



P. GRACY EPSIBA

Senior Associate

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Areas of Practice:

Criminal Cases
Civil Litigation
Arbitration & Mediation
Family Cases
Motor Accident Claim Cases,
138 NI Act cases
Consumer Protection Rights
Property Laws
Real Estate
Title Search Report
Intellectual property

Education:

B.A.,B.L., The Central Law College,

The Tamil Nadu Dr. Ambedkar Law University, Tamil Nadu

Affiliations:

Member of Bar Council of Tamil Nadu and Pondicherry

Member of Madras High court Advocate Association
Member of Salem Bar Association

Advocate Commissioner of Oaths, Chennai

Gracy Epsiba primarily focuses on legal auditing for Standard Chartered Bank and Standard Chartered Capital Limited, where she prepares comprehensive legal audit reports relating to immovable properties in accordance with the guidelines of the Reserve Bank of India for Pan-India banking operations. She undertakes legal audits across all lending segments, ensuring thorough verification of title documents, encumbrances, regulatory compliance, and risk assessment to support institutional lending decisions.

For the past five years, she has also been actively coordinating with advocates across India to facilitate and verify state-specific revenue records and Sub-Registrar procedures, ensuring accurate title searches, document verification, and compliance with local registration and land record requirements.

With over 21 years of diverse litigation experience, Gracy Epsiba has an established practice in both civil and criminal law. She has handled a wide range of matters including Writ Petitions, Motor Accident Claim cases, Family Law matters, and Appeals in both civil and criminal proceedings, and has appeared before the Madras High Court, Labour Court, City Civil Court, and Consumer Redressal Forum.

In addition to her litigation practice, she provides title verification reports, property search reports, and legal opinions relating to transactions involving immovable properties for various leading banks and non-banking financial institutions (NBFCs). Her work involves detailed examination of title documents, encumbrance verification, and legal due diligence to support institutional lending and property transactions.

She is also appointed as an Advocate Commissioner of Oaths, Chennai, and is known for her meticulous legal analysis, practical litigation strategy, and strong expertise in property due diligence and dispute resolution.

She has extensive experience in conducting title verification and legal due diligence of immovable properties for leading banking institutions such as Axis Bank, HDFC Bank, Citibank, and ICICI Bank, as well as prominent non-banking financial institutions including Dewan Housing Finance Corporation Limited, Indiabulls Housing Finance, and LIC Housing Finance. She has also worked with several leading real estate promoters and developers, advising on matters relating to property transactions, title structuring, and legal due diligence.

She has significant experience in drafting, reviewing, and vetting a wide range of legal and transactional documents, including Sale Deeds, Mortgage Deeds, Release Deeds, Settlement Deeds, General Powers of Attorney, Joint Venture Agreements, and Memoranda of Understanding. Her role has involved comprehensive examination of title chains, verification of encumbrances, and assessment of legal risks associated with immovable property transactions.

Through her practice, she has provided strategic legal guidance to financial institutions, developers, and individual clients, ensuring compliance with applicable laws and regulations while safeguarding the legal integrity of property transactions. Her work reflects strong attention to detail, practical legal insight, and a thorough understanding of property and banking-related legal processes.