

## Site-Visit Checklist — Spectra Raaya Home Loan — Which Banks Have Approved APF? 2026

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

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### Site arrival — first 15 minutes

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- 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

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- 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

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- 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

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- 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.
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- 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

# Site-Visit Checklist — Spectra Raaya Home Loan — Which Banks Have Approved APF? 2026 (continued)

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### Builder/sales rep — questions to ask verbatim

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- "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

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- Open the RERA portal on your phone ([rera.karnataka.gov.in](http://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

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- Re-read the [brickplot.com/spectra-raaya-home-loan-which-banks-have-approved-apf-2026](http://brickplot.com/spectra-raaya-home-loan-which-banks-have-approved-apf-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](http://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.