Job Description: Senior Associate, Real Estate (Banking and Due Diligence)

Alba Law Offices | Location: New Delhi

Role at a Glance

- **Position:** Senior Associate, Real Estate (Banking and Due Diligence).
- **Experience:** 4 to 5 years post-qualification experience in real estate law.
- **Mandatory:** Hands-on experience of working directly with public sector banks on title and security work. Candidates without bank-side experience will not be considered.
- **Location:** New Delhi (office-based), with travel within Delhi NCR for searches, registrations and bank meetings.
- **Engagement:** Full-time, on a professional retainership basis.
- **Joining:** Immediate. Preference for candidates who can join within 15 days.

Role Overview

The firm is looking for a real estate lawyer who can independently handle title due diligence and security documentation for banks, from the first search to the final report. The person will take ownership of turnaround times.

Key Responsibilities

- **Bank work:** Prepare title search reports and legal scrutiny reports for public sector banks in the formats prescribed under their panel guidelines, for housing loans, loans against property, project finance and other secured lending.
- **Due diligence:** Conduct title due diligence on residential, commercial and industrial property, including examination of the chain of title, searches at Sub-Registrar offices and revenue offices, and verification of encumbrances, litigation and statutory approvals.
- **Security documentation:** Draft and vet mortgage documents, including memoranda of deposit of title deeds, registered mortgage deeds, tripartite agreements and related security documents; advise on creation, registration and release of charge.
- **Delhi NCR land law:** Handle leasehold and freehold issues with DDA and L&DO properties, conversion and mutation, and revenue records in Delhi, Haryana and Uttar Pradesh.
- **Regulatory:** Advise on RERA compliance, stamp duty and registration requirements for transactions and security creation.
- **Client handling:** Act as the working-level point of contact for bank branches and circle offices; manage queries, deficiency letters and turnaround timelines.

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Candidate Profile

Essential

- LL.B. from a recognised university and enrolment with a State Bar Council.
- 4 to 5 years of post-qualification experience, with real estate as the main practice area.
- Direct experience of working with public sector banks.
- Independent handling of title search reports and legal scrutiny reports, with working knowledge of the Transfer of Property Act, 1882, the Registration Act, 1908 and the Indian Stamp Act, 1899 as applicable in Delhi, Haryana and Uttar Pradesh.
- Strong drafting skills in English. Ability to read revenue and registration records in Hindi.

Desirable

- Exposure to SARFAESI Act, DRT matters and bank recovery work.
- Experience with CERSAI filings and charge-related formalities.
- Experience with private banks, NBFCs or housing finance companies, in addition to public sector banks.

Personal attributes: ownership of deadlines, attention to detail in reading title documents, ability to manage several bank files at once, and comfort dealing with bank officials and government offices directly.

Remuneration and Terms

- **Compensation:** Commensurate with experience. Candidates should state their current and expected remuneration in their application.
- **Working days and hours:** As per firm policy, shared with shortlisted candidates.

How to Apply

- **Application:** Send your CV to delhi@albalawoffices.com. Each CV should be accompanied by a short note covering: total and real estate PQE; current and expected remuneration; notice period and earliest joining date; current location.
- **Selection process:** Application review, followed by an interview. A short practical exercise may form part of the interview.
- **Timeline:** This is an immediate requirement.

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***Note**: This job description is for information only. It does not constitute an offer of engagement. Terms of engagement will be set out in the offer letter issued to the selected candidate.*