



AYUSH TIWARI

ASSOCIATE

King Stubb & Kasiva, Advocates & Attorneys
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Areas of Practice:

Banking and Finance
Real Estate

Education:

BBA.LL.B. (Hons.) –
University of Mumbai
(2025)

Professional Summary:

Ayush has been associated with leading corporate law firms, gaining hands-on experience in drafting and reviewing financing and security documents, conducting legal due diligence, and ensuring regulatory compliance across financial transactions such as ECBs, term loans, and project refinancing.

Ayush has developed a solid understanding of corporate and financial regulations under the Companies Act, FEMA, SEBI, and RBI, and has contributed to legal research and opinions on complex transactional and regulatory issues relevant to both borrowers and lenders.

Ayush is a graduate from the University of Mumbai Law Academy (Class of 2025) and a gold medalist in Constitutional Law,

Representative Clients :

Public sector banks, Private sector banks, Small finance banks, Foreign banks, Urban and rural cooperative banks, Non-Banking Financial Companies (NBFCs), Corporate entities and their subsidiaries, Entities engaged in infrastructure development (across roads, highways, renewable energy, thermal power, ports, smart metering)

Relevant Recent Experience:

- Assisted in drafting, mapping and vetting of financing and security documents including deeds of hypothecation, and corresponding power of attorneys, pledge agreements, corporate / personal guarantee, non-disposal undertakings, memorandums of entry, indentures of mortgage, security trustee agreements, deeds of accession and other ancillary documents, for various transactions such as road projects, renewable energy projects (solar and wind), and thermal power plant projects, smart metering projects;

- Assisted in drafting of necessary board and shareholders' resolutions such as board resolution under Section 179(3) of the Companies Act to borrow facilities and special resolution under Section 62(3) of the Companies Act for conversion of debt/ outstandings to equity etc.;
- Assisted in drafting director's certificates, company secretary (CS) certificates, chartered accountant (CA) certificates, authorized officer certificates, nil liability certificates under Section 281 of Income Tax Act for the purpose of compliance with the conditions precedent to effective date and conditions precedent to initial disbursement of the loan agreements;
- Researched and provided detailed advisory on stamp duty and registration requirements across various states, including but not limited to, Maharashtra, Delhi, Gujarat, Karnataka, Tamil Nadu and helped in preparing post-execution opinions;
- Ensured compliance of Companies Act through scrutiny of the provisions of memorandum of association and articles of association of companies, including but not limited to, borrowing of monies, creation of security, restriction on transfer of shares, provision for nominee director, common seal etc.;
- Reviewed title search reports (TSR) for the purpose of highlighting discrepancies, including but not limited to, irregularities in title flow of the land, documents not properly scrutinized, existing charges on property, whether mortgagor has absolute/ leasehold rights, whether property is SARFAESI compliant, whether 30 years search report reveals any encumbrances etc.;
- Prepared conditions precedent to effective date and conditions precedent to initial disbursement compliance (PCC-PDC) checklists and assisted in finalising loan agreements;
- Reviewed project documents such as concession agreements, advanced metering infrastructure service provider contracts, transmission service agreements for provisions such as term, relevant approvals, termination, assignment, liquidated damages, force majeure, substitution rights of lenders etc., and assisted in preparing due-diligence reports;
- Coordinated with the parties such as borrowers, lenders, security trustees and escrow banks for the purpose of execution of financing and security documents.