SARAF AND PARTNERS
LAW OFFICES

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PRIYAMVADA HARIDAS

Designation: Partner

Expertise: Banking & Finance, Working Capital, corporate, Projects including infrastructure and real estate, acquisition finance, Overseas Direct Investment and restructuring.

Education: B.Sc. LL.M., Cochin University of Science and Technology

Bar Admission: Bar Council of Kerala

Awards & Recognitions:

- Consistently been ranked as a '**Notable Practitioner**' for Banking & Finance by IFLR 1000 Asia-Pacific Rankings 2016-2025.
- Recognised as '**Recommended Lawyer**' for Banking & Finance practice by the Legal 500 Asia-Pacific Rankings 2024.
- Featured amongst **'India's Top Female Lawyers 2022'** by Asian Legal Business**.**

Overview:

Ms. Priyamvada Haridas is a Partner at Saraf and Partners in the Banking and Finance Team and specialises in Corporate Finance, Project Finance, trade finance and working capital financing, External Commercial Borrowing, construction financing, Equipment Financing, acquisition financing, overseas direct investment and FDI.

She has acted on several high value transactions involving consortium of several banks, where complicated issues relating to the structuring of the transactions were resolved. She also advises the Banks on various issues related to Companies Act, FEMA, Banking Regulation Act, Negotiable Instruments Act, and various other statutes relevant to banking, and has assisted the banks in developing strategies to deal with potential risks, statutory and regulatory restrictions.

Priyamvada Haridas having worked for almost three decades in the Corporate Office of State Bank of India has gained immense practical Banking experience and skill required for resolving any legal or practical problems in the day to day banking, and the clients consult her on daily basis for resolving various issues.

Her ability to deal with any issues related to banking law and practice with uncommon ease and elan has made her clients stay with her.

She has been regularly advising banks on various issues relating to the banking laws and practice including:

- Those arising in the course of structuring the financial assistance to the top corporate customers of the banks;
- Optimising the documentation structure for the convenience of the parties;
- Advising the banks on various legal issues in the course of financing;
- Drafting, Negotiating and finalising the Loan agreements required for extending project finance, term loans, corporate loans, working capital facilities (fund based as well as non-fund based) financing overseas direct investment by Indian corporates etc.
- Structuring innovative banking products.