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.

Builder Direct Allotment –

1. Builder Buyer Agreement between you and the builder. It includes details about the flat, total cost, payment plan, construction timelines, possession date, and terms & conditions.
2. Own Contribution Receipts issued by the builder for the payments you have already made from your own funds.
3. Own contribution Debit Proofs showing that the payments you made to the builder were debited from your bank account.
4. Statement of Account and Cost Sheet reflecting total cost of the property and amount paid.
5. Permission to Mortgage from builder giving you permission to mortgage the property with the bank.
6. Tripartite Agreement signed between you, the builder, and the bank.

7. Allotment Letter issued by the builder confirming that a specific unit/flat has been allotted to you along with basic cost and payment schedule.
8. Latest Demand Letter requesting payment for a particular stage of construction.
9. Construction Finance NOC (if applicable)

Resale –

1. Notarized Agreement to Sell between the buyer and the seller mentioning the property details, agreed sale price, and terms of sale.
2. Seller KYC (PAN Card and Address Proof as per agreement to sale – self-attested)
3. Seller Account Proof (Cancelled Cheque with Name or Self-attested Bank Statement)
4. Bank Debit Proofs of Own Contribution Payments made to Seller.
5. Transfer Permission in HUDA / NOIDA / GNIDA cases allowing the transfer of the property from the seller to the buyer.
6. Affidavit in lieu of ATS (Agreement to Sale if not signed by Seller) in HDFC format.
7. Furniture and Fixtures Estimate and Affidavit (if required in HDFC format)

Endorsement Case –

1. Notarized Agreement to Sell between the buyer and the seller mentioning the property details, agreed sale price, and terms of sale.
2. Builder Transfer NOC confirming that they have no objection to transferring the property from the current owner (seller) to the new buyer (you).
3. Statement of Account and Cost Sheet reflecting total cost of the property and amount paid.
4. Seller KYC (PAN Card and Address Proof as per Agreement to Sale – self-attested)
5. Seller Account Proof (Cancelled Cheque with Name or Self-attested Bank Statement)
6. Bank Debit Proofs of Own Contribution Payments made to Seller.
7. Affidavit in lieu of ATS (Agreement to Sale if not signed by Seller) in HDFC format.

Refinance Case –

1. Latest dated List of Documents
2. Latest dated Foreclosure Letter reflecting the loan outstanding.
3. All chains of agreement to sale in copy
4. Builder Statement of Account (if BT of under-construction Development Authority case)

Mandatory documents required on the day of disbursement at service centre.
(along with the above list)

1. Original photo ID and Residence proof of applicant
2. Cheque book to be carried.
3. 2 Passport size photograph each
4. 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 are 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: https://online.hdfc.com/tiny/ZAF64cmb