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.

First purchase from developer:

- Original sale Agreement or Sale Deed, sub registration receipt and Index 2
- Original own contribution receipt from developer
- Bank statement / passbook copy of applicant or co-applicant reflecting own contribution entry.
- Original permission to mortgage from developer
- Original demand letter from developer
- Original permission to mortgage from construction finance institute (if applicable) • Plot indemnity (applicable in Reach case only)

Resale purchase:

- Original sale deed, sub registration receipt and Index 2
- Original previous registered title document chain (if any)
- Original approved plan and commencement certificate (if applicable)
- Original own contribution receipt issued by seller.
- Bank statement / passbook copy of applicant or co-applicant reflecting own contribution entry.
- Plot indemnity (applicable in Reach case only)
- Paper publication for title verification and no objection certificate from Advocate
- Seller ID and bank proof with self-attestation

- Title search report issued by Advocate with search challan.
- Occupancy certificate / completion certificate
- NA order and approved layout
- Original regularization certificate and approved plan (if applicable)
- Latest dated original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Loan against property:

- Original sale deed, sub registration receipt and Index 2
- Original sale Agreement, sub registration receipt and Index 2 (if any)
- Original previous registered title document (if any)
- Title search report issued by Advocate with search challan.
- Property occupancy certificate
- Latest dated original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Self-Construction:

- Original sale deed, sub registration receipt and Index 2
- Original previous registered title document (if any)
- Title search report issued by Advocate with search challan.
- Original approved plan and commencement certificate
- Approved layout and NA order
- Original construction estimate
- Latest dated original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Top Up Case:

- Latest dated original 7/12 with mutation entry or PR card (applicable in free hold property)
- Permission to mortgage from development authority (applicable in lease hold property)
- Latest tax paid receipt (applicable in lease hold property)
- Occupancy certificate / completion certificate
- End use letter with proof.

Refinance Case:

Documents to be collected before 1st disbursement:

- Refinance Indemnity (applicable in Reach product only)
- Latest outstanding of refinance institute
- Original list of Document
- Title search report issued by Advocate with search challan.
- Copy of Title Document
- Occupancy certificate / completion certificate
- Latest dated original 7/12 with mutation entry or PR card (applicable in free hold property)

Documents to be collected post disbursement:

- Original sale agreement / Sale Deed draft, sub registration receipt and Index 2
- Original previous registered title document chain (if any)
- Charge release letter / No dues certificate from refinance bank / financial institute.
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)

Resale Refinance case:

Documents to be collected before 1st disbursement:

- Original sale agreement with additional clauses, sub registration receipt and Index 2
- Seller BT Annexures:
  Seller to seller's bank
  Borrower to Vendor
  HDFC to seller
  HDFC to seller's bank
- Affidavit from seller
- Resale Refinance Indemnity

- Plot indemnity (applicable in Reach plot loan case only)
- Paper publication for title verification and no objection certificate from Advocate
- Seller ID and bank proof with self-attestation
- Original own contribution receipt issued by seller.
- Bank statement / passbook copy of applicant / co-applicant reflecting own contribution entry.
- Latest dated foreclosure issued by seller's bank / financial institute.
- Original list of Document issued by seller's bank / financial institute
- Occupancy certificate / completion certificate
- Title search report issued by Advocate with search challan.
- Copy of previous chain title Document
- Original approved plan and commencement certificate (if applicable)
- Latest dated original 7/12 with mutation entry or PR card (applicable in free hold property)

<u>Documents to be collected before 2nd disbursement:</u>

- No dues certificate / Charge release letter from seller's bank
- Permission to mortgage from development authority, transfer order and tripartite agreement (applicable in lease hold property)
- Permission to mortgage from society, share certificate and allotment letter (applicable in registered society case)
- Original sale deed sub registrar receipt and Index 2
- Original previous registered title document chain

<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 home loan/ESBTR of 0.3% of the loan amount to be created + Notice of Intimation of 0.5% of loan amount or Rs 15000/- whichever is lower (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 .