



INTRODUCTION

- M A R G H and Associates –chartered accountants is a professional services firm focused on providing high-quality services to its clients in business consulting, tax, audit, forensic services and regulatory spheres by blending technical and practical business advice in providing value addition to the client.
- The Firm is engaged in providing broad spectrum of services in the areas of inbound and outbound investment consultancy, corporate tax consultancy, Non-Resident Tax Consultancy and Planning, audit and investigations, management consultancy, Tax litigations, Due diligence, CFO services, Financial reporting, support and compliance services on mergers & acquisitions, foreign collaborations, domestic taxation, international taxation - strategic planning & compliance and goods and services tax matters.
- The Firm is committed to creating an amicable environment of trust and integrity. The Firm brings in a combination of experienced, young and talented professionals to provide highly reliable services to clients.
- The guiding philosophy of the firm is to render specialized and tailor-made services to help the client achieve their objectives with maximum efficiency and optimum cost. It aims at long-term personalized service, shaping dependable and loyal client relationships, which includes domestic and foreign clients, both corporate as well as non-corporate

COMPANY OUTLOOK

The Firm has a team of qualified professionals having exposure in diverse fields, with deep technical skills and knowledge. The Firm values professionals with quality and integrity to the highest level of professional standards and ethics. Every team is comprised of professionals working under the guidance of senior and experienced professionals, having versatile hands-on experience in the professional field. The team is a perfect blend of both experienced and young professionals.

- To meet the challenges of today's complex business environment, the Firm endeavours to place the client's needs in front all times, providing innovative strategic corporate solutions. We believe in hiring the best professionals, investing continuously in their development and adhering to best practices.
- We believe that a client values most the sound technical advice, delivered in the context of their business or commercial situation they are in. This requires going beyond the specific tax or regulatory issue to understanding the underlying business transaction and the business imperatives in the context of the tax and regulatory framework through continuous technical training and regular knowledge sharing, our staff is geared towards dealing with the latest and complex issues adding value to the advice provided to our clients.

Our Professional Services



Accounting Advisory Services

Financial Due Diligence

Business Advisory Services

Internal Audit Services

Tax Services

Management Audits

Forensic Services

Risk Management

Compliance Services

Accounting Advisory Services



Accounting and financial reporting should align with business needs, compliance with standards and regulatory disclosure; restructures, multi-geography operations, fund-raise activities, and mergers & acquisitions. Getting it right the first time is often a challenge but can be achieved by collaborative work with management.

- Accounting -Outsourced or co-sourced records and financial reporting
- Setting up accounting and reporting processes, controls and methodology
- IPO and transaction services for readiness to list in India
- Audit Readiness for new businesses, and start-ups, ensuring various compliance to identify potential audit issues and disclosure requirements
- Inter-company account reconciliation
- Related party transactions review
- Automation for financial reporting and MIS through technology solutions.



Financial Due Diligence

Identifying risks and opportunities in each transaction. Investors, bankers, and acquirers rely on financial due Diligence as a standard of care. An independent, reliable due diligence report is a decisive factor for investors to establish the risk profile for investment and for validation of assumptions and valuation benchmarks. A successful transaction relies on an accurate, holistic view of the business and its value. Identifying potential risks that should be documented for mitigation and indemnities.

- Advice on Transaction Agreements
- Buy-side due diligence
- Closing Review
- Sell-side / Vendor due diligence
- Vendor Assistance
- Post-investment Diligence/ Monitoring

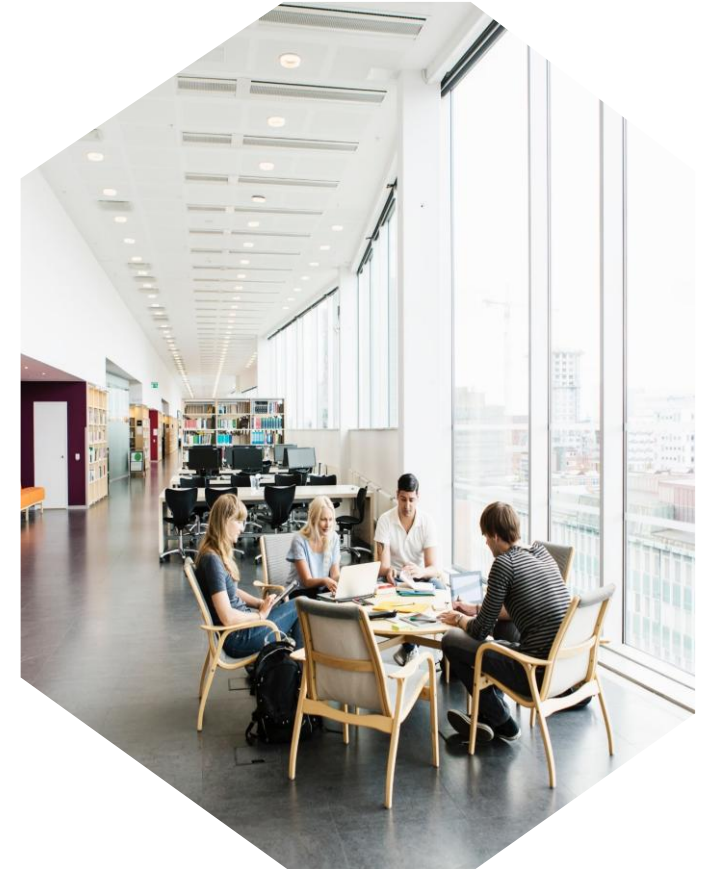


Business Advisory Services



Providing expert solutions that align with business needs and improve performance on various facets of business transformation and operational excellence, which leads to revenue and profitability improvement.

- Business Restructuring
- Mergers & Acquisitions
- Strategy & Commercial Due Diligence
- Valuations
- Government Advisory
- Management Consulting
- Sustainability & ESG



Internal Audit Services



World-class internal audit services leveraging leading practices, global standards, technology and data enabled to deliver insight and efficiency.

The internal Audit co-sourcing model can deliver specialized talent, methodology, and technology to meet evolving needs. The expertise of internal audit thought leadership is needed to team with the company to tailor a solution to fit well and deliver value.

- Internal Audit Full Outsourcing or Co-sourcing
- SOX / IFC / ICOFR Framework Design
- Control Rationalization, harmonization and automation
- Standard Operating Procedures (SOP)



Internal Audit Services – (Cont'd)



- Existing Process and System Review and Gap
- Development of Risk and Control Matrix, RACI
- Cybersecurity process maturity audit
- Data privacy and protection completion audit
- Continuous Control Monitoring
- Advanced Risk Sensing Solution
- Integrated Assurance
- Control Analytics and Dashboard
- Asset Verification
- Revenue Assurance
- Store / Dealer Audit /Service Centre Audit
- Third-Party Vendor Risk Management Audit



Management Audit

Management audit is an effective tool for Assurance to the Board or Owners for analyzing the effectiveness of an organizational internal control policy and procedures. Management audit function helps to get assurance about conformance with benchmarked standards of performance.

Key Areas:

- Strategic Planning: Evaluating the effectiveness of the organization's strategic direction and implementation plans.
- Resource Allocation: Assessing how resources are allocated and utilized to achieve organizational goals.
- Operational Efficiency: Examining the efficiency and effectiveness of operational processes and procedures.
- Internal Controls: Evaluating the effectiveness of internal control systems in safeguarding assets.
- Compliance: Assessing the organization's compliance with relevant laws, regulations, and industry standards.



Forensic Services



Organizations face significant challenges in managing fraud and integrity risks. These challenges include addressing issues such as bribery, corruption, fraud, and reliance on third parties. Even the most diligent organizations are vulnerable to fraud, embezzlement, misappropriation of funds, bribery, corruption and financial discrepancies - issues that can negatively impact businesses.

Reputation management with key stakeholders is paramount for business. When there is a crisis, there needs to be a mitigation mechanism to address it, starting with fact-finding and drawing up an action plan for redressal implementing proactive fraud prevention solutions.

We help to strengthen fraud controls in a cost-efficient manner to minimize the likelihood of future fraud.



Forensic Services – (Cont'd)

Preventive services

- Anti-bribery and corruption review
- Fraud risk assessment
- Corporate Intelligence services
- Whistle Blower

Reactive services

- Fraud and misconduct investigation
- Incident management and response

Related Services

- Dispute Advisory and Litigation Support
- Ethics and Compliance
- Investigative Due Diligence
- Lender Assurance



Risk Management



Risk management can turn risk into a competitive advantage that builds value, trust and confidence.

We provide valuable insights on risk, its impacts, and mitigation measures that could help hone the company's competitive edge.

We have inherent strength in multiple business verticals, global exposure, current knowledge, and benchmarked expertise that would help design and deliver need-based, value-added, cost-beneficial operational controls match the entity's business activities.

- Risk, Governance, Controls (GRC),
- Monitoring & Reporting

- ERM – (Strategy Development)
- Fraud Risk Management, Fraud Investigations, Fact Finding
- Digital Forensics, Cybersecurity, Information Systems Control
- Credit Risk Management
- Third-Party Risk Management (TPRM)
- ERM Framework Design (Policy, Appetite, Assessment Criteria)
- Enterprise Risk Registers
- ERM Maturity Assessment
- Risk Quantification and Scenario Analysis



Treasury Management

The treasury holds the key to unlocking the true potential of the organization, and with our strategically developed working capital cycle and cash management techniques, companies stand to gain tremendously

Our well-rounded perspective and analysis of different potential areas identify where the performance from investments and financial securities including derivatives, could be improved upon.

Thus, companies improve funding quotient for future projects and adjust for volatilities in the market.



Compliance Services

Right solutions to mitigate compliance-related risks in the areas of expertise. The board, C-suite, Company Secretaries, General Counsels, and Auditors are tasked with the responsibility of ensuring compliance with all applicable laws relating to the Central, State, Municipal and Overseas levels and establishing a clear responsibility matrix. The need is to have a robust Compliance Management solution to stay updated across multiple geographies and entities.

Regulatory/ Other compliance:

- Identification of laws and compliance and design of the framework
- Compliance tool – design, implementation and monitoring
- Testing of compliance
- Registration and approvals
- Licenses and certificates
- Filings and returns



Tax Services (Direct/ Indirect)



The Corporate tax services include tax compliance and filing, tax planning, and advisory services to optimize tax by pragmatic ways to manage tax functions and risks.

Tax Services

- Tax Compliances
- Tax Advisory
- Outsourced Tax Function
- Tax Health Check
- HNI Tax Services

Tax Audit

A Tax audit is intended to ensure proper maintenance of the books of accounts and other records that reflect the accurate revenues, expenses and income of the taxpayer to prepare financials and file tax returns to authorities as a regulatory requirement. The tax audit is critical to avoid penal and criminal consequences apart from reputational risk.



Statutory Audits



The legal system under various statutes has prescribed mandatory audits of the accounts of the entities as per respective regulatory requirements. Chartered Accountants are authorized to report on the financials of the mandated organisations:

- Corporate Audits as per the Company Law
- Bank - Statutory, Internal, Concurrent & Stock Audits
- Tax Audits u/s 44 AB of the Income Tax
- Audits of Trusts, Associations & Sec. 25 Companies
- Audit under the VAT, GST Acts of various states
- Government Audits (Central & State)



GST Audit



GST Audit is the process of examination of records, returns and other documents maintained by a taxable entity. The GST audit verifies the correctness of the turnover declared, taxes paid, refund claimed and input tax credit availed. GST audits also assess compliance with the provisions of GST regulations.



Transfer Pricing



Indian tax laws require an annual assessment of whether companies with overseas group entities meet the “arm’s length” requirement in their transactions (purchases, services being provided, loans, management fee, royalty payments). Regulations require both a detailed study by the company and a TP audit report by an external auditor

- Annual transfer pricing studies, estimating the potential markup on goods and/or services that an Indian company may receive/pay from/to its overseas group entities
- Transfer pricing audit report as prescribed by the Income Tax authorities
- Liaising with tax authorities about assessment, scrutiny or dispute
- Tax planning and optimization for domestic and overseas companies while also factoring transfer pricing requirements, international tax, double tax avoidance, foreign exchange and other tax requirements for Indian companies
- Review of existing policy/documentation to update and strengthen policies



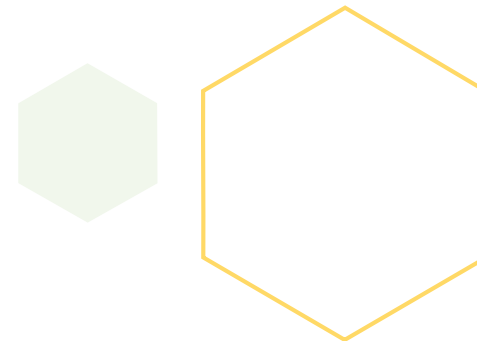
Secretarial Services



Indian Companies Act mandates companies to comply with disclosures for the Registrar of Companies, Stock Exchanges, Shareholders and other statutory authorities annually or periodically or event-based.

There are allied laws like FEMA, FERA, etc., that are critical for adherence. We have Company Secretarial services to provide advisory to corporates.

The extended service offering supports companies in adhering to the provisions of law and for the timely filing of various forms, returns, disclosures, TDS, etc



INDUSTRIES EXPOSURE

- Manufacturing
- Trading
- Exporters and Merchant exporters
- Bank, NBFC and other financial institutions
- Infrastructure development
- SEZ Entities
- Hospitality
- Educational institutions and Universities
- Clearing and forwarding agents
- Leasing companies
- Pharma
- Hospitals and Medical institutions
- Government entities
- Automobile dealers
- IT and Technology
- Stockbrokers
- Engineering Industries
- Travel partners and Agents



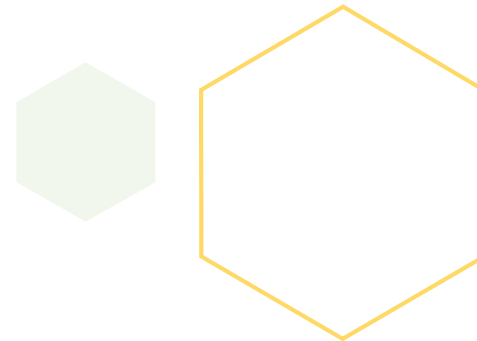
Empanelments



- Empaneled with RBI for carrying out the Audit of Banks as a Tier II category Firm
- Empaneled with Canara Bank for both Stock and credit audits. Conducted 150+ audits over a period of 4 years
- Empaneled with Punjab and Sind Bank for both stock and credits. Conducted 100 + audits
- Empaneled with the State Bank of India for concurrent audit
- Empaneled and appointed by the Bank of Maharashtra for stock audits
- Empaneled and appointed with Union Bank as the Stock auditor for the year 2023-24
- Empaneled and appointed with Union Bank of India as a Concurrent auditor from the FY 2025-26
- Empaneled and appointed with Andhra Pradesh Mahesh Cooperative Urban Bank Ltd as Concurrent auditor from FY 2023-24
- Empaneled and appointed with City Union Bank of India from the FY 2019-20
- Conducted stock and credit audits for the Indian Overseas Bank and the Indian Bank



PARTNERS





SUNDARESAN RAJESWAR

CA Sundaresan Rajeswar has 30+ Years of Benchmark Experience Globally in driving Strategic Value to organizations. He has acquired global qualifications: BA, FCA, CIA, CISA, CFE, CCSA, CRMA, CFSa, CGAP. He has expertise in spearheading internal audit, risk management, and governance initiatives across diverse industries and provides strategic counsel to boards, C-suite executives, and senior management.

- Implement internal control frameworks, conduct fraud investigations, and deliver transformative insights that drive business performance and mitigate risks.
- Credentials in successfully prosecuting financial crime cases as the principal prosecuting witness, securing convictions in each case. Navigate and monitor regulatory landscapes and foster a culture of compliance and ethical business
- Handle key management initiatives such as business process re-engineering, ERP, cybersecurity strategy, mergers and acquisitions due diligence and valuations.

Rajeswar is a presenter, trainer, moderator, and keynote speaker on finance, Audit, Leadership, etc.



MEDIKONDA RAVIKANTH

CA. Medikonda Ravikanth is a Chartered Accountant (ICAI) with over 19 years of extensive, multi-departmental corporate experience encompassing secretarial, legal, internal audit, vigilance, and administrative functions.

He is qualified in the Anti-Money Laundering (AML) course. Ravikanth's core competencies include Legal and Secretarial Expertise, Corporate Structuring Specialist, Resolution Professional (NCLT), Anti Money Laundering, and compliance and regulatory frameworks.

Skilled in managing the Corporate Insolvency Resolution Process (CIRP), adeptly handling diverse stakeholder engagements, drafting comprehensive reports, and making formal representations before the National Company Law Tribunal (NCLT).

A resilient advocate for societal improvement, CA. Ravikanth has a natural flair for establishing, governing, and managing non-governmental organizations (NGOs).



ANANTHA RAGHAVAN

CA Anantha Raghavan is a Chartered Accountant and Cost Accountant who holds a Bachelor's degree and is qualified in the Independent Directors examination. With extensive domain experience in finance, accounts, auditing, and taxation, Ananta has been established as a trusted advisor and leader in the field.

- ⌚ Direct Taxation and Legal Expertise, including audits, appeals, and drafting of legal documents. He actively represents clients in appeals before the Commissioners of Income Tax.
- ⌚ Possesses expert knowledge in transfer pricing, advising clients for cross-border transactions. Advising non-resident and multinational clients on tax treaties and OECD guidelines, ensuring optimal tax.
- ⌚ Experienced in Goods and Services Tax (GST) and guides compliance and taxation
- ⌚ Nonprofit Organization Setup, the Foreign Contribution (Regulation) Act (FCRA), Startup Advisory: for obtaining DPIIT registration, facilitating tax benefits, and securing other incentives.

Anantha is a knowledgeable and results-driven professional with a dedication to excellence and the ability to foster strategic insights.



PACKIA RAJAA

CA Packia Rajaa is a Chartered Accountant and a Cost Accountant with over five years of experience. His competencies are in Cost and Financial Accounting, Statutory and Internal Audits, Bank audits, and ensuring adherence to regulatory requirements.

He manages the Treasury of large corporations, focusing on effective cash management and financial strategy. He has proven expertise in credit appraisal for project finance and working capital limits, adept at managing various financing schemes.

Packia specializes in financial analysis, and analytics to enhance operational efficiency. He has advised clients on a range of financial services, including Portfolio Management, Financial Forecasting, etc.

Packia Rajaa's in-depth experience in accounting, auditing, and financial advisory, positions him as a consultant for expert guidance in chosen areas.



CA JAGADEESH G

CA Jagadeesh G is a Chartered Accountant and Diploma in Information Systems Audit (DISA) with over five years of experience as a management consultant and compliance specialist. His expertise lies in financial advisory, business process optimization, corporate governance, and regulatory compliance. Jagadeesh worked with a diverse clientele, ranging from startups to large corporates helping them navigate complex financial and regulatory landscapes. He is analytical and possesses a problem-solving approach that helps clients to resolve issues.

Management Consultancy – Business restructuring, cost optimization, and performance enhancement

Regulatory Compliance – Taxation, corporate laws, and statutory filings

Financial Planning – Budgeting, forecasting, and financial modelling

Risk Management & Control – Ensuring governance and mitigating financial risks

Business Valuation & Due Diligence – Assisting in mergers, acquisitions, and investment decisions

Tax Advisory & Planning – Direct and indirect tax optimization strategies

Due diligence assignments for business acquisitions and investments



PRATIK H. JAIN

CA Pratik H. Jain is a Chartered Accountants bringing over three years of specialized experience in Virtual CFO services. He has successfully collaborated with large-cap and multinational companies in navigating complex financial landscapes. Pratik possesses in-depth knowledge of Indian Accounting Standards (IND AS) and Transfer Pricing, positioning him as an expert in the domain.

- Virtual CFO Services: Expertise in delivering comprehensive financial management and advisory services, tailored to meet the unique needs of multinational and domestic clients.
- Tax and Compliance Advisory: Skilled in advising on IND AS applications and Transfer Pricing compliance under various regulations, including the Companies Act and Income Tax Act.
- Project Management: Greatly experienced in project management, capable of drafting insightful project reports and effectively liaising with project participants to ensure seamless execution.
- Regulatory Exposure: Knowledgeable in FEMA and RBI rules for representing clients.



JASTHI SNEHA

CA. JASTHI SNEHA is a Chartered Accountant and LLB with 4 years of experience in financial management, tax compliance, auditing, and business consulting. Practicing in Vijayawada, Andhra Pradesh, she demonstrates in-depth knowledge of accounting principles and practices, financial analysis, and statutory regulations. Proficient in providing advisory services to individuals, corporations, and non-profit organizations to streamline financial processes, enhance profitability, and ensure compliance with all relevant laws and regulations.

- Providing tax planning and advisory services to minimize liabilities and optimize business operations.
- Conducted audits identifying risks, and ensuring the integrity of financial statements.
- Conducted 150+ stock audits, 100+ credit audits and other revenue audits, Concurrent audits with Various Public sector banks over a period of 4 years.
- Provides Due diligence audits including Government Companies.
- Setting up of NGOs, Mutually aided cooperative societies, Farmer Producer Companies.
- Tax Audits and statutory audits, Preparing Tax returns and compliance for individuals and corporates.
- Corporate Social Responsibility (CSR)



TEAM STRENGTH

PARTNERS		STAFF	
CHARTERED ACCOUNTANTS	5	FULL TIME	25
IT AUDITORS (CISA/ DISA)	2	CA ARTICLES	11
INSOLVENCY PROFESSIONALS	1		
FOREX/ TREASURY MANAGEMENT	1	OTHER STAFF	14
<u>OTHER QUALIFIED PROFESSIONALS:</u> FRAUD EXAMINER GOVERNMENT AUDITOR FINANCIAL SERVICES AUDITOR RISK MANAGEMENT PROFESSIONAL			

FIRM NAME	M A R G H AND ASSOCIATES
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