BRICKPLOT

Site-Visit Checklist — Bhalchandra Apartment Nagpur Home Loan — Bank Approval & APF Status 2026

Customised for this project · Bengaluru · RERA: Not on file · Promised possession: Not disclosed · Generated 2026-05-28

Site arrival — first 15 minutes

- [ ] Photograph the project entrance gate, project name board, RERA-mandated banner with registration number (compare against page 1 of this checklist).
- [ ] Note the actual address — match against RERA filing + sale brochure. Discrepancies in plot survey number are a serious red flag.
- [ ] Take a wide-angle photo of the surrounding 200m — what is actually next door? (HT lines, drainage, slum, factory, graveyard, low-lying flood basin)

Sales-office documents — ask to see and photograph

- [ ] Original sanctioned building plan stamped by the planning authority (BBMP/MCGM/etc). Verify the storey count + setback + carpet area against the brochure.
- [ ] Fire NOC certificate (visible at site office is mandatory). Note the expiry date.
- [ ] Pollution Board (KSPCB) Consent to Establish + Consent to Operate. CTO is required before occupancy.
- [ ] Water Supply NOC from BWSSB / municipal authority. Ask: is water supplied from Cauvery/Krishna mainline, or is the project relying on borewell? Get this in writing.
- [ ] OC (Occupancy Certificate) — if ready-to-move, demand to see it. If the builder says "applied for", get a copy of the application acknowledgment with the receiving authority's stamp.
- [ ] Latest RERA Form B (architect drawings) + sanctioned-plan diff. Builders sometimes file one plan with RERA and another with the municipal authority.
- [ ] Project-completion timeline written in the builder's own letterhead — match against the RERA-filed possession date.

Inside the sample/show flat

- [ ] Carpet area test — use a measuring tape (or laser). Sample flats sometimes have non-standard finishes. Confirm the actual carpet area matches RERA Form A.
- [ ] Wall thickness — measure at door frames. Industry standard: external 200mm, internal 100mm. Thinner walls = sound + thermal issues.
- [ ] Window orientation — note cardinal direction. Confirm cross-ventilation and natural light claims.
- [ ] Floor level — check for slope using a phone bubble level or a coin. Uneven flooring at sample flat predicts uneven flooring throughout.
- [ ] Sound test — close all windows + doors and listen for highway noise, neighbour noise, lift shaft noise.
- [ ] Plumbing — flush every fitting, run every tap for 2 minutes. Check water pressure. Look at exposed pipe under sinks for corrosion.
- [ ] Electrical — count plug points per room; verify standard 5A + 15A + AC point distribution. Check for visible loose wiring.
- [ ] Vastu (if relevant) — main door direction, kitchen position, master bedroom orientation. Decide whether mismatches are deal-breakers BEFORE you walk in.

Common areas + amenities

- [ ] Lift — ride to the top floor + back. Note any noise, vibration, slow-door issues. Ask: is the lift maintenance contract with the OEM or third-party?
- [ ] Parking — count parking ratio (spots vs units). 1.0 is minimum for mid-premium; 1.5+ for luxury.
- [ ] Clubhouse — verify the amenities promised in the brochure are physically present, not "coming soon".
- [ ] STP (sewage treatment plant) — ask to see it. Smell test. Confirm CPCB-compliant capacity for the unit count.

Brickplot accepts ¹0 from builders, developers, or their agents. This checklist is opinion + practice guidance based on publicly available data about this project as of2026-05-28. It is not legal advice. Independently verify all documents with the issuing authority before any commitment. Builder names + logos appear under nominative fair use (Trade Marks Act 1999 §§30(1)–(2)) and Copyright Act 1957 §52(1)(a)(ii) for criticism + review. Corrections: corrections@brickplot.com · Grievance: grievance@brickplot.com · brickplot.com/editorial-policy.

- [ ] Drainage — walk the project low-points during or just after rain if possible. Standing water predicts long-term issues.
- [ ] Garbage collection point — is it segregated? Where is it located relative to clubhouse + units?

Brickplot accepts ¹0 from builders, developers, or their agents. This checklist is opinion + practice guidance based on publicly available data about this project as of2026-05-28. It is not legal advice. Independently verify all documents with the issuing authority before any commitment. Builder names + logos appear under nominative fair use (Trade Marks Act 1999 §§30(1)–(2)) and Copyright Act 1957 §52(1)(a)(ii) for criticism + review. Corrections: corrections@brickplot.com · Grievance: grievance@brickplot.com · brickplot.com/editorial-policy.

BRICKPLOT

Site-Visit Checklist — Bhalchandra Apartment Nagpur Home Loan — Bank Approval & APF Status 2026 (continued)

Builder/sales rep — questions to ask verbatim

- [ ] "What is the exact handover date on the sale agreement, and what is the per-day penalty for delay beyond that?" Note the answer.
- [ ] "List every bank that has approved this project for home loans (APF). Show me the bank letters."
- [ ] "How is the maintenance corpus structured for the first 2 years? Who controls it before the resident welfare association forms?"
- [ ] "What is the GST applicability + stamp duty for my exact unit configuration?"
- [ ] "Show me a list of buyers from the previous tower/phase whose units have already been handed over. I want to talk to two of them."
- [ ] "Are there any active RERA complaints or NCLT proceedings against the promoter or any group company?"

Before you leave — verify on phone

- [ ] Open the RERA portal on your phone (rera.karnataka.gov.in / state-equivalent). Look up the project. Cross-check possession date, builder name, project ID.
- [ ] Open eAasthi (BBMP) — look up the Khata status of the project plot.
- [ ] Photograph the builder's sales agreement template. Take it home and read every clause. Do NOT sign anything on the day of the visit.
- [ ] Do not pay any "booking amount" without 48 hours of cool-off time. Walk-in bookings under pressure are the #1 reason buyers later regret a deal.

After the visit — within 48 hours

- [ ] Re-read the brickplot.com/bhalchandra-apartment-nagpur-home-loan-bank-approval-apf-status-2026 page with the photos you took side-by-side. Does what you saw match what the page describes?
- [ ] Email the builder asking for written answers to any unresolved verbal claims. Verbal promises are unenforceable; written is.
- [ ] Compare the builder's quoted price against Brickplot's Fair Price Calculator (brickplot.com/tools/fair-price).
- [ ] Decision: Buy / Walk Away / Negotiate. If "Negotiate", consider Brickplot's ¹2,999 Negotiation Brief or ¹4,999 Verified Documents bundle on /consult.

For deeper analysis: brickplot.com/consult delivers verified RERA Form A/B + EC + OC + analyst interpretation at ¹999–¹9,999. Brickplot does not take builder commissions. Our revenue comes only from readers.