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.
5) After perusing the documents submitted by you at our end, further communications will be shared via e-mail regarding pending documents if required.
6) For Special Conditions to be complied please refer the Offer Letter received.
7) Fees Outstanding if any can be paid online through HDFC Application.

Tamil Nadu Housing Board (TNHB) FIRT PURCHASE:

- Original Allotment letter from TNHB
- Original Annexure A & B Certificate from TNHB with letter of enclosure
- Original Lease cum sale agreement duly stamped and signed.
- Original own contribution receipts issued by TNHB with debit proof (Bank statement manifesting Transaction)
- Original demand letter issued by TNHB.
- Disbursement web request (Online)
- Original Undertaking to create security duly stamped and signed by parties and witnesses.
- Draft memorandum of deposit of title deeds
- Plot letter of confirmation applicable for land loan (HDFC format) duly filled and signed by parties.
- Interim cheque for loan amount favouring HDFC Bank Limited (with customer name & sign - Ensure Cheque don't have a limitation)

Note: After collecting the documents mentioned below (documents to be submitted post-disbursement) the interim cheque will be returned with customer's acknowledgement.

Document to be submitted post-disbursement: -

- Original registered sale deed in favour of Applicant/ Co-Applicant,
- Original registered memorandum of deposit of title deed.

Resale/ Outright Purchase/ Land Loan:

- Original sale agreement duly stamped and signed by parties and witnesses.
- Photocopy of complete set of parent documents
- Validated encumbrance certificate for the period commencing from 01/01/1987 to till date (case to case basis)
- Latest property tax receipt in favour of the seller
- Latest Online Patta/Extract Town Survey Field Register [in favour of the Seller]
- Copy of Approved Building plan from the appropriate authority / Plot Loan Letter of Confirmation (If Plot)
- Own contribution Debit proof (Subject to Sanction, Legal & Technical Clearance)
- Copy of Layout sketch approved by DTCP/CMDA/MMDA as may be applicable.
- Sellers KYC (Self-attested ID proof & Cancelled cheque)
- Draft Sale deed to be verified by empanelled advocate.
- Draft Memorandum of Deposit of Title Deeds to be verified by empanelled advocate
- Disbursement Web Request (Online)
- TDS Remittance proof / undertaking letter to pay TDS within stipulated time (1% to be paid if registration cost is more than 50 lakhs)
- NRI TDS remittance proof - Vendor being NRI.
- Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.
- Vetting Report to be issued by empanelled advocate for original verification of seller's document & other documents if any

Documents to be submitted post-disbursement:

- Original Registered Sale Deed in favour of Applicant/Co-Applicant, Original Registered Memorandum of Deposit of Title Deeds, Original Parent Documents and other original documents as mentioned in Title Search Report provided by empanelled advocate.

Home Equity Loan / Self- Construction:

- Photocopy of Title Deed
- Photocopy of Complete set of Parent Documents
- Copy of Approved Building plan from the appropriate authority together with their Proceedings /Orders
- Copy of Layout sketch Approved by DTCP / CMDA/MMDA as may be applicable.
- Validated Encumbrance Certificate for the period commencing from 01/01/1987 to till date [Case to Case Basis]
- Latest Property Tax receipt in favour of the present Owner
- Latest Online Patta / Extract Town Survey Field Register [in the name of Present Landowner]
- Draft Memorandum of Deposit of Title Deeds to be verified by empanelled advocate
- Disbursement Web Request (Online)
- Original Construction agreement or original estimate duly signed by Architect/Engineer/ Licensed Surveyor
- Original Registered Memorandum of Deposit of Title Deeds
- Original Title Documents to be submitted in accordance with Title Search Report
- Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.
- Vetting Report to be issued by empanelled advocate for original verification of original title documents & other documents if any

Builder Case Approved Project:

- Original Sale cum Construction Agreement duly stamped and signed by parties and witnesses.
- Permission to mortgage letter issued by Builder (HDFC format)
- Own contribution Receipts issued by Builder with Debit proof (Bank Statement manifesting Transaction)
- Lien Release letter (if project loan availed from any bank/Financial Institution)
- Original Demand letter from the builder in letter head duly sealed and signed.
- Disbursement Web Request (Online)
- Original Deed of Guarantee duly stamped and signed by parties and witnesses [Only if arrangement made by HDFC with Builder]
- Original Undertaking to Create Security duly stamped and signed by parties and witnesses [If Deed of Guarantee is furnished]
- Draft Sale deed and Draft Memorandum of Deposit of Title Deeds
- TDS Remittance proof / undertaking letter to pay TDS within stipulated time (1% to be paid if registration cost is more than 50 lakhs)

- Validated Encumbrance Certificate till date [Case to Case Basis -To be check with Legal Team]

Documents to be submitted post- Disbursement:

- Original Registered Sale Deed in favour of Applicant/Co-Applicant, Original Registered Memorandum of Deposit of Title Deeds

Land Loan- Approved Project:

- Original Sale Agreement duly stamped and signed by parties and witnesses.
- Original Development Agreement duly stamped and signed by parties (If Applicable)
- Permission to mortgage letter issued by Builder (HDFC format)
- Own contribution Receipts issued by Builder with Debit proof (Bank Statement manifesting Transaction)
- Lien Release letter (if project loan availed from any bank/Financial Institution)
- Original Demand letter from the builder in letter head duly sealed and signed.
- Disbursement Web Request (Online)
- Plot Loan Letter of Confirmation
- Draft sale deed and Draft Memorandum of Deposit of Title Deeds
- TDS Remittance proof / undertaking letter to pay TDS within stipulated time (1% to be paid if registration cost is more than 50 lakhs)
- Validated Encumbrance Certificate from 01/01/1987 to till date [Case to Case Basis -To check with Legal Team]

Documents to be submitted post- Disbursement:

- Original Registered Sale Deed in favour of Applicant/Co-Applicant, Original Registered Memorandum of Deposit of Title Deeds

Take over Loan:

- Original List of documents from the concerned Bank / Financial Institution – (with Document Number Description & Nature as to original with seal)
- Latest Outstanding statement from the concerned Bank / Financial Institution (With Payee Details)
- Copy of complete set of parent documents (unapproved cases) / Photocopies of document as listed in LOD (for HDFC Approved cases)
- Validated Encumbrance Certificate for the period commencing from 01/01/1987 to till date [Case to Case Basis - To check with Legal Team]
- Latest Property Tax receipt in favour of the Applicant/Co-Applicant

- Latest Online Patta / Extract Town Survey Field Register [In the name of Applicant/Co-Applicant]
- Balance Transfer Annexures B, C and D
- Interim Cheque for loan amount favouring HDFC Bank Ltd [with Customer Name & Sign – Ensure Cheques don't have a Limitation]
- Draft Memorandum of Deposit of Title Deeds to be verified by empanelled advocate
- Disbursement Web Request (Online)
- Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.

Note: After collecting the documents mentioned below (documents to be submitted post-disbursement) the interim cheque will be returned with customer's acknowledgement.

Documents to be submitted post-Disbursement:

- Original Registered Sale Deed in favour of Applicant/Co-Applicant, Original Parent Documents and other original documents as mentioned in Title. Search Report provided by empanelled advocate. Original Registered Memorandum of Deposit of Title Deeds executed in favour of take-over Financial Institution/Bank, Original Discharge Receipt Deed executed by take-over Financial Institution/Bank, Original Registered Memorandum of Deposit of Title Deeds in favour of HDFC Bank Ltd.

Internal Adjustment- Resale:

- Original Sale Agreement duly stamped and signed by parties and witnesses.
- Validated Encumbrance Certificate for the period commencing from Year of the Original Loan to till date.
- Latest Property Tax receipt in favour of the seller
- Latest Online Patta/ Extract Town Survey Field Register [in favour of the Seller]
- Own contribution Debit proof (Subject to Sanction, Legal & Technical Clearance)
- Sellers KYC (Self-attested ID proof & Cancelled cheque)
- Draft Sale Deed with internal adjustment clause
- Draft Memorandum of Deposit of Title Deeds
- Disbursement Web Request (Online)
- TDS Remittance proof / undertaking letter to pay TDS within stipulated time (1% to be paid if registration cost is more than 50 lakhs)
- NRI TDS remittance proof - Vendor being NRI.
- Internal Adjustment Letter from Vendor and Purchaser
- To be verified with the Seller, if any other loans have been unsettled availed with HDFC Bank Ltd

Documents to be submitted post-Disbursement:

- Original Registered Sale Deed in favour of Applicant/Co-Applicant, Original Registered Memorandum of Deposit of Title Deeds executed by Seller, Original Discharge Receipt Deed executed by HDFC Bank Limited, Original Registered Memorandum of Deposit of Title Deeds executed by Applicant/Co-Applicant, Original Parent Documents and other original documents already submitted in Seller's Loan.

Internal Adjustment -Rollover:

- Photocopy of Title Deed [if available]
- Validated Encumbrance Certificate for the period commencing from Year of the Original Loan to till date.
- Original Approved Building plan from the appropriate authority together with the Proceedings of Concerned Authority
- Original Construction agreement or original estimate duly signed by Architect/Engineer/ Licensed Surveyor
- Latest Online Patta/Extract Town Survey Field Register in the name of Present Landowner
- Draft Memorandum of Deposit of Title Deeds
- Disbursement Web Request (Online)
- Consent letter from all the parties of existing loan for internal adjustment.
- Recent property tax receipt [if available]

Documents to be submitted post- Disbursement:

- Previous Original Registered Memorandum of Deposit of Title Deeds, Original Discharge Receipt Deed
- Current Original Registered Memorandum of Deposit of Title Deeds

Top Up / Improvement / Extension / HEQ (Extension of Mortgage):

- Draft Memorandum of Entry (Original duly stamped and signed by parties and witnesses to be collected)
- Latest Property Tax receipt in favour of the Applicant
- Validated Encumbrance Certificate for the period commencing from Year of the Original Loan to till date / Online Encumbrance Certificate for the period commencing from Year of the Original Loan to till date if Memorandum of Deposit of Title Deeds is registered.
- Disbursement Web Request (Online)
- Documents as per Special Conditions of Sanction with Disbursement Request letter (Loan Outstanding Letter)

Vendor Balance Transfer:

- Complete Set of Resale Documents Listed above.
- Original List of documents from the Seller's Bank / Financial Institution – (with Document Number Description & Nature as to original with seal)
- Latest Outstanding statement from the Seller's Bank / Financial Institution (With Payee Details)
- Draft Sale deed with Seller Balance Transfer Clause to be verified by empanelled advocate.
- Interim Security – Original Documents
- Confirmation from Seller's take-over Bank/Financial Institution
- Seller Balance transfer Formats
- Seller Balance transfer Affidavit
- Duly Notarized INDEMNITY BOND/UNDERTAKING
- Interim Cheque for loan amount favouring HDFC Bank Ltd [with Customer Name & Sign – Ensure Cheques don't have a Limitation]
- Guarantor Form duly filled & signed with self-attested Seller KYC to be notarized.
- Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance. In other words, there should not be any existing mortgage, loan, litigation, condition or claim which is likely to affect the title to the property adversely.

Note: After collecting the documents mentioned below (documents to be submitted post-disbursement) the interim cheque will be returned with customer's acknowledgement.

Documents to be submitted post- Disbursement:

- Original Registered Sale Deed in favour of Applicant/Co-Applicant
- Original Registered Memorandum of Deposit of Title Deeds in favour of HDFC Bank Limited
- Original Parent Documents and other original documents as mentioned in Title Search Report provided by empanelled advocate.
- Original Registered Memorandum of Deposit of Title Deeds executed by seller in favour of take-over Financial Institution/Bank
- Original Discharge Receipt Deed executed by take-over Financial Institution/Bank in favour of seller.

NOTE:

Stamp Duty (Prevailing Stamp Duty in Tamil Nadu subject to modifications):

- All agreements, Affidavits to be stamped for Rs.200/-,
- Indemnities, Deed of Guarantee, undertaking to be stamped for Rs.500/-,
- Power of Attorney to be stamped for Rs.1000/-,

- Extension of Mortgage (MOE) to be stamped for 0.5% of loan amount,
- Stamp duty for Registered Memorandum of Deposit of Title Deeds is 0.5% of loan amount subject to a maximum of Rs.40,000/- (Registration Fees subject to Tamil Nadu Registration Rules)

Documents to be notarized: Affidavit (any kind of declaration), Indemnity, Guarantor Form, General Power of Attorney.

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