

# Patel Smondo Home Loan — Which Banks Have Approved APF? 2026

the builder · Bengaluru

*Hi — your family member is considering this apartment and wanted you to see the independent research before they decide. This is a 1-minute read. We are Brickplot, a reader-paid (no builder money) research service.*

**BRICKPLOT SAYS — WAIT**

There are real positives but also unresolved concerns. The score sits between 6.5 and 7.9. Not a clear yes, not a clear no — proceed with extra diligence.

**What Brickplot checks:** we run 11 independent tests on every project — RERA registration validity, encumbrance certificate (any mortgage on the property?), builder's financial health (any bankruptcy proceedings?), construction progress tracked via satellite, water + air quality, bank coverage for home loans, and other public-record signals. Each project gets a numeric score out of 10 and a verdict.

**About this project specifically:**

**Legal Risk Grade:** C (A means all major legal documents verified, B means some pending, C means significant unknowns)

**What we recommend you ask the buyer:**

1. Have you read the full Brickplot review at [brickplot.com/patel-smondo-bank-loan-approval](https://brickplot.com/patel-smondo-bank-loan-approval)?
2. Have you done a site visit with the Brickplot site-visit checklist? (Free download on the project page.)
3. Given the verdict is "wait", what is the family's timeline for waiting or finding alternatives?