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.

The required list of documents for each type of transaction is mentioned under the respective heads in **bold**.

NOTE:

1) Please retain PHOTOCOPIES of all original documents for your records.
2) Please submit all the required documents in a single, unified submission.
3) Disbursement will be subject to legal and technical clearance of the property being financed. 4) Title Search Report is to be obtained from the HDFC Bank empanelled Advocates only. You may get in touch with the facilitator/coordinator who assisted you during the onboarding /sanction process for list of HDFC Bank empanelled Advocates and for further co-ordination.
5) Online disbursement request to be raised which will ensure updation of payee name, payee account details and amount to be disburse. Online disbursement request can be made in the link. https://portal.hdfc.com (login using your loan account number/user ID and password)
6) All documents required to satisfy the special conditions mentioned in your Offer Letter (which is sent to your registered mail ID on Sanction of loan) is to be submitted along with or immediately on clearance of legal and technical verification.
7) Fees outstanding if any to be cleared - same can be done online through your HDFC Home Loan Application

Builder Purchase - Requirements

1. Original sale agreement
2. Demand letter
3. NOC from Builder
4. Own Contribution receipts
5. Tripartite agreement (if applicable) in HDFC Bank's format
6. Original Allotment Letter
7. Copy of Bank statement reflecting own contribution clearance
8. Draft deed with floor plan (if disbursement is done on possession)

Resale of Flat – Requirements

1. Original sale agreement
2. NOC from Seller
3. Own Contribution receipts
4. Seller cancelled cheque.
5. Seller's KYC (PAN and Aadhar)
6. Copy of Bank statement reflecting own contribution clearance
7. Copy of present title documents
8. Title cum search report from Bank's empanelled advocate
9. Original signed and verified report of seller title documents from Bank's empanelled advocate.
10. Draft deed with floor plan
11. Latest property tax receipt

Resale of Plot – Requirements

1. Original sale agreement
2. NOC from Seller
3. Own Contribution receipts
4. Seller cancelled cheque.
5. Seller's KYC (PAN and Aadhar)
6. Copy of Bank statement reflecting own contribution clearance
7. Copy of present title documents
8. Title cum search report from Bank's empanelled advocate
9. Original signed and verified report of seller title documents from Bank's empanelled advocate.
10. Draft deed
11. Latest Land tax receipt

Resale Internal adjustment – Requirements

1. Original sale agreement
2. NOC from Seller
3. Own Contribution receipts
4. Seller cancelled cheque.
5. Seller's KYC (PAN and Aadhar)
6. Copy of Bank statement reflecting own contribution clearance
7. Seller's confirmation letter
8. Buyer's confirmation letter
9. Draft deed with floor plan
10. Latest property tax receipt

Refinance Loan – Requirements

1. Copy of present title documents
2. Own Contribution receipts (if under construction)
3. Title cum search report from Bank's empanelled advocate
4. Original List of documents and foreclosure letter from Refinance Bank
5. Latest property tax receipt
6. BT annexures in HDFC Bank's format
7. Builder ledger (if under construction)

<u>Resale - Vendor Balance Transfer – Requirements</u>

1. Copy of present title documents
2. NOC from Seller
3. Original sale agreement
4. Own Contribution receipts
5. Seller cancelled cheque/ bank statement.
6. Seller's KYC (PAN and Aadhar)
7. Copy of Bank statement reflecting own contribution clearance
8. Title cum search report from Bank's empanelled advocate
9. Original List of documents and foreclosure letter from Refinance Bank
10. Latest property tax receipt
11. Vendor BT annexures in HDFC Bank's formats.
12. Draft deed (if property is ready for possession)
13. Tripartite Agreement (if property is under construction)
14. Builder Ledger (if property is under construction)
15. Letter of continuing guarantee from seller in HDFC Bank's format.

<u>Home Equity / Self-construction / Home Improvement– Requirements</u>

1. Original present title documents
2. Title cum search report from Bank's empanelled advocate
3. Construction estimate (for self-construction only)
4. Latest property tax receipt
5. Cancelled cheque of the account in which disbursement to be done

<u>Existing customer additional loan - Requirements</u> <u>Top Up Loan / Improvement / extension – Requirements.</u>

1. Copy of the sale deed
2. Latest property tax receipt
3. Cancelled cheque of the account in which disbursement to be done

<u>NOTE</u>

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

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.

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