EXPERIENCED BANKING ADVOCATE • TRUSTED BANKING AND BUSINESS COUNSEL

# PROFILE

Successful, versatile and effective advocate with proven track record of achievements in banking field, as well as the ability to draw upon powerful negotiations tactics. Areas of strength include counselling clients, strategizing of effective resolutions from complex situations and building strategic relationships on both the client and in-house sides. Currently looking for opportunities to utilize experience and qualifications in challenging positions.

CORE COMPETENCIES & PRACTICE AREA:

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| Complex Commercial Loan Transactions • New Client Development • Risk Management • Conducting Loan Reviews • Effective Business Counselling • Due Diligence • Commercial Law & Contracts • Transaction Negotiations • Law Department Management • Excellent Drafting & Communication Skills • Junior Attorney Development |

# PROFESSIONAL EXPERIENCE

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| **RAHIL LAW ASSOCIATES** 2012–Present  RAWALPINDI-BASED LAW FIRM FOCUSING ON REAL ESTATE AND BUSINESS LAW. THE FIRM'S ROBUST BUSINESS PRACTICE HANDLES CORPORATE, BANKING AND REAL ESTATE LAW ALONG WITH FINANCE, CREDITORS' RIGHTS AND VENTURE CAPITAL/EARLY STAGE ENTERPRISES ISSUES. HIRED AS AN ASSOCIATE IN 2012 TO FOCUS ON BOTH BANKING AND REAL ESTATE FINANCE/LEASING/DEVELOPMENT. |

***Banking - Key Responsibilities***

* Provided legal support in development of new banking products.
* Reviewed license applications for new products.
* Prepared appropriate documentations for product roll-outs.
* Prepared legal filings for submission to financial market authority.
* Drafted legal contracts with external vendors.
* Ensured product marketing materials are in compliant with legal requirements.
* Monitored claims management as per legal policies.
* Monitored secured and unsecured lending to international firms.
* Coordinated with real estate department to prepare finance documents for clients.
* Managed leveraged acquisition financial transactions.
* Handled project finance operations.
* Supported property related transactions for clients.
* Conduct thorough due diligence on borrowers and collateral, including title and surveys, in connection with commercial loans; work with title companies to ensure proper closing of loans
* Represent national and regional lenders in the negotiation and documentation of complex commercial loan transactions
* Administer loan reviews and drafting modifications, extensions, and forbearance agreements for distressed commercial loans

***Real Estate - Key Responsibilities***

* Represent a range of clients, including institutional owners and developers of commercial properties, retail tenants, as well as national and regional lenders
  + Institutional owners and developers include national pension funds, real estate investment trusts, as well as both regional and local developers
* Expertly handle the acquisition and disposition of commercial office, retail and industrial properties nationwide
* Prepare and present lease abstracts to clients prior to acquisition of properties
* Advise and represent retail tenants in the negotiation of leases and drafting of corporate organizational documents
* Represented developer clients in acquisitions of commercial properties as well as regional banks in the negotiation/documentation of commercial loan transactions
* Drafted and reviewed a range of documents, including sale-purchase agreements, letters to lenders on behalf of developers seeking acquisition funding, operating/partnership agreements for clients and loan documents for mortgaged-backed loans
* Negotiated loan documents in connection with the sales and purchases of commercial office, retail & multifamily properties
* Reviewed title, surveys, and deeds; collaborated with settlement departments to efficiently close transactions
* Conducted comprehensive due diligence on borrowers and collateral in connection with commercial loans
* Responsible for drafting closing checklists and assembling all documents required for closing
* Coordinated with bank personnel and settlement counsel to conduct closings

# SELECTED DRAFTING & NEGOTIATION EXPERIENCE

Leases of Office/Retail/Industrial Space • Commercial Mortgage-Backed Loans • License Agreements • Access Agreements • Assignments • Subleases • Consents • Lien Waivers • Parking Agreements • Change of Control/Transfer Agreements • Storage/Temporary Space Agreements • Termination Agreements • Antenna/Satellite/Rooftop Agreements • Commission Agreements • Non-Disclosure and Confidentiality Agreements • Lease Abstracts • Troubled Loan Reviews

# EDUCATION

**University of Punjab, Lahore, Pakistan** 2007-2010

**L.L.B** (Bachelor of laws)

**University of Punjab, Lahore, Pakistan** 2007

**B.A**. (Bachelor of Arts)

**Community Model Higher Secondary School, Rawalpindi, Pakistan** 2005

**ICS** (Intermediate)

**Private Candidate, Rawalpindi, Pakistan** 2003

**S.S.C** (Secondary School board)

# ADDITIONAL PROFESSIONAL INFORMATION

**Licensed to practice in High Court under Punjab Bar Council Lahore, Pakistan** 2013

**Licensed to practice in District Courts, Rawalpindi, Pakistan** 2011

**Registered member High Court Bar Association, Rawalpindi, Pakistan**

**Registered member Rawalpindi District Bar Association, Rawalpindi, Pakistan**

**First Name of Application CV No 1682274**

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