INDIALAW

Real Estate Finance

Real Estate Finance Lawyers in India for RERA, Title Due Diligence, and Lending

PRACTICE PROFILE • OCTOBER 2026

Overview

India’s real estate sector, projected to reach USD 1 trillion by 2030 operates within one of the most complex regulatory environments in the world. Fragmented land title systems, overlapping central and state-level legislation, RERA escrow mandates, FEMA restrictions on foreign investment, and evolving SEBI norms for REITs demand legal counsel with deep transactional expertise and regulatory fluency.

Our dedicated team of real estate finance lawyers advises developers, landowners, investors, lenders, private equity funds, housing finance companies, and corporate occupiers across the full lifecycle of real estate transactions. From land acquisition and title due diligence through construction financing, joint development structuring, REIT listings, and dispute resolution. we deliver end-to-end legal support with on-ground capability in Mumbai, Delhi, Noida, Bengaluru, Hyderabad, Chennai, Pune, Kolkata, Ahmedabad, and Cochin.

Our practice brings together specialists in property law, structured finance, RERA regulation, foreign investment rules, environmental clearances, and commercial litigation, ensuring that every transaction is addressed through an integrated, multi-disciplinary lens.

Our Services

- **Lender and Borrower Representation:** We advise leading banks, NBFCs, financial institutions, and project sponsors on structured real estate finance transactions, including construction finance, lease-rental discounting (LRD), and refinance deals.
- **Loan and Security Documentation:** We specialize in drafting, reviewing, and negotiating loan agreements and related security documents, including:
  - Mortgage documents
  - Negative lien agreements
  - Hypothecation deeds
  - Escrow and monitoring agreements
- **Real Estate Due Diligence:** Our team conducts comprehensive legal due diligence of key project documents, such as:
  - Development Agreements and Joint Development Agreements (JDAs)
  - Lease Deeds and License Agreements
  - Title Deeds and Property Records
  - Permissions to Mortgage, RERA compliance, and statutory approvals
- **Strategic Legal Advice:** We offer risk assessment and regulatory compliance guidance to mitigate legal exposure and protect stakeholder interests. Our solution-oriented approach ensures timely financial closure and bankable structuring of real estate projects.

Key Highlights

- **Pan-India Presence:** Offices across 10+ cities enabling on-ground execution for multi-jurisdictional transactions spanning different state regulatory regimes.
- **Multi-Disciplinary Integration:** One engagement team covering property law, banking and finance, corporate, tax, environmental, and dispute resolution.
- **Regulatory Depth:** Lawyers experienced in RERA enforcement matters, SEBI REIT/InvIT transactions, and RBI foreign investment advisory across multiple state jurisdictions.
- **Full Lifecycle Coverage:** From land identification and title verification through financing, construction, leasing, and eventual exit or dispute resolution.
- **Sectors Served:** Residential townships and affordable housing (PMAY) | Grade-A commercial office and SEZs | Industrial parks, logistics, and cold chain warehousing | Hospitality and resort development | Retail and mixed-use complexes | Smart cities and transit-oriented development | Education and healthcare campuses | Infrastructure PPPs.

Key Professionals



Shiju P V
Managing Partner



Shrishail Kittad
Senior Partner



Nim Dem Dorjee
Associate Partner



Rahul Sundaram
Partner



Shweta Tiwari
Associate Partner

Frequently Asked Questions

Q1 What does real estate finance law cover in India today?

It covers the legal structuring, documentation, and regulatory compliance of property-backed financing transactions. This includes mortgage creation, title verification, loan security documentation, RERA escrow compliance, and advising lenders or borrowers on construction finance, LRD facilities, and refinancing deals.

Q2 When should a developer or lender engage a real estate finance lawyer?

Ideally before term sheets are signed. Early engagement allows proper title due diligence, identification of encumbrances, structuring of security packages, and verification of RERA registration and statutory approvals, all of which directly affect loan sanctioning timelines and bankability.

Q3 Which Indian laws and regulators govern real estate financing?

Key statutes include RERA (2016), the Transfer of Property Act, SARFAESI Act, RBI directions on real estate lending, FEMA rules for foreign investment, and state-specific stamp duty and registration laws. SEBI norms apply where REIT structures or listed debt instruments are involved.

Q4 What is a typical timeline for closing a real estate finance transaction?

Timelines vary, but a standard construction finance facility takes 8 to 16 weeks from mandate to disbursement. Key time drivers include title search depth, state-level registration procedures, borrower document readiness, RERA verification, and lender credit committee cycles.

Q5 What documents are needed to begin real estate finance due diligence?

Core documents include the chain of title deeds, development or joint development agreements, approved building plans, RERA registration certificate, existing encumbrance certificates, revenue records, prior mortgage details, and borrower KYC. The exact list depends on state and transaction type.

Q6 What common mistakes do parties make in real estate financing?

Relying on incomplete title chains, overlooking prior negative liens, failing to verify RERA escrow account compliance, and not accounting for state-specific stamp duty on mortgage instruments. These gaps can delay disbursement, create lender exposure, or trigger regulatory penalties under RERA.

Related Practice Areas

Banking & Finance | Corporate Finance | Debt Restructuring | Title Due Diligence & Verification | Purchase & Sale Of Commercial And Residential Properties | Debenture Issuance | Regulatory Advisory/ Digital Lending | Cross-Border lending