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:

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 digitally 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.

Resale Purchase of House/Plot, Plot plus construction, Vendor Balance Transfer and Internal adjustment loans (Seller's loan with HDFC)– Documents Requirements: -

1. Sale Agreement duly signed by Both customer and Seller
2. Copy of Previous chain property documents
3. Title Search Report through empanelled advocate with Khatauni reflecting Mutation entry and 12 years encumbrance certificate.
4. Banking proof reflecting Own Contribution paid.
5. Architect Cost estimate for construction **(For plot plus construction loans)**
6. Architect Actual / working Map for construction **(For plot plus construction loans)**
7. Customer HDFC BANK Statement with payee details **(for Plot plus Construction loan)**
8. Layout / Key plan approved by competent authority **(for Resale plot loans)**
9. Joint Affidavit of seller and buyer along with joint photo **(for plot loans)**
10. Self-attested seller KYC with cancelled cheque / bank statement
11. Estimate of Furniture and Fixtures **(if applicable)**
12. Prepayment Acknowledgement letter duly signed by existing seller **(In case of Internal adjustment where seller's loan is running from HDFC BANK)**

13. Seller's loan List of Documents, Foreclosure Letter from other financial institution **(applicable for Vendor Refinance loan)**
14. Interim Security for seller Balance Transfer **cases (applicable for Vendor Refinance loan)**

Home Equity Loan – Documents Requirements: -

1. Copy of Previous chain property documents
2. Title cum Search Report with title chain and Search Receipt along with Khatauni reflecting Mutation entry and 12 years encumbrance certificate through empanelled advocate **(if applicable)**
3. End use letter stating how the loan amount will be used.
4. End use proof supporting the utilization.
5. Declaration for creating second charge **(if applicable)**
6. Customers HDFC bank statement for payee details

Refinance Loan – Documents Requirements: -

Resale, construction, Equity Balance transfer with Simultaneous TOP UP loan

1. Copy of Previous chain property documents
2. Title cum Search Report with title chain and Search Receipt along with Khatauni reflecting Mutation entry and 12 years encumbrance certificate through empanelled advocate.
3. Copy of Agreement for Sale **(applicable for Resale Case Balance Transfer)**
4. Sanction Letter and Repayment track of customer's loan running with other financial institution.
5. Latest Foreclosure letter mentioning amount and cheque favouring details.
6. List of documents duly signed and stamped by other financial institution.
7. BT Annexures duly signed by customers (in HDFC format)
8. Architect Working Map / House Map approved by competent authority.
9. Architect Cost Estimate **(if applicable)**
10. Builder payment ledger (if applicable) showing all payments made and pending, including dates, amounts, and stage-wise details of the project.
11. Joint Affidavit / Construction Affidavit **(applicable for plot loan) (in HDFC format)**

12. End Use letter along with End use proof for how the loan amount will be used **(For Simultaneous TOP loan along with balance transfer).**

Self-Construction /Improvement/Extension loan – Documents Requirements: -

1. Architect construction/Extension/Improvement estimate
2. Architect Approved / working map for the layout.
3. Indemnity bond for map approval (in HDFC format)
4. Declaration for creating second charge **(if applicable)**
5. Title cum Search Report with title chain and Search Receipt along with Khatauni reflecting Mutation entry and 12 years encumbrance certificate through empanelled advocate.
6. Customer HDFC bank statement for payee details

Existing Customer: Top-up/HEQ/Improvement/Extension loans– Documents Requirements: -

1. Title Search Report through empanelled advocate **(if applicable)**
2. Declaration for creating second charge **(if applicable)**
3. Copy of current Sale Deed that shows the current owner of the property and proves the legal transfer of ownership.
4. Customers HDFC bank statement for payee details
5. Architect approved estimate and MAP **(for Home Improvement and Extension loans)**
6. End use letter and End Use **Proof (Applicable for Top up and Equity loans)** for how the loan amount will be used.

Builder First Purchase and Endorsement Cases (Flat, Villa and Plot) – Approved Project – Documents Requirements: -

1. Agreement for Sale duly signed by borrower and builder.
2. Allotment Letter confirming that the property or unit has been officially allotted to you, along with property details.
3. Mortgage NOC from other financial institution **(wherever applicable)**
4. Own contribution receipts and proof for payment done by you through own funds.
5. Latest Builder Demand letter

6. TDS certificate **(wherever applicable)**

7. Title Search Report from empanelled lawyer confirming the history of the property's ownership. **(if applicable)**

8. Registered agreement to Sale Deed between the buyer and seller, which confirms the terms of the property sale. **(If executed)**

9. Tripartite /Quadripartite agreement between three or four parties as required —the buyer, seller, builder/developer, and sometimes the lender.

10. Statement of account/builder ledger showing all payments made by you

11. Mortgage Permission in HDFC format from the builder or authority—given in the specific format required by HDFC—confirming that they allow the property to be mortgaged to the bank for your home loan.

For Builder Endorsement cases:

1. Agreement to Sale duly signed between borrower and seller

2. Ledger from Builder showing payments made by you.

3.Seller's PAN, Identification and address proof along with sellers cancelled cheque/passbook

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Direct Allotment from Development Authority – Documents Requirements: -

1. Allotment letter from authority confirming that the property/unit has been officially allotted to you.
2. Own contribution Payment receipt showing the amount you have already paid from your own funds toward the property.
3. Mortgage NOC / Permission to Mortgage from authority giving permission to mortgage the property to the bank.
4. Latest Demand letter/Final costing letter from the Development Authority.
5. Tripartite agreement duly signed by Development authority, customer and Bank (if applicable)
6. Own contribution payment proof showing that you have paid your share of the property cost from your own funds.

Simultaneous Resale Plot + Plot Equity loans – Documents Requirements: -

1. Copy of Previous chain property documents
2. Title cum Search Report with title chain and Search Receipt along with Khatauni reflecting Mutation entry and 12 years encumbrance certificate through empanelled advocate.
3. Sale Agreement duly signed by customer and seller.
4. Current Sale Deed draft that shows the terms and details of the property transfer before it is officially registered.
5. Architect Layout / Key plan prepared by the architect that shows the overall plan of the building or project,
6. Joint Affidavit of seller and buyer along with joint photo (in HDFC format)
7. Own contribution proof showing that you have paid your share of the property cost from your own funds.

7. Self-attested seller PAN card, ID and address proof with cancelled cheque / bank statement with (6-month vintage)
8. Letter of confirmation for plot
9. End use letter and proof showing the utilisation of the funds. **(For Plot Equity loan)**

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