



Hufriz Wadia

Partner

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With over 23 years of experience both in India and offshore, Hufriz Wadia specialises in Banking & Finance, Restructuring & Insolvency, Corporate M&A and Private Equity. She brings huge value to her bank, financial institutional and borrower clients with her global perspective and experience on complex domestic and cross-border financing mandates, Hufriz also specialises in asset financing (including aircraft financing), impact, social and sustainable financing space with an impressive track record of deals in this niche practice area. Hufriz advises on foreign portfolio investments, external commercial borrowings, bilateral and syndicated structured financing (debt, equity, and hybrid), venture debt, debenture and bond issuances, acquisition and project financing, securitisation structures and note issuances. She also advises on distressed debt restructuring (under the insolvency law as well as pre-insolvency), working with acquirers, creditors and debtors. Hufriz is dual qualified as a Solicitor in England and in India.

Experience

- Partner, AZB & Partners (2017 – Present)

Key Practice Areas

- Banking & Finance (including Impact Finance and Aircraft Finance)
- Corporate / Mergers & Acquisitions
- Financial Services
- Restructuring & Insolvency

Recent Work Highlights

- Consortium of global lenders (including MUFG Bank, CTBC Bank, SBI, Mizuho and SMBC) on their USD 1.1 billion social loan facility to HDFC Limited, reported as the largest social loan globally.
- Air India on its momentous and first of its kind structured aircraft financing through an operating entity in the GIFT City India, to acquire six A350-900 aircraft over 6 transactions with international banks - HSBC, SMBC, MUFG, BNPP and CACIB aggregating over USD 700 million.
- 'Pharmeasy' group (API Holdings) on its structured debt aggregating INR 26.76 billion availed from Goldman Sachs and EvolutionX Debt Capital.
- Asia Pragati Strategic Investment Fund (part of the PAG Group) on its INR 3.8 billion investment in non-convertible debentures issued by Grand View Estates Private Limited (a Shapoorji Pallonji entity) to finance the revival of its associate company, Svadeshi Mills (then in liquidation).
- Bain Capital on USD 143.5 Mn offshore margin refinancing raised by its Mauritius affiliates from BNP Paribas, Hong Kong and Deutsche Bank, London.
- Hewlett Packard Financial Services on its INR 1 billion assignment of a pool of receivables from equipment leases to a multinational bank.

Directorships, Memberships & Affiliations

- Solicitors Regulation Authority, England and Wales (2010)
- Bombay Incorporated Law Society (2005)
- Bar Council of Maharashtra & Goa (2003)

Professional Qualifications

- Solicitor, England and Wales (2010)
- Solicitor, India (2005)
- Bachelor of Laws, University of Mumbai (2002)

Recognized as 'Highly Regarded' for Banking and named to the 'IFLR1000 Women Leaders' list, in recognition of Hufriz's contribution to the field of Banking by IFLR1000 (2023 – 2025)

Recognized as 'Notable Practitioner' for Banking & Finance, Restructuring & Insolvency, M&A and Private Equity (2020 – 2022) by IFLR1000

'Leading Partner' for Banking & Finance and 'Recommended Lawyer' for Aviation by Legal 500 Asia Pacific (2025, 2026)

Recommended for Banking & Finance (2021 – 2024) and Restructuring & Insolvency (2020) by Legal 500 Asia Pacific

Recognized as a 'Mentor' in the 'She Leads' campaign, conducted by the British Deputy High Commission of India (2017)

Appointed as a Convenor, Policy and Advocacy, Tamil Nadu, by the Confederation of Indian Industry's Indian Women Network (2017 – 2018)
