Dear Valued Customer,

Greetings from HDFC Bank!

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—**each checklist is 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 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.

<u>Built up property approved plan</u> <u>Available</u>	1. Agreement to Sell 2. Title search report from empanelled advocate 3. Copies of sale deeds / other title documents as per title search report 4. Intkal / Fard for 13 yrs in name of Seller / previous owners 5. Non-Encumbrance Certificate for 13 yrs in name of Seller 6. Copy of approved Plan 7. Indemnity for plan available 8. Lost document indemnity if 13 yrs chain is not available. 9. Seller KYC & Cancel Cheque along with bank statement or passbook first page reflecting vintage of bank account. 10. Own Contribution debit bank statement & TDS undertaking/ challan (if applicable) 11. MODT Stamp paper of 0.25% of Loan amount 12. Advocate mail confirmation for MOE registration

	13. Furniture & fittings cost estimate and undertaking (if applicable)

<u>Built up property approved plan not available</u>	1. Agreement to sell. 2. Title search report from empanelled advocate 3. Copies of sale deeds / other title documents as per title search report 4. Intkal for 13 yrs in name of Seller /Previous owners 5. Non-Encumbrance Certificate for 13 yrs in name of Seller 6. Location sketch and layout of property 7. Indemnity for approved plan not available 8. Lost documents indemnity if 13 yrs chain is not available. 9. TS-1 / Property tax receipts 10. Seller KYC & Cancel Cheque along with bank statement or passbook first page reflecting vintage of bank account. 11. Own contribution debit bank statement & TDS undertaking/ challan (if applicable) 12. MODT Stamp paper of 0.25% of Loan amount 13. Advocate mail confirmation for MOE registration. 14. Furniture & fittings cost estimate and undertaking (if applicable)

Land Purchase	1. Agreement to sell. 2. Title search report from empanelled advocate 3. Copies of sale deeds / other title documents as per title search report 4. Intkal for 13 yrs in name of Seller /previous owners 5. Non-Encumbrance Certificate for 13 yrs in name of Seller 6. Location sketch of Plot 7. Lost documents indemnity if 13 yrs chain is not available.
	8. NOC for Plot from Competent authority 9. Seller KYC & Cancel Cheque along with bank statement or passbook first page reflecting vintage of bank account. 10. Own contribution debit bank statement & TDS undertaking/ challan (if applicable) 11. MODT Stamp paper of 0.25% of Loan amount 12. Advocate mail confirmation for MOE registration. 13. Plot plus Construction cost letter. 14. Deed for confirmation for plot loans

<u>Construction case / HEQ / LAP - Inside MC</u>	1. Sale deed in the name of borrower / co-borrower 2. Title Search report from empanelled advocate 3. Previous chain documents as per Title and Search Report 4. Intkal / Fard for 13 yrs in name of Borrower / previous owners 5. Lost documents indemnity if 13 yrs chain is not available. 6. Non-Encumbrance Certificate for 13 yrs 7. Copy of approved Plan from Municipal Corporation 8. Indemnity for approved plan available 9. Registered MOE along with stamp paper of 0.25% of Loan amount 10. TS-1 / Property Tax 11. Lien marked Fard.
<u>Construction case / HEQ / LAP - Outside MC</u>	1. Sale deed in the name of borrower / co-borrower 2. Title Search report from empanelled advocate 3. Previous chain documents as per Title and Search Report 4. Intkal / Fard for 13 yrs in name of Borrower / previous owners 5. Lost docs indemnity if 13 yrs chain is not available. 6. Non-Encumbrance Certificate for 13 yrs 7. Copy of approved Plan from Municipal Corporation

	8. Indemnity for approved plan available 9. Registered MOE along with stamp paper of 0.25% of Loan amount 10. Sketch of property along with NOC from competent authority 11. Lien Marked Fard
Direct allotment - Builder case	1. Receipt for payment made 2. Tripartite Agreement 3. Demand Letter 4. Allotment letter 5. Builder Buyer Agreement 6. Permission to mortgage 7. Own contribution debit bank statement 8. MODT Stamp paper of 0.25% of Loan amount 9. TDS undertaking / Challan (if applicable)
Direct Allotment PUDA / Imp Trust / House Fed cases	1. Allotment letter 2. Receipts for payment made. 3. Permission to mortgage 4. Agreement for sale (if applicable) 5. Conveyance deed 6. MODT stamp paper of 0.25% of Loan amount 7. TDS Undertaking / challan (if applicable)

<u>Resale PUDA/ Housefed/ Improvement trust Cases</u>	1. Agreement to sell. 2. Title search report from empanelled advocate 3. Title documents as per Title and Search Report 4. Permission to sell. 5. Allotment letter/ Transfer letter
	6. Conveyance deed 7. Interim security if applicable 8. Approved plan 9. Indemnity for plan not available 10. Lost documents indemnity if chain is not complete. 11. Permission to mortgage 12. MODT stamp paper of 0.25% of Loan amount 13. Advocate mail confirmation for MOE registration. 14. TDS Undertaking / Challan (if applicable) 15. Furniture & fittings cost estimate and undertaking (if applicable)

* Conveyance deed where applicable
* Mortgage Extension form where applicable.
* List of documents and Latest Foreclosure letter in case of BT cases

<u>NOTE</u>:

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.

Following are the mandatory documents required on the day of disbursement at service centre along with the above list of documents.

1) Original photo ID and Residence proof of applicant
2) Cheque book to be carried 3)
3 Passport size photograph each
4) Stamp duty on Memorandum of deposits of title deeds is 0.25% on loan amount

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 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 for which is given below https://online.hdfc.com/tiny/ZAF64cmb