**Banking & Finance Law**

**Expert Legal Support for Financial Disputes and Recovery Matters**

In today’s complex financial environment, borrowers and lenders often face challenges related to loan defaults, mortgage issues, and enforcement actions. We provide strategic legal solutions in **Banking and Finance Law**, ensuring robust representation before Debt Recovery Tribunals (DRT), guidance on SARFAESI Act proceedings, and professional opinions on financial agreements and mortgage structures.

Whether you're a borrower facing action under SARFAESI or a financial institution pursuing recovery, our experienced team delivers practical, timely, and effective legal support.

**✅ Our Key Services:**

**🔹 DRT (Debt Recovery Tribunal) Matters**

We represent both financial institutions and borrowers in proceedings before the DRT and DRAT (Debt Recovery Appellate Tribunal).

**Services Include:**

* Filing or defending Original Applications (OAs)
* Challenging DRT orders before DRAT
* Stay applications and interim reliefs
* Negotiation and settlement support

**🔹 SARFAESI Act Cases**

Legal aid in cases under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**.

**Services Include:**

* Representation against possession notices
* Filing Securitisation Applications (SAs) under Section 17 before DRT
* Objections to auction/sale of property
* Assistance in loan restructuring negotiations

**🔹 Loan Default Matters**

We assist individuals, businesses, and guarantors in handling loan default disputes, ensuring legal rights are protected.

**Services Include:**

* Legal notice handling and response
* Negotiation for one-time settlement (OTS)
* Contesting arbitrary or illegal recovery proceedings
* Guidance on restructuring or moratorium options

**🔹 Legal Opinion on Mortgage & Finance**

Expert legal opinions on:

* Mortgage documents and enforceability
* Property title and encumbrances
* Loan agreements and credit documentation
* Financial transaction structuring from a legal standpoint

**📁 Documents Generally Required:**

To proceed with your case or seek legal advice, the following documents may be required:

* Loan sanction letter and agreement
* Repayment schedule and bank statements
* SARFAESI notices (13(2), 13(4), etc.)
* DRT case filings, if any
* Mortgage deed or title documents
* Property valuation report
* Correspondence with bank/NBFC
* Guarantor agreements, if applicable

**🔄 Process Overview:**

**For Borrowers:**

1. **Initial Consultation** – Discussion of facts and examination of notices or bank documents.
2. **Document Review** – Analysis of loan agreements, mortgage, and legal notices.
3. **Legal Strategy** – Plan for replying to notices, contesting actions, or negotiating settlements.
4. **Filing with DRT** – Securitisation Application (SA) or appeal, if needed.
5. **Court Representation** – Strong defense and interim reliefs.
6. **Resolution** – Settlement, restructuring, or favorable legal orders.

**For Banks/Financial Institutions:**

1. Drafting and filing **Original Application** before DRT.
2. Assisting with **SARFAESI process** – notices, publication, possession.
3. Representing in **DRT hearings** for enforcement.
4. Providing **legal opinions** on recovery and mortgage actions.

**🧾 Types of Clients We Serve:**

* Individual borrowers & property owners
* NBFCs & Banks
* Real estate developers
* Corporate guarantors & co-borrowers
* Startups and MSMEs

**📌 Why Clients Need These Services:**

* Received **SARFAESI possession notice** from bank or NBFC.
* Facing **DRT proceedings** for recovery of loans.
* Bank has **initiated auction** of mortgaged property.
* Need to **settle a loan default** or restructure debt.
* Seeking legal clarity on **mortgage or finance documents**.
* Want to **safeguard rights** as borrower, guarantor, or co-owner.

**⚖️ Why Choose Us?**

* **In-depth Understanding of Finance Laws**
* **Strategic Litigation & Advisory Support**
* **Client-Centric & Confidential Approach**
* **Experienced Representation before DRT/DRAT**