

My Flat Budget

Your comfortable number — from Chapter 2 — not the bank's maximum.

INCOME & COMMITMENTS

Monthly take-home income	
Existing EMIs / loan obligations	
Essential monthly expenses	
Amount you save / invest today	

FUNDS AVAILABLE

Emergency fund you want to protect	
Savings available for down payment	
Other funds (family support, etc.)	

YOUR COMFORTABLE CEILING

EMI you'd be comfortable paying monthly	
Tenure you're comfortable with (years)	
Implied loan amount at this EMI	
+ Down payment available	
Your comfortable flat budget	

● REMEMBER

This is your number — not the bank's. See Chapter 18 before a larger loan offer changes it.

ILLUSTRATIVE EXAMPLE — FILLED IN

FIELD	ILLUSTRATIVE VALUE
Monthly take-home income	₹2,10,000
Existing EMIs / obligations	₹15,000
Essential monthly expenses	₹70,000
EMI comfortable paying monthly	₹85,000
Comfortable flat budget (illustrative)	₹1.05 crore

Illustrative only — not a recommendation, a rate, or a lending guideline.