Can You Afford a Second Home? A Cash-Flow Stress Test

Test the household before testing the loan limit.

Property / unit: _____ Visit / review date: _____

Cash needed versus cash retained

[ ]	**Down payment** - Rs 20 lakh.	Evidence / next step: _____
[ ]	**Purchase and setup** - Rs 6 lakh costs + Rs 4 lakh work.	Evidence / next step: _____
[ ]	**Retained reserve** - Rs 7.2 lakh stays accessible.	Evidence / next step: _____
[ ]	**Total resources** - Rs 37.2 lakh needed for this plan.	Evidence / next step: _____

A monthly margin can change

[ ]	**Base income** - Rs 1.80 lakh per month.	Evidence / next step: _____
[ ]	**Committed plan** - Rs 1.62 lakh expenses and savings.	Evidence / next step: _____
[ ]	**Base margin** - Rs 18,000 remains.	Evidence / next step: _____
[ ]	**Income down 20%** - Rs 1.44 lakh income creates Rs 18,000 shortfall.	Evidence / next step: _____

Give the property one clear job

[ ]	**Family use** - Who lives there and when?	Evidence / next step: _____
[ ]	**Rental** - Who rents it and at what net income?	Evidence / next step: _____
[ ]	**Occasional use** - How often will the household stay?	Evidence / next step: _____
[ ]	**Exit** - Can you hold if resale takes longer?	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.