



**Bhargavy Ramesh**  
*Partner*

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*Bhargavy Ramesh, Partner is part of the Mumbai office and focusses on Banking & Finance, Fintech, and Corporate/M&A matters. Bhargavy advises various banks, non-banking financial companies, mutual funds, other lenders, and borrower entities on various types of financing transactions. Bhargavy advises clients across the Fintech ecosystem including banks and financial institutions, investors, digital lending platforms, payment aggregators, PPI issuers, cross border payments operators and neo-banks on complex regulatory and advisory mandates and products including co-branded credit and debit card arrangements, white-labelled products and services, prepaid payment instruments and UPI. Bhargavy has also assisted entities to apply for registration as prepaid payment issuers and account aggregators.*

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#### Experience

- Partner, AZB & Partners (July 2023 – Present)
- Senior Associate, AZB & Partners (April 2020 – July 2023)

#### Key Practice Areas

- Banking & Finance
- Fintech
- Corporate/ Mergers & Acquisitions

#### Recent Work Highlights

- Larsen & Toubro Limited on the 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)
- HDFC Limited on the issuance of non-convertible debentures of an aggregate amount of INR 36.93 billion in a first of its kind qualified institutional placement by an Indian company
- Internet Fund VII Pte. Ltd (managed by Tiger Global Management) on its participation in the USD 84 Million Series C financing round of the neo-banking platform Jupiter
- 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 credit cards and debit cards launched by it

#### Memberships

- Bar Council of Maharashtra & Goa (2015)

#### Professional Qualifications

- B.A.LL.B.(Hons.), National University of Advanced Legal Studies, Kochi (2014)

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*Recognized as a 'Rising Star' for Fintech & Financial Services Regulatory by Legal 500 Asia Pacific (2024)*

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