



BUSINESS PLAN · INDIA

Property & Conveyancing Legal Service

Title due diligence, deeds, RERA & property disputes in India

LEGAL

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Property & Conveyancing Legal Service** in India — a specialist legal firm handling real-estate transactions and disputes: title due diligence, sale deeds, agreements to sell, lease and leave-and-licence documentation, gift/settlement deeds, property registration support, RERA matters, and property litigation. Clients include buyers, sellers, developers, landlords, tenants and banks.

Property is India's largest asset class, and every transaction carries legal risk — defective title, disputed ownership, encumbrances and documentation errors that can cost buyers dearly. A specialist property-legal firm provides the due diligence and documentation that protect clients, earning transaction-based fees plus recurring developer/bank empanelment work.

The promoter — a practising advocate with property-law expertise — seeks total funding of **₹5.5 lakh** (₹2.0 lakh promoter + ₹3.5 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹30 lakh** revenue in Year 1 and **₹78 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A property-legal partner that makes every real-estate deal safe — clear title, sound documents and clean registration — and resolves property disputes effectively.

Vision: To be the most trusted property-legal firm in the region for buyers, developers and lenders.

Mission: Protect clients' property interests through rigorous due diligence, watertight documentation and effective dispute resolution.

Legal structure

- **Sole proprietorship (individual advocate)** — standard entry structure.
- **Partnership / LLP of advocates** — recommended as the team and empanelments grow.

Regulatory anchor: legal work is provided by enrolled advocates under the Advocates Act and BCI rules. Title opinions carry professional responsibility — diligence and documentation discipline are core. Registration and stamp-duty procedures are state-specific.

3. Promoter & Ownership

Led by a practising advocate with property/conveyancing experience and knowledge of local land records, RERA and registration procedures. Delivery uses associates and paralegals for title search, documentation and registration coordination under supervision. Year-one ownership rests with the proprietor/founding partners; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Real-estate transaction volumes are large and growing across residential, commercial and land segments, and each transaction — plus the substantial base of property disputes — generates legal work. Title uncertainty and documentation complexity make expert property-legal services valuable, while banks and developers need reliable empanelled counsel for due diligence at scale.

Demand drivers

- **Transaction volume:** property sales, leases and developments need documentation.
- **Title risk:** defective title and encumbrances make due diligence essential.
- **Bank & lender needs:** title search and opinions for property loans.
- **RERA & regulation:** compliance and dispute work.
- **Property disputes:** a large, steady litigation category.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Property transactions & disputes in India	Very large
SAM	Reachable transactions/clients in the firm's region	Large
SOM (Yr 1-3)	Transactions & matters handled	150 → 450 matters

Target segments

- Property buyers and sellers needing due diligence and deeds.
- Developers and builders needing project legal support and RERA.
- Banks/NBFCs needing title search and opinions for loans.
- Landlords, tenants and parties in property disputes.

5. Competition & Competitive Advantage

Landscape: individual advocates, general firms and document writers. The firm differentiates on thorough title diligence, watertight documentation, local land-records fluency and reliability for banks/developers.

The firm's edge

- **Rigorous title due diligence** — clear, defensible opinions.
- **Watertight documentation** — deeds and agreements that protect clients.
- **Local land-records & registration fluency.**
- **Bank/developer empanelment** for recurring volume.
- **End-to-end** — from search to registration to dispute.

6. Services & Pricing

Service	Model	Indicative fee (₹)
Title search & due diligence report	Per property	5,000-75,000
Sale deed / agreement drafting	Per document	5,000-50,000
Lease / leave-and-licence documentation	Per document	3,000-30,000
Registration support & coordination	Per transaction	3,000-25,000
Bank title-search opinion (empanelled)	Per opinion	2,500-15,000
RERA advisory & compliance	Project/retainer	15,000-2,00,000

Property litigation	Matter + appearances	30,000–5,00,000+
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Transaction documentation and title work provide volume; bank empanelment and developer retainers create recurring flow; litigation adds premium matters.

7. Go-to-Market — Marketing & Sales (within BCI norms)

- **Real-estate networks:** brokers, developers and property consultants.
- **Bank/NBFC empanelment:** for title-search opinions on property loans.
- **Referrals:** CAs, clients and other advocates.
- **Developer relationships** for project legal work and RERA.
- **Compliant informational presence** within BCI rules.

Practice growth

Secure bank empanelments and developer relationships for recurring volume; convert transaction clients into ongoing property-legal relationships and dispute work.

8. Operations Plan

- **Location:** an office accessible to sub-registrar offices and land-records departments.
- **Process:** title search (records, encumbrance) → diligence report → documentation (deeds/agreements) → registration coordination → post-registration; disputes follow the litigation workflow.
- **Technology:** matter tracking, document management, and land-records/registration tools where available.
- **Quality:** thorough diligence; standardised deed templates; verification; confidentiality.
- **Capacity:** an associate + paralegal pod handles high title/documentation volume; scale by adding advocates.

Core property work

Work	Purpose	Client
Title search	Verify ownership	Buyer/bank
Due-diligence report	Flag risks	Buyer/developer
Deed drafting	Transfer/lease	Parties
Registration	Complete transfer	Parties
RERA/dispute	Compliance/resolution	Developer/parties

9. Regulatory, Licences & Compliance (India)

- **Bar Council enrolment** for advocates; firm setup as proprietorship/LLP.
- **PAN/TAN, GST registration** (legal-services GST treatment varies; RCM may apply), professional tax and Shops & Establishments as applicable.
- **Domain compliance:** state registration/stamp-duty procedures, RERA, land-records rules; professional conduct (Advocates Act/BCI).

- **Data protection** aligned to the DPDP Act; secure handling of property and client records.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Principal Advocate / Partner	1	1	2
Associate Advocate	1	3	4
Paralegal / Title Searcher	1	2	3
Admin / Registration Coordinator	0	1	1
Total	3	7	10

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Firm setup, office, templates, real-estate network
Launch	Month 1-3	First transactions; bank-empanelment applications
Traction	Month 4-9	Empanelments; developer work; break-even nears
Scale	Year 2	More banks/developers; RERA & dispute lines
Growth	Year 3	450 matters; recurring empanelment volume

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	1,20,000
Computers, library & IT (3)	1,50,000
Case & document software	55,000
Branding, website & setup	50,000
Deposits & pre-operative	55,000
Working-capital buffer	1,20,000
Total project cost	5,50,000
Promoter contribution	2,00,000
Term loan (Mudra / CGTMSE)	3,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Title, due diligence & documentation	16,00,000	31,00,000	42,00,000
Bank empanelment & registration	8,00,000	16,00,000	22,00,000
RERA advisory & property litigation	6,00,000	12,00,000	14,00,000
Total revenue	30,00,000	59,00,000	78,00,000
Salaries & wages	14,40,000	27,00,000	36,00,000
Rent & utilities	2,40,000	3,00,000	3,60,000
Library, software & subscriptions	1,40,000	2,20,000	2,80,000
Marketing & networking	1,40,000	2,20,000	2,80,000
Admin, registration, travel & misc	2,60,000	3,80,000	4,80,000
Interest on term loan	38,000	28,000	16,000
Total expenses	22,58,000	38,48,000	49,76,000
Net profit (before tax)	7,42,000	20,52,000	28,24,000
Net margin	24.7%	34.8%	36.2%

12.3 Unit economics & break-even

- **Revenue mix:** transaction documentation and title work provide volume; empanelment opinions and developer/RERA work add recurring value.
- **Leverage:** paralegal title search and associate documentation keep delivery efficient.
- **Break-even:** steady transactions plus empanelment volume — reached around month 8–10.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,20,000	90,000	1,50,000	2,70,000
Collections	5,00,000	7,20,000	8,80,000	10,00,000
Operating outflows	5,00,000	6,30,000	7,30,000	8,40,000
Loan EMI	30,000	30,000	30,000	30,000
Closing balance	90,000	1,50,000	2,70,000	4,00,000

Transaction and empanelment volume give a steady cash line; the buffer covers early network-building.

12.5 Key Performance Indicators to Monitor

- **Volume:** transactions/month; title opinions; empanelments secured.
- **Quality:** due-diligence accuracy; registration success; dispute rate on handled deals (near zero).
- **Recurring:** bank/developer volume; repeat clients.

- **Economics:** revenue per matter; matters per advocate.

13. Funding Requirement & Bankability

Total ask: **₹3.5 lakh term loan** against ₹2.0 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹7.42 lakh against annual debt service of ~₹1.2 lakh gives a **DSCR above 3.0** — comfortably bankable, backed by empanelment volume.

13.1 Funding utilisation

Use of funds	₹	% of total
Office, furniture & deposits	1,75,000	32%
IT, library & software	2,05,000	37%
Branding & setup	50,000	9%
Working-capital buffer	1,20,000	22%
Total	5,50,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Title-opinion error / liability	Rigorous diligence; documentation; professional-indemnity cover
Real-estate cycle downturns	Bank empanelment (loan-linked, steadier); dispute work is counter-cyclical
Registration/procedure changes	Local-records fluency; continuous updates
Fraudulent documents (client side)	Verification; independent checks; caution flags
Confidentiality	Secure handling; DPDP alignment

15. SWOT Analysis

Strengths Essential due-diligence demand; empanelment recurring volume; low capex; broad client base.	Weaknesses Real-estate-cycle sensitivity; title-liability exposure; advertising limits.
Opportunities Transaction growth; bank/developer empanelment; RERA & dispute work; multi-city.	Threats Cycle downturns; fee competition; procedural/regulatory changes.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's Legal vertical property tools in delivery:

- **Property & lease:** Lease Abstraction, Rent Agreement, Commercial Lease, Leave & Licence, Rent Escalation, Security Deposit, Sale Deed Review, Settlement Deed.

- **Support:** Estate/Succession tools; Compliance and Dispute tools for RERA/litigation; Business Plan tools to model the firm.

17. Key Assumptions & Notes

- Promoter is an enrolled, practising advocate with property expertise.
- ~150 matters in Year 1 growing to ~450 by Year 3 across transactions, empanelment and disputes.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.
- State registration/stamp-duty and legal-services GST vary — figures exclude GST and government charges (pass-through).

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