

# Kumar Tewari

## Partner

London Office

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### Practices

FOCUS: Commercial Finance  
Distressed Debt and Claims Trading  
Financial Markets and Funds  
Infrastructure and P3  
International  
Real Estate

### Industries

Aviation  
Finance and Financial Markets

### Bar Admissions

England and Wales

### Community Involvements

CRE Finance Council (CREFC)  
International Societe of Transport Aircraft  
Trading (ISTAT)  
Loan Market Association

Kumar leads the Banking team in the London office. He has spent almost two decades practicing as a debt finance lawyer, including nearly 10 years working directly in the banking industry as the head of the legal department, and also in a commercial role as director, at Lloyds Banking Group plc in London. Today, he draws on that vast experience by advising a range of clients on a broad spectrum of domestic and cross-border debt-finance matters.

### An authority on intercreditor arrangements

Kumar represents global banks, alternative/direct lenders, investors and sponsors across different levels of the debt capital stack, particularly on senior/mezzanine loan structures, which involve complex intercreditor arrangements. He regularly advises on cross-border commercial finance transactions, often involving structured (leveraged) or general corporate lending, as well as traditional secured asset classes such as real estate or aircraft financing and leasing. He is widely respected in the UK as a leading attorney on such transactions, having helped establish the LMA Intercreditor Agreement for real estate finance transactions in 2014. His experience of working on complex intercreditor arrangements also includes advising on stretched-senior, senior-secured second lien and secured mezzanine/subordinated notes. He also advises on unitranche, synthetic mezzanine loans and preferred equity arrangements.

In addition to leading the legal department at Lloyd's Banking Group plc, Kumar also worked as a banker within loan distribution/capital markets. His deep understanding of investment and credit risk explains his ability to consistently find agile and innovative commercial solutions to facilitate trade. This includes his development of a secondary loan review due diligence product that provides a unique "x-ray" analysis of loan documents in a data room. The system provides crucial information to asset managers (CLOs), direct lenders and banks buying, warehousing or trading debt in the

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secondary market, and allows them to take advantage of time-sensitive opportunities. Offering that kind of legal counsel gives Kumar's clients a unique commercial edge in the market.

## Recognitions

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- The Legal 500 United Kingdom
  - Leading Individual, 2019
- *Legal Business*
  - Rising Star In-House Counsel of the Year Award, 2015
  - 50 Elite Legal Teams, 2015
  - GC Powerlist Rising Star, 2014
- Lexology Global Counsel Awards
  - European In-House Lawyer of the Year, 2017

## News

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- Coronavirus (COVID-19) Resource Center (April 8, 2020)
- Katten UK Named a Leading Firm in Finance, Real Estate, and Corporate and Commercial by The Legal 500 United Kingdom (November 27, 2018)
- Kumar Tewari and John Ahern Featured in Law360 (February 22, 2018)
- Katten Brings on New Banking, Financial Services Leaders in London (February 20, 2018)

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## Publications

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- Electronic Signatures – Remote Working and the Execution of Deeds (March 31, 2020)
- COVID-19 – Return of the MAC, or Breathing Space? (March 24, 2020)
- Understanding the Homes (Fitness for Human Habitation) Act 2018 (April 23, 2019)
- Flashlight or Spotlight? The EU's Latest (Final) Report Continues to Look Closely at the Syndicated Credit Market (April 18, 2019)
- The Rule in Gibbs – An End to Creditor Protection? (January 30, 2019)
- UK Real Property Beneficial Ownership Register – Draft Legislation Published (August 9, 2018)
- UK Government Proposes Beneficial Owners Registry of Overseas Companies That Own UK Property (May 14, 2018)
- Better and Faster (October 6, 2015)

## Presentations and Events

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- LMA Summer REF Conference (May 16, 2018) | *Panelist*
- All Change, Mind the Gap (April 24, 2018) | *Panelist*
- Design Thinking (February 7, 2018) | *Speaker* | *REF Certification Course for Bankers*