

Dear Team,

My name is Jyotiranjana Nayak, and I am writing to express my strong interest in the banking and finance (B&F) practice at your firm. Your esteemed reputation in the legal industry has attracted me to this opportunity. Currently, I am associated with Bharucha and Partners (B&P) in Mumbai, where I have been involved in various aspects of banking and finance, alongside general corporate advisory. Under the guidance of Mr. Vivek Mishra and Ms. Sudeshna Roy, Partners at B&P, I have gained valuable experience contributing to a range of transactions and advisory matters.

My experience encompasses assisting clients with a wide variety of B&F transactions, including NCD issuance, factoring transactions in the IFSC-GIFT City, RTL facilities, drafting and reviewing loan agreements and facility letters, and co-lending transactions with NBFCs. This is in addition to my advisory work, which involves providing extensive advice on various aspects of banking and finance law.

During my assessment internships at B&P, I had the enriching opportunity to work with both the PE, VC & Investment Funds team and the B&F team. This allowed me to conduct extensive research on private equity, impact investing, factoring, NCDs, several RBI master directions and master circulars, stamp duties, and various legal aspects relevant to these areas. This experience equipped me with a comprehensive understanding of the intricacies involved in such transactions and advisory work. Beyond my core role, I have actively participated in several knowledge management (KgM) and practice development (PDG) initiatives at B&P. I have authored research articles, including one on insolvency and aircraft lessors, published in the Indian Business Law Journal, participated in regular IBC update sessions, drafted comments for IBBI's discussion paper, and updated stamp duty and shops & establishment firm trackers. Furthermore, I have assisted in PDG work by preparing fee proposals, fee utilities, client pitches, and sector-specific firm practice profiles. The renowned B&F practice at your firm, coupled with the firm's commitment to innovative thought leadership and ability to build lasting relationships with all stakeholders, makes pursuing B&F with the firm a particularly attractive career path for me. I am confident that my diverse skill set, combined with my practical experience, would enable me to make a meaningful contribution to your team.

I would be grateful for the opportunity to discuss how my background and skills align with the needs of your practice. Thank you for your time and consideration. I eagerly await the possibility of contributing to the success and growth of your firm.

Kind regards,

Jyotiranjana Nayak

(Batch: 2018-2023 | Current Association: Bharucha and Partners, Mumbai (Banking and Finance) | Phone: 9161417201)