DOMICO / PRINTABLE BUYER WORKSHEET

Pre-EMI vs Full EMI: Construction-Period Loan Costs

An interest-only payment can ease today's budget while leaving tomorrow's loan intact.

Property / unit: _____ Visit / review date: _____

Know what the payment does

[ ]	**Pre-EMI** - Usually interest on the disbursed balance.	Evidence / next step: _____
[ ]	**Full EMI** - Usually includes interest and principal.	Evidence / next step: _____
[ ]	**Staged release** - Interest can rise as more funds are paid out.	Evidence / next step: _____
[ ]	**Transition date** - Read the lender's actual repayment trigger.	Evidence / next step: _____

Price the delay

[ ]	**Loan rate** - Constant illustrative 8.5%.	Evidence / next step: _____
[ ]	**Extra interest** - Approximately Rs 85,000.	Evidence / next step: _____
[ ]	**Rent overlap** - Rs 15,000 ×12 = Rs 1.80 lakh.	Evidence / next step: _____
[ ]	**Combined outflow** - Approximately Rs 2.65 lakh.	Evidence / next step: _____

Before each construction release

[ ]	**Builder demand** - Check the contracted milestone.	Evidence / next step: _____
[ ]	**Bank release** - Confirm amount and payment date.	Evidence / next step: _____
[ ]	**Seller receipt** - Reconcile the credited amount.	Evidence / next step: _____
[ ]	**Household reserve** - Preserve rent, handover and emergency cash.	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.