

# 38 DIVINE Pune Home Loan — Bank Approval & APF Status 2026

Bengaluru · [brickplot.com/38-divine-pune-home-loan](https://brickplot.com/38-divine-pune-home-loan)

## SCORE

— / 10

11-axis mechanical scoring. Detail on page 2.

## VERDICT

**PENDING REVIEW**

Computed from rubric. No human override.

## LEGAL RISK GRADE

**C**

Based on RERA / EC / NCLT / OC. 0 hard caps triggered.

## FACTS ON FILE

### RERA REGISTRATION

**Not on file**

### RERA STATUS

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### POSSESSION PROMISED

**Not disclosed**

### ENCUMBRANCE (EC)

**Verification pending**

### NCLT / LITIGATION

**No filings found**

### CONSTRUCTION

**Tracked via satellite**

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## 11-AXIS BREAKDOWN

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The Brickplot Score is the weighted average of 11 axes. Each axis is computed mechanically from public records — no editorial override. Weights are published at [brickplot.com/score](https://brickplot.com/score).

Axis breakdown is not yet on file for this project. The composite score above is derived from limited inputs. Pull the live page for the most current data.

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## HOW TO READ THIS

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**e 8.0** Materially above buyer thresholds in that dimension. Counts toward Buy verdict.

**6.5–7.9**: Adequate but not differentiated. Counts toward Wait verdict.

**< 6.5**: Below acceptable — investigate before booking.

**Hard caps**: Override the composite — even high axis scores cannot lift a project past the cap (e.g. NCLT exposure caps at 3.9 regardless).

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## SOURCES CITED

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Legal & title axes: state RERA portal, sub-registrar EC (Kaveri 2.0 in KA, IGRS in MH/TN/AP/TS), NCLT case dockets, eCourts litigation index.

Construction & possession: RERA QPR filings, Sentinel-2 satellite imagery (weekly), site-visit observations.

Liveability: CPCB AQI (daily), BWSSB/MCGM water-source records, BBMP/MCGM building approvals.

Buyer sentiment: scraped from IREF, MagicBricks, 99acres + verified-buyer interviews (anonymised).

Builder financial: RoC (MCA21) financial statements, NCLT case index, recent payment-default signals.

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## RANKED RISKS — WHAT TO DO ABOUT EACH

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These are the 0 highest-priority items to investigate before any booking. Ranked by severity. Each carries a specific mitigation step — actions a buyer can take to resolve or confirm the risk.

No critical risks identified at last refresh. Continue with standard due diligence.

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PREVIEW

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## NEGOTIATION TALKING POINTS

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Walk into the builder's office with these verbatim. They are derived from this project's public-record data; the builder cannot truthfully dispute them.

1. "Your RERA Form A says possession is Not disclosed. What is the per-day late-delivery penalty in the sale agreement?"
2. "You have 0 banks on APF. Major projects this stage usually have 5+. What's blocking the others?"
3. No verbal promise from a sales rep is binding. Anything we agree, please put on letterhead.
4. I need 72 hours from booking to walk away with full refund. That is the standard cool-off industry practice.

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## WHAT TO DO NEXT

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1. Read the full live page at [brickplot.com/38-divine-pune-home-loan](https://brickplot.com/38-divine-pune-home-loan) for the latest data.
2. Use this Verdict Pack as your negotiation prep.
3. Site-visit — download the free project-specific checklist from the project page.
4. Need verified RERA Form A + sub-registrar EC + analyst interpretation? See [brickplot.com/consult](https://brickplot.com/consult) Tier 4 (14,999) or Tier 5 Concierge with analyst call (19,999). All reader-paid, zero builder money.
5. After site visit, decide: Buy / Walk Away / Negotiate. Treat this Verdict Pack as the data baseline.