DOMICO / PRINTABLE BUYER WORKSHEET

Home Loan Tax Benefits: Old vs New Regime Guide

A deduction reduces taxable income. It does not make the EMI free.

Property / unit: _____ Visit / review date: _____

Separate three decisions

[ ]	**Applicable law** - Match the claim to the correct period.	Evidence / next step: _____
[ ]	**Tax regime** - Compare the full permitted computation.	Evidence / next step: _____
[ ]	**Interest** - Apply house-property conditions.	Evidence / next step: _____
[ ]	**Principal** - Check qualifying payments and aggregate room.	Evidence / next step: _____

Deduction is not a refund

[ ]	**Interest paid** - Rs 2.40 lakh; assumed eligible ceiling Rs 2 lakh.	Evidence / next step: _____
[ ]	**Other qualifying payments** - Rs 1.20 lakh uses existing deduction room.	Evidence / next step: _____
[ ]	**Principal room** - Rs 30,000 left within Rs 1.50 lakh aggregate.	Evidence / next step: _____
[ ]	**Housing deductions** - Rs 2.30 lakh in this simplified example.	Evidence / next step: _____

Prepare an annual claim file

[ ]	**Lender certificate** - Interest and repayment breakup.	Evidence / next step: _____
[ ]	**Property records** - Ownership, completion and actual use.	Evidence / next step: _____
[ ]	**Other deductions** - Calculate the room already used.	Evidence / next step: _____
[ ]	**Full comparison** - Check total tax under available regimes.	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.