



Bhargesh Ojha

Partner

Mumbai | Insolvency & Banking and Finance
Governance

bhargesh.ojha@chandhiok.com

+91 9820990088

PROFILE

Bhargesh has over 30 years of experience advising banks and financial institutions with cross-border financing, portfolio acquisitions, litigation, restructuring, lending, and borrowing.

He served as the Head Legal and General Counsel at Kotak Bank and its subsidiaries for seventeen years, wherein he handled significant transaction works for both the bank as well as non-banking financial companies in the group. During his tenure, he helped the bank create legal solutions to raise money market instruments as well derivative strategies.

With extensive experience as both an advocate and in-house counsel, Bhargesh has advised financial and non-financial institutions on risk analysis, corporate laws, BFSI regulations, legal hypothecation, car loan structure, real estate laws, security, mortgage, and stamp duty and other economic laws.

He served as a guest faculty at the Bankers Training College, Marcus Evans, UPES Dehradun, and NMIMS Mumbai, where he continues to serve as a visiting Faculty for MBA (Law).

EXPERIENCE

- Task force member for the conversion of Kotak Finance a NBFC into a Bank-2003.
- Advised and executed the takeover of Ford Credit by Kotak Group.
- Advised and executed the strategy for take over of Old Mutual investment in Kotak Life Insurance.
- Advised and executed the strategy of acquiring Real Estate at BKC, Mumbai which was disputed by various lenders.
- Advised and executed the creation of mortgage on movable properties as security for issue of debentures by Kotak securities.
- Advised and executed the structure of oral hypothecation of vehicles in the loan portfolio of Kotak group NBFCs.

SECTORS

Banking and Finance
Employment
Real Estate

THOUGHT LEADERSHIP

RBI's Approach to Wilful Defaulters and Large Defaulters: Directions 2023 - Taxmann (November 2023)
RBI Nod On First Loss Default Guarantee For Banks And Fintech Lenders - Mondaq (October 2023)
Competition Law, NMIMS MBA (Law), 2022 and 2023.
How to be a successful Corporate Lawyer, CWC Law College, Mumbai, 2023.
Corporate Lawyer in Banking & Finance, NMIMS MBA (Law), 2018 and 2019.
Banking laws and regulations, UPES Dehradun, 2018.
Corporate Lawyers and Banking, National School of Law, Bangalore, 2010.
Security Creation and Mortgages - Title Search and Compliance, RBI Staff Training College, 2003 to 2010.

QUALIFICATIONS

BAR QUALIFICATIONS

Advocate, India, 1988

EDUCATIONAL QUALIFICATION

B. Com, LL.B., South Calcutta Law College, Calcutta, 1988

MEMBERSHIPS

Member of Internal Advisory Committee with Phoenix ARC Pvt. Ltd.

RECOGNITION

Legal500, Top 100 GC in India

Indian National Bar Council Award, Best GC - BFSI

LegalEra, Best In-House Counsel