

Stella Situma

Partner



Stella Situma is a Partner in our Finance & Banking practice. She has over thirteen years' legal expertise garnered in two top tier firms in Kenya. She provides specialised knowledge on preparation and perfection of bank security documentation and has acted for over ten licensed Kenyan commercial banks. Her experience includes issuing capacity, validity and enforceability opinions to lenders particularly for cross border transactions.

About Stella

Stella commenced her career as an associate with the esteemed legal firm of Iseme Kamau & Maema Advocates (DLA Piper). She later joined CMS Daly Inamdar Advocates in 2017 and in 2019 she was promoted to Partner in the Banking and Finance and Real Estate Departments of CMS.

In April 2024, Stella joined Kieti Law LLP CDH as a Partner.

Credentials

Education

- Advocate of the High Court of Kenya-admitted to the Roll of Advocates on 18th November 2011
- Postgraduate Diploma, Law-Kenya School of Law
- Bachelor of Laws (LLB)- University of Nairobi

Memberships

- East Africa Law Society
- Law Society of Kenya

Experience

- Acted for a top tier commercial bank in the preparation and registration of a specific debenture by a leading oil marketer within the East African region to secure a loan facility of One Hundred and Twenty Million United States Dollars.
- Acted for a foreign lender specialising in financing renewable energy projects in their first ever solar finance project in Kenya in the preparation and registration of a specific debenture over solar panels and related equipment situate on garden city, one of Kenya's leading retail centres.

Contact Stella

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[Stella on LinkedIn](#)

Expertise

[Finance & Banking Law](#)

Location

Nairobi

Language

English

Swahili

- Acted for a top tier commercial bank in the preparation and perfection of securities to secure borrowing of Kshs.500 million over immovable property which comprised serviced Apartments.
- Advised a foreign lender in connection with the preparation and registration of a specific debenture over the borrower's assets to be acquired in Kenya.
- Acted for an investment bank in the preparation of a Shariah compliant Memorandum of Pledge of Shares in respect of facilities to be advanced to a borrower involved in the sale and importation of petroleum products.
- Acted on behalf of various Kenyan commercial banks in the preparation of Shariah compliant security documents in the form of specific debentures and charges over immovable property.
- Acted on behalf of a top tier bank in the takeover of facilities advanced to a borrower that was in default of its obligations. The transaction also involved the creation of a charge over immovable property which had been listed in the gazette notice on conversion following the digitization initiative that had been introduced by the Ministry of Lands. She ably negotiated undertaking terms with the taking over bank that facilitated payment of the outstanding sums prior to the completion of the conversion formalities and the registration of the debenture in favour of the taking over bank.
- Acted on behalf of a leading commercial bank in the preparation of a joint debenture by two associated companies in favour of the bank.

Recognition

- The Legal 500 EMEA 2022-2024 ranked Stella as a key lawyer in Banking and Finance.
- The Legal 500 EMEA 2022-2024 ranked Stella as a key lawyer in Real Estate and Construction.