

BANKING & FINANCE

Overview

The Firm's Banking & Finance Practice traverses a wide range of service offerings in general banking which includes transactional support, regulatory advice and financial restructuring.

Our Banking Practice Group prides itself in providing innovative, cutting edge and commercially driven legal advice, security structures and enforcement solutions supported by a strongly embedded and current understanding of regulatory and market developments in debt in India.

The defining features of our practice are:

- A team of over 20 lawyers with core financing capabilities across Mumbai, Delhi, Bangalore, Chennai, Gurgaon and Hyderabad.
- Multi-disciplinary deal teams comprising of lawyers, accountants, tax specialists and financial advisers, trained to minimize transactional time and maximize efficiency.
- Partners handpicked for their transactional and in-house work experience, with emphasis on secondments with some of the largest financial institutions in India.
- Stand out strength and experience in banking regulations, transaction structuring, negotiation and documentation in syndicated lending, project finance, structured finance, securitisation and trade finance, aircraft, asset and real estate finance, debt restructuring and financial derivatives.
- A strong debt restructuring practice.
- A robust client list featuring India's top banks, plus several major foreign lenders, domestic and international credit funds, non-banking finance companies (NBFC) and asset reconstruction companies.
- Significant borrower-side practice complementing our traditional strength in representing lenders.
- Substantial experience in banking litigation, recovery, and proceedings under India's Insolvency and Bankruptcy Code (IBC).

Focus Areas

External Commercial Borrowing (ECB)

General and Corporate Banking

Bilateral and Syndicated Financing

Project Finance

Structured Finance

Real Estate Financing

Asset and Acquisition Financing

Retail Banking

Securitization

Trade Finance

Derivatives

Restructuring (including Insolvency & Bankruptcy)

Financial Regulatory

Fintech

Advisory regarding incorporation of NBFCs, AIFs etc., policy formation, standardization of templates, regulatory matters etc.

Key Practice Differentiators

- Dedicated national coverage (including in bank litigation and tribunal work) across Mumbai, New Delhi, Bangalore, Chennai, Gurgaon and Hyderabad.
- Sector-defining client mandates and instructions from large domestic and international financial institutions.
- Complementing our strong bank-side clientele, the Firm has an impressive borrower practice (large, medium and small institutional borrowers and corporates), with a service offering designed to cater to historical lacunae in quality borrower representation in financing transactions.
- A dominant financing presence in southern India in the key southern cities of Bangalore, Chennai, and Hyderabad.
- Cross-border transactional experience in acquisition finance, project finance, or trade finance.

- A premier fintech practice, building on the firm's leading name in finance and technology law. The firm advises Indian and foreign banks and startups on payments, licensing, and regulatory issues.
 - A distinct financial regulatory and compliance practice team with expertise in advising on the regulatory aspects of banking in India, compliance requirements of the Reserve Bank of India (RBI), interpretation of RBI policies and directives, and licenses and approvals for undertaking banking and non-banking business in India.
 - Strong credentials in Green Financing where we represent a number of developers, banks, parastatal entities and multilateral institutions on renewables financing in India.
 - A dedicated Restructuring, Insolvency and Bankruptcy sub-practice group with dedicated legal professionals in advising on both contentious and non-contentious matters involving debt.
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Awards & Recognitions

- Leading Firm for Banking & Finance by Legal 500 Asia Pacific (2018-2021)
[Legal 500](#)
- Chambers Asia Pacific Ranked Firm for Banking & Finance (2018-2021)
[Chambers & Partners](#)
- Chambers Global Ranked Firm for Banking & Finance (2018-2021)
[Chambers & Partners](#)
- IFLR 1000 for Banking (2018-2021)
[IFLR 1000](#)
- IBLJ Indian Law Firm Awards for Fintech 2020, 2021
[IBLJ](#)
- Chambers Asia Pacific Ranked Firm for Fintech 2021
[Chambers & Partners](#)
- Benchmark Litigation Ranked Firm for Insolvency 2021
[Benchmark Litigation](#)
- Anjali Sivaramakrishnan has been ranked as Leading Individual for Banking & Finance by Legal 500 Asia Pacific 2020, 2021 and IFLR 1000 Notable Practitioner (2019-2021)
[Legal 500 | IFLR](#)
- Pradeep Ratnam has been recognised among Top 100 Lawyers in India by Forbes Legal Powerlist 2020
[Forbes Legal Powerlist](#)
- Anuj Kaila has been recognised as Recommended Lawyer by Legal 500 Asia Pacific 2021
[Legal 500](#)