

# Sobha Avenue Home Loan — Which Banks Have Approved APF? 2026

Bengaluru · [brickplot.com/sobha-avenue-bank-loan-approval](https://brickplot.com/sobha-avenue-bank-loan-approval)

<p>SCORE</p> <p><b>— / 10</b></p> <p>11-axis mechanical scoring. Detail on page 2.</p>	<p>VERDICT</p> <p><b>PENDING REVIEW</b></p> <p>Computed from rubric. No human override.</p>	<p>LEGAL RISK GRADE</p> <p><b>C</b></p> <p>Based on RERA / EC / NCLT / OC. 0 hard caps triggered.</p>
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## FACTS ON FILE

<p>RERA REGISTRATION</p> <p><b>Not on file</b></p>	<p>RERA STATUS</p> <p><b>—</b></p>	<p>POSSESSION PROMISED</p> <p><b>Not disclosed</b></p>
<p>ENCUMBRANCE (EC)</p> <p><b>Verification pending</b></p>	<p>NCLT / LITIGATION</p> <p><b>No filings found</b></p>	<p>CONSTRUCTION</p> <p><b>Tracked via satellite</b></p>

## 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](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.

## 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.

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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/sobha-avenue-bank-loan-approval](https://brickplot.com/sobha-avenue-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](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.