01 Define Your Investment Strategy

Before comparing projects, define exactly what success looks like for your investment.

— *Great investments begin with clear objectives—not attractive brochures.*

INVESTMENT OBJECTIVE

- ☐ **Rental Income**
  Generate consistent monthly cash flow.
- ☐ **Capital Appreciation**
  Focus on long-term price growth.
- ☐ **Self Use**
  Prioritize lifestyle, location and convenience.
- ☐ **Mixed Purpose**
  Balance rental income with future appreciation.

BUDGET PLANNING

Total Investment Budget
₹ ______________________

Registration & Stamp Duty
₹ ______________________

Interior Budget
₹ ______________________

Emergency Reserve
₹ ______________________

PREFERRED HOLDING PERIOD

- ○ Less than 3 Years
- ○ 3 – 5 Years
- ○ 5 – 10 Years
- ○ 10+ Years

Target Annual Return ________ %

Minimum Acceptable Return ________ %

FINANCING

Loan Eligibility

- ☐ Pre-approved
- ☐ Planning to Apply
- ☐ Self Funded

Loan Amount
₹ ______________________

EMI Comfort Level
₹ ______________________

QUICK INVESTMENT PROFILE

Residential
Invest in homes for long-term value and lifestyle.

Commercial
Invest in commercial assets for higher rental potential.

Growth Focus
Target high appreciation zones for long-term wealth creation.

Income Focus
Prioritize consistent rental income and cash flow.

> **The best investments are driven by strategy—not emotion.**
> — EXIO Research

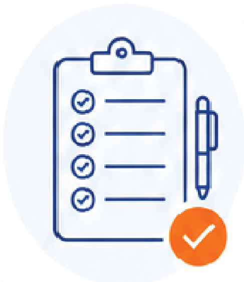
5. Pricing and negotiation

- [ ] Quoted rate benchmarked against 5 recent registered transactions
- [ ] Full cost check: floor rise, PLC, parking, club, GST, maintenance corpus
- [ ] Carpet area price compared, not super built-up
- [ ] Freebies and waivers converted into a rupee value
- [ ] Negotiation levers identified before you make the first offer

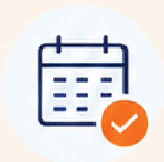
6. Returns and risk model

- [ ] IRR modelled on base, upside and downside scenarios
- [ ] Gross versus net rental yield after maintenance, vacancy and tax
- [ ] Break-even year, including all carrying costs
- [ ] Stress test: 12 months vacancy or a 10 percent price correction
- [ ] Written exit plan with target price and target year

7. Before you sign



- [ ] Every verbal commitment captured in the written agreement
- [ ] Possession date with a defined penalty clause for delay
- [ ] Cancellation and refund terms understood
- [ ] Funds routed only to the RERA-designated account
- [ ] Post-purchase plan: leasing, property management, annual review



Want this run on a specific project?

Book a free 30-minute investment review. We apply all 40 checks to your shortlist and send a written appraisal. Write to **connect@exio.in** or **visit exio.in.**

Disclaimer: *This checklist is general guidance, not investment, legal or tax advice. Projected returns are models, not guarantees. Property outcomes depend on market conditions, execution and timing.*