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.

A. **DIRECT PURCHASE FROM BUILDER (APPROVED PROJECTS):**

1. Sale Agreement (Registered)
2. Own Contribution Receipts with Bank Statement Reflection
3. Allotment Letter
4. Permission to Mortgage as Per Bank Format.
5. Tripartite Agreement as Per Bank Format.
6. Floor Plan
7. Builder Demand and Request from Borrower.
8. TDS (If Property Cost Is 50 Lakh or Above).

B. **RESALE**

1. Sale Agreement between Seller and Buyer/Buyers.
2. Own Contribution Money Receipt & Bank Reflections,
3. Namzari/Mutation/Jamabandi/Porcha Reflecting the Remarks of Mutation of Seller.
4. Sale Deed/Gift Deed/Any Other Title Document establishing the Title of the Seller.
5. Prior Sale Deed/Gift Deed/Any Title Document establishing the Title of the previous owner.
6. Draft deed mentioning Memo of consideration.
7. Up to Date Jamabandi with Reflection of Property Remarks.
8. Up to Date Municipality Tax Receipt (If Any)
9. Advocate Search Report 10. Non-Encumbrances Certificate.
11. Form 50.
12. Sanction Plan and Construction Permission (If Floor Purchase).
13. Land Tax Receipt Up to Date (If required).
14. TDS (If Property Cost Is 50 Lakh or Above)
15. Seller KYC (Id Proof, Bank Passbook Copy and Cancelled Cheque).

C. **SELF CONSTRUCTIONS**

1. Sale Deed/Gift Deed /Patta of the Land Favouring Applicant/Co-Applicant
2. Namjari/Mutation/Jamabandi/Porcha Reflecting the Mutation Remarks 3. Jamabandi Up to Date Reflecting Property Remarks.
4. Non-Encumbrance Certificate up to date.
5. Approved Permission for Construction & Cost estimate
6. Approved Sanction Plan
7. Up to Date Land Revenue Paying Receipt
8. Form-50 (No Litigation from Munsif Court, Civil Judge and District Judge Court)
9. Trace Map
10. Advocate Search Report.

D. **REFINANCE**

1. List of Document /LOD (Documents submitted to Institution for earlier loan).
2. Annexure -A, as per Bank format (Notarized Trust Receipt indemnity) 3. Balance Transfer Annexure-B, C & D two sets as per Bank format.
4. Photocopies of all docs as per List of Documents. 5. Updated Jamabandi (If required)
6. Latest foreclosure.
7. Advocate Title Search Report

E. **HOME EQUITY (FLAT)**

1. Sale Deed/Gift Deed Favouring Applicant/Co-Applicant
2. Prior Sale Deed/Gift Deed/Any Title Document establishing the Title of the previous owner.
3. Namjari/Mutation/Porcha
4. Non-Encumbrance Certificate Up to date.
5. Up to Date Land Revenue Paying Receipt (If Available)
6. Form-50 (No Litigation from Munsif, Civil Judge and District Judge Court)
7. Municipality Tax Paying Receipt Up to Date (If Applicable)
8. Approved Sanction Plan & Permission for Construction (If Floor purchase)
9. Advocate Search Report.

F. **PLOT EQUITY**

1. Sale Deed/Gift Deed/Patta of the Land Favouring Applicant/Co-Applicant
2. Prior Sale Deed/Gift Deed/Any Title Document establishing the Title of the previous owner.
3. Namjari/Mutation/Porcha
4. Jamabandi Up to Date Reflecting Property Remarks.
5. Non-Encumbrance Certificate Up to date.
6. Up to Date Land Revenue Paying Receipt
7. Form-50 (No Litigation from Munsif Court, Civil Judge and District Judge Court) 8. Trace Map. (Mentioning Specific Land and Dag No, Patta No)
9. Advocate Search Report.

G. **TOP UP**

1. End use letter.
2. Jamabandi/Mutation/orcha for Bungalow/Tax Receipt/Allotment letter (Whichever Available)

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.
Above mentioned documents are for your ready reference and additional documents may be required subject to legal & technical requirement in case-to-case basis.

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 of Rs.100/- against Article 5 Agreement or Memorandum of an Agreement for all the agreement to be signed as per norms (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.

1. 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.
2. Online disbursement request to be raised which will ensure updation of payee name, payee account details and amount to be disbursed link for which is given below https://online.hdfc.com/tiny/ZAF64cmb.