

PRESS KIT · FOR JOURNALISTS AND EDITORS

## Press Kit

*A single-page reference for journalists, editors, and conference organisers covering debt recovery, the new criminal codes (BNS, BNSS, BSA), and white-collar criminal defence in Delhi NCR.*

### FIRM AT A GLANCE — 50 WORDS

Unified Chambers and Associates is a New Delhi-based law firm with practices in debt recovery and white-collar criminal defence. The firm is led by Senior Partner Advocate Subodh Bajpai (LLM, MBA XLRI) and appears regularly before the Delhi High Court, all 39 Debt Recovery Tribunals, and Delhi NCR Sessions Courts.

### CONTACT

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### AREAS OF EXPERT COMMENTARY

DRT & DRAT	RDDB Act 1993, Section 19 OA, pre-deposit
SARFAESI Act 2002	Sec 13 enforcement, Sec 14 DM, Sec 17 DRT challenge
IBC 2016	Sec 7/9/95 NCLT, CoC, Section 14 moratorium
Section 138 NI Act	Complaint procedure, 147 compounding, 148 deposit
BNS / BNSS / BSA 2023	New criminal codes — transitional cases
PMLA 2002	Sec 45 twin conditions, Sec 50 statements
Prevention of Corruption Act	CBI special court, 17A approval, Bhajan Lal quashing
Companies Act 2013	Sec 212 SFIO, Sec 447 fraud, director liability

## Firm Description

### 100 WORDS — SHORT

Unified Chambers and Associates is a New Delhi-based law firm operating two specialist practices: institutional debt recovery before the Debt Recovery Tribunal, DRAT, NCLT and Supreme Court; and white-collar criminal defence covering the Prevention of Money Laundering Act, CBI, Enforcement Directorate, Economic Offences Wing, and Delhi High Court bail work. The firm is led by Senior Partner Advocate Subodh Bajpai (LLM; MBA, XLRI Jamshedpur) with offices at the Delhi High Court Complex and desks in Mumbai and Dubai. The practice handles institutional creditors and individual respondents in high-stakes matters.

### 200 WORDS — INSTITUTIONAL

Unified Chambers and Associates is a New Delhi-based law firm specialising in debt recovery, white-collar criminal defence, and data-protection law. Established as a partner-led practice with offices at the Delhi High Court Complex, the firm has expanded to include desks in Mumbai and Dubai for cross-border matters. The debt recovery vertical covers proceedings before all 39 Debt Recovery Tribunals and the 5 Debt Recovery Appellate Tribunals in India, with particular concentration in SARFAESI enforcement, IBC referrals before the National Company Law Tribunal, and Section 138 Negotiable Instruments Act prosecutions. The criminal defence vertical focuses on white-collar matters in Delhi NCR — PMLA, CBI, ED, and anticipatory bail under Section 482 BNSS. The firm is led by Senior Partner Advocate Subodh Bajpai (LL.M., MBA XLRI Jamshedpur), who appears regularly before the Delhi High Court and the Supreme Court. The practice represents scheduled banks, NBFCs, ARCs, housing finance companies, foreign creditors with Indian exposure, and individual respondents in matters with civil and criminal overlap.

## Senior Partner — Advocate Subodh Bajpai

Advocate Subodh Bajpai is Senior Partner and founder of Unified Chambers and Associates. His practice is concentrated on institutional debt recovery and white-collar criminal defence, with an active presence before the Delhi High Court, all 39 Debt Recovery Tribunals, the 5 Debt Recovery Appellate Tribunals, the National Company Law Tribunal and its appellate body, Delhi NCR Sessions Courts, and the Supreme Court of India. He holds an LL.M. in commercial law and an MBA from XLRI Jamshedpur. He is enrolled with the Bar Council of Delhi and is a member of the Delhi High Court Bar Association. He has appeared in over 500 DRT proceedings on behalf of scheduled commercial banks, NBFCs, asset reconstruction companies, and housing finance companies. He writes regularly on debt recovery under the IBC, SARFAESI enforcement, and the new criminal codes (BNS, BNSS, BSA) for legal publications.

## Quotable Talking Points

Pre-cleared talking points journalists may attribute to Senior Partner Advocate Subodh Bajpai. Direct quotes available on confirmation. For each topic the firm can provide a fuller, attributed quote on request.

### NEW CRIMINAL CODES

*“The new criminal codes preserve the doctrinal foundations but have shifted the procedural cadence — practitioners need to read Section 482 BNSS, not Section 438 CrPC.”*

### ANTICIPATORY BAIL DELHI

*“Anticipatory bail in Delhi NCR remains an accessible forum, with Sessions Courts disposing of typical applications within ten to fourteen days.”*

### PMLA POST-PANKAJ BANSAL

*“In PMLA matters, the Vijay Madanlal Choudhary framework continues to constrain pre-arrest bail; Pankaj Bansal has reset what documentary record the accused is entitled to before remand.”*

### DRT PRACTICE

*“DRT proceedings work most efficiently when the original application is drafted with the discipline of a writ petition — every assertion tethered to a record-level document.”*

### SECTION 84 BNS

*“Section 84 BNS carries forward Section 498A IPC almost verbatim; Arnesh Kumar arrest safeguards continue to apply.”*

### IBC × NI ACT

*“The IBC Section 14 moratorium has been clarified by P. Mohanraj — it suspends Section 138 NI Act proceedings against the corporate debtor but not against natural-person signatories.”*

### SECTION 138 LANDSCAPE

*“Section 138 NI Act is now the most-invoked criminal provision in India; the post-2018 mandatory deposit on appeals has materially reduced frivolous appellate litigation.”*

### RBI FRAUD CLASSIFICATION

*“Bank fraud cases now operate against the SBI v. Rajesh Agarwal natural-justice framework — classifications under the RBI Master Direction on Frauds require notice and hearing.”*

## Recent Practitioner Columns

Practitioner notes authored by Senior Partner Advocate Subodh Bajpai, submitted to or in preparation for major Indian legal publications.

Anticipatory Bail in Delhi Under Section 482 BNSS — A Practitioner's View at the Twenty-Two-Month Mark

LiveLaw (submitted) · Topic: Criminal Procedure

Defending White-Collar Crime in Delhi — A 2026 Field Map

Bar & Bench (submitted) · Topic: White-Collar Crime

Section 138 of the Negotiable Instruments Act in Delhi — An Educational Primer

LiveLaw (in preparation) · Topic: NI Act

The Quashing Power Under Section 528 BNSS — An Educational Note on the Bhajan Lal Framework

SCC OnLine Blog (in preparation) · Topic: Criminal Procedure

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