PJ

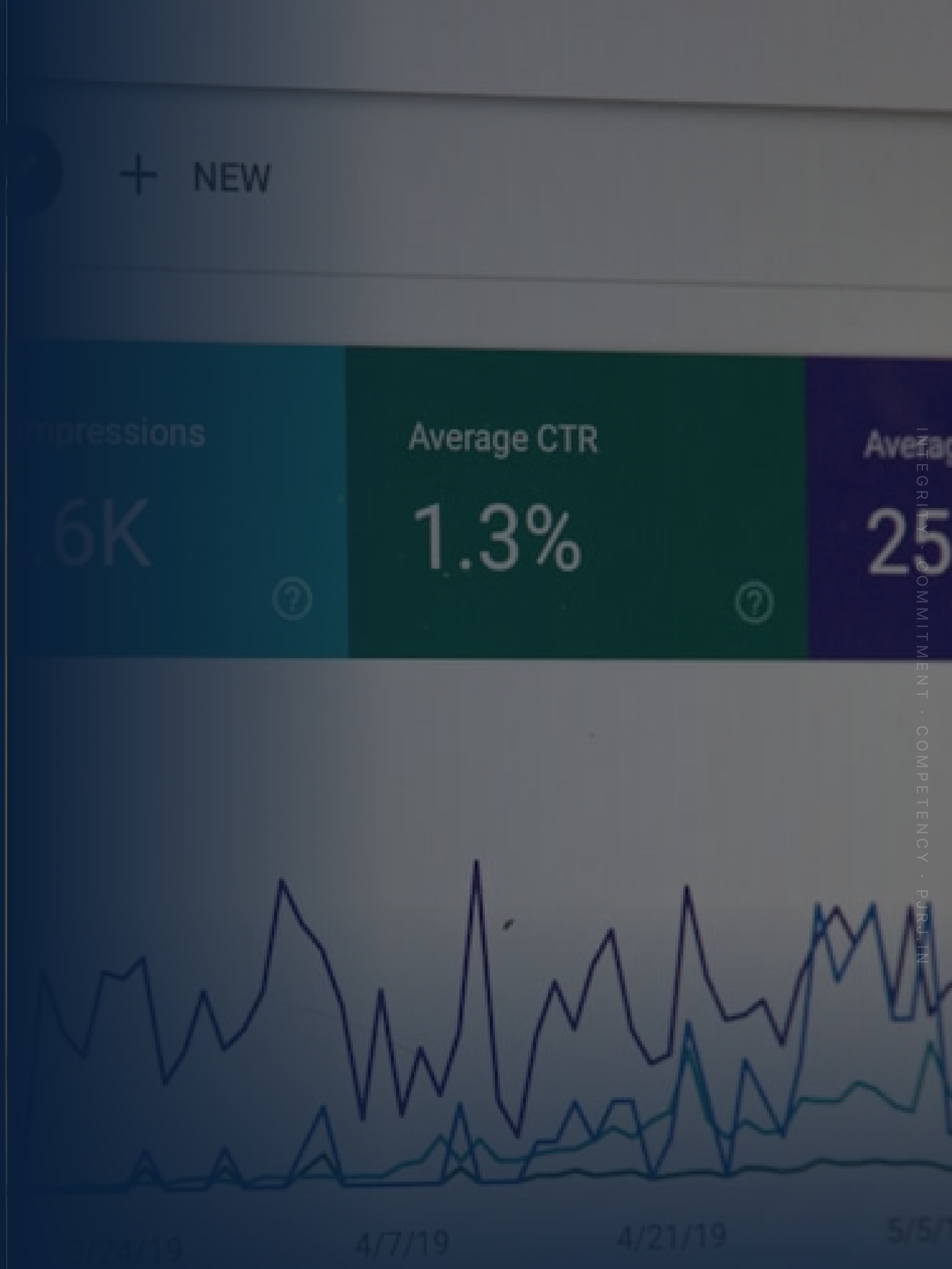
PJRJ & Associates
Chartered Accountants · ICAI Member · Estd. 2013

— FIRM PROFILE · CONFIDENTIAL · 2026

Built on *Integrity.* Delivered with Precision.

A full-service Chartered Accountancy firm headquartered in Delhi, with a branch in Gurgaon, serving businesses across 15+ industries pan-India and in four international markets — combining Big 4 institutional rigour with the personal responsiveness of a boutique practice, since 2013.

2013 ESTABLISHED	13+ YEARS PRACTICE	15+ INDUSTRIES	15+ PROFESSIONALS



PwC Partner Training	Deloitte Partner Training	Mazars Partner Training	4 Countries Served

OUR STORY, VISION & VALUES

Trusted Advisors *Since 2013*

Headquartered New Delhi · Branch Office Gurgaon · Serving pan-India & internationally · ICAI Registered · Peer Reviewer Certified

PJRJ & Associates was founded in 2013 with a clear and enduring conviction: that small and mid-sized businesses deserve the same quality of professional services that large corporates receive — without the impersonal, transactional experience of a big firm. Over the past decade, the firm has grown steadily, expanding from a core statutory audit and direct tax practice into a full-service Chartered Accountancy firm encompassing business advisory, company law, forensic investigations, international taxation, and — most recently — FinTech automation services.

Today, PJRJ operates from two offices in Delhi and Gurgaon, serving clients across 15+ industries in India and internationally across four jurisdictions. Our team brings together decades of experience from Big 4 firms — PricewaterhouseCoopers, Deloitte Haskins & Sells, and Mazars — alongside specialised boutiques and industry, ensuring that every engagement receives both institutional rigour and genuine personal attention.

What sets PJRJ apart is structural: both founding partners trained at Big 4 firms and remain personally accessible to every client, every time — with no handoff to junior associates. The firm is further differentiated by a genuine FinTech capability, led by Managing Partner FCA Prateek Jain, who builds and deploys automation tools — not merely recommends them.

Vision Statement

→ To become the standard of professional excellence in the Delhi/NCR region and beyond, measured by client outcomes rather than engagement volumes.

→ To be a resource for the evolution of business governance and financial consciousness across India's growing enterprise sector.

→ To create a value-driven, ethics-first professional services firm that clients rely on through every stage of their growth — from first incorporation to international expansion.

Integrity

Every piece of advice we give is honest — even when the news is difficult. Our clients trust us precisely because we do not tell them what they want to hear; we tell them what they need to know, regardless of the discomfort that may cause.

Commitment

We treat every client engagement as if our own business depended on the outcome. Our team is reachable, accountable, and genuinely invested in your results — not just in meeting a filing deadline.

Competency

Our team draws on experience from PricewaterhouseCoopers, Deloitte Haskins & Sells, Mazars, MCX, and the National Textile Corporation — across audit, tax, risk, and technology. We do not guess; we know.

Cultural Diversity as Strength

Our professionals bring perspectives from different industries, sectors, and firm cultures. That diversity of experience is a practical advantage for every client — every problem has already been seen in a different context, at a different firm.

INFRASTRUCTURE & SECURITY

- SSL-Secured Website
- Confidential Document Handling
- Secure Cloud Storage
- Privacy Policy Compliant

ESTABLISHED
2013
13+ years of uninterrupted practice

OFFICES
2
Delhi (HO) & Gurgaon (Branch)

INDUSTRIES
15+
Pan-India sector coverage

COUNTRIES
4
UAE · UK · USA · NZ

TOTAL TEAM
15+
CAs, CS, Advocates, Bankers

BIG 4 PEDIGREE
- PricewaterhouseCoopers
- Deloitte Haskins & Sells
- Mazars International

ACCREDITATION
ICAI Member
Peer Reviewer
Chartered Accountants Act, 1949

AUDIT & ASSURANCE PRACTICE

Built on *Big 4 Standards*

Peer Reviewer certified · Every engagement partner-led · Standards-driven approach regardless of client size

Our audit practice is built on the same standards as Big 4 firms — because that is where our partners trained. We bring institutional rigour to every engagement, regardless of client size. We go beyond tick-box compliance — every audit is an opportunity to identify risks, inefficiencies, and opportunities in your financial processes.

1 Statutory Audit

Mandatory audits conducted under the Companies Act 2013 and applicable accounting standards. We go beyond tick-box compliance — every audit is an opportunity to identify risks, inefficiencies, and improvement areas in your financial processes, internal controls, and governance framework.

Companies Act · Ind AS · GAAP · Financial Statements

2 Internal Audit

A systematic review of your internal controls, processes, and risk management framework. Our internal audit work is scoped to the client's specific risk profile — not a generic template — and delivered with actionable, prioritised recommendations that management can implement.

Risk-Based · Process Review · Control Testing · Actionable Findings

3 IFC / ICFR Design & Testing

Design, documentation, and testing of Internal Financial Controls (IFC) and Internal Controls over Financial Reporting (ICFR) as required under the Companies Act. Includes readiness assessments, control documentation, gap identification, and remediation support.

IFC Design · ICFR Readiness · Control Documentation · Gap Remediation

4 SOX Compliance Readiness

For Indian subsidiaries of US-listed companies, or companies preparing for US listing — SOX compliance readiness assessments, control documentation, and testing support in line with PCAOB and SEC requirements.

SOX 302/404 · PCAOB Standards · Control Testing · US Listing Prep

5 Concurrent Audit (Banking)

Real-time monitoring audit of banking transactions, branch-level operations, and credit disbursements. Our partners hold the Certificate Course on Concurrent Audit of Banks (CCAB) from ICAI — ensuring specialised, current-standards delivery.

CCAB Certified · Branch Audit · Credit Monitoring · RBI Compliance

6 Stock & Revenue Audit

Verification and valuation of inventory for businesses and bank borrowers. Revenue audits examine revenue recognition, billing accuracy, and collection efficiency — particularly valuable for multi-channel revenue streams and performance-based contracts.

Inventory Verification · Revenue Recognition · Bank Borrower · Retail & Manufacturing

7 Forensic Investigation

When something doesn't add up, you need experts who know where to look. Our forensic team — led by FAFD-certified Partner FCA Prateek Jain — conducts structured investigations into financial irregularities, fraud allegations, and unexplained discrepancies, with findings that hold up to scrutiny.

FAFD Certified · Fraud Investigation · Financial Irregularities · Litigation Support

8 SOP Documentation & Vendor Compliance

We draft Standard Operating Procedures tailored to your business processes, then conduct implementation audits to verify actual adherence. Vendor compliance audits assess whether your vendor base meets contract terms, statutory obligations, and procurement policies.

SOP Drafting · Implementation Audit · Vendor Compliance · Procurement Review

Big 4 Audit Methodology at Boutique Scale

Both founding partners trained at Big 4 firms — PwC and Deloitte — and carry that methodology into every PJRJ engagement. The difference: partner-level attention to every client, no matter the size of the engagement. PJRJ's Managing Partner FCA Prateek Jain holds a Peer Reviewer Certificate from ICAI, and the Certificate Course on Concurrent Audit of Banks — reflecting the firm's commitment to audit quality and continuous professional development.

- Risk-based audit planning customised to your industry and control environment
- Partner directly involved in fieldwork, findings, and management reporting

TAX, REGULATORY & LEGAL PRACTICE

Tax as a *Strategic Lever* — Not Just Compliance

Direct tax · Indirect tax · Litigation · Company law · Secretarial compliance · M&A support

Tax is not just a compliance obligation — it is a strategic lever. Our tax team combines deep technical knowledge with practical business understanding to keep clients compliant and efficient. We handle the full spectrum from return filing to tribunal litigation, and from GST advisory to international tax structuring.

Our legal and company law practice covers the full range of corporate compliance under the Companies Act 2013, allied regulations, and cross-border legal frameworks — supported by a dedicated team of Company Secretaries and an enrolled Advocate with specialised GST litigation experience.

TAX & REGULATORY — SERVICE MATRIX	
Direct Tax Planning	Strategic income tax advisory for companies, LLPs, and individuals — identifying legitimate tax efficiencies through structure analysis, transaction review, and forward planning.
ITR Preparation & Filing	Accurate and timely ITR preparation for corporations, partnerships, LLPs, and individuals — including complex cases involving capital gains, foreign income, or multiple entities.
GST Compliance	End-to-end GST services: registration, GSTR-1, GSTR-3B, annual GSTR-9, GST audits, ITC reconciliation, and advisory on business transaction implications.
Tax Litigation	In-house representation before ITAT and GSTAT; coordinated High Court and Supreme Court advocacy through associate advocates. Departmental hearings and commissioner-level proceedings.
TDS Compliance	TDS deduction computation, return filing, payment of TDS challans, and lower deduction certificate applications across all applicable sections of the Income Tax Act.
Transfer Pricing	Documentation, benchmarking studies, local file preparation per OECD and Indian TP regulations, arm's length analysis, and related-party transaction review.
DTAA Advisory	Treaty analysis and optimisation under India's DTAA network; residency certificates; withholding tax structuring for inbound and outbound investments.
Tax Due Diligence	Pre-transaction tax review identifying exposures, contingent liabilities, and flagging issues that could affect deal terms — for both buy-side and sell-side transactions.

COMPANY LAW & LEGAL — SERVICE MATRIX	
Company Incorporation	Private Ltd, Public Ltd, OPC, LLP, and Section 8 companies — name approval, MOA/AOA drafting, ROC registration, and all post-incorporation formalities including first board meeting.
ROC & Secretarial Compliance	Ongoing Companies Act compliance — board meeting documentation, annual filings (AOC-4, MGT-7), statutory registers, director KYC, and secretarial audit under Section 204.
Mergers & Acquisitions	Corporate law advisory through M&A transactions: structuring, NCLT and ROC filings, scheme preparation, due diligence support, and post-merger compliance obligations.
CSR Advisory & Reporting	For companies with mandatory CSR obligations under Section 135 — CSR policy development, committee advisory, expenditure planning, and annual CSR disclosure reporting.
FEMA & RBI Compliance	FDI structuring, ODI, external commercial borrowings, compounding applications before RBI, and compliance with FEMA regulations for cross-border transactions.
Inter-Corporate Loans	Advisory and compliance for inter-corporate loans, advances, guarantees, and investments — navigating restrictions and conditions under Sections 185, 186, and related provisions.
Startup Registrations	DPIIT recognition, MSME registration, GeM onboarding, Startup India certification, and associated regulatory filings for new ventures across all eligible entity types.

FULL-SPECTRUM CA SERVICES

Five Pillars of *Professional Excellence*

Every service line partner-led · Domestic & international delivery · Technology-enabled execution

1 Audit & Assurance

Statutory audits under Companies Act, internal audits (risk-based), concurrent audits for banking institutions (CCAB certified), stock audits for businesses and bank borrowers, revenue audits, vendor compliance audits, IFC/ICFR design and testing, SOX compliance readiness, SOP documentation, and forensic investigations (FAFD certified). Every engagement is directly overseen by a certified Peer Reviewer.

Statutory Audit · Internal Audit · Concurrent Audit · IFC/ICFR · SOX · Forensic · Stock Audit · Revenue Audit · SOP · Vendor Compliance

2 Tax & Regulatory (Direct & Indirect)

Income tax planning and advisory for corporates and individuals, ITR preparation and filing (including complex multi-entity and foreign income cases), GST registration and periodic return filing (GSTR-1, 3B, 9), GST audits and ITC reconciliation, tax and GST litigation before ITAT and GSTAT, departmental representation, TDS compliance, transfer pricing documentation, DTAA and withholding tax advisory, and pre-transaction tax due diligence.

Income Tax · GST · ITAT Litigation · GSTAT Litigation · Transfer Pricing · DTAA · TDS · Tax Due Diligence · Departmental Representation

3 Legal & Company Law

Company and LLP incorporation (Pvt Ltd, Public Ltd, OPC, Section 8), ROC and annual secretarial compliance, board documentation, statutory registers, director KYC, secretarial audits under Section 204, M&A deal structuring and NCLT filings, CSR policy and reporting under Section 135, inter-corporate loan advisory (Sections 185/186), FEMA and RBI compliance, corporate restructuring, due diligence, and startup registrations (DPIIT, MSME, GeM).

Incorporation · ROC Compliance · Secretarial Audit · M&A · FEMA · CSR · Due Diligence · DPIIT · Restructuring

4 Business Advisory, Valuation & BPO

Independent business and enterprise valuation (DCF, CCA, Market Approach) for M&A, ESOPs, investor negotiations, and regulatory filings; buy-side and sell-side financial due diligence; feasibility studies and project viability assessments; corporate finance advisory and investor presentation preparation; fixed asset register creation and verification; accounting and bookkeeping BPO (Tally, Zoho Books, QuickBooks); accounts receivable and payable management; CMA data preparation and credit facility structuring; management MIS and financial reporting dashboards.

Valuation · Due Diligence · Feasibility · Accounting BPO · MIS · Credit Structuring · Fixed Assets · Corporate Finance

5 FinTech Services — Advisory Plus Implementation

Technology-enabled compliance and finance automation — built and led by a Chartered Accountant who codes. Services include website design for startups and businesses; automated invoice generation and dispatch (scheduled and trigger-based); payment reminder engines via email and WhatsApp Business; multi-level expense approval workflows with audit trails; data conversion and pipeline automation (Excel, bank files, ERP integrations); organisation-wide compliance and deadline reminder systems; and AI-assisted management dashboards. PJRJ FinTech is not off-the-shelf resale — every system is mapped to your actual workflows and deployed with CA-grade compliance controls built in.

Website Design · Invoice Bots · Payment Reminders · Expense Approvals · Data Pipelines · AI Finance · Power BI · Power Automate · WhatsApp Alerts

GLOBAL PRACTICE

Seamless Compliance *Across Borders*

International market entry · Cross-border taxation · Transfer pricing · FEMA & RBI advisory

PJRJ's international practice covers the full spectrum of cross-border tax compliance, treaty advisory, and transfer pricing — anchored by deep knowledge of Indian regulations and active working relationships across four international markets. Businesses expanding globally can access PJRJ as a single point of coordination across jurisdictions, eliminating the complexity of managing multiple firm relationships.

Dubai (UAE)

Company incorporation and free zone setup; UAE corporate tax compliance (effective since June 2023); VAT registration and return filing; accounting and bookkeeping services; bank account opening advisory; pro services for mainland establishment; and ongoing regulatory compliance for UAE-based entities.

United Kingdom

Companies House incorporation and compliance; UK corporation tax advisory and filing; VAT registration and return preparation; PAYE and payroll compliance; statutory accounts preparation under UK GAAP or IFRS; and ongoing registered office and company secretarial services.

New York, USA

LLC and C-Corporation formation across US states; US federal and state income tax advisory; FBAR and FATCA compliance for Indian residents with US assets; transfer pricing documentation for US-India related-party transactions; and coordination with US-licensed CPA firms for filing requirements.

New Zealand

Company registration with Companies Office NZ; GST registration and return filing under NZ IRD; accounting and bookkeeping services; annual financial statements; and advisory on NZ tax obligations for Indian businesses establishing a presence in the New Zealand market.

Our international taxation practice provides comprehensive advisory on the tax implications of cross-border transactions, foreign investments, and international business structures — with particular depth in India-specific regulations and India's extensive DTAA network.

INTERNATIONAL TAX & ADVISORY — CAPABILITY MATRIX	
Transfer Pricing	Documentation, benchmarking studies, local file preparation per Indian TP regulations and OECD BEPS guidelines. Arm's length analysis for related-party transactions across all applicable methods.
DTAA Advisory	Treaty analysis and tax optimisation under India's network of 95+ DTAAs. Residency certificate applications, withholding tax structuring, and beneficial ownership analysis for inbound and outbound investments.
FEMA & RBI	FDI structuring (automatic and government route), ODI compliance, external commercial borrowings, compounding applications before the Reserve Bank of India, and ongoing FEMA monitoring.
Tax Due Diligence	Pre-acquisition tax reviews identifying exposures and contingent liabilities for cross-border M&A — buy-side and sell-side — including withholding tax risks and PE exposure assessments.
Intl Business Agreements	Cross-border service agreements, inter-corporate loan structuring (Sections 185/186 and FEMA compliance), JV agreements, and royalty/technology transfer advisory with applicable tax treatment.
Cross-Border Advisory	Advisory on tax-efficient cross-border structures for Indian businesses expanding internationally — including holding company structures, IP holding arrangements, and subsidiary vs. branch analysis.

Sector Highlight — Power & MCX

Managing Partner FCA Prateek Jain served as a consultant at MCX (Multi Commodity Exchange) and Mazars International before founding PJRJ — and has been instrumental in establishing accounting systems and procedures for leading power sector entities. This gives the firm rare practical depth in commodity markets and energy infrastructure that few CA firms in Delhi/NCR can match.

OUR PARTNERS

Meet the *Founding Partners*

Big 4-trained · Directly accessible to every client · Partner-led engagements at every stage

FCA Prateek Jain

Managing Partner — Indirect Tax, Assurance & FinTech

FCA **FAFD** **LLB** **Peer Reviewer** **CCAB** **Cert. Concurrent Audit of Banks**

A Chartered Accountant with over a decade of experience blending deep financial expertise with a passion for technology and innovation. As Managing Partner, Prateek oversees the Indirect Tax and Assurance practice. A legal professional too — holding an LLB degree — he brings a unique dual perspective to tax planning and compliance, combining accounting precision with an understanding of legal risk and consequences.

He has been instrumental in establishing accounting systems and procedures for leading **power sector entities**, and has deep experience advising large corporates on **credit facility structuring** and financial system design. Prior to founding PJRJ, Prateek served as a consultant at **MCX (Multi Commodity Exchange)** and **Mazars International** — giving him an uncommon breadth across commodity markets, international advisory, and large-scale financial operations.

A committed pioneer in AI-assisted financial workflows, Prateek's technology journey began with Advanced Excel and Macros, evolved through automation engineering, and today encompasses active use of AI coding tools to build financial systems that actually work in production. He serves as **Director at Vidhyashala Foundation**, contributing to education and community development beyond his professional practice.

GST Advisory · Statutory Audit · Forensic (FAFD) · AI & Automation · Power Sector · Concurrent Bank Audit · Credit Structuring · MCX & Mazars

Manufacturing · Power & Energy · IT-ITES · Retail · Food & Beverage · Construction · Hospitality · NGOs · Government

FCA Rahul Jain

Partner — Risk Advisory & Direct Tax

FCA **DISA** **B.Com.** **CCAB**

Rahul heads the **Risk Advisory Services (RAS)** and **Direct Tax** divisions at PJRJ. With a career spanning more than ten years in assurance, risk management, and strategic corporate governance, he has established himself as a trusted advisor to boards, executive management teams, and operational leaders across multiple industries and geographies.

His professional journey is rooted in two of the world's most prestigious professional services firms: **PricewaterhouseCoopers (PwC)** and **Deloitte Haskins & Sells**. Operating within these Big 4 ecosystems provided rigorous training, exposure to complex global business models, and a deep understanding of international accounting, auditing, and regulatory compliance standards. He worked with both fast-growing mid-market companies and massive multinationals, managing large-scale assurance engagements and solving intricate risk problems requiring absolute precision.

At PJRJ, Rahul bridges a critical gap that exists in corporate consulting — the disconnect between **operational risk management** and **fiscal tax strategy**. His portfolio spans the full spectrum of modern risk management, helping organisations transform governance structures from defensive cost centres into proactive, value-generating functions. He holds a DISA (Diploma in Information Systems Audit) qualification from ICAI, extending his advisory to IT audit and cyber risk assessments.

SOX Readiness · IFC / ICFR · Internal Audit · Direct Tax · Process Controls · Corporate Governance · DISA — IT Audit · PwC · Deloitte

Manufacturing · Construction · Financial Services · IT-ITES · NGOs · Government · Retail · Real Estate

[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
FCA Partners (PwC · Deloitte · Mazars)	Professionals (CA, CS, Advocate)	Ex-Bankers (PNB 37yr · SBI 38yr)	Senior Associate (12 yrs experience)	Trainees & Associates (CA Finalists · B.Com.)

SENIOR PROFESSIONALS

Specialist *Expertise* Across All Practice Areas

CAs · Company Secretaries · Advocates · Former Bankers — each bringing deep domain knowledge and decades of experience

FCA R.B. Mathur
Internal Audit · Textiles & Banking

FCA **B.Com.** **36+ yrs**

Over 36 years in the profession. Conducted internal, concurrent, stock, and revenue audits across multiple banks and prominent entities. Deep textile sector expertise through the National Textile Corporation. Former partner at M/s Saxena & Saxena, Chartered Accountants, for 19 years — bringing rare breadth across banking assurance and manufacturing compliance.

Concurrent Audit · Stock Audit · Revenue Audit · Banking · Textiles · Manufacturing

Adv. Mohit Jain
GST Litigation & Tax Advisory

Advocate **GST Expert** **10+ yrs**

Enrolled as Advocate in 2018; practising in taxation and legal consultancy since 2014. Specialises in GST advisory, compliance management, litigation, and departmental representation. Represents clients before tax authorities, GSTAT, and coordinates appellate proceedings — known for an analytical approach that combines legal precision with practical commercial understanding.

GST Litigation · GSTAT · Dept. Representation · Dispute Resolution · Assessments

CS Dipanshu
Company Secretarial & Legal

ACS **LL.B.** **ICSI Member**

Associate Member of ICSI with an LL.B. degree. Expertise spans company incorporation, ROC compliances, corporate governance, secretarial audits, FEMA regulations, LLP compliances, corporate restructuring, due diligence, and board & shareholder matters. Known for professionalism, integrity, and a client-focused approach that simplifies complex regulatory requirements.

ROC Compliance · FEMA · Secretarial Audit · Due Diligence · Restructuring

FCS Parul Goel
Corporate Advisory & Secretarial

FCS **M.Com.** **B.Com.** **8+ yrs**

Fellow Member of ICSI with over eight years in Company Law. Advises startups, SMEs, and established organisations on ROC compliances, secretarial audits, corporate governance, legal documentation, due diligence, and restructuring. Combines deep legal knowledge with practical business insight to help clients build compliant, transparent, and growth-oriented operations.

Secretarial Audit · Governance · Due Diligence · Legal Documentation · Restructuring

CS Prashant Malhotra
Regulatory Advisory & Company Law

CS **CA Inter** **B.Com.** **Since 2017**

Practising since 2017, with extensive experience in entity formation, FEMA advisory, RBI compliance, secretarial compliances, statutory registrations, licences, and governance frameworks. Serves MNCs, SMEs, startups, and large domestic enterprises across diverse industries. Known for strategic guidance that helps organisations achieve compliance while supporting sustainable growth.

Entity Formation · RBI & FEMA · Governance · Statutory Registrations · MNCs

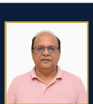
Rahul Goyal
Accounting & GST Compliance

B.Com. **IPCC** **12+ yrs**

12+ years in accounting, GST compliance, bookkeeping, financial reporting, and statutory compliance. Commerce graduate and IPCC-qualified, with a comprehensive understanding of accounting principles, indirect taxation, and financial controls. Recognised for accurate financial management, detail-oriented approach, and consistent adherence to regulatory requirements across diverse business sectors.

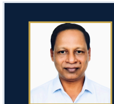
GST Compliance · Bookkeeping · Financial Reporting · Reconciliations · Statutory Compliance

EX-BANKERS PANEL — BANKING & CREDIT ADVISORY



Mr. Nand Kishore Goyal
Punjab National Bank · 37 Years (1982–2019) · B.Com.(Hons.) Hansraj College, University of Delhi

A 37-year career at Punjab National Bank covering branch establishment and operations, loan processing and administration, loan recovery, fixed deposit management, demand draft services, savings and current account



Mr. Vinay Gupta
State Bank of India · 38 Years (1983–2021) · B.Com.

A 38-year career at State Bank of India encompassing branch operations, credit administration, Forex transactions, mutual funds, insurance products, credit cards, retail and corporate lending, and all loan products

NEXT GENERATION & INDUSTRY COVERAGE

Associates, Trainees & *Sector Expertise*

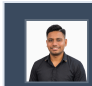
CA Finalists and B.Com. graduates trained under direct partner supervision · Sector-specific CA services across 12+ industries

Ansh Aggarwal
Trainee · Accounting & Tax

B.Com.(Hons.) DU **E-Accountant**

Pursuing B.Com.(Hons.) at University of Delhi. Strong foundation in accounting, MS Excel, and Tally Prime. Focused on financial record management, data handling, and taxation basics. Dedicated and eager to learn.

MS Excel · Tally Prime · Accounting

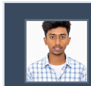


Aakash Kumar
CA Finalist · Audit & Tax

CA Finalist **B.Com. DU**

CA Finalist; cleared both groups of CA Intermediate. Actively involved in ITR, GST, tax audits, ROC, statutory and bank audits. Proficient in Tally, Busy, Zoho Books, Excel. Analytical and deadline-focused professional.

GST & TDS · Tax Audit · Tally · Zoho

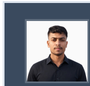


Ankush Raj
Trainee · Accounts & Tax

B.Com.

Commerce student assisting on routine accounting, bookkeeping, data management, and compliance-related assignments. Working knowledge of Tally, MS Excel, and MS Word. Diligent, detail-oriented, and eager to learn from senior professionals.

Tally · Bookkeeping · Data Management

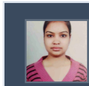


Ravi Rai
Trainee · Accounts & Tax

B.Com.(Hons.)

Supports professionals in bookkeeping, GST, TDS, data management, and financial documentation. Working knowledge of Tally Prime, Busy Software, and Microsoft Office. Actively contributes to client service and internal operations.

Tally Prime · Busy Software · GST & TDS



Nishu Jindal
CA Finalist · Audit & Tax

CA Finalist **M.Com.**

3+ years experience in statutory audits, tax audits, GST compliance, ITR preparation, accounting, financial statements, and ROC compliances. Proficient in Tally Prime and Busy. Fluent in English, Hindi, and Punjabi.

Statutory Audit · GST Compliance · ROC

INDUSTRY EXPERTISE — SECTOR-SPECIFIC CA SERVICES

Manufacturing & Engineering
Statutory audits, cost audits, IFC design and testing, vendor compliance audits, fixed asset register management, excise and GST reconciliation, transfer pricing for related-party purchases, and accounting system design for multi-plant operations.

Power & Energy
Internal audits of power distribution and generation entities; accounting system and procedure design for regulated utilities; project finance support; revenue recognition for regulated tariff structures; and regulatory compliance advisory for power sector entities. Partner-level sector expertise.

IT / ITES & Technology
Transfer pricing for offshore delivery models, SEZ compliance, ESOP accounting and tax treatment, revenue recognition under Ind AS 115, IFC design for IT service companies, R&D tax incentives under Section 35, and STPI compliance advisory.

Construction & Real Estate
Project accounting, revenue recognition under Ind AS 115, TDS on property transactions, RERA compliance advisory, joint development agreement structuring, GST on construction services, and project-level internal audit frameworks for real estate developers.

Retail & FMCG
Multi-location stock audits, revenue audits for franchise models, GST reconciliation across states, payroll automation, accounts receivable management for large distributor networks, and internal control frameworks for high-volume retail operations.

Financial Services & NBFCs
Statutory audit for NBFCs and financial intermediaries, concurrent audit, RBI compliance advisory, loan portfolio quality review, NPA provisioning assessments, IFC design for lending operations, and FEMA compliance for forex-related financial services.

NGOs, Trusts & Government
FCRA compliance advisory, 80G and 12A registration and renewals, CSR fund utilisation audits for corporates and receiving NGOs, donor reporting frameworks, public expenditure review, CAG guideline compliance, and internal audit for government institutions.

Hospitality, Food & Textile
Revenue audits for hospitality operations, GST on composite and accommodation services, internal controls for cash-heavy food service operations, concurrent audits, franchise fee verification, export-related compliance (DGFT, drawback), and IFC for multi-plant textile operations.

FINTECH · FUTURE FINANCE

Automate. Launch. Scale.
Built by CAs who understand your books.

PJRJ FinTech is not off-the-shelf software resale. We map your real workflows, then build or connect automation that your finance team, clients, and vendors actually use — with compliance and audit trails baked in from day one. Every FinTech engagement is led by a Chartered Accountant who codes — not a generic IT vendor with no understanding of Indian GST, TDS, or approval hierarchies.

DELIVERY CA-Led	AUDIT TRAIL 100%
AUTOMATION 24 / 7	MANUAL CHASE Zero

WEB · 01 — Website Design

Professional, mobile-first sites for businesses and startups — with clear CTAs, trust signals, and room to grow into portals and dashboards.

- Corporate & startup landing pages
- Service pages & lead capture forms
- Brand-aligned responsive UI
- CRM & chat integration

INV · 02 — Smart Invoicing

Generate and dispatch invoices automatically from your billing rules, recurring schedules, or accounting data — no more month-end copy-paste.

- Template-based generation
- Scheduled & trigger-based dispatch
- PDF / email with tracking
- Sync Tally / Zoho / Excel

REM · 03 — Payment Reminders

Chase receivables without chasing your team — polite before due date, firm after — via email or WhatsApp, with escalation paths you control.

- Due-date & overdue sequences
- Customer-wise ageing logs
- Email + WhatsApp Business
- Management outstanding dashboard

EXP · 04 — Expense Approvals

Every rupee approved through the right gate — multi-level chains, policy checks, and audit-ready history for every claim.

- Multi-level approval chains
- Policy checks before sign-off
- Receipt capture & categorisation
- Export to accounting & payroll

SYNC · 05 — Data Pipelines

Convert bank statements, vendor files, payroll exports, or legacy spreadsheets into the format your ERP, GST tools, or MIS needs — scheduled.

- Excel ↔ accounting conversions
- Bank & payment file normalisation
- Bulk import with validation
- Scheduled sync & error reports

ALRT · 06 — Smart Alerts

Compliance deadlines, document requests, approval nudges, and vendor follow-ups — automated reminders to your team or external organisations.

- Filing deadline reminders
- Vendor / client document chase
- Custom triggers by date / amount
- Slack, email, WhatsApp hooks

5-STAGE AUTOMATION PIPELINE

01 Capture	02 Process	03 Approve	04 Notify	05 Report
Invoices, expenses, files, or web leads enter the intake layer	Rules, validations, and format conversions run automatically	Right person signs off with full audit trail logged	Clients, teams, and vendors get timely reminders	Live dashboards show cash, ageing, and bottlenecks

WHO IT'S FOR

STU Startups	SME SMEs	FIN Finance Teams	DATA Data-Heavy Ops	CA CA Firms
Credible website + lean finance ops from day one	Tired of manual invoicing and payment follow-ups	Drowning in expense approvals on email chains	Receive data in 10 formats, need one clean pipeline	White-label digital & automation for their clients

TECHNOLOGY STACK WE ORCHESTRATE

Accounting	Tally Prime · Zoho Books · QuickBooks · Excel · Busy
Automation	Power Automate · Python · REST APIs · Webhooks
Dashboards	Power BI · Looker Studio · Custom Admin Panels
Alerts	Email · WhatsApp Business · Scheduled Jobs · Slack
Web & UX	Responsive Sites · Forms · CRM · Lead Capture
Compliance	GST Validation · TDS Rules · Audit Logging · CA-Led

Why CA-Led FinTech matters: Most automation vendors don't understand GST input tax credit trails, TDS deduction hierarchies, or the audit requirements of Indian financial reporting. PJRJ FinTech is different — every system is designed and reviewed by a practising Chartered Accountant, ensuring automation that complies as well as it operates.

WHY CHOOSE PJRJ & ASSOCIATES

Eight Reasons India's Growing Businesses *Choose PJRJ*

Big 4 rigour · Boutique access · Technology advantage · Multi-disciplinary team

Big 4 Pedigree
Partners trained at PwC and Deloitte — institutional rigour, accessible without Big 4 pricing or bureaucracy. You get the methodology without the impersonal experience.

13+ Years Continuity
Uninterrupted practice with a consistent team. Clients benefit from deep institutional memory — their history, challenges, and industry nuances — built over more than a decade.

Direct Partner Access
Every engagement is partner-led. You speak with a decision-maker directly — not handed to a junior associate — every single time, on every call, at every meeting.

FinTech Advantage
Advisory plus implementation — a founding partner who actively codes and builds automation tools that work in production, not just recommends off-the-shelf software.

Global Reach
International services across UAE, UK, USA, and New Zealand — cross-border tax, transfer pricing, and DTAA advisory from a single firm relationship without multiple vendors.

Multi-Disciplinary Team
CA, CS, Advocate, ex-bankers (PNB 37yr + SBI 38yr), and FinTech under one roof — coordinated advice across audit, tax, legal, credit, and automation.

Security & Confidentiality
SSL-secured infrastructure, confidential document handling, secure cloud storage, and privacy-policy compliance. Data protection treated as a professional obligation, not an afterthought.

Strategic NCR Location
Delhi (Uttam Nagar) and Gurgaon (Sector 48, Vipul Business Park) — covering both established and emerging corridors of India's largest commercial region with no travel overhead.

CLIENT TESTIMONIALS

★★★★★

"Highly professional and reliable CA firm. They provide timely support for taxation, GST, income tax returns, and business compliance. The team is knowledgeable, responsive, and ensures all work is completed accurately and on time. Highly recommended for businesses and individuals looking for trustworthy financial services."

Neha Jain
Director · Inverra Logisolutions Private Limited

★★★★★

"We are satisfied with the professional services provided by your team. Your timely support, prompt responses, and expert guidance have been highly valuable in managing our compliance and financial matters. The team demonstrates exceptional dedication and attention to detail."

Jagbir Singh
Operations & Finance Head · BioMolecular Discovery & Solutions Pvt Ltd

★★★★★

GET IN TOUCH

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