



Documentation for
Financial Products

Vinod Kothari Consultants Private Limited is a consultancy organization with over 30 years of experience in providing consultancy and advisory services to the financial sector. We have been engaged in drafting as well as vetting of various categories of legal documents and agreement in relation to financial products, including the following:

- Loan Agreements
- Lease Agreement
- Share/ Debenture Subscription Agreement
- Supplementary agreements and addendums
- Policies and Standard Operating Procedures (SOPs)
- Other loan and lease related documentation
- Credit Appraisal Memorandums
- Constitutional documents of a company
- Correspondence and replies to Regulators
- Transaction specific documentations

Our Experience:

We have a team of lawyers and financial experts with a rich experience of over 30 years providing services with respect to drafting and documentation associated with various financial transactions and under the regulatory requirements.

Our approach towards drafting has been to diligently peruse the requisite information and requirements and ensure the documents comply with regulatory as well as other legal aspects. We have drafted agreements and various policies for companies like Poonawalla Housing, Aditya Birla Finance, Shriram City, Branch International, TVS Credit, Mahindra and Mahindra, Ummeed Housing Finance, Edunetwork, Rupeek Capital and Dhanvarsha. We have also provided end to end documentation for companies like Pincap and Sugmya Finance.

Our practical approach towards the transaction to be document and understanding of the market practices is incorporated in our documentation, which ensures that the document complies with the best practices and covers the relevant aspects of the document from multifaced aspects.

Services Offered

Agreements

Drafting and vetting of the following types of agreement and its annexures, including but not limited to the following categories:

- ❖ Lease deeds
- ❖ Agreement for Repurchase of Receivables
- ❖ LLP agreements
- ❖ Share subscription agreements
- ❖ Assignment agreements
- ❖ Co-lending agreements

Policies and Standard Operating Procedures

Drafting and vetting of the following types of policies and SOPs, including but not limited to the following categories:

- ❖ Mandatory policies prescribed by the regulators
- ❖ Voluntary and company specific policies
- ❖ Operational guidance documents

Loan Documentation

Drafting and vetting of the entire loan book, including but not limited to the following categories:

- ❖ Term sheet
- ❖ Sanction Letter
- ❖ MITC
- ❖ Loan Agreements
- ❖ Power of attorney
- ❖ Affidavits and declarations
- ❖ Deed of Guarantee/ Mortgage / Hypothecation
- ❖ Memorandum of deposit of tile deeds
- ❖ Other ancillary documents

Transaction Specific Documents

Drafting and vetting of transaction specific documents, such as drafting of agreements for issuance of non-convertible debentures, legal documents for financial products to be launched by the NBFC/HFC, etc.

Contact Us

Financial Services Division
finserv@vinodkothari.com
www.vinodkothari.com

Kolkata

1006-1009, Krishna
224, AJC Bose Road
Kolkata – 700 017
Phone: 033 4001 0157
Email: info@vinodkothari.com

Mumbai

403 – 406, Shreyas Chambers
175, DN Road Fort
Mumbai – 400 001
Phone: 022 2261 4021
Email: bombay@vinodkothari.com

New Delhi

A-467, First Floor,
Defence Colony,
New Delhi – 110 024
Phone: 011 4131 5340
Email: delhi@vinodkothari.com

Vinod Kothari Consultants P. Ltd.

Vinod Kothari Consultants is a premiere training and consulting firm in the field of securitisation, direct assignment, structured finance, leasing, asset-backed lending, mortgage finance, accounting for financial instruments, credit derivatives etc. Headquartered in Kolkata, the team consists of Chartered Accountants, MBAs, Company Secretaries, Lawyers, etc.

The firm has been in existence for more than 30 years and has been offering services various renowned private and public sector entities in India and outside India, including multilateral organisations like IFC, ADB etc.



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