

Dear Valued Customer,

Greetings from HDFC Bank! To assist you in completing the disbursement process of your Home Loan smoothly post sanction, we've enclosed a checklist of property related documents required for your loan disbursement. This guide applies to property transactions mentioned below in bold.

NOTE:

1. Please retain **PHOTOCOPIES** of all original documents for your records.
2. 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 Purchase – House/Plot-Documents Requirements:

1. Agreement for Sale duly signed by customer and builder confirming the property you are buying, terms, and conditions.
2. Allotment letter issued by the builder confirming the specific flat/unit allotted to you.
3. Latest Demand Letter (where applicable) by the builder, mentioning the amount due and the stage of construction.
4. Title Search Report (TSR) in case of less than 12 units confirming the legal ownership and history of the land/property.
5. TDS as per government rules wherever applicable
6. Own contribution proof for the payment made to the builder.

7. Mortgage Permission in HDFC format (wherever applicable)
8. Mortgage NOC if loan availed by the builder (wherever applicable)
9. Tripartite Agreement signed between you, the builder, and HDFC.

Direct Allotment from Authority-Documents Requirements:

1. Allotment Letter issued by the builder confirming the specific flat/unit allotted to you.
2. Tripartite Agreement (if applicable) signed between you, the builder, and HDFC.
3. Mortgage NOC / Permission to Mortgage in HDFC format.
4. Own contribution proof for the payment made by you.
5. Payment Challan (wherever applicable) for any payment done to the Development Authority.

Refinance-Documents Requirements:

1. Title cum Search Report with title chain and Search Receipt showing the ownership history of the property, confirming that the title is clear and free of disputes.
2. Sanction Letter of customer loan from lending institute.
3. Latest dated Foreclosure mentioning amount and favouring details.
4. Latest dated List of Documents duly signed and stamped.
5. Layout and Key plan (applicable for plot Balance transfer) approved by local approving authority.
6. Joint Affidavit (applicable for plot Balance Transfer) in HDFC format
7. Architect Cost Estimate showing the cost of construction or improvement for Market Value (MV) funding cases (if applicable).
8. Balance Transfer Indemnity in HDFC format.

Top Up-Documents Requirements:

1. End Use Letter confirming how the loan amount will be utilised.
2. CA Certificate for End Use (case specific) confirming the actual utilization of funds or cost of work.
3. Title and Search Report with Interim Non-Encumbrance Certificate verifying the legal ownership of the property and encumbrance if any.
4. Copy of Sale Deed reflecting the ownership of the property.
5. HDFC Bank Statement for payee details
6. Foreclosure Letter as per special condition if applicable.

Equity – Existing Customer-Documents Requirements:

1. End Use Letter confirming how the loan amount will be utilised.
2. CA Certificate for End Use (case specific) confirming the actual utilization of funds or cost of work.
3. Title and Search Report with Interim Non-Encumbrance Certificate verifying the legal ownership of the property and encumbrance if any.
4. Copy of Sale Deed reflecting the ownership of the property.
5. HDFC Bank Statement for payee details
6. Foreclosure Letter as per special condition if applicable.

House/Plot Loans – Resale-Documents Requirements:

1. Title Search Report through empanelled advocate that confirms the ownership history of the property and ensures that the title is clear and dispute-free.
2. Sale Agreement duly signed by customer and seller showing the agreed price, terms, and conditions.

3. Title and Search Report with Non-Encumbrance Certificate verifying the legal ownership of the property and encumbrance if any.
 4. Copy of all property chain documents.
 5. Certified copy of Khatauni which is a revenue record that lists the current owner(s) of the land.
 6. Layout / Key plan approved by an approving authority.
 7. Joint Affidavit of seller and buyer along with joint photo in HDFC format.
 8. Self-attested seller KYC with cancelled cheque/bank statement for verifying the seller's identity and bank details for any payments.
 9. Own contribution proof for payment already made to the seller.
 10. Letter of confirmation confirming the agreed property details, payment terms.
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Self-Construction Loan – Land Loan already with HDFC-Documents Requirements:

1. Architect Approved Estimate showing the expected cost of construction or renovation.
 2. Approved / Working Map by an approved authority.
 3. Indemnity Bond for Map Approval in HDFC format
 4. Title and Search Report with Interim Non-Encumbrance Certificate verifying the legal ownership of the property and encumbrance if any.
 5. HDFC Bank Statement for payee details.
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Home Improvement Loan – Existing Customer-Documents Requirements: Same as Construction Loan

Resale – Under Construction-Documents Requirements:

1. TDS wherever applicable
 2. Sale Agreement duly signed by customer and seller.
 6. Title and Search Report with Non-Encumbrance Certificate verifying the legal ownership of the property and encumbrance if any.
 3. Copy of all chain property documents.
 1. Certified copy of Khatauni- land records showing ownership details.
 4. Architect Approved Estimate
 5. Approved / Working Map for the layout.
 6. Indemnity Bond for Map Approval (in HDFC format)
 7. Own contribution proof for the amount you are contributing from your own fund.
 8. Self-attested seller KYC with cancelled cheque/bank statement
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Vendor Refinance / Internal Adjustment (Vendor's loan with HDFC) -

1. Title and Search Report with Non-Encumbrance Certificate and copy of chain documents.
2. Sale agreement duly signed by customer and seller.
3. Certified copy of Khatauni- a government record showing the land ownership details.
4. Own contribution proof for the amount you are contributing from your own funds.
5. Banking proof reflecting Own Contribution paid.
6. Cost estimate for Furniture and Fixtures prepared and signed by the concerned professional/vendor.

7. Architect Actual/working Map by the approving authority for the area.
8. Self-attested seller Identification and address proof with cancelled cheque/bank statement
9. Vendor Balance Transfer formats in HDFC format.
10. Latest dates list of documents of seller's loan duly signed and stamped.
11. Latest dated foreclosure letter of seller's Loan

Plot plus Plot Equity-Documents Requirements:

2. Sale Agreement signed between the buyer and seller for the property.
3. Title and Search Report with Non-Encumbrance Certificate confirming the property ownership history, ensuring there are no loans, disputes, or claims on the property.
4. Copy of chain property documents.
5. Certified copy of Khatauni- land records showing ownership details.
6. Layout / Key plan approved by competent authority.
7. Joint Affidavit of seller and buyer along with joint photo (in HDFC format)
8. Self-attested seller KYC with cancelled cheque/bank statement for confirming the identity of the seller and the payee details.
9. Own contribution proof for the amount you are contributing from your own funds.
10. Letter of confirmation confirming the key details of the property purchase
11. End Use Letter stating how the loan amount will be utilized.
12. CA Certificate for End Use (case specific) confirming how the loan amount has been utilized.
13. HDFC Bank Statement for payee details

Plot Plus Construction-Documents Requirements:

(Same as Plot plus Plot Equity plus construction documents)

1. Approved / Working Map for the layout.
2. Architect Approved Estimate for the construction work, prepared and signed by your architect to confirm the expected expenses.
3. Indemnity Bond for Map Approval (in HDFC format)

Home plus Home Equity-Documents Requirements:

(Same as Plot plus Plot Equity plus home equity documents)

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>