DOMICO / PRINTABLE BUYER WORKSHEET

Buying a Home With Cash vs a Loan: Compare the Impact

Preserve both financial flexibility and repayment comfort.

Property / unit: _____ Visit / review date: _____

Borrowing preserves cash and adds debt

[ ]	**Starting resources** - Rs 95 lakh after other protected commitments.	Evidence / next step: _____
[ ]	**Full payment** - Rs 65 lakh paid; Rs 30 lakh retained.	Evidence / next step: _____
[ ]	**Loan route** - Rs 35 lakh paid; Rs 60 lakh retained.	Evidence / next step: _____
[ ]	**Liability** - Loan route also owes Rs 30 lakh.	Evidence / next step: _____

Know what the EMI contains

[ ]	**Monthly EMI** - Approximately Rs 26,992.	Evidence / next step: _____
[ ]	**First-year payments** - Approximately Rs 3.24 lakh.	Evidence / next step: _____
[ ]	**Interest** - Approximately Rs 2.68 lakh in year one.	Evidence / next step: _____
[ ]	**Principal** - Approximately Rs 56,181 repaid in year one.	Evidence / next step: _____

Compare complete financial plans

[ ]	**Reserves** - What remains accessible after purchase?	Evidence / next step: _____
[ ]	**Repayment** - Can income carry weaker conditions?	Evidence / next step: _____
[ ]	**Retained funds** - What will they actually be used for?	Evidence / next step: _____
[ ]	**Fair comparison** - Include both routes' dated cash flows and taxes.	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.