WERKSMANS
ATTORNEYS

Aarthi Ramdhin

DIRECTOR

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Aarthi Ramdhin is a Director in the Banking & Finance and Private Equity practice areas. Aarthi has a broad financing practice with particular experience in acquisition and leverage financing (including senior, mezzanine and subordinated debt), preference share funding, property finance and non-bank lending. She also has developed specialist expertise in the equity capital markets and public and private mergers and acquisitions sectors.

PRACTICE AREAS

- Banking & Finance
- Private Equity

EXPERTISE

- Banking and Finance
- Acquisition and Leveraged Finance (including senior, mezzanine and subordinated debt)
- Structured Finance
- Syndicated and Bilateral Funding Structures
- Property Finance
- Private Equity Funding
- Project Finance
- Mergers and Acquisitions

RELEVANT EXPERIENCE

- All aspects of banking and finance transactions.
- All aspects of mergers and acquisitions transactions involving both listed and private companies.

CAREER

- LLB (University of KwaZulu-Natal)
- Advanced Company Law I (University of the Witwatersrand)
- Advanced Company Law II (University of the Witwatersrand)
- Admission: South Africa, 2011
- 2009: Candidate Attorney, Werksmans
- 2011: Associate, Werksmans
- 2013: Senior Associate, Werksmans
- 2014: Legal Advisor, Investec Bank Limited (Corporate and Institutional Banking division).
- 2015: Director, Werksmans
- 2016-2017: Foreign Associate, Slaughter and May (London).
- 2017: Director, Werksmans

HIGHLIGHTS

- Acted for Vantage Capital in respect of the provision of USD20,000,000 property development loan for Landmark Africa, to construct a world-class, mixed use precinct located on the Victoria Island waterfront in Lagos, Nigeria.
- Acted as the lead South African financing partner for Glencore in respect of the acquisition of a 75% stake in Chevron South Africa Proprietary Limited and certain related interests and the entire issued share capital of Chevron Botswana Proprietary Limited for USD973,000,000 and the South African security package in respect thereof.
- Acted for Vantage Capital in relation to USD12,500,000 funding provided by Vantage to Purple Retail Limited, a prominent Nigerian real estate company, developer and financial service provider. The funding was used by Purple Retail Limited to fund as developer, the iconic 6,000m² Maryland Mall, a neighbourhood shopping centre in the Ikeja district of Lagos, Nigeria.
- Acted for Absa Bank Limited in relation to the USD63,000,000 facilities provided to South African and foreign entities within the Master Drilling Group, which included entities in Brazil, Chile, Democratic Republic of Congo, Guatemala, Malta, Mexico and Peru, including the security package in relation to such facility from the various South African and foreign entities.
- Acted for Investec Bank South Africa and Investec Bank Mauritius in connection with a funding transaction in terms of which Investec Bank South Africa and Investec Bank Mauritius provided EUR60,900,000 facilities to MAS Real Estate Inc, a BVI real estate company listed on the Johannesburg Stock Exchange.
- Acted for Investec Bank Limited in partially financing the purchase of the 100% of the issued share capital of BVI subsidiaires by Texton Property Fund Limited from Investec Property Proprietary Limited (a South African based company) and Chatterton Investment Holdings Limited (a company incorporated in the British Virgin Islands) through the provision of tranche loan funding of GBP19,000,000 to Texton Property Fund Limited and securing the provision of such funding through a South African Security SPV structure.
- Acted as legal advisor to Investec Bank Limited in respect of the ZAR1,063,500,000 facilities provided to Quick leap Investments 429 Proprietary Limited.
- Acted as legal advisor to Glencore Operations (South Africa) Proprietary Limited in respect of a USD180,000,000 facility to be provided to Glencore Operations (South Africa) Proprietary Limited by Rand Merchant Bank, a division of FirstRand Bank Limited, including the security package in relation to such facility.
- Represented the Public Investment Corporation and the Industrial Corporation of South Africa Limited in respect of the development and financing of the Kiaat private hospital in Mpumalanga.
- Acted as South African legal advisor to Agence Française De Development in relation to the EUR100,000,000 facility to Eskom Holdings SOC Limited.
- Legal Advisor, Investec Bank Limited (Corporate and Institutional Banking division) (2014).
- Co-author of the article "Concourt ruling means a sea change for banks and other lenders" published in The Times, Legal (May 2015).
- Foreign Associate, Slaughter and May (London) (2016 – 2017).
- Recognised by IFLR1000 as a Notable Practitioner in Banking & Finance (2024 – 2025).