DOMICO / PRINTABLE BUYER WORKSHEET

Low CIBIL Score Home Loan: Improve Your Application

Improve the file before multiplying the applications.

Property / unit: _____ Visit / review date: _____

Read before applying

[ ]	**Accounts** - Recognise every loan and card	Evidence / next step: _____
[ ]	**Status** - Check overdue, closed or settled entries	Evidence / next step: _____
[ ]	**Evidence** - Reconcile payments and letters	Evidence / next step: _____
[ ]	**Errors** - Use the lender and bureau dispute routes	Evidence / next step: _____

Approval is not affordability

[ ]	**Income** - Rs70,000	Evidence / next step: _____
[ ]	**Existing EMIs** - Rs18,000	Evidence / next step: _____
[ ]	**Essentials** - Rs30,000	Evidence / next step: _____
[ ]	**New EMI** - Rs25,000	Evidence / next step: _____
[ ]	**Balance** - MinusRs3,000 before savings	Evidence / next step: _____

Build a stronger file

[ ]	**Correct** - Resolve supported report errors	Evidence / next step: _____
[ ]	**Stabilise** - Keep payments reliable	Evidence / next step: _____
[ ]	**Rebalance** - Reduce debt sustainably	Evidence / next step: _____
[ ]	**Apply** - Choose a targeted, truthful approach	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.