



## Abhik Sriram Kunduri

 Senior Associate | 
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  Gurugram

### Practice Areas

Corporate

Finance

### Sectors

Banking and Financial Services

Investment Funds and Asset Management

Services

Insurance and Pension

### About

Abhik regularly advises clients on transactional and advisory matters. His primary areas of expertise are mergers and acquisitions (M&A), private equity (PE), and financial regulatory practice (FRP).

Abhik's primary role in the firm is supporting clients in structuring transactions, negotiating investment agreements, and navigating the financial regulatory and foreign exchange landscape. He has extensive experience advising on target legal due diligence and various aspects of Indian law (including business and contract laws).

Abhik started his career as an associate with Cyril Amarchand Mangaldas. After more than 5 years of practising as a lawyer, he went on to do his MBA from the Indian School of Business. Before joining JSA, Abhik was part of Deloitte's M&A strategy team where for 2 years he advised clients on post-deal-closing integration strategy.

## Experience

Some of the key clients represented by Abhik and the assignments handled are as follows:

### Financial services:

- **Small Finance Banks** - Advised **ESAF Microfinance** and **RGVN Microfinance** to apply for a banking license and transition into ESAF Small Finance Bank and North East Small Finance Bank, respectively
- **Clix Capital** – Fundraising from the existing investor; Acquisition of Paytm Postpaid and merchant lending book; Advised on evaluating the acquisition of various banks, NBFCs and fintech companies
- **Lendingkart** – Fundraising from existing investors (incl. Fullerton, Bertelsmann, Sistema, and IndiaQuotient)
- **IMGC** – Supported India’s only ‘Mortgage Guarantee Company’ on compliance with RBI regulations, fundraising and entering into mortgage guarantee agreements with 20 lending institutions
- **AION Capital (Apollo-ICICI Ventures) and former GE management** - Advised on transaction structure, drafting, and negotiating transaction documents, prepared the diligence report, and supported deal closing
- **SBI Cards** - Conducted legal audit of customer contracts in preparation for exit by JV partner
- **Dexus (Australia)** - Acquisition of APM Capital’s real estate and domestic infrastructure equity business, particularly integration of the target’s IT infrastructure and vendor & customer contracts (not in the capacity of an attorney)
- **Cars24, Case New Holland (the Netherlands), and Wirecard A.G. (Germany)** – Setting up lending and finance business in India (incl. compliance with RBI regulations, customer loan documentation, financing arrangements, etc.)

### Technology

**Vivtera and Warburg Pincus** - Advised on setting up a Cayman Islands-based USD 1 billion fund for acquiring US-based IT-BPM companies

### Others

- **A.P. Møller – Mærsk A/S** - Advised on restructuring their ocean and terminal business in India; Supported NCLT amalgamation process, transfer of licenses and registrations, contracts, and change management (not in the capacity of an attorney)
- **Borosil Limited** - Advised them on their acquisition of Goel Scientific Glass Works Ltd; Prepared the business diligence report; Framed the transition plan based on financial, legal and tax diligence reports (not in the capacity of an attorney)

### **In-house (on secondment)**

**Clix Capital** – Negotiated loan agreements (as lender and borrower), employment agreements, vendor and lease agreements, partner agreements, and customer documentation as per RBI regulations and company policy, advising on day-to-day compliance matters

### **Memberships**

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Bar Council of Delhi

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### **Education**

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MBA, Indian School of Business (PGP Class of '22)

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B.Com. LL.B (Hons.), Gujarat National Law University (Class of 2015)

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### **Languages Spoken**

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English

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Hindi

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Bengali

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