



# Kumar Tewari

Partner

Private Credit

London Office | +44 (0) 20 7770 5218

kumar.tewari@katten.co.uk

**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 private credit 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 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.

## **Practices**

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- Distressed and Special Situations Investing
- Financial Markets and Funds
- Infrastructure and P3
- International
- Private Credit
- Real Estate

## **Industries**

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- Finance and Financial Markets
- Private Client Services

## **Bar Admissions**

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- England and Wales

## **Community Involvements**

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

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## Recognitions

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*Recognized or listed in the following:*

- *The Legal 500 United Kingdom*
  - Leading Individual, 2019, 2021–2022, 2024
- *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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- Kumar Tewari Discusses the Rise of 'Megatranche' Private Credit Loans With *Alternative Credit Investor* (January 24, 2024)
- *Alternative Credit Investor* Interviews Kumar Tewari About Real Estate Debt Market (January 24, 2024)
- Katten Acclaimed in The Legal 500 United Kingdom 2024 Guide (October 4, 2023)
- Coronavirus (COVID-19) Resource Center (November 10, 2021)
- Katten UK Receives Numerous Distinctions in The Legal 500 United Kingdom 2022 Guide (October 4, 2021)
- Katten UK Named a Leading Firm in Financial Services and Real Estate by The Legal 500 United Kingdom Guide (October 1, 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)

## Publications

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- *ESG Guidepost* | Issue 10 (January 2024)
- Tax Implications of LIBOR Reform (June 15, 2021)

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- UK Crown Preference Returns – Creditors Beware! (April 16, 2020)
- 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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- Disputes in the Luxury Hotel Sector: How to Avoid Them and How to Manage Them? (February 7, 2022)
- 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*