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.

I Resale/Outright purchase – Independent house

Borrower is intending to purchase fully constructed independent house from seller.

1. Original Sale Agreement between the Seller and Purchaser duly stamped and signed by parties to document along with witness signature.
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
3. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
4. Latest Property tax receipt in favour of seller
5. Latest Online Patta/Extract Town survey field register/Land tax receipts in the name of Seller
6. Copy of Approved Building plan from the appropriate authority
7. Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate or licensed document writer)
8. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)

9. Original property documents to be inspected.

II Resale/Outright purchase – FLAT

Borrower is intending to purchase fully constructed flat from seller.

1. Original Sale Agreement between the Seller and Purchaser duly stamped and signed by parties to document along with witness signature.
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
3. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
4. Latest Property tax receipt in favour of seller
5. Copy of Approved Building plan from the appropriate authority
6. Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate or licensed document writer)
7. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
8. Original property documents to be inspected.

III Resale/Outright purchase – PLOT

Borrower is intending to purchase vacant plot from seller.

1. Original Sale Agreement between the Seller and Purchaser duly stamped and signed by parties to document along with witness signature.
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
3. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
4. Latest Online Patta/Extract Town survey field register/Land tax receipts in the name of Seller
5. FMB sketch/TSLR sketch (depends on case-to-case basis)
6. Copy of Layout sketch/regularization/subdivision approval approved by DTCP/CMDA/MMDA (whichever is applicable)
7. Certified copy of seller’s documents and earlier chain of documents issued by concerned Sub-Registrar

8. Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate or licensed document writer)
9. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
10. Original property documents to be inspected.

IV. Home Equity Loan – Flat

1. Original title deed in favour of Borrower
2. Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
3. Copy of Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
5. Latest property tax receipt in favour of the present Owner
6. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
7. Submission of all Original documents as requested by the Bank.

V. Plot Equity Loan

1. Original title deed in favour of Borrower
2. Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
3. Copy of Layout sketch/Regularisation approval/subdivision approval approved by DTCP/CMDA/MMDA (whichever is applicable)
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
5. Latest Online Patta/Extract Town Survey field register in the name of present owner/Land tax receipt
6. FMB sketch/TSLR sketch (depends on case-to-case basis)
7. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
8. Certified copy of Borrower title deed issued by concerned Sub-Registrar
9. Submission of all Original documents as requested by the Bank.

VI. Non-Residential Premises – Equity loan

1. Original title deed in favour of Borrower
2. Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
3. Copy of Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
5. Latest property tax receipt in favour of the present Owner
6. Latest Online Patta/Extract Town Survey field register in the name of present owner
7. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank ltd (preferably drafted by an advocate or licensed document writer)
8. Submission of all Original documents as requested by the Bank.

VII. Home Equity Loan – Independent House

1. Original title deed in favour of Borrower
2. Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
3. Copy of Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
5. Latest property tax receipt in favour of the present Owner
6. Latest Online Patta/Extract Town Survey field register in the name of present owner
7. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
8. Submission of all Original documents as requested by the Bank.

VIII. Tamil Nadu Housing Board/Development Authority First purchase

Allotment of flat/plot by Tamil Nadu Housing Board/Any other Development authority in favour of Borrower

1. Original Allotment letter from TNHB in favour of Borrower
2. Original Annexure A & B Certificate from TNHB with Letter of Enclosure
3. Original Lease cum sale agreement in favour of Borrower duly stamped and signed.
4. Original demand letter issued by TNHB.
5. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)

IX. Refinance loans – Flat/House

For all refinance loans, disbursement will be towards closure of loan availed by Borrower from any other Bank/FI in respect of the property taken as security. Apart from title verification of property taken as security, we need to verify the loan outstanding statement of Refinance Bank/FI and cross verify for any crosslinked loan with the Refinance Bank/FI before taking forward for disbursement.

Following documents are to be collected:

1. Copies of the Borrower's title documents (along with all link documents, prior title deed, etc.)
2. List of Documents (LOD) issued by the current lender - Bank/Financial Institution confirming custody of original (Original/Digital)
3. Latest Outstanding of the loan (along with all the cross-link loans)
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
5. Latest property tax receipt in favour of Borrower
6. Latest Online Patta/Extract Town survey field register in the name of Borrower

7. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank ltd (preferably drafted by an advocate or licensed document writer)
8. Copy of approved building plan from the Appropriate authority

X. Refinance loans – Plot

For all refinance loans, disbursement will be towards closure of loan availed by Borrower from any other Bank/FI in respect of the property taken as security.

Following documents are to be collected:

1. Copies of the Borrower's title documents (along with all link documents, prior title deed, etc.)
2. List of Documents (LOD) issued by the current lender-Bank/Financial Institution confirming custody of original (Original/Digital)
3. Latest Outstanding of the loan (along with all the cross-link loans)
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
5. Latest Online Patta/Extract Town survey field register/Land tax receipts in the name of Borrower
6. FMB sketch/TSLR sketch (depends on case-to-case basis)
7. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
8. Copy of Layout sketch approved by DTCP/CMDA/MMDA as may be applicable.
9. Certified copy of Borrower title deed issued by Sub-Registrar

XI. Vendor Balance transfer

1. Original Sale Agreement between the Seller and the Purchaser duly stamped and signed by parties to document along with witness signature.
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
3. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis depending upon transactions)
4. Latest Property tax receipt in favour of seller (in case of flat and independent house)/land tax receipt (in case of land)
5. Latest Online Patta/Extract Town Survey Field Register in favour of the seller

6. Copy of Approved Building plan/layout approval from the appropriate authority
7. Draft sale deed with seller BT clause to be registered in favour of Borrower (preferably drafted by an advocate or licensed document writer)
8. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
9. Original list of documents from Seller's Bank/Financial Institution
10. Latest Outstanding of the loan (along with all the cross-link loans)
11. Certified copy of seller's documents and earlier chain of documents issued by concerned Sub-Registrar (applicable only for plot loans)

XII. Composite loan – Land purchase and Construction

Borrower intends to purchase vacant land from seller and construct building on the land purchased through Builder/own construction.

Following documents are to be collected:

1. Original Sale Agreement between the Seller and the Purchaser duly stamped and signed by parties to document along with witness signature.
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title)
3. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions)
4. Latest Online Patta/Extract Town Survey Field Register (In favour of the seller)
5. Draft sale deed to be registered in favour of Borrower (preferably drafted by an advocate or licensed document writer)
6. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank Ltd (preferably drafted by an advocate or licensed document writer)
7. Inspection of original property documents
8. Certified copy of seller's documents and earlier chain of documents issued by concerned Sub-Registrar
9. Copy of Approved Building plan from the appropriate authority (Before second disbursement)

XIII. Self-construction/Extension/Improvement loan

1. Original title deed in favour of Borrower
2. Photocopy of complete set of Parent documents (Original parent documents to be collected where the same extent of property is being taken as security)
3. Original Approved Building plan from the Appropriate Authority together with their Proceedings/Orders
4. Encumbrance certificate with QR code digitally signed by concerned sub registrar (Period depends on case-to-case basis based on transactions) Latest.
5. Online Patta/Extract Town Survey field register in the name of present owner
6. Draft Memorandum of deposit of title deeds to be executed by Borrower in favour of HDFC Bank ltd (preferably drafted by an advocate or licensed document writer)
7. Submission of all Original documents as requested by the Bank.

NOTE:

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) 2 Passport size photograph each
4) Stamp duty on Memorandum of deposits of title deeds is 0.5% on loan amount subject to a maximum of ₹ 40000/- and Registration fees is 1% on loan amount subject to a maximum of ₹ 8000/- (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 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.