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.

<u>Following documents are to be collected:</u>

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 or transaction till 13 years depend on case to case)
3. Encumbrance certificate with QR code digitally signed by concerned sub-registrar (Period depends on case-to-case basis based on transactions)
4. Latest Land Tax receipt and Property tax receipt of current FY in favour of seller
5. Latest Possession certificate, Location sketch, mutation extract, Land tax receipts of current FY in the name of Seller
6. Copy of Approved Building plan from the appropriate authority
7. Seller ID and Address proof self - attested and Bank Statement or Cancelled cheque.
8. Original property documents to be submitted for verification.
9. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

10. Layout plan
11. Sale deed draft prepared by Panel lawyers.
12. Self-attested seller ID copy.
13. Self-attested seller bank cancelled cheque or Bank passbook front page

II. Resale/Outright purchase – Flat

Borrower is intending to purchase fully constructed flat from seller.

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 up to first Sale by Builder)
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. Seller ID and Address proof self - attested and Bank Statement or Cancelled cheque.
6. Original property documents to be submitted for verification.
7. Sale deed draft prepared by Panel lawyers.
8. Self-attested seller ID copy
9. Self-attested seller bank cancelled cheque or Bank passbook front page
10. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

III. Resale/Outright purchase – VILLA

Borrower is intending to purchase fully constructed flat from seller.

Following documents are to be collected:

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 or transaction till 13 years depend on case to case)
3. Encumbrance certificate with QR code digitally signed by concerned sub-registrar (Period depends on case-to-case basis based on transactions)
4. Latest Land tax receipt & Building Tax receipt of current FY in favour of seller

5. Latest Possession certificate, Location sketch, Mutation extract, in the name of Seller
6. Copy of Building plan from the appropriate authority
7. Seller ID and Address proof self - attested and Bank Statement or Cancelled cheque.
8. Original property documents to be submitted for verification.
9. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.
10. Sale deed draft prepared by external panel Lawyer.

IV. Resale/Outright purchase – Plot

Borrower is intending to purchase vacant plot from seller.

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 Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of Seller
5. FMB sketch/ survey sketch for plot division cases (depends on case-to-case basis)
6. Latest Land tax receipt of current FY in favour of seller
7. Seller ID and Address proof self - attested and Bank Statement or Cancelled cheque.
8. Original property documents to be submitted for verification.
9. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.
10. Deed of confirmation cum indemnity

V. Home Equity Loan – Flat /Villa

Following documents are to be collected:

1. Copy of 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 and prior deeds with larger extent need to be verified)
3. Copy of Approved Building plan from the Appropriate
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 of current FY in favour of the present Owner
6. Latest Land Tax receipt of current FY in cases of Villa projects
7. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.
8. Location Sketch, Possession certificate (Revenue records)

VI. Plot Equity Loan

Following documents are to be collected:

1. Copy of Original title deed in favour of Borrower
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title or transaction till 13 years depend on case to case) – originals to be submitted for the same extent and verification of original prior deeds if it is of a larger extent.
3. Encumbrance certificate with QR code digitally signed by concerned sub-registrar (Period depends on case-to-case basis based on transactions)
4. Latest Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner
5. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

VII. Non-Residential Premises – Equity loan

Following documents are to be collected:

1. Copy of Original title deed in favour of Borrower
2. Copies of the Seller's title documents (chain of documents from inception of title till immediate Seller's documents of title or transaction till 13 years depend on case to case) – originals to be submitted for the same extent and verification of original prior deeds if it is of a larger extent.
3. Encumbrance certificate with QR code digitally signed by concerned sub-registrar (Period depends on case-to-case basis based on transactions)

4. Latest Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner
5. Latest property tax receipt of current FY
6. Copy of Building plan from the appropriate authority
7. Title and Search report duly signed by the external lawyer with the details on online search details of the digital documents collected.

VIII. Home Equity Loan – Independent House

Following documents are to be collected pre-disbursement:

1. Copy of 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 and verification of original prior deeds if it is of a larger extent)
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 Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner
7. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

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

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. 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 Borrower

5. Copies of Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner (not required for Flat Refinance cases)
6. Latest Outstanding Letter from the current lender
7. Copy of building plan from the Appropriate authority (Original/Digital)
8. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

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. 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 Borrower (for Tamil Nadu region)
5. Copies of Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner
6. Copy of Layout sketch approved by concerned Authorities (as may be applicable)
7. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

XI-Builder-First Purchase Cases-Approved Projects-Case Code

1. Sale agreement /Sale & Construction Agreement between Builder & Customer
2. Allotment letter
3. NOC from the Builder
4. Own Contribution receipts for the proof of payment made by the customer to the builder
5. Tripartite Agreement to be executed by the builder, customer and HDFC Bank
6. Demand letter from the builder

XII)Builder-First Purchase-Approved Project Villa

1. Sale agreement /Sale & Construction Agreement between Builder & Customer
2. Allotment letter
3. NOC from the Builder
4. Own Contribution receipts for the proof of payment made by the customer to the builder
5. Tripartite Agreement to be executed by the builder, customer and HDFC Bank
6. Demand letter from the builder

XI. Vendor Balance transfer

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 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/ independent house)
5. Copies of Possession certificate, Location sketch, Mutation extract, in the name of present owner
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 (as drafted by a panel advocate)
8. Original list of documents from Seller’s Bank/Financial Institution
9. Latest outstanding Letter from Seller’s Bank/Financial Institution
10. Seller BT formats, Affidavits and undertaking format to be forwarded and prepared by panel lawyers.
11. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

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. Copies of Possession certificate, Location sketch, Mutation extract, in the name of present owner
5. Draft sale deed to be registered in favour of Borrower (drafted by Panel advocate)
6. Original property documents to be submitted for verification.
7. Certified copy of seller's documents and earlier chain of documents issued by concerned Sub-Registrar
8. Copy of Building plan, Estimate and Building Permit from the appropriate authority (Before second disbursement)
9. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.

XIII. Self-construction/Extension/Improvement loan

Following documents are to be collected:

1. Copy of 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 and verification of original prior deeds if it is of a larger extent)
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 Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner
7. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.
8. Building Tax is not applicable for construction cases.

XIV. Second Mortgage - Self-construction/Extension/Improvement loan

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 first Mortgagee - confirming custody of original (Original/Digital)
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 Borrower
5. Copies of Possession certificate, Location sketch, Mutation extract, Land tax receipts of current FY in the name of present owner (not required for Flat Refinance cases)
6. Copy of approved building plan from the Appropriate authority (Original/Digital)
7. NOC from the first Mortgagee
8. Tripartite Agreement format
9. Title and Search Report duly signed by the external lawyer with the details on online search details of the digital documents collected.
10. Building Tax receipt is not applicable if the loan is for self-construction.

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) this is applicable for properties situated in Tamil Nadu locations, For properties situated in Kerala locations Stamp duty on Memorandum of deposits of title deeds is 0.1% on loan amount subject to a maximum of ₹ 10000/- and a Minimum amount of Rs 300/-

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