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 in one go
3. Disbursement requests online link shared in Approval email to be completed before submission of documents.
4. Agreement of sale should be executed with a stamp duty of 0.5% mandatorily as per state law.
5. Laminated documents are not acceptable for loan processing.
6. If property cost is greater or equal to Rs. 50,00,000/- then TDS payment is applicable for direct builder case and resale transaction. TDS as per NRI norms to be applicable if the seller is under NRI status.
7. Disbursement will be subject to legal and technical clearance of the property being financed.
8. 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.
9. After pursuing the documents submitted by you at our end, further communications will be shared via e-mail regarding pending documents if required.
10. For Special Conditions to be complied, please refer the Offer Letter received.
11. Fees Outstanding if any can be paid online through HDFC Application

Builder purchase (flat)

1. Sale Agreement– Original (stamp duty of 0.5%) on or after 03/02/2024
2. Construction Agreement – Original (Stamp paper of Rs.500/- if applicable)
3. Mortgage NOC from Builder- Original
4. Own Contribution Receipt with detailed bank statements reflecting Own Contribution paid– Original.
5. Project NOC if applicable
6. Encumbrance Certificate from Joint Development Agreement/ Master approval date to till date.
7. Demand Letter
8. Cost Break up.
9. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
10. Letter of own contribution
11. CRE declaration
12. Tripartite agreement (if applicable)

Builder purchase (Plot)

1. Sale Agreement – Original (stamp duty of 0.5%) on or after 03/02/2024
2. Construction Agreement – Original (Stamp paper of Rs.500/- if applicable)
3. Mortgage NOC from Builder- Original
4. Own Contribution Receipt with detailed bank statements reflecting Own Contribution paid– Original.
5. Project NOC if applicable
6. Encumbrance Certificate from Joint Development Agreement/ Master approval date to till date.
7. Demand Letter
8. Cost Break up.
9. Plot- Letter of Confirmation
10. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
11. Letter of own contribution
12. CRE declaration
13. Tripartite agreement (if applicable)

Landowner Purchase (flat/plot)

1. JDA, GPA and Sharing Agreement.
2. Sale Agreement – Original (0.5% of sale agreement) on or after 03/02/2024
3. Construction Agreement – Original (Stamp paper of Rs.500/- if applicable)
4. NOC From Landowner- Original
5. Own Contribution Receipt with detailed bank statements reflecting Own Contribution paid– Original.
6. Project NOC if applicable
7. Demand Letter
8. Cost Break up.
9. Flat specific Encumbrance Certificate from Joint Development Agreement date to till date – Original.
10. Any other document that legal may request.
11. No objection, Due/no dues and Possession letter for sale of the flat by the builder
12. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
13. Letter of own contribution
14. CRE declaration

Note: Under construction property QPT to be executed and legal to be cleared for every case

Allotment/Auction Cases from Authority

Example: Bangalore Development Authority and Karnataka Housing Board.

1. Allotment / Auction letter from authority– Original
2. NOC from Authority- Original
3. Own contribution receipts and bank statements– Original
4. E- challan for Karnataka Housing Board cases (payment details)
5. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
6. Letter of own contribution
7. CRE declaration
8. Plot- Letter of Confirmation if applicable.

Note: Check the validity of the allotment / auction letter.

Resale Flat/House/Plot

Note: Legal opinion and internal legal clearance to be sought.

1. Sale Agreement– Original (stamp duty of 0.5%)
2. Latest Encumbrance Certificate – Original
3. BBMP Khatha - Original
4. Latest Tax Paid Receipt - Original
5. Any other documents as may be asked by the legal team.
6. Sale deed draft with parties, consideration amount and schedule.
7. Own Contribution debit Bank Statements
8. Seller Bank account proof reflecting 6 months vintage proof.
9. Seller PAN card copy- self attested.
10. Seller Cancelled cheque.
11. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
12. CRE declaration

Vendor BT

Note: Legal to be cleared and Up-to 80% of the loan amount will be released towards seller loan closure and remaining towards seller's bank account

1. Vendor BT formats
2. List Of Documents with seal and sign of the institution on the letter head
3. Latest Foreclosure letter from the institution (seller's loan)
4. Agreement for sale- (stamp duty of 0.5%) along with Additional suggestion to Agreement to Sell to be added to the Agreement for Sale
5. Sale deed draft with parties, consideration amount and schedule
6. Entire Own Contribution to be paid towards the vendors loan outstanding proof to be shared.
7. Own Contribution debit Bank Statements
8. NOC from society (for internal adjustment cases)
9. Khatha certificate to be submitted if not available in seller's loan (for internal adjustment case)
10. Latest tax paid receipt (for internal adjustment case)
11. Seller Bank account proof reflecting 6 months vintage proof.
12. Seller PAN card copy- self attested.

13. Seller Cancelled cheque.
14. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
15. CRE declaration

Assignment case

1. Assignment Agreement – Original (Builder as the confirming party with stamp duty of 0.5%)
2. Memorandum of Understanding – Original (if executed)
3. Agreement for Sale & Construction of Assignor – Original / Copies of docs with Original Document Verification from HDFC employee.
4. Cost breakup in the current customer's name.
5. 5. NOC from the builder in assignment format
6. Project NOC, if any.
7. Own Contribution Receipts, if any.
8. Own Contribution debit Bank Statements
9. Statement of accounts plus Due/No Due letter from the Builder
10. Encumbrance Certificate from Joint Development Agreement date to till date.
11. Seller Bank account proof reflecting 6 months vintage proof.
12. Seller PAN card copy- self attested.
13. Seller Cancelled cheque.
14. TDS declaration (If property cost is greater or equal to Rs. 50,00,000/-)
15. CRE declaration

Plot plus construction.

1. Sale Agreement – Original (stamp duty of 0.5%) on or after 03/02/2024
2. Construction Agreement – Original (Stamp paper of Rs.500/- if applicable)
3. Mortgage NOC from Builder- Original
4. Own Contribution Receipt with detailed bank statements reflecting Own Contribution paid– Original.
5. Project NOC if applicable
6. Encumbrance Certificate from Joint Development Agreement/ Master approval date to till date.
7. Demand Letter
8. Cost Break up.
9. Plot- Letter of Confirmation
10. Declaration for plot purchase and subsequent construction

11. Approved plan before second disbursement and commencement of construction
12. Construction license before second disbursement and commencement of construction
13. Khata Certificate – before second disbursement and commencement of construction

Existing customer- Construction/Extension

1. Khata Certificate
2. Latest dated Tax paid receipts
3. Approved Plan
4. License for Construction
5. Encumbrance Certificate reflecting the sale deed transaction to till date.
6. Declaration of second charge

Refinance Case- Direct builder.

1. Copy of Sale and Construction agreements
2. Sale deed copy
3. Latest Foreclosure letter from the institution
4. List Of Documents with seal and sign of the institution on the letter head
5. Balance Transfer Annexures
6. Encumbrance Certificate reflecting transaction to till date.
7. Khata Certificate
8. Tax paid receipts.
9. CRE declaration

Note 1: Landowners share Balance Transfer – Refer to legal with Joint Development Agreement, General Power of Attorney and sharing agreements along with the above documents.

Note 2: Cases where there is no Agreement for Sale/Agreement for Construction, docket to be referred to legal with letter from customer and builder.

Refinance Case – Under Construction

1. Copy of Sale and Construction agreements
2. Latest Foreclosure letter from the institution
3. List of Documents with seal and sign of the institution on the letter head
4. Balance Transfer Annexure
5. Encumbrance Certificate from Joint Development Agreement date to till date.
6. Cost breakup letter
7. Statements of account from builder/ due and no due from builder.

8. Tripartite Agreement
9. NOC from Builder / Conditional NOC from builder in case Tripartite Agreement and Project NOC are reflected in the List of Documents.
10. Project NOC, if applicable
11. CRE declaration

Refinance Case – RESALE

(To be routed through Panel Advocate)

1. All property docs as per legal report to be reflecting in the LOD / Submitted in original.
2. Latest Foreclosure letter from the institution
3. List of Documents with seal and sign of the institution on the letter head
4. Balance Transfer Annexure
5. Latest Encumbrance Certificate till date reflecting the sale deed transaction.
6. Khata Certificate
7. Latest dated Tax paid receipts
8. CRE declaration

Existing customer- Top-up/Equity

1. Khata– Original, if not submitted in the old loan.
2. Latest dated Tax paid receipts
3. Letter specifying Top-up end use.
4. Declaration of second charge
5. Top-up end use proof
6. Certified CA certificate is taken as post disbursement document corroborating the actual usage of funds within 30days (loan amount above Rs.50lakhs)
7. Customer undertaking for submission of Certified CA certificate for loans above Rs.50lakhs

Existing customer- Home renovation loan

1. Khata– Original, if not submitted in the old loan.
2. Latest dated Tax paid receipts
3. Declaration of second charge

New Customer- Home renovation loan

1. All documents as per legal report in Original
2. Encumbrance Certificate reflecting the sale deed transaction to till date.

Classification - Internal

3. Khata Original, if not submitted in the old loan
4. Latest dated Tax paid receipts

New Customer- Loan for construction only

1. All documents as per legal report in Original
2. Khata Certificate
3. Latest dated Tax paid receipts
4. Approved plan
5. Construction license
6. Encumbrance Certificate till date

New customer- Equity loan

1. All documents as per legal report in Original
2. Khata Certificate
3. Latest dated Tax paid receipts
4. Encumbrance Certificate reflecting the sale deed transaction to till date.
5. End use proof.
6. Certified CA certificate is taken as post disbursement document corroborating the actual usage of funds within 30days (loan amount above Rs.50lakhs)
7. Customer undertaking for submission of Certified CA certificate for loans above Rs.50lakhs

<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.

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

Classification - Internal

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.