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
- Title Search Report from Empanelled Lawyer
- Latest property tax receipt in favour of the present Owner
- Latest Online B1 & P2 (Latest Copy of Mutation in Revenue Record)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank ltd.

Classification - Internal

Classification - Internal

VII. Home Equity Loan – Independent House

Following documents are to be collected pre disbursement.

- Original title deed in favour of Borrower
- Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
- Copy of Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
- Title Search Report from empanelled lawyer
- Latest property tax receipt in favour of the present Owner
- Latest Online B1 & P2 (Latest Copy of Mutation in Revenue Record)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank

Classification - Internal

Classification - Internal

VIII. CGHB/Development Authority First purchase

- Allotment of flat/plot by C.G HOUSING BOARD / Any other Development authority in favour of Borrower

Following documents are to be collected pre-disbursement:

- Original Allotment letter from CGHB/RDA in favour of Borrower
- Mortgage Permission
- Tripartite Agreement duly stamped and signed by borrower and development authority.
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd
- Own contribution Receipt
- Lease Deed on final Disbursement.

IX. Refinance loans – Flat/House

For all refinance loans, disbursement will be towards closure of loan availed by Borrower from any other Bank/FI in respect of the property taken as security. Apart from title verification of property taken as security, we need to verify the loan outstanding statement of Refinance Bank/FI and cross verify for any cross-linked loan with the Refinance Bank/FI before taking forward for disbursement.

Following documents are to be collected pre-disbursement:

- Copies of the Borrower's title documents (along with all link documents, prior title deed, etc.)
- List of Documents (LOD) issued by the current lender - Bank/Financial Institution confirming custody of original (Original/Digital)
- Loan Outstanding Letter from Bank/Financial Institution
- Latest property tax receipt in favour of Borrower
- Latest Online B1& P2 (Latest Copy of Mutation in Revenue Record)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank ltd
- Copy of approved building plan from the Appropriate authority
- Title Search Report from empanelled lawyer

X. Refinance loans – Plot

- For all refinance loans, disbursement will be towards closure of loan availed by Borrower from any other Bank/FI in respect of the property taken as security.

Following documents are to be collected pre-disbursement:

- Copies of the Borrower's title documents (along with all link documents, prior title deed, etc.)
- List of Documents (LOD) issued by the current lender-Bank/Financial Institution confirming custody of original (Original/Digital)
- Title Search Report from empanelled lawyer
- Latest Online B1 & P2 (Latest Copy of Mutation in Revenue Record)
- Location sketch (depends on case-to-case basis)
- Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd
- Copy of Layout sketch approved by development authority as may be applicable.
- Loan outstanding letter Bank/Financial Institution

XI. Vendor Balance transfer

Following documents are to be collected pre-disbursement:

- Original Sale Agreement with clause of vendor balance transfer between the Seller and the Purchaser duly stamped and signed by parties to document along with witness signature.
- Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
- Title Search Report from empanelled lawyer
- Latest Property tax receipt
- Latest Online B1 & P2 (Latest Copy of Mutation in Revenue Record)
- Copy of Approved Building plan/layout approval from the appropriate authority
- Draft sale deed with seller BT clause to be registered in favour of Borrower. (preferably drafted by an advocate or licensed document writer)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd
- Original list of documents from Seller's Bank/Financial Institution
- Loan Outstanding Letter Bank/Financial Institution
- Seller BT Format
- Notarized Guarantor form signed by seller • Bank Statement for own contribution clearance.

XII. Composite loan – Land purchase and Construction

Borrower intends to purchase vacant land from seller and construct building on the land purchased through Builder/own construction.

Following documents are to be collected pre-disbursement:

- Original Sale Agreement between the Seller and the Purchaser duly stamped and signed by parties to document along with witness signature.
- Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
- Title Search Report from Empanelled Lawyer
- Latest Online B1 and P2 (Latest Copy of Mutation in Revenue Record)
- Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate or licensed document writer)

- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd
- Copy of Approved Building plan from the appropriate authority
- Bank Statement for OC Clearance.

XIII. Self-construction/Extension/Improvement loan

Following documents are to be collected pre-disbursement:

- Original title deed in favour of Borrower
- Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
- Original Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
- Construction Estimate
- Title Search Report from empanelled lawyer
- Latest B1 & P2 (Latest Copy of Mutation in Revenue Record)
- Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank ltd.

Stamp Duty (Prevailing Stamp Duty in Chhattisgarh subject to modifications):

- All agreements Rs 50/-, Affidavits to be stamped for Rs.10/-,
- Indemnities, Deed of Guarantee, undertaking to be stamped for Rs.250/-,
- Power of Attorney to be stamped for Rs. 1000/-,
- MOD to be stamped for 0.5% of loan amount, for Non housing urban location, & 1% for Rural Location. MOD .1% for Housing urban location & .2% of Loan amount for Rural Location.
- Stamp duty for Registered Memorandum of Deposit of Title Deeds is 0.5% of loan amount subject to a maximum of Rs.40,000/- (Registration Fees subject to Tamil Nadu Registration Rules)
- Documents to be notarized: Affidavit (any kind of declaration), Indemnity, Guarantor Form, General Power of Attorney.

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.

- Original photo ID and Residence proof of applicant
- Cheque book to be carried.
- Two Passport size photograph each
- MOD to be stamped for 0.5% of loan amount for Non housing urban location, & 1% for Non housing Rural Location. MOD .1% for Housing urban location & .2% of Loan amount for Rural Location. subject to a maximum of ₹ 50000/-

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 updating of payee name, payee account details and amount to be disbursed link for which is given below

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