



**AAAAG**

Your Partners in  
**Achieving  
Strategic Goals**  
in Mutually **Beneficial  
Business Environment**

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**AAAAG & CO. LLP**  
Chartered Accountants  
BUSINESS PROFILE

**AAAG**

# OUR VISION AND MISSION

Structuring client's ambitions in to achievable goals and handholding throughout his journey to success.

## OUR VALUES

- Commitment to Client Satisfaction
- Quality and perfection in advice
- Dedication to transparency & integrity
- Timely completion of deliverables
- Mutual respect in dealings with all stakeholders



# ABOUT AAA GROUP

AAA  
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## OTHER GROUP ENTITIES

- The largest Insolvency Professional Entity recognized by IBBI.
- 26 Designated Partners and 48 Associate Partners
- Partners presents in 14 States across India.
- Experience of more than 335 CIRP & Liquidation Cases.

AAA  
Insolvency  
Professionals LLP

- Vast experience in drafting application and handling litigation before NCLT and DRT
- More than 20 trained Human Resources.
- Hand holding banks and other clients in planning and execution of Litigation for early recovery of Dues.

AAA  
Legal  
Professionals LLP

- India's largest 'Resolution and Enforcement Agent' under the SARFAESI Act.
- Has Handled more than 39,000 cases since 2003 currently more than 4700 active cases in hand
- Active operations in 90 cities and 22 States across India.
- Empanelment with all PSU banks,
- Regional Rural banks, ARCs.

AAA  
Capital Services  
Pvt. Ltd.

AAA  
Valuation  
Professionals LLP

- Registered Valuer Entity with IBBI.
- Largest in terms of no. of Partners with 27 partners in 12 Cities across India.
- Valuation Experience of Assets of Rs. 52000+ crore.
- Partners also registered under the Wealth Tax Act.

- **AAA Group has more than 300 human resources.**
- **AAA Group comprises various professionals which includes Chartered Accountants, Lawyers, Company Secretaries, Engineers, MBA's, Ex Bankers, Insolvency Professionals & Valuers.**

**AAAG**

**OUR TEAM**  
**Team work**  
is Our **Biggest** and  
Most **Valuable Asset.**



Total Staff

180+

4

Partners

Qualified Professionals  
(CAs, CSs, ICWAs  
Lawyers and MBAs)

35+

60+

Semi qualified  
professionals

Support Personnel

50+



# OUR FOUNDER & PARTNER

AAAG



## CA Anil Goel (Founder and Partner)

B. Com, FCA, DISA; Peer Reviewer, GST Certified Practitioners,  
Independent Director (IICA), Insolvency Professional  
Post Qualification Certificate Courses from ICAI:  
Public Finance and Government Accounting,  
Ind-AS, Concurrent Audit,  
Membership No. 083454(1984)

- Anil Goel, Fellow member of Institute of Chartered Accountants of India and an Insolvency Professional (IP) is the Senior Partner of the Firm since 1984. Having post qualification experience of more than 40 years rendering whole range of professional services to a large number of Corporates.
- He is heading the Delhi Office of the Firm and with his rich experience provides guidance to all Departments i.e. Audit & Assurance, Forensic Audit and Fraud Investigation, Transaction Audit, Tax Advisory and Compliances Services  
Internal Audit Services, Corporate Finance & Project Finance and Transaction Services (due diligence, structuring, pre & post deal consultancy, documentation).
- CA. Anil Goel is a regular speaker at various forums and webinars on IBC laws, Valuation, management of stressed assets under SARFAESI and at Workshops organized by IBBI, IPAs of ICAI, ICSI and ICMA, Assocham, CII, PHD, IICA, FICCI and have given various talks at banks and financial institutions etc.
- His strategies for managing operations such as special focus on application of Information Technology, Intensive Training, Friendly & Participative approach and fare practices has been the key factors for the consistent growth of the organization.



## Mr. Ankit Goel

B. Com (H), LL.B., F.C.A., DISA , Registered Valuer (SFA) (IBBI),  
Independent Director (IICA), Certified Fraud Examiner, Insolvency Professional  
Post Qualification Certificate Courses from ICAI:  
Public Finance and Government Accounting, Forensic Audit and Fraud Detection,  
Ind-AS, Indirect Taxes, Anti-Money Laundering Laws, Concurrent Audit  
Membership No. 522308(2012)

- Ankit Goel, a Fellow Member of the Institute of Chartered Accountants of India and a Registered Valuer (Securities & Financial Assets Segment) and a law graduate, with bright academic records to his credit.
- He has undergone trainings for various specialized courses offered by ICAI in the domain of Forensic Audit, Anti Money Laundering and Concurrent Audits etc.
- He has a professional experience (Pre and Post Qualification) of more than 13 years in the fields of Auditing, Financial and Legal Consulting and Taxation, including 3 years with international auditing & consulting firm Price Waterhouse Coopers (PWC).
- He is looking after the overall management of the firm and specializes in Corporate/International Taxation compliances, Due diligence and documentations for Joint ventures and Venture funding, besides providing consultation on various professional aspects including formulation and implementation of business strategies, designing and automation of MIS and Compliance of Accounting and Audit Standards.



**AAAG**



**Mrs. Rakesh Verma**

B.Sc., FCA, Insolvency Professional  
Membership No. 082388(1982)

- She is a Fellow Member of Institute of Chartered Accountants of India having experience of more than 40 years.
  - Worked with different industry segments such as Manufacturing and Exports of garments, Cable and Conductor Industry, EPC Projects, Engineering Industry, Electric industry, Investment and Banking.
  - Her core competencies include assignments under IBC, Business Restructuring for financial entities, Business Management, Compliance, Treasury & Fund Management, Risk & Strategy Consultancy, IPO and listing, etc.
  - She is Specializes in consultancy for project financing, banking matters, BIFR matters, DGFT matters, ECGC matters rehabilitation of sick units, corporate debts restructuring and one-time settlements.
  - She has authored the book titled "Leading People" which is published in 2013 this book is the training module on leadership development at all levels of the organization.
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**Mr. Amit Kumar**

B.Com, M.com, ACA,  
Post Qualification Certificate Courses from ICAI:  
Ind-AS, Forensic Audit and Fraud Detection  
Membership No. 553602 (2019)

- Amit Kumar, is an Associate member of Institute of Chartered Accountants of India (ICAI) and a post graduate in commerce. He is a partner in AAAG & Co LLP and have more than 8 years of pre and post qualification experience.
- He is handling in Statutory Audits and Internal Audits of clients from service sectors as well as manufacturing sectors. He also has experience in handling direct and indirect tax matters including representations before Income Tax and GST Authorities.
- He is handling multiple audit assignments and leading a team of individuals for various audits. Involved in Official Liquidator's Audit (OL Audit), to assist the official liquidators, for the matters related to Merger & Acquisition of Companies, Pursuance to the order of NCLT.
- He also provides consultancy related to Direct/Indirect Taxes and over legal compliances related to accounting and taxation field.

# SPECIALISED DIVISIONS

AAAG has distinct and specialised verticals as Follow:-

■ **Stressed Asset Management**

■ **Risk Assessment & Internal Audit**

■ **(FEMA) Compliances & Advisory**

## India Specific Services

- Virtual Chief Financial Officer (CFO)
- Compliance Requirement for Internal Control
- Corporate Social Responsibility (CSR) Audit
- Global Mobility Services
- Business Consulting (CEO Room)

■ **Audit and Assurance**

■ **Due Diligence Service**

■ **M & A and Valuation**

■ **Payroll Outsourcing Services**

■ **Direct Taxation (Domestic and International)**

■ **Corporate Law & Secretarial Services**

■ **IPR Services Trademark, Patents, Copyright**

■ **Financial Reporting Advisory Services**

Each of the Vertical is headed by a Specialist in their respective domain, who is updated of all new developments in their respective field.

# AUDIT & ASSURANCE

AAAG

## ■ Statutory & Tax Audit



- Statutory Audit under Companies Act
- Tax Audit under Income Tax Act

## ■ Forensic Audit



- Fraud Investigation
- Specialised Audit (Monitoring)
- Transaction Audit

## ■ Internal Audit Service



- Internal Audit
- Operations Audit
- Internal Audit Re-engineering

## ■ Other Audit



- Information system (IS) Audit
- Concurrent Audit (Bank)
- Pre Audit
- Quality Audit





We at AAAG & Co LLP developed customized solutions for each of our clients in the following:

## ■ Business Process Risk Consulting



- Risk Assessment
- Enterprise Risk Management

## ■ Performance Improvement Advisory



- Cost Reduction
- Revenue Leakage
- Process Improvement
- Benchmarking
- Diagnostic Review

## ■ Management Systems Advisory



- Cost Reduction
- Management Information

## ■ Standard Operating Practices



- Evaluation and Designing of Accounting and Internal Control Systems
- Assistance in Training & Implementations

## ■ Stressed Assets Management



- Restructuring of stressed assets
- Preparation of Resolution Plan
- Insolvency & Bankruptcy

## ■ India Specific Services



- Virtual Chief financial office (CFO)
- Compliance requirement for internal control
- Corporate social responsibility (CSR) audit
- Global mobility service
- Business consulting (CEO Room)

# DIRECT AND INDIRECT TAX SERVICES

AAAG

Income  
Tax  
Services

- Filing of Tax returns
- Filing of TDS returns and assessments
- Attending scrutiny & search assessments
- Handling search & survey
- Attending appeals with CIT & ITAT

GST  
Service

- Routine & Non - Routine services
- Appeal & Representation
- GST Audit
- Special Audit

Advisory on  
International  
Taxation

Consultancy  
Service For  
(DTAA)

Transfer  
Pricing  
Services

Advisory for  
M & A Tax  
Implications

Consultancy  
on  
Expatriate  
Taxation

Advisory on  
compliances  
for POEM

Withholding  
Taxation

Advisory on  
compliances  
for GAAR

Advisory on  
BEPS rules &  
Multi- Lateral  
Instruments

With our expertise, we are uniquely positioned to help our clients to gain a competitive edge in the Indian environment. Our experience ensures the fulfilment of various corporate finance needs.

■ **Under this segment we provide services for the following areas:**

### Transaction Tax Service

- Corporate Restructuring
- IBC-related Tax Advisory
- Deal Tax Advisory

### Transaction Advisory

- Mergers & Acquisitions
- Cross Border Transactions
- Fund raising Private Equity, IPO, QIP
- PE / VC Advisory

### Transaction Support

- Valuation
- Due Diligence
- Corporate & Financial Structuring
- Approvals / Clarifications from Regulatory Authorities

## FEMA COMPLIANCES AND ADVISORY SERVICES

- Advising for compliance of the Foreign Exchange Management Act, 1999 (FEMA).
- Compounding Services
- Preparation of documentation and obtaining various approvals from RBI
- Advice on investment structuring decisions
- Advice on overseas acquisitions
- Drafting applications and obtaining approvals of foreign investment proposals in from the Foreign Investment Promotion Board (FIPB) / Ministry of Finance

# BUSINESS ADVISORY SERVICES

**AAAG**

Business Planning

Analysis of Business Decisions and their Impact on Stakeholder Value

Market Entry Strategies

Employee Stock Option Plans

Business Strategy Development and Assessment

Assistance in Identification of Partners for Joint Ventures, Distribution & Alliances

Payroll Outsourcing service

Customised Management Reports and MIS

Preparation of regulatory information

## BUSINESS & EQUITY VALUATIONS

Drafting Business Plans

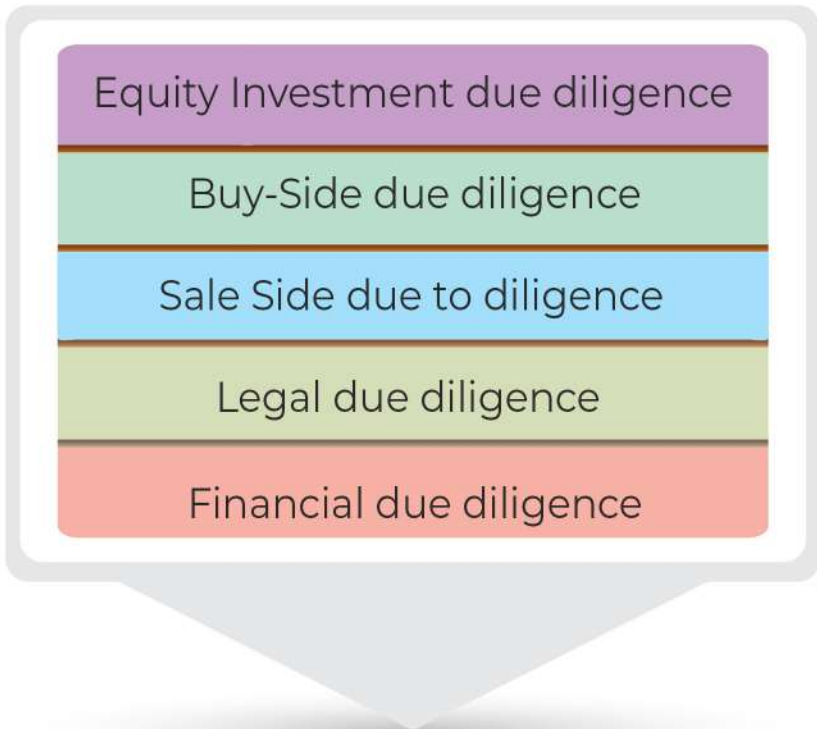
Issuance of valuation reports for Statutory & management requirements



# FINANCIAL REPORTING ADVISORY SERVICES



## DUE DILIGENCE



# CORPORATE LAW & SECRETARIAL SERVICES

**AAAG**

- Management of Annual General Meetings | Board | Committee Meetings
- Routine and non-routine secretarial services
- Maintenance of Statutory Records
- Filing of annual returns & accounts
- Secretarial Due Diligence
- XBRL Filing of Financial Statement
- Assistance in obtaining approval from National Company Law Tribunal (NCLT)
- Incorporation of companies / LLP, Registration of liaison, Branch and project offices of foreign companies
- Search & Status Reports for Banks/Financial Institutions
- Fast Track Mergers

## OUR CLIENTS

Our clients include India's leading Public & Private limited companies, multinational companies (and their Liaison and branch offices), LLPs. Public sector undertakings, Trusts and NGOs.



# AAAG

# OUR EMPANELMENTS



Corporate & International Banking  
(Stressed Assets Management)

C&I-3FAE2023 / 08-02 /2023

Date: 23-Aug-2023

To,  
AAAG CO. LLP Chartered Accountants  
E-10A, Kailash Colony  
Delhi, Delhi,  
110048

Dear Sir /Madam,

**Empanelment of Forensic Auditors (2023-2025)**

With reference to the above, we are pleased to inform that your firm has been selected for empanelment for consideration by our member Banks/ FIs as Forensic Auditors in the category of Borrowal accounts with exposure of upto Rs.50Cr.

Accordingly, the firm has been included in the list of Empanelled Forensic Auditors for the purpose of conducting forensic audits of Borrowal accounts with exposure of upto Rs.50Cr in member banks/FIs.

We have communicated to all our Member Banks/FIs the list of empanelled Forensic Auditors for the use by member banks/FIs as and when needed.

Please note that the firm is required to enter into specific contractual agreement directly with Member Banks/FIs on selection for rendering services. Such agreement may contain various terms and conditions relating to services to be provided and the fees for the assignment agreed mutually. Audit Standards as prescribed by professional/regulatory bodies be adhered to by the audit firms to facilitate and enhance the effectiveness of the exercise.

The empanelment would not amount to any commitment on the part of IBA to provide any professional assignment.

Please also note that the empanelment is valid for a period of two years from August 28, 2023, to August 27, 2025.

Yours faithfully,

Gopal Murli Bhagat  
Deputy Chief Executive



Indian Banks' Association

Corporate & International Banking

CIB2/ASMEMPLR/2022-23/11323  
June 30, 2022

To

AAAG & CO. LLP  
E-10A, Kailash Colony  
Behind Kailash Colony Market  
New Delhi  
Delhi

Kind Attention: Mr. Ankit Goel

Dear Sir/ Madam,

**Empanelment of Agencies for Specialised Monitoring (ASMs)**  
**Your application No: 2022-23-0289-F**

1. We refer to your subject application and are pleased to inform you that your firm has been empanelled i.e. your firm's name has been included in the Panel of Agencies for Specialised Monitoring (ASM) maintained by us subject to the terms and conditions set out below.

2. **Terms and Conditions of Empanelment**

2.1 Period of Empanelment: From 1.7.2022 up to and inclusive 30.6.2025.

2.2 Empanelment for Sector(s):

General

Specialised : Not Applicable

2.3 Empanelment is not a guarantee or assurance of any assignment by IBA or by any bank.

2.4 A bank will have its own choice to select an ASM/ extend assignment to any ASM on its own discretion and subject to its terms, conditions and requirements and IBA shall have no say in it.

2.5 IBA will have a right to end your empanelment in any of the following events:



Central Office, Chander Mukhi, Nariman Point Mumbai - 400 021  
SAM & RECOVERY DEPARTMENT

CO/RECV/2023-24/594

September 14, 2023

To,

AAAG & CO. LLP, Chartered Accountants  
E-10A, Kailash Colony GK-1  
New Delhi  
Delhi - 110048

Dear Sir/Madam,

**Empanelment of Forensic Auditors (2023-26) – Central Bank of India**

We are pleased to inform that your firm has been included in our Bank's panel of Forensic Auditors in the category of Borrowal accounts with exposure of upto ₹ 50 Crs. The empanelment is valid for a period of three years from September 11, 2023, to September 10, 2026, subject to the review of the performance annually and subject to continuation of empanelment by IBA after 27.08.2025.

Accordingly, your firm may be appointed by the bank during the empanelment period to conduct Forensic Audit of the Borrowal accounts having exposure of upto ₹ 50 Crs.

You will adhere to the norms and audit standards prescribed by professional/regulatory bodies to facilitate and enhance the effectiveness of the exercise.

The Bank will issue separate assignment / allotment letter on selection for rendering services as Forensic Auditor. Such allotment letter may contain various terms and conditions relating to services to be provided and the fees for the assignment agreed mutually.

The empanelment would not amount to any commitment on the part of the Bank to provide any professional assignment to you and you may be removed from the panel at any time at its discretion.

Please return the duplicate with your acknowledgement and acceptance of the terms of the empanelment.

S. Mohan Babu  
Dy. General Manager - Recovery

देशीय कार्यालय, 12वां मंजला, चंद्र मुखी, नरिमन पॉइंट, मुंबई 400021-दूरध्वनी 022 66387619, 022 66387620  
12<sup>th</sup> Floor, Central Office, Central Bank of India, Chander Mukhi, Nariman Point, Mumbai - 400 021  
Tel: 022 66387619, 022 66387620, E-mail: smrecovery1@centralbank.co.in



वर्ण	PHONE	सं	GM	प्रधान कार्यालय	CORPORATE OFFICE
दिवान	DEPT	2813 4120	क्रेडिट निगरानी विभाग	CREDIT MONITORING	
दिवान	EXTN.	254-260 जेठे शाखाएत कार्यालय	254 - 260 ANVAI SHANMUGAM SALAI		
फैक्स	FAX	2813 4119	चेन्नई 600 014	CHENNAI - 600 014	
ई मेल	E-MAIL	creditmonitoring@indianbank.co.in			

CMC/FA/94/ 2021-22

01.03.2022

AAAG & Co LLP  
E-10A, Kailash Colony  
Greater Kailash-1  
New Delhi 110 048

Dear Sir

**Reg : Empanelment of your Firm/ Company/ Organization on the approved panel of our Bank for Forensic Audit**

This has reference to your application for empanelment of your Firm/ Company/ Organization for conducting Forensic Audit. We are pleased to inform you that your Firm/ Company/ Organization has been included in our empanelled list of Forensic Audit firms by the approval of the competent committee for a period of three years from 01.03.2022 for conducting Forensic Audit of borrowal accounts subject to the terms and conditions given below.

**Terms and conditions for empanelment:**

- The empanelment would not amount to any commitment on the part of the Bank to provide any professional assignment. The Bank shall not guarantee allotment of minimum number of assignments.
- The firm/ auditor should not be in our Bank's panel of Statutory Auditors for the past 3 years at the time of engagement for forensic audit.
- The assignment of the jobs to be carried out by the firm shall be in accordance with the approved policy of the bank.
- Each assignment shall be completed within the specified time frame and there should be no scope for delay whatsoever in accounts with Sole Banking Arrangement. Wherever Consortium Arrangement or Multiple Banking Arrangement, forensic audit should be concluded within specified time frame by taking up with Lead Bank/Majority holder to avoid delay at any cost.
- Views expressed, inferences and conclusions drawn in the Forensic Audit Reports should represent the considered professional opinion of the organization, inferred during the course of its study of the project under reference, independent of the opinion and expectations of the promoters.
- The Forensic Auditors shall not act in any way prejudicial to the interest of the bank/ lenders.
- Any adverse features observed during the course of forensic audit, shall have to be shared with Bank/ lenders.
- It is desirable to open a KYC complied Current/ Saving account in the name of firm/ company with any branch of Indian Bank for facilitating payment/ service charges for the services rendered by it.

वेबसाइट: www.indianbank.in

टोल फ्री नंबर: TOLL FREE NO. 1800 4250 0000

# EMPANELMENTS OF AAAG & CO. LLP

## EXISTING EMPANELMENTS OF AAAG & CO. LLP, CHARTERED ACCOUNTANTS

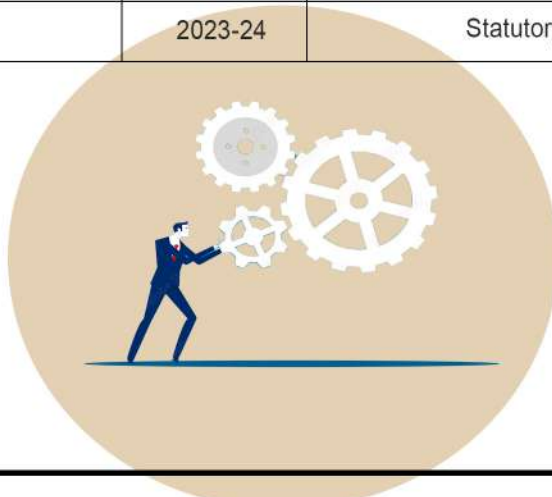
S. No.	Name of Banks/PSUs	Period	Nature of Empanelment
1	Office of the Commissioner, Central GST Audit, Gurugram	2023	Special Audit
2	Indian Bank Association	2021-23	Forensic Audit
3	Indian Bank Association	2022-24	Agency for Special Monitoring
4	Central Bank of India, Mumbai	2023-26	Forensic Audit
5	Indian Bank	2022-25	Forensic Audit
6	UCO Bank, Hyderabad	2024-26	Stock Audit
7	Bank of Maharashtra, Mumbai	2021-23	Forensic Audit
8	Indian Bank	2023-24	Stock and Other Audit
9	Indian Overseas Bank	2024-26	Stock Auditor
10	Bank of Maharashtra, Mumbai	2022-24	Techno Economic Viability Study (TEVs)
11	Punjab and National Bank	2022-24	Due Diligence
12	State Bank of India, Bengaluru	2024-27	Techno Economic Viability Study (TEVs)
13	State Bank of India, Delhi	2021-24	Stock And Receivable Audit
14	State Bank of India, Mumbai	2022-24	Stock And Receivable Audit
15	State Bank of India, Kolkata	2023-26	Stock And Receivable Audit
16	State Bank of India, Kolkata	2023-26	Techno-Economic Viability Study(TEVs)
17	State Bank of India, Bhubaneswar	2023-26	Stock and Receivable Audit
18	State Bank of India, Ahmedabad	2023-26	Techno Economic Viability Study (TEVs)
19	Employees Provident Fund Organisation, <b>Hyderabad</b>	2023-26	Re-Audit

### Previous Empanelment:

1	Income Tax Department	2021-23	Special Audit
2	Employees Provident Fund Organisation, <b>Delhi</b>	2021-24	Re-Audit

### Empaneled as:

1	Bank Branch Auditors Panel in ICAI-MEF	2023-24	Category-I
2	CAG	2023-24	Statutory Auditors







**AAAG & CO. LLP  
CHARTERED ACCOUNTANTS**

**OUR GROUP ENTITIES**



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**Registered Office**

AAA House,  
64, Okhla Estate Phase III (Near Modi Mill), New Delhi-110020  
Phone: 011 4666 4600, 9999 8842 80, E-mail: info@aaagca.com

**Branch Offices**

Mumbai, Kolkata, Hyderabad

Phone: +91-9999 8842 80,  
+91-11 4666 4600 (100 lines)  
E-mail: info@aaagca.com



**Website:** [www.aaagca.com](http://www.aaagca.com)



**Youtube:** AAAGROUP



**Linkedin:** AAAG & CO. LLP  
CHARTERED ACCOUNTANTS

# INDUSTRY - WISE EXPOSURE

AAAG

- REAL ESTATE
- EPC & INFRASTRUCTURE
- HOTELS & RESTAURANTS
- IT SERVICES
- EDUCATION
- ADVERTISEMENT
- AVIATION
- IRON & STEEL CASTING
- PRINTING & PACKAGING
- SERVICE INDUSTRY
- TEXTILES
- WHOLESALE TRADING
- ARCHITECTURE SERVICES
- LOGISTICS
- AGRO
- AUTOMOBILE & ANCILLARIES
- HEALTHCARE & PHARMA
- GEMS & JEWELLERY
- TELEVISION & MEDIA

