

Firm Profile

Ajai Kumar AV · Founder & CEO · Banking, Recovery, Insolvency & Real Estate Counsel

Ajai Kumar AV, Founder & CEO of Ajuris Legal, is a practising advocate with over three decades of combined experience spanning legal practice, senior banking legal functions, financial services, recovery, insolvency, regulatory matters, documentation, real estate and litigation. Having practised as an advocate before the Supreme Court of India and subsequently served in senior legal positions with leading financial institutions, including as Head Legal at HDFC Bank, he brings to legal assignments a perspective that combines law with first-hand knowledge of banking business, credit, risk, documentation, recovery and institutional decision-making. Ajuris Legal advises banks, financial institutions, businesses and individuals on banking, recovery, insolvency and real estate matters, supported by a Pan-India network of advocates.

30+

YEARS IN BANKING & FINANCIAL LAW

SC

SUPREME COURT OF INDIA, ENROLLED
ADVOCATE

HDFC

FORMER HEAD LEGAL, HDFC BANK

PAN-INDIA

OPERATING CAPABILITY

Who This Practice Serves

Banks	NBFCs	Financial Institutions	Businesses & Corporates	Developers & Promoters	Co-operative Housing Societies	Property Owners & Allottees
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Areas of Practice

Advisory, documentation, enforcement, litigation and resolution work

Banking & Financial Services Lending, documentation, regulatory issues and complex banking transactions.	Recovery & NPA Management Stressed accounts, security enforcement, SARFAESI, recovery proceedings and settlement.
IBC & Insolvency IBC proceedings, creditor strategy, CoC matters, claims and resolution processes.	MSME Restructuring Restructuring, rehabilitation, corrective action and related documentation.
Banking Litigation Civil, criminal, recovery, regulatory and banking litigation.	Real Estate & RERA Property transactions, development, RERA compliance, redevelopment and disputes.
Co-operative Housing Societies Maharashtra housing society governance, membership and redevelopment matters.	Specialised Financial Matters ECB, treasury, derivatives, ISDA, bill discounting, LAS, commodity finance.

Services

Legal Retainership

Ongoing retainership arrangements for banks and financial institutions requiring continuous legal support.

Specialised Legal Opinions

Legal opinions on banking, recovery, insolvency and real estate matters requiring specific analysis.

Documentation Review

Review of loan, security and transaction documentation to identify enforceability risk.

Litigation Management

Strategic oversight and conduct of banking, recovery and related litigation.

Recovery Legal Advisory

Advisory on recovery strategy across the NPA lifecycle, from default through resolution.

Legal Risk Review

Assessment of legal risk in transactions, documentation and stressed accounts.

Training & Knowledge Programmes

Structured training for legal, credit and recovery teams on banking law developments.

Practice Approach

- 01 Advocate & ex-banker.** A combination of independent legal practice and senior in-house banking experience.
- 02 Understanding of the banking business.** Credit, business processes, risk, documentation, recovery and institutional decision-making.
- 03 Advisory + documentation + litigation.** The ability to examine a matter from transaction structuring through potential litigation.
- 04 Preventive + corrective strategy.** Identifying and mitigating legal risks at an early stage, not merely defending disputes.
- 05 Commercial awareness.** Legal advice capable of being implemented within institutional commercial realities.
- 06 End-to-end perspective.** Considering business, credit, risk, legal, recovery, compliance and litigation together.

Contact

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