



Karina Manaf

Corporate & Commercial Lawyer |
Commercial Contracts | Corporate
Structuring | Regulatory Compliance | UAE

UAE-based Corporate & Commercial Lawyer with experience advising multinational and regional clients on commercial transactions, corporate structuring, and regulatory compliance across UAE mainland and major free zones including DIFC, ADGM, DMCC, and JAFZA. Proven experience in drafting and negotiating complex commercial agreements, supporting cross-border corporate structuring, and conducting AML/KYC and regulatory compliance reviews. Advised clients across technology, fintech, real estate, and corporate services sectors while collaborating with international counsel to deliver commercially practical legal solutions.

Experience

○ 2023 - Present

Lutfi & Co. Advocates and Legal Consultants - Dubai, UAE

Legal Associate

Advising corporate and individual clients on commercial transactions, regulatory compliance, and dispute resolution across UAE mainland and free zone jurisdictions.

Key Responsibilities & Achievements

- Lead the drafting, review, and negotiation of commercial agreements including Share Purchase Agreements, shareholder agreements, escrow agreements, MOA/AOA amendments, NDAs, and real estate transaction documents.
- Manage the lifecycle of commercial agreements from drafting and negotiation through execution and post-signing compliance, ensuring alignment with legal and regulatory requirements.
- Advise corporate clients and internal stakeholders on contractual risk, regulatory compliance, and transaction structuring to support commercial decision-making.
- Conduct legal due diligence and regulatory compliance reviews, including AML/KYC assessments, for company formations across UAE mainland and free zones including DIFC, DMCC, ADGM, JAFZA, IFZA, and Meydan.
- Advise clients on regulatory considerations in technology-enabled and fintech-related commercial arrangements, including compliance with AML/KYC obligations and UAE regulatory frameworks.
- Prepare corporate governance documentation including board resolutions, shareholder resolutions, and restructuring documentation for corporate clients.
- Collaborate with international counsel across Singapore, Luxembourg, Switzerland, and the United Kingdom on cross-border corporate structuring and regulatory advisory matters.
- Assist in commercial litigation proceedings before Dubai Courts and DIFC Courts by preparing pleadings, witness statements, and legal submissions.

○ 2022 - 2023

Karnataka State Bar Association - India

Junior Advocate

Supported senior advocates in litigation and advisory matters involving civil, commercial, and criminal law.

Key Responsibilities

- Drafted pleadings, legal notices, motions, and written submissions for court proceedings.
- Conducted legal research and case law analysis to support litigation strategy.
- Assisted in negotiations, mediations, and settlement discussions for civil and commercial disputes.
- Attended court hearings and supported case preparation for trial proceedings.

Contact

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Education

2017 - 2022

BBA LL.B (Bachelor of Business Administration and Bachelor of Laws)

Karnataka State Law University

Expertise

- Commercial Contracts & Contract Negotiation
- Corporate Structuring & Governance
- Regulatory Compliance (AML / KYC)
- Cross-Border Transactions
- Fintech & Technology Regulatory Advisory
- Legal Due Diligence
- UAE Free Zone Regulations (DIFC, ADGM, DMCC, JAFZA)

Language

English

Hindi

Malayalam

Bar Admission

Karnataka State Bar Council, India