

DEWAL & COMPANY

BANKING & FINANCE LAWYERS

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Practice Profile

Dewal & Company is a law firm focussed on the practice of Indian Law and Regulations relating to Banking and Financial Services.

Empanelled with/ retained by number of banks (Indian and International), we have advised various players in the Banking Ecosystem in India including Banks, NBFCs, a HFC, a TReDS Platform and Fintech Companies.

We are uniquely positioned given the-

- Academic and professional background of our people;
- Vast experience of our people- in Banking, Legal & Compliance, Risk Management; and
- Rapport enjoyed by us with the Regulators and Governmental Authorities.

Our aim is to provide practical yet compliant solutions to facilitate business, balancing legal and regulatory requirements on one side and the ground reality on the other.

Businesses and functions we have capability to cater to are, indicatively-

Businesses

- Branch Banking
- Card Products
- Correspondent Banking
- Custodial Service
- Digital Banking
- Financial Inclusion
- Fintech Collaborations
- International Banking/ IFSC
- Retail Banking
- Third- Party Distribution
- Trade Finance
- Transaction Banking
- Treasury/ Financial Markets
- Wholesale Banking

Functions

- AML and Fraud Risk Management
- Audit/ Inspection/ Assurance
- Compliance
- Legal
- Operations
- Risk Management/ Control
- Vigilance & Investigations

Offerings of the Firm are-

- Operations Advisory from Legal/ Compliance/ Operations Risk perspective
- Product Advisory/ Vetting from Legal/ Compliance/ Operations Risk perspective
- Legal Documentation for various products and services
- Legal/ Compliance/ Operations Risk Policy & Procedure Making
- Legal Due Diligence/ Legal Audit
- Negotiation/ Vetting of legal documents with counter parties
- Representing before authorities and courts

Dewal & Company- Practice Profile- Continuation Sheet

People

Rajeev Dewal



Rajeev, founder of the Firm is India qualified lawyer with English Law training at Oxford, UK.

He is also a Certified Associate of Indian Institute of Banking & Finance (CAIB).

He is enrolled with the Bar Council of India and has appeared before various Courts/ Tribunals in India representing clients.

He is engaged by Indian Banks' Association (IBA) as Legal Advisor.

Rajeev is not an armchair lawyer. Starting as a Probationary Officer with a bank (Indian Bank), he has in the first placed worked in various banking roles at many locations across India including as Branch Manager, Forex Dealer, Trade Finance Manager, Corporate Relationship Manager and Auditor and thus has advantage of having the first- hand experience as a Banker.

Thereafter, as in-house lawyer he has headed Legal/ Compliance Departments and has advised on number of banking products, services, issues & situations, to banks and financial institutions as follows over a period of over three decades:

- ING Bank*/ Baring International (*now merged with Kotak Mahindra Bank)
- IDBI Bank
- Standard Chartered Bank
- Tata AIG Life Insurance (now: Tata AIA Life Insurance)
- Barclays Bank
- Industrial & Commercial Bank of China (ICBC)
- Capital First (now: IDFC First Bank)
- RBL Bank.

Rajeev has lectured on various legal and regulatory topics at-

-National Law School India University (NLSIU);

-Symbiosis Law School (SLS);

-Mumbai University Law School;

-RBI's Centre for Advanced Financial Research & Learning (CAFRAL);

-National Institute of Bank Management (NIBM);

-RBI's Learning Institute viz Indian Institute of Bank Management (IIBM);

-ICSI's Learning Institute (ICSI- CCGRT); and

-Sir Sorabji Pochkhanawala Bankers Training College, Mumbai.

He has written on legal topics in the Economic Times, India.

He supports academic and educational activity under the auspices of: www.banklaw.in

Dewal & Company- Practice Profile- Continuation Sheet

Anant Gadre



- Anant is India qualified lawyer, with further law training at the National Law School of India University (NLSIU) and the Hague Academy of International Law, The Netherlands.
- He is also a Certified Associate of Indian Institute of Banking & Finance (CAIIB).
- He is enrolled with Bar Council in India and has appeared before Civil Court, Debt Recovery Tribunal (DRT) and Consumer Forum.
- He has advised several Banks, Non- Banking Finance Companies (NBFCs) and Housing Finance Companies (HFCs) on variety of matters including lending, property title and recovery of dues.
- He has served as faculty at a law school for over a decade and authored a book titled "Legal Aspects of Bank Commercial Advances"

Shrikant Utge



- Shrikant is India qualified lawyer enrolled with Bar Council in India
- Besides, he holds MBA degree and is also a Certified Associate of Indian Institute of Banking & Finance (CAIIB).
- He has over 35 years of experience in banking during with he has advised various Indian and international Banks and a corporate on the matters of law and regulations relating to Trade Finance and Treasury.
- He has been Chief Compliance Officer for Banks and has served on the Managing Committee of the Foreign Exchange Dealers Association of India (FEDAI).

Pramod Khandelwal



- Pramod holds Bachelor of Technology degree from IIT Kharagpur, a Diploma in Business Finance and is also a Certified Associate of Indian Institute of Banking & Finance (CAIIB).
- He has over 40 years of experience with banks, a NBFC and a manufacturing company, starting career with State Bank of India where he worked for 20 years.
- His areas of expertise are AML/ CFT, Banking Compliance, Credit Appraisal and Management.
- Pramod has served as Chief Compliance Officer and Principal Officer with IndusInd Bank.
- As visiting faculty, he has lectured at IIBF, MET, ASCI, NITIE and SBI Training Centres.
- He has authored course books for IIBF's programs and prepared E- Learning contents.