DOMICO / PRINTABLE BUYER WORKSHEET

Fixed vs Floating Home Loan: A Practical Buyer Guide

Choose a repayment plan you can live with when rates move.

Property / unit: _____ Visit / review date: _____

Know what can change

[ ]	**Fixed period** - Confirm the start and end dates.	Evidence / next step: _____
[ ]	**Floating formula** - Record benchmark, spread and reset timing.	Evidence / next step: _____
[ ]	**Hybrid transition** - Read the terms after the introductory period.	Evidence / next step: _____
[ ]	**Conversion cost** - Ask what switching would actually cost.	Evidence / next step: _____

A one-point rate stress test

[ ]	**At 8.5%** - EMI about Rs 34,713 per month.	Evidence / next step: _____
[ ]	**At 9.5%** - EMI about Rs 37,285 per month.	Evidence / next step: _____
[ ]	**Extra cash needed** - About Rs 2,572 each month.	Evidence / next step: _____
[ ]	**Household test** - Check essentials and emergency savings first.	Evidence / next step: _____

Before accepting the offer

[ ]	**Rate promise** - How long does the quoted structure last?	Evidence / next step: _____
[ ]	**Repayment choices** - What changes after a reset?	Evidence / next step: _____
[ ]	**Prepayments** - Which rules and charges apply?	Evidence / next step: _____
[ ]	**Exit plan** - Can the loan adapt to your future needs?	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.