

Ramky Lumina Hosa Home Loan — Which Banks Have Approved APF? 2026

Bengaluru · brickplot.com/ramky-lumina-hosa-bank-loan-approval

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

—

POSSESSION PROMISED

Not disclosed

ENCUMBRANCE (EC)

Verification pending

NCLT / LITIGATION

No filings found

CONSTRUCTION

Tracked via satellite

11-AXIS BREAKDOWN

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.

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.

HOW TO READ THIS

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).

SOURCES CITED

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.

RANKED RISKS — WHAT TO DO ABOUT EACH

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

NEGOTIATION TALKING POINTS

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.

WHAT TO DO NEXT

1. Read the full live page at brickplot.com/ramky-lumina-hosa-bank-loan-approval 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 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.