



Gautam Ganjawala
Senior Partner

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Gautam Ganjawala has 18 years of experience and focusses on Banking & Finance, Fintech and Corporate/M&A matters. He represents major banks, NBFCs, mutual funds, foreign portfolio investors, private credit players, family offices, special situation financiers and other lenders and borrower entities on regulatory work, as well as all types of financing transactions with a focus on structured finance and hybrid financing transactions. Gautam also advises on mergers and acquisitions and investments with a focus on the BFSI, fintech and the infrastructure sectors (roads and port). Gautam also advises clients across the digital payments and fintech ecosystem; including merchant acquiring, issuance and set-up of cards and wallets, cobranded cards arrangements, payment aggregation, embedded finance and digitising delivery of financial products and services.

Experience

- Partner, AZB & Partners (2020 – Present)

Key Practice Areas

- Banking & Finance
- Corporate / Mergers & Acquisitions
- Financial Services
- FinTech & Digital

Recent Work Highlights

- Citibank N.A. and Citicorp Finance (India) Limited on the sale of their consumer banking business to Axis Bank for a total consideration of INR 123.25 Billion
- Larsen & Toubro Limited on the (i) complete divestment by L&T of its project development platform, L&T Infrastructure Development Projects Limited (a joint venture with CPPIB), to Epic Concesiones Private Limited (a portfolio company of Infrastructure Yield Plus II, an infrastructure fund managed by Edelweiss Alternatives); (ii) issuance of non-convertible debentures aggregating to INR 51.5 billion; (iii) sale of Kattupali Port to the Adani Group; and (iv) issuance by L&T Metro on a debt fund raise of an aggregate of INR 131.16 Billion in the form of non-convertible debentures and commercial papers
- HDFC Bank on a range of matters in the cards and payments space, both on the issuance and acquiring side, including advise on various cobranded cards launched by it, setting up its proprietary digital wallet and tie-ups with various payment and Fintech companies
- RBL Bank on Emirates NBD's proposed acquisition of 60% stake in RBL for USD 3 billion . This deal marks the largest ever foreign direct investment in the Indian financial services sector; largest ever equity fund raise in the Indian banking sector; also first acquisition of majority interest in a profitable Indian bank by a foreign bank
- Yes Bank on its sale of stake to Sumitomo Mitsui Financial Group from the Sellers for USD 1.5 billion. This is the Largest M&A in banking sector in India
- Warburg on its acquisition of significant stake in IDFC for USD 877 Million

Directorships, Memberships & Affiliations

- Bombay Incorporated Law Society (2011)
- Bar Council of Maharashtra & Goa (2008)

Professional Qualifications

- Solicitor, India (2011)
- BLS LLB, Government Law College (2008)

Recognized as a 'Notable Practitioner' for Banking & Finance by Asialaw Profiles (2024 – 2025)

Recognized as a 'Highly Regarded' for Banking & Finance by IFLR1000 (2024 – 2025)

Recognized as a 'Notable Practitioner' for Banking by IFLR1000 (2023)

Featured in IBLJ's 'A-List of India's Top 100 Lawyers' (2023 – 2024)
