DOMICO / PRINTABLE BUYER WORKSHEET

Corpus Fund vs Sinking Fund: Apartment Buyer Guide

Every fund needs a purpose, a record and a plan.

Property / unit: _____ Visit / review date: _____

Different funds, different jobs

[ ]	**Maintenance** - Funds current operating services.	Evidence / next step: _____
[ ]	**Advance payment** - Covers an identified future operating period.	Evidence / next step: _____
[ ]	**Corpus** - A base fund with documented use terms.	Evidence / next step: _____
[ ]	**Sinking reserve** - Plans for specified larger future needs.	Evidence / next step: _____

Illustrative reserve calculation

[ ]	**Target** - Rs 15 lakh over five years.	Evidence / next step: _____
[ ]	**Flats** - 50 equal contributors in this example.	Evidence / next step: _____
[ ]	**Per flat** - Rs 30,000 over the period.	Evidence / next step: _____
[ ]	**Monthly** - Rs 500 for 60 months.	Evidence / next step: _____

A fund is more than a receipt

[ ]	**Authority** - Agreement, rules and valid resolutions.	Evidence / next step: _____
[ ]	**Money** - Accounts and bank reconciliation.	Evidence / next step: _____
[ ]	**Needs** - Asset condition and expenditure plan.	Evidence / next step: _____
[ ]	**Resale** - Current dues and treatment of past payments.	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.