

# Adarsh Lumina Home Loan — Which Banks Have Approved APF? 2026

this builder · Bengaluru · Verdict: Wait

## PRICING BASELINE UNAVAILABLE

Builder quote not supplied in URL params (?quoted\_price=...&carpet=...). Use Brickplot's Fair Price Calculator at [brickplot.com/tools/fair-price](https://brickplot.com/tools/fair-price) to get the current locality benchmark before your negotiation meeting.

### BRICKPLOT VERDICT

#### WAIT

From the 11-axis rubric. Cannot be over-ridden by builder.

### HARD CAPS

#### 0

No regulatory caps triggered.

### APF BANK COVERAGE

#### 0

Major red flag — no banks listed.

## 5 TALKING POINTS — USE VERBATIM

- "No banks appear on the published APF list for this project. Show me written approvals from at least 3 banks before I sign anything."
- "I will not sign anything today. I am entitled to 72 hours of cool-off. Anything we agree verbally, please put on company letterhead and email me by tomorrow."
- "Maintenance corpus structure — show me the resident welfare association formation timeline + first 2-year corpus controls."
- "Walk me through the exact unit handover quality-acceptance protocol — what specifically can I refuse at handover and what happens then?"
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## 3 WALK-AWAY TRIGGERS — STOP THE NEGOTIATION IF

- Builder refuses to show the original sanctioned plan stamped by Bengaluru BBMP/MCGM/GHMC — this is a non-negotiable transparency requirement.
- Builder pressures for a same-day booking amount payment with no written cool-off clause.
- Builder cannot produce APF letters from at least 3 named banks in writing.