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.

Resale/ Outright Purchase -	1. Original Sale Agreement. 2. Complete set of previous documents 3. Encumbrance Certificate from 1/1/1987 to till date 4. Latest Property Tax receipt 5. Latest Patta/ Extract Town Survey Field Register in favour of seller & FMB sketch - mandatorily required for land loans. 6. Layout sketch Approved by DTCP / CMDA/MMDA as may be applicable. 7. Own contribution debit proofs. 8. Sellers KYC - PAN & AADHAR CARD (self-attested ID proof & Cancelled Cheque/Bank Passbook Xerox 9. Life certificate of vendor in case conveyance is executed by power of attorney. 10. Proceedings and Approved Plan Xerox 11. Draft Sale deed with HDFC Clause with property tax door no. mentioned in schedule. 12. Draft Memorandum of Deposit of Title Deeds 13. Disbursement Request Letter. 14. Tax Deducted at Source Remittance proof / undertaking letter to pay TDS within stipulated time.

Home Equity Loan -	1. Encumbrance Certificate from 1/1/1987 to till date 2. Title Deed and other original documents, 3. Complete set of parent Documents,

	4. Latest Property Tax receipt 5. Recent Patta / Extract Town Survey Field Register in the name of Applicant in case of land 6. Proceedings and Approved Plan Xerox 7. Draft Memorandum of Deposit of Title Deeds 8. Layout sketch Approved by DTCP / CMDA/MMDA as may be applicable, 9. Disbursement request letter according to special conditions as per sanction letter if any.
Take over loan -	1. Original List of documents 2. Latest Outstanding Letter from the concerned Bank / Financial Institution 3. Complete set of parent documents 4. Encumbrance Certificate from 1/1/1987 to till date 5. Latest Property Tax receipts 6. Recent Patta /TSLR Extract for the property – in case of land. 7. Annexure B, C, D with its sub annex HDFC format 8. Interim Security Cheque for loan amount, 9. Undertaking to Create Security, 10. Draft Memorandum of Deposit of Title Deeds 11. Own Contribution Receipts (if takeover of Under Construction Projects) 12. Layout sketch Approved by DTCP / CMDA/MMDA as may be applicable. 13. Proceedings and Approved Plan Xerox, 14. Copy of previous institution MOD for scrutiny, 15. Copy of title deed for scrutiny

Self-construction Loan -	1. Title Deed, 2. Complete set of Parent Documents, 3. Encumbrance Certificate from 1/1/1987 to till date 4. Recent Patta / Extract Town Survey Field Register in the name of Applicant 5. Draft Memorandum of Deposit of Title Deeds 6. Working Plan 7. Approved plan from the appropriate authority Original 8. Original Estimate duly signed by Licensed surveyor/ Architect/Builder, 9. Layout sketch Approved by DTCP / CMDA/MMDA as may be applicable.

Vendor Balance Transfer -	1. Original Sale agreement, 2. List of documents in possession of Seller's financial institution/bank 3. Latest outstanding letter from Seller's financial institution/bank 4. Collateral documents required as interim security for seller balance transfer loan. entire set of documents with revenue records and Encumbrance Certificate for the collateral documents required for legal security. 5. Own contribution Receipt with debit proofs 6. Encumbrance Certificate from 1/1/1987 to till date 7. Latest Property Tax receipt 8. Recent Patta /Extract from Town Survey Field Register for the property in case of land. 9. Seller Balance transfer Affidavit (HDFC format) with Interim Security Cheque, 10. Undertaking to Create Security, 11. Draft Memorandum of Deposit of Title Deeds 12. Draft Sale Deed with Seller BT clause 14. Sellers KYC - PAN / AADHAR CARD (self-attested ID proof & Cancelled Cheque/Bank Passbook Xerox 15. Proceedings and Approved Plan Xerox 16. Layout sketch Approved by DTCP / CMDA/MMDA as may be applicable. 17. If value of property exceeds Rs.50 Lakhs, then collect TDS Remittance proof / undertaking letter to pay TDS within stipulated time. 18. HDFC format letter from seller, buyer and seller’s financial institution, 19. Proof of OC payment remittance in the seller's loan A/c with the relevant bank / financial institution 20. Title deed in the name of Seller 21. Copies of previous documents

<u>Internal Adjustment:</u>	1. Original Sale Agreement, 2. Complete set of previous documents including Sale Deed and Construction Agreement of Vendor, 3. Encumbrance Certificate from 1/1/1987 to till date 4. Latest Property Tax receipt, 5. Own contribution Receipt with debit proofs, 6. Sellers KYC (self-attested ID proof & Cancelled cheque), 7. Draft Memorandum of Deposit of Title Deeds 8. Draft Sale Deed with internal adjustment clause 9. Internal Adjustment Letter from Vendor and Purchaser, 10. If value of property exceeds Rs.50 Lakhs,
	then collect TDS Remittance proof / undertaking letter to pay TDS within stipulated time
Top up / improvement / extension / HEQ:	1. Memorandum of Entry 2. Latest property tax receipt. 3. Encumbrance Certificate from the date of the original loan to till date. 4. Documents as per Special Conditions if any as per the sanction letter. 5. Disbursement request letter/ web request. 6. Copy of Previous MOD for draft correction

<u>Builder's purchase – Approved project</u> -	1. Original Sale agreement, 2. Original construction agreement, 3. Permission to mortgage letter (HDFC format), 4. Own contribution receipts from builder and Bank debit statement, 5. Lien Release letter/ NOC from other institution (if project loan availed from any bank/FI) 6. Deed of Guarantee (if arrangement made with Builder) 7. Undertaking to Create Security (if Deed of Guarantee Collected) 8. Draft Memorandum of Deposit of Title Deeds 9. Draft Sale Deed 10. If value of property exceeds Rs.50 Lakhs, then collect TDS Remittance proof / undertaking letter to pay TDS within stipulated time, 11. Conditions in NOC if any to be complied, 12. Proof of OC paid into escrow account as per NOC condition from builder, 13. Demand letter from builder. 14. Disbursement request letter/web request. 15. Allotment letter and cost sheet from builder

<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) 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 https://online.hdfc.com/tiny/ZAF64cmb.