DOMICO / PRINTABLE BUYER WORKSHEET

# Bank Valuation Below Property Price: Cash Gap Guide

The seller's price and the bank's lending value are two different numbers.

Property / unit: _____ Visit / review date: _____

## Keep the values separate

| | | |
|---|---|---|
| [ ] | **Sale price** - What the parties genuinely agree. | Evidence / next step: _____ |
| [ ] | **Stamp value** - The statutory assessment for the transaction. | Evidence / next step: _____ |
| [ ] | **Lending value** - What the lender accepts for funding. | Evidence / next step: _____ |
| [ ] | **Income limit** - What your repayment capacity supports. | Evidence / next step: _____ |

## A valuation gap in numbers

| | | |
|---|---|---|
| [ ] | **Bank value** - Rs 54 lakh. | Evidence / next step: _____ |
| [ ] | **Loan** - Rs 43.20 lakh. | Evidence / next step: _____ |
| [ ] | **Cash towards price** - Rs 16.80 lakh. | Evidence / next step: _____ |
| [ ] | **Extra over initial plan** - Rs 4.80 lakh more than a Rs 48 lakh loan assumption. | Evidence / next step: _____ |

## Before you bridge the gap

| | | |
|---|---|---|
| [ ] | **Check facts** - Correct unit, area and approvals. | Evidence / next step: _____ |
| [ ] | **Review evidence** - Compare condition and real market alternatives. | Evidence / next step: _____ |
| [ ] | **Ask for a review** - Use the lender's documented process. | Evidence / next step: _____ |
| [ ] | **Protect reserves** - Keep cash for the home and household. | 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.