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.

COMMON CHECKLIST FOR ALL PROPERTY TRANSACTIONS

1. Online disbursement request (link given below).
2. Registered Power of Attorney for all NRI cases.
3. Fees outstanding, if any (same can be done online through your HDFC home loan application).
4. Special conditions if any as mentioned in the sanction/offer letter.

BUILDER PURCHASE CASE

1. Original signed/stamped receipts (Revenue stamp affixed) for the payments made to the developer/development authority.
2. Bank statement reflecting clearance of own contribution payment from customer’s account.
3. Registered Agreement to Sale along with Registration Receipt issued by the Sub Registrar (if the project is under construction) or sale deed draft if property is ready possession.
4. Builder NOC as per HDFC Bank format on the builder’s letterhead.

5. Cost bifurcation letter and Allotment letter on developer letter head with Stamp and signature.
6. Construction Finance NOC from concerned lending bank/financial institute (if applicable).
7. 1% TDS deducted challan (if sale value is Rs 50 lacs & above).
8. Original Tripartite agreement executed by Builder, Borrowers and HDFC Bank Limited with applicable stamp paper (if applicable)
9. Original development agreement if done between landowner and developer for specific unit (if applicable)
10. Original Sale-deed from developer /lease deed from development authority to be submitted.

Note: - In NRI Loans – Own Contribution receipts payment should be from NRE/NRO Account.

RESALE CASE

1. Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance.
2. Draft sale deed.
3. Bank statement reflecting clearance of your payment from customer's account.
4. Own Contribution receipt signed by Seller on revenue ticket.
5. Cost bifurcation letter with supporting documents (estimate/agreement).
6. All previous chain link documents with past owners for the said property in original with original receipt of registration as per Title report given by advocate.
7. Original verification of chain document to nearest HDFC bank office.
8. Notarized joint declaration with stamp paper for resale case. (if applicable)
9. Latest property tax paid receipt & latest revenue record in name of current seller.
10. Self-attested seller cancelled cheque and ID Proof (of all sellers, if more than one).
11. 1% TDS for sale deed above 50 lakhs or NRI TDS applicable if Seller is an NRI
12. In case of any gift deed/ release deeds/ deed of declaration/ death/ affidavits or declarations/ any public notice/ FIR copy/ lost documents/ will and probate or legal heirship Certificate from State competent authorities or any other change in ownership/ documents in any of the previous chain transaction documents, please share the details and documents of the same.
13. Share Certificate (if society is formed).
14. Society NOC to transfer and No Dues Certificate along with HDFC Draft NOC (if society is formed).
15. NOC form seller as per HDFC draft for resale case.
16. Newspaper advertainment with NOC form advocate as and when required.
17. NOC for Sale and Name transfer in name of Seller from Development Authority along (in lease hold land)

18. Lease renewal indemnity in case lease expiring before loan tenure (in lease hold land)
19. Original Registered Mortgage (if applicable)

Vendor Refinance-Balance Transfer - Legal Docs Requirements

1. Original foreclosure letter from (lending bank/financial institute) 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.
2. Original list of documents (lending bank/financial institute) on letter head mentioning all original documents in their custody- not more than 3 months old.
3. Duly signed & stamped Seller BT Annexures.
4. Registered Agreement to Sale along with Registration Receipt issued by the Sub Registrar with points to be add as per HDFC bank draft.
5. All the seller to be added as guarantor.
6. All other documents applicable as per resale case checklist.

Internal Balance Transfer -

1. Internal adjustment declaration signed by the seller & buyer.
2. Draft Sale-deed/Agreement for Sale duly signed by buyer and seller.
3. All Seller ID proof and Cancel cheque.
4. Own Contribution receipts signed by Seller on revenue ticket.
5. All Copies of Chain documents for our unit.

BALANCE TRANSFER / REFINANCE CASE

1. Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance with charge of concern bank/ FI.
2. Copy of Registered customer sale deed along with Registration Receipt issued by the Sub-Registrar.
3. All previous chain link documents with past owners for the said property in copy with copy receipt of registration.
4. Original foreclosure letter from (lending bank/financial institute) 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.
5. Original list of documents (lending bank/financial institute) on letter head mentioning all original documents in their custody- not more than 3 months old.
6. Balance Transfer annexures duly signed by applicants.

SELF-CONSTRUCTION/EQUITY CASE

1. Title and search report by empanelled advocate. Please note that the title to the property must be clear, marketable and free from encumbrance.
2. Copy of Sale Deed favouring applicant.
3. Bank statement reflecting clearance of your land sale-deed payment.
4. Estimate duly signed by Architect/Engineer or Construction agreement.
5. End use justification document (in equity case).
6. All previous chain link documents with past owners for the said property in original with original receipt of registration as per Title report given by advocate.
7. Original verification of chain document to nearest HDFC bank office.
8. Latest revenue record favouring applicant.
9. In case of any gift deed/ release deeds/ deed of declaration/ death/ affidavits or declarations/ any public notice/ FIR copy/ lost documents/ will and probate or legal heirship Certificate from State competent authorities or any other change in ownership/ documents in any of the previous chain transaction documents, please share the details and documents of the same.
10. Share Certificate (if society is formed).
11. Society HDFC Draft NOC along with No Dues Certificate (if society is formed).
12. NOC form applicant as per HDFC draft or from contractor if construction agreement done.
13. Disbursement request with property photo in case of construction /self-construction case as per HDFC format.
14. Newspaper advertainment with NOC form advocate as and when required.

TOP UP CASE

1. Letter specifying end use of the loan.
2. Supporting end use proof document.
3. Customer cancelled cheque of the account in which the disbursement is to be released.

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. Registered Mortgage Deed along with Registration Receipt issued by the Sub Registrar.
2. Original and copy of photo ID and residence proof of all applicants.
3. Original and copy of PAN card of all applicants.
4. Cheque book and ATM card for activation of ACH for the payment of EMI.

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, we 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.