DOMICO / PRINTABLE BUYER WORKSHEET

Self-Employed Home Loan: ITR and Document Guide

A busy business is not the same as a documented repayment income.

Property / unit: _____ Visit / review date: _____

Make the income traceable

[ ]	**Tax** - Filed income and computation	Evidence / next step: _____
[ ]	**Accounts** - Profit, assets and liabilities	Evidence / next step: _____
[ ]	**Banking** - Actual receipts and repayments	Evidence / next step: _____
[ ]	**Continuity** - Evidence of sustainable business activity	Evidence / next step: _____

Turnover is not EMI capacity

[ ]	**Sales** - Rs8 lakh	Evidence / next step: _____
[ ]	**Profit** - Rs1.2 lakh	Evidence / next step: _____
[ ]	**Personal draw** - Rs70,000 assumed sustainable	Evidence / next step: _____
[ ]	**After essentials and oldEMIs** - Rs25,000 before newEMI and savings	Evidence / next step: _____

Before booking the home

[ ]	**Income** - Complete and reconciled records	Evidence / next step: _____
[ ]	**Debt** - Business and household obligations	Evidence / next step: _____
[ ]	**Contribution** - Traceable own funds	Evidence / next step: _____
[ ]	**Property** - Specific unit and legal documents	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.