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 below.

📌 **Note:**

- Keep **photocopies of all original documents** for your own record.
- Submit **all documents together** to avoid delays.
- Loan disbursement will happen only after **legal and technical clearance** of the property.
- Your facilitator/coordinator will help you share all digital copies. 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.

🏠 1. House Resale Purchase –

- Title Search Report
- Signed Sale Agreement between buyer and seller showing the conditions of the sale.
- Sale Deed Draft - Initial version of the final legal document that will transfer ownership to you.
- Copies of all old Sale Deeds showing how the property ownership changed over the last years.
- Khatauni with Mutation Entry- Government land records showing the updated owner's name after transfer.
- Bank statements showing you have paid your portion of the property cost.
- Cost Estimate for Finishing- (painting, fittings, flooring, etc)
- The building layout map approved by the local authority.
- Seller KYC, Cancelled Cheque / Bank Statement

- Copy of Current Sale Deed between buyer and seller showing the conditions of the sale

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🔁 2. Vendor Refinance / Internal Adjustment – Required Documents

Includes all documents from “House Resale Purchase,” plus:

- Furniture & Fixtures Estimate (if applicable)
- Vendor Balance Transfer Forms – signed by seller.
- LOD (List of Documents) issued by seller’s bank.
- Seller’s Loan Foreclosure Letter – showing loan outstanding.
- Guarantor documents – KYC and income documents (if a guarantor is involved)
- Sanction Letter of Seller’s Loan
- Latest Sale Deed Copy between buyer and seller showing the conditions of the sale.

🏦 3. Home Equity Loan – Required Documents

- End-Use Letter in HDFC format explaining why you need the loan (renovation, education, etc.).
- End-Use Proof-Supporting documents such as quotations, invoices, etc.
- Title Search Report from empanelled advocate (if needed)
- Declaration for Second Charge (Format to be provided by HDFC)
- Sale Deed Copy between buyer and seller showing the conditions of the sale.
- HDFC Bank Statement to verify payee details.

🔄 4. Refinance Loan (Resale or Construction Loan)

- Title Search Report with title chain mentioned.
- Sale Agreement / Current Sale Deed between buyer and seller showing the conditions of the sale.
- Sanction Letter of your existing loan

- Latest dated Foreclosure letter from your current bank showing current loan outstanding.
- Latest dated List of Documents
- Signed Balance Transfer Annexures to be provided by us.
- Working/House Map approved by local approving authority.
- Cost Estimate (if needed)
- Builder Ledger (for under-construction projects)
- Plot-related documents: Layout plan, Sajra/Patwari report, Joint Affidavit
- Current Sale Deed between buyer and seller showing the conditions of the sale.

🧱 5. Self-Construction Loan – Required Documents

- Architect-approved estimate of construction cost
- Approved / Working map or R3/RCU letter by local approving authority.
- Indemnity bond for map approval
- Declaration for second charge (Format to be provided by HDFC)
- Title Search Report (if needed)
- HDFC bank statement for payee confirmation

🔁 6. Existing HDFC Customer – Top-up / Improvement / Extension / HEQ

- End-Use Letter in HDFC format explaining why you need the loan (renovation, education, etc.).
- End-Use Proof-Supporting documents such as quotations, invoices, etc.
- Title Search Report (if needed)
- Declaration for second charge (Format to be provided by HDFC)
- Sale Deed copy between buyer and seller showing the conditions of the sale.
- HDFC bank statement for payee confirmation
- Architect estimate (for renovation)
- Approved/working map (for renovation) by approving local authority.

🏗️ 7. Builder's Approved Project – Required Documents

- Signed Sale Agreement between buyer and seller showing the conditions of the sale.
- Allotment Letter- letter issued by the builder confirming that the property/flat has been allotted to you.
- Mortgage NOC (if required) to confirm if there is any ongoing loan on the property.
- Own Contribution Proof & Receipts showing the amount you have already paid to the builder from your own funds.
- Builder Demand Letter mentioning the amount due and the stage of construction for which payment is demanded.
- If TDS under Section 194-IA (for property value above ₹50 lakh) has been deducted and paid to the government, please share the TDS challan / Form 26QB / acknowledgment.
- Title Search Report (if needed) prepared by an advocate confirming that the property has a clear title and no legal issues.
- Special conditions (if any) as per sanction letter
- Registered Sale Deed (if available) duly signed between you and the seller.
- Tripartite Agreement signed between you, the builder, and the lender (HDFC)
- Builder Statement / Ledger showing all payments received and the outstanding balance, if any.
- Mortgage Permission (HDFC format) from builder stating he has no objection to creating a mortgage in our favour.

🏢 8. Direct Allotment from Development Authority

- Allotment Letter / Agreement to Sell issued by the Development Authority confirming that the property/flat has been allotted to you.
- Payment Receipts showing the amount you have already paid from your own funds.
- Mortgage Permission (HDFC format) from Development Authority stating they have no objection to creating a mortgage in our favour.

- Demand Letter mentioning the amount due and the stage of construction for which payment is demanded.
- Tripartite Agreement (if applicable) signed between you, the authority, and the lender (HDFC)
- Own Contribution Proof showing the amount you have already paid to the builder from your own funds.
- Sale Deed (if executed) duly signed between you and the authority.

🌄 9. Plot Loans – Resale

- Title Search Report prepared by an advocate confirming that the property has a clear title and no legal issues.
- Signed Sale Agreement between buyer and seller showing the conditions of the sale.
- Sale Deed Draft - Initial version of the final legal document that will transfer ownership to you.
- Khatauni with Mutation Entry- Government land records showing the updated owner's name after transfer.
- The layout map approved by the local authority.
- Joint Affidavit (buyer + seller with photo) in HDFC format
- Own Contribution Proof & Receipts showing the amount you have already paid from your own funds.
- Certified Sajra / Patwari Report - official land map or land record issued by the local land revenue authority (Patwari).
- Confirmation Letter A letter from the seller confirming key details of the property transaction—such as agreement value, payment received, pending dues, and confirmation that they are selling the property to you.
- Seller KYC and Cancelled Cheque to helps us confirm their bank details for payment or documentation.
- Current registered Sale Deed showing the current owner's name and complete property details.

🧱 10. Resale – Under Construction

Same as Resale Purchase, plus:

- Cost estimate for finishing
- Updated construction map approved by local authority.
- Seller KYC and Cancelled Cheque to helps us confirm their bank details for payment or documentation.
- Own Contribution Proof & Receipts showing the amount you have already paid from your own funds.

🧩 11. Plot + Plot Equity

Same as Plot Resale, plus:

- Certified Sajra / Patwari Report - official land map or land record issued by the local land revenue authority (Patwari).
- Letter of Plot Confirmation
- Current registered Sale Deed showing the current owner's name and complete property details.

🧱 12. Resale Plot + Construction

Includes all Plot documents + Construction documents:

- Approved/working map by local approving authority.
- Architect estimate prepared by a qualified architect showing the expected cost of construction.
- Indemnity bond (in HDFC format)
- HDFC bank statement
- Current registered Sale Deed showing the current owner's name and complete property details.

🏠 13. Home + Home Equity Loan

Combination of resale purchase + equity requirements:

- Title Search Report prepared by an advocate confirming that the property has a clear title and no legal issues.
- Signed Sale Agreement between buyer and seller showing the conditions of the sale.
- Sale Deed Draft - Initial version of the final legal document that will transfer ownership to you.
- 13-Year Chain if available
- Khatauni with Mutation Entry- Government land records showing the updated owner's name after transfer.
- Own Contribution Proof showing the amount you have already paid from your own funds Cost Estimate
- Approved Map by local approving authority.
- Seller KYC and Cancelled Cheque to helps us confirm their bank details for payment or documentation.
- Current registered Sale Deed showing the current owner's name and complete property details.

📄 14. Balance Transfer (BT) + Top-Up

- Title Search Report prepared by an advocate confirming that the property has a clear title and no legal issues.
- Sale Agreement / Current Sale Deed between buyer and seller showing the conditions of the sale.
- Sanction Letter (existing loan)
- Latest dated Foreclosure Letter showing the loan outstanding.
- Latest date List of Documents
- Signed BT Annexures (HDFC format)
- Working / House Map from local approving authority.
- Cost Estimate (if applicable)

- Builder Statement / Ledger showing all payments received and the outstanding balance, if any.
- Current registered Sale Deed showing the current owner's name and complete property details.

🗓️ Mandatory Documents on Disbursement Day

- Original Photo ID + Address Proof
- Your Cheque Book
- Two Passport Size Photos (each applicant)
- The service centre team will guide you through the remaining process.

🔗 Important

If you are already coordinating with the HDFC team, continue following their instructions.
Submit online disbursement request here:
👉 https://online.hdfc.com/tiny/ZAF64cmb [Dehradun | Word]
