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.

The required list of documents for each type of transaction is mentioned under the respective heads in **bold.**

NOTE:

1) Please retain PHOTOCOPIES of all original documents for your records.
2) Please submit all the required documents in a single, unified submission.
3) Disbursement will be subject to legal and technical clearance of the property being financed.
4) Title Search Report is to be obtained from the HDFC empanelled Advocates only. You may get in touch with the facilitator/coordinator who assisted you during the onboarding /sanction process for list of HDFC empanelled Advocates and for further co-ordination.
5) Online disbursement request to be raised which will ensure updation of payee name, payee account details and amount to be disburse. Online disbursement request can be made in the link https://portal.hdfc.com (login using your loan account number/user ID and password)
6) All documents required to satisfy the special conditions mentioned in your Offer Letter (which is sent to your registered mail ID on Sanction of loan) is to be submitted along with or immediately on clearance of legal and technical verification.
7) Fees outstanding if any to be cleared - same can be done online through your HDFC Home Loan Application

Resale –

1. Original Sale Agreement
2. Title Deeds of Seller
3. Prior Title Deeds for last 13 years
4. Encumbrance Certificate for 13 years or from date of title deed of seller whichever is earlier.
5. Land Tax Receipt for current financial year.
6. Building Tax Receipt for current financial year
7. Latest Location Sketch
8. Latest Possession cum Non-attachment Certificate
9. Plot sketch with Access and its side measurements (if purchase is from a larger plot)
10. Record Of Rights

11. Source of Own Contribution Proof and payment proof
12. Seller's self-attested ID proof
13. Seller's Cancelled cheque/bank statement
14. Draft Sale Deed
15. Title Cum Search Report
16. Online disbursement request
17. TDS payment receipt wherever applicable

Plot Resale –

1. Title Deeds
2. Prior Title Deed for last 13 years
3. Encumbrance Certificate for 13 years or from date of title deed of seller whichever is earlier.
4. Land Tax Receipt for current financial year.
5. Latest Location Sketch
6. Latest Possession cum Non-attachment Certificate
7. Source of Own Contribution Proof and Payment Proof
8. Record Of Rights
9. Plot end use letter.
10. Plot sketch with Access and its side measurements.
11. Seller's self-attested ID proof
12. Seller's Cancelled cheque/bank statement
13. Draft Sale Deed
14. Title Cum Search Report
15. Online disbursement request

Home Equity/Self Construction/Improvement/Extension Loan –

1. Title Deeds
2. Prior Title Deed for last 13 years
3. Encumbrance Certificate for 13 years or from date of title deed of seller whichever is earlier.
4. Land Tax Receipt for current financial year.
5. Building Tax Receipt for current financial year
6. Latest Location Sketch
7. Latest Possession cum Non-attachment Certificate
8. Title Cum Search Report
9. Cancelled Cheque of the account to which the disbursement is required.
10. Online disbursement request
11. Declaration in HDFC format for cost of acquisition of property (Applicable In-Home Improvement and Extension Loans)
12. Copy of Approved plan, Permit (applicable in case of construction, and extension cases only)

13. Copy of Estimate (applicable in construction, extension and improvement cases only)

Plot Equity Loan -

1. Title Deeds of Seller
2. Prior Title Deed for last 13 years
3. Encumbrance Certificate for 13 years or from date of title deed of seller whichever is earlier.
4. Land Tax Receipt for current financial year.
5. Latest Location Sketch
6. Latest Possession cum Non-attachment Certificate
7. Plot end use letter.
8. Title Cum Search Report
9. Cancelled Cheque of the account to which the disbursement is required 10. Online disbursement request

Refinance loan -

1. Title Deeds
2. Prior Title Deed for last 13 years (it can be added as Prior Deed 1, Prior Deed etc)
3. Encumbrance Certificate for 15 years or from date of title deed of seller whichever is earlier.
4. Land Tax Receipt for current financial year.
5. Building Tax Receipt for current financial year
6. Location Sketch
7. Possession cum Non-attachment Certificate
8. List of Documents from the financial institution
9. Latest outstanding letter from the financial institution
10. Title cum Search Report
11. Online disbursement request

Resale - Vendor Balance Transfer -

1. Original Sale Agreement
2. Title Deeds of Seller
3. Prior Title Deed for last 13
4. Encumbrance Certificate for 13 years or from date of title deed of seller whichever is earlier.
5. Land Tax Receipt for current financial year.
6. Building Tax Receipt for current financial year
7. Latest Location Sketch

8. Latest Possession cum Non-attachment Certificate
9. Source of Own Contribution Proof and Payment Proof
10. Seller's self-attested ID proof
11. Seller's Cancelled cheque/bank statement
12. Draft Sale Deed
13. Title Cum Search Report
14. Original list of documents (from lending bank/financial institution) on letter head mentioning all original documents in their custody not more than 3 months old.
15. Original foreclosure letter (from lending bank/financial institution) for all loans taken against the property. Letter to include balance outstanding with break up, crosslinked files if any and payee details- not more than one month old.
16. Letter confirming no security linked loans at the vendor refinance institution.
17. 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.
18. Duly executed Indemnity, its Annexures and Affidavits (in HDFC format) to enable us to process the vendor refinance

Existing customer additional loan -

Top up/improvement/extension/HEQ:

1. Land Tax Receipt for current financial year.
2. Building Tax Receipt for current financial year
3. Updated Encumbrance Certificate
4. Cancelled cheque of applicant/co-applicant's account to which the disbursement is to be made.
5. Online disbursement request

Builder's case – Approved project -

1. Original Registered Sale Agreement duly stamped.
2. Original Construction Agreement duly stamped.
3. Original cost sheet (details to include owners name/project name/wing /building no. /floor/specific flat address/carpet area/break up of all cost)
4. NOC from Builder (HDFC format)
5. Tripartite/Fourpartite Agreement in HDFC format
6. Own contribution receipts from builder
7. Proof of payment of Own Contribution
8. Builder Demand Letter
9. ROC (Release of Charge) from builder's lender if construction finance availed by builder.

NOTE

If you have already initiated the documentation process with us and /or in touch with us, request you to please proceed as per the instructions received.

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