DOMICO / PRINTABLE BUYER WORKSHEET

15 vs 20 vs 30-Year Home Loan: EMI and Interest

A smaller EMI can come with a much longer bill.

Property / unit: _____ Visit / review date: _____

Three terms, one loan

[ ]	**15 years** - EMI about Rs 39,390; interest Rs 30.90 lakh.	Evidence / next step: _____
[ ]	**20 years** - EMI about Rs 34,713; interest Rs 43.31 lakh.	Evidence / next step: _____
[ ]	**30 years** - EMI about Rs 30,757; interest Rs 70.72 lakh.	Evidence / next step: _____
[ ]	**Read both numbers** - Monthly affordability and total cost matter.	Evidence / next step: _____

Choose a resilient EMI

[ ]	**Dependable income** - Use realistic monthly receipts.	Evidence / next step: _____
[ ]	**Existing obligations** - Include debts and family expenses.	Evidence / next step: _____
[ ]	**Safety reserve** - Keep cash for disruptions.	Evidence / next step: _____
[ ]	**End date** - Check the repayment year against retirement.	Evidence / next step: _____

Make prepayments count

[ ]	**Preserve reserves** - Avoid emptying emergency savings.	Evidence / next step: _____
[ ]	**Pay principal** - Use the correct account process.	Evidence / next step: _____
[ ]	**Choose the result** - Compare lower EMI with shorter tenure.	Evidence / next step: _____
[ ]	**Read the new schedule** - Verify principal and final month.	Evidence / next step: _____

Open questions / professional follow-up: _____

Read with the full Domico guide. This worksheet records checks; it is not a title, safety, loan or tax clearance. Verify applicable requirements for the exact property and transaction.