No EMI Until Possession: Costs, Liability and Buyer Risks

Check who owes the bank when someone else promises to pay.

Property / unit: _____ Visit / review date: _____

Translate the offer into money flows

[ ]	**Borrower** - Who owes the lender?	Evidence / next step: _____
[ ]	**Payer** - Who services or reimburses payments?	Evidence / next step: _____
[ ]	**Duration** - Which date or event ends support?	Evidence / next step: _____
[ ]	**Fallback** - Who pays if the promoter stops?	Evidence / next step: _____

Interest support does not erase principal

[ ]	**Outstanding** - Rs 40 lakh at assumed 9% annually.	Evidence / next step: _____
[ ]	**Monthly interest** - Rs 30,000.	Evidence / next step: _____
[ ]	**Twenty-four months** - Rs 7.2 lakh interest support.	Evidence / next step: _____
[ ]	**Principal** - Rs 40 lakh remains if no principal is repaid.	Evidence / next step: _____

Monitor your loan account

[ ]	**Statements** - Review actual disbursement and receipts.	Evidence / next step: _____
[ ]	**Notices** - Keep your contact details with the lender.	Evidence / next step: _____
[ ]	**Missed payment** - Contact the lender promptly.	Evidence / next step: _____
[ ]	**Records** - Preserve support terms and correspondence.	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.