DOMICO / PRINTABLE BUYER WORKSHEET

Joint Home Loan Tax Benefits: Ownership and EMI Shares

Two names on a loan do not automatically create two full tax deductions.

Property / unit: _____ Visit / review date: _____

Match the four roles

[ ]	**Owner** - Who holds the property share?	Evidence / next step: _____
[ ]	**Borrower** - Who owes the loan?	Evidence / next step: _____
[ ]	**Contributor** - Who actually bears repayment?	Evidence / next step: _____
[ ]	**Claimant** - Who meets the tax conditions?	Evidence / next step: _____

A 60:40 working example

[ ]	**Annual interest** - Rs 3 lakh → Rs 1.80 lakh and Rs 1.20 lakh.	Evidence / next step: _____
[ ]	**Annual principal** - Rs 1.20 lakh → Rs 72,000 and Rs 48,000.	Evidence / next step: _____
[ ]	**Individual checks** - Regime, conditions and limits apply separately.	Evidence / next step: _____
[ ]	**No duplication** - Reconcile both worksheets to the lender total.	Evidence / next step: _____

Keep the contribution trail

[ ]	**Title** - Registered shares and owner names.	Evidence / next step: _____
[ ]	**Loan** - Borrowers and financing purpose.	Evidence / next step: _____
[ ]	**Transfers** - Contributions before EMI debits.	Evidence / next step: _____
[ ]	**Tax worksheet** - Individual limits and final claims.	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.