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ALWAYS AHEAD OF CURVE

ACCOUNTING

CFO

BUSINESS  
ADVISORY  
GST

PRIVATE EQUITY

VALUATION

CORPORATE  
ADVISORY

FINANCE  
MANAGEMENT

FINANCE

CORPORATE

MSME

STRUCTURED

# STS FINSOL | FINZEO ADVISORY

ACQUISITION

MERGER

CASH  
FLOW

MANAGEMENT

TAX PLANNING

FUND  
FLOW

VENTURE  
FUNDING

BUDGET AND PLANNING

RATIO

ANALYSIS  
AUDITING



STS FINSOL  
EXCELLENCE BEYOND FINANCE



FINZEO ADVISORY  
FUNDING AT YOUR WAY



We would like to introduce our venture as professional financial service providers promoted by Management Graduates and Chartered Accountants having over two decades of Mid to Senior level banking experience in the institution of repute. The venture aims to provide financial solutions for long term sustainability of business by optimizing debt and capital mix, Internal/External risk management, compliance, cost controls, budgeting and monitoring, banking and forex, optimization and rationalization of banking facilities, cash flow/liquidity management, predicting working capital requirement, analysis of internal audit outcomes and suggesting mitigations, course correction, financial controls and MIS.





## TEAM



**Sanjay Gairola**  
Mobile: 9909919672



**Latesh Modi**  
Mobile: 9898654613



**Dhruva Lal**  
Mobile: 9979301669



**Chirag Varma**  
Mobile: 9825017682

**Sanjay Gairola** a Post Graduate in Business Management is a proven leader with 21 year of Banking experience and expertise having handled various assignment across West, North and Central India. Was heading North India Business and West India business for AXIS Bank Limited. Has proven track record of delivering growth and creating high impact for overall business matrices on measurable scales. Multifunctional leadership skills having handled large team of 350 plus employees with in-depth knowledge of risk control, compliance management along with team building and effective delivery management. He is Proficient in relationship management, designing of systems and procedure. Presently focuses on the Management advisory, Private Equity, Restructuring, Merger & Acquisitions, Strategic Alliance, Deal Structuring .

**Latesh Modi** a professionally qualified Chartered Accountant and a dynamic commercial leader with in-depth knowledge of financial and accounting domain along with strong analytical skills. A multifunctional leader having 18+ Years of Banking experience and few years of core accounting and taxation experience by virtue of having worked with renowned Chartered Accounting firm at Ahmedabad. Has handle large team of 100 plus with clearly defined performance matrices. Latesh presently focuses on the Virtual CFO Services, Debt Syndication, Company Act compliance, NCLT, Acquisitions, joint ventures and Restructuring. Mr, Modi has been advising large number of MSME across Gujarat.

**Dhruva Lal** a Science Graduate with CAIIB having experience more than 25 years in banking largely in credit domain after initial two years of on the job training in general banking. The journey started in 1995 from Goa when joined Oriental Bank of Commerce now Punjab National Bank and landed in Gujarat in 2003 after stint of five years in Mumbai. Joined Axis Bank Ltd. in 2008 to take new challenges with an aim to grow the SME franchise and worked in various leadership positions till decided to start own venture. A hardcore banker having sound knowledge of credit with strong belief in delivery.

**Chirag Varma** is a commerce graduate with CA inter having flair in marketing and strong relationship management In his professional journey of nearly 23 years, Chirag has worked in leadership position in Private Bank, Multinational Bank and in startup eco system. Chirag has good understanding on Mergers & Acquisitions, Joint ventures, deal sourcing, Investors relationship & client experience.



**Lavina Chhugani**



**Anand Solanki**



**Mudit Srivastav**



**Dipak Tiwari**



**J. P. Singh**



**CA R. D. Choudhary**

**Lavina Chhugani** a professionally qualified Chartered Accountant and Master In Commerce. Lavina is having in-depth knowledge of financial and accounting domain along with strong analytical skills. Having working experience of more than 9 years in filed like finance, Accounting, Auditing, Income Tax and GST. Lavina is focusing on MSME Finance, CFO, Audit and Direct & Indirect Taxation.

**Anand Solanki** a ICWA Inter and having experience more than 5 years in accounting, Cost Accounting, GST and MIS. He is handling CFO services for the MSME, Audit and GST. Company formation, new start up registration and Banking compliance.

**Dipak Tiwari** is a CA Inter and having experience more than 4 years in accounting, Auditing and Taxation. He is handling Auditing, Taxation and Finance for MSME.

**Mudit Srivastav** is a postgraduate from IMT Ghaziabad With an experience of more 21 Years Banking experience. He is Associate for Delhi Office and mainly focusing of Finance and Merger & Acquisition.

## MENTOR

**Mr J. P. Singh** is a Post Graduate in Economic Sciences and MBA from FMS, Delhi. Currently he is on the Board of a Neo Bank and Advisor to the Board of a MFI. Mr. Singh is a Strategist, Planner & Business Builder Management Professional, having over 35 years of diversified and extensive experience in the financial services sector across 2 reputed organisations, State Bank & Axis Bank Ltd., with excellent exposure on entire gamut of banking functions. He is proficient in strategic planning, risk management, relationship management and external compliance assurance. During his tenure as business head of Business Banking, SME and Commercial Banking of Axis Bank, he has delivered sustainable granular growth and contained Risk to bare minimum. Mr Singh is a business savvy professional with expertise in propelling sales & business development of various product lines, channel management, strategy formulation, budget development & implementation. Mr Singh possesses rich exposure in designing and implementing systems/procedures with proven ability to achieve financial discipline and enhance the overall efficiency of organisation.

**CA R. D. Choudhary** is Member of the Institute of Chartered Accountants of India (ICAI), practicing in the field of Government Audits, Project Financing, Corporate Advisory Services, Auditing, Statutory Bank Audits, Income Tax, Internal Audit & Management Consultancy, NPA Management, Accounting, Company Law matters, Amalgamation/Mergers/Acquisitions, Legal documentations, Indirect Taxations, etc. Mr. Choudhary has successfully completed certified course of Insolvency Professional (IP) from ICAI in the year 2017 and certified course of Forensic Audit and Fraud Prevention (FAFP) from ICAI in the year 2016. He is associated with us to provide his expertise for overall business development and networking.



## STRENGTH

*The venture derives its strength from:*

- > Understanding of business risk along with sector risk.
- > Skills in understanding business models, operating performance and financial cost and control.
- > Adept at evaluating the sustainability of business models (forecast) and suggesting course correction.
- > Ability to understand optimum capital mix for reducing financial cost and provide solution thereof.
- > Expertise in dealing with external agencies to ensure compliance of company action.
- > Proficiency in mapping business requirements, designing customized solutions with strong analytical skills and ability to analyze business practices and define optimal procedures for better control of enterprises on all aspect.
- > Adherence to Client first policy at all times.
- > Uncovering precise cliental needs and applying deep analytical ability to derive optimum outcome.
- > Ethical Business Practice in all the dealings.

## WHAT WE DO

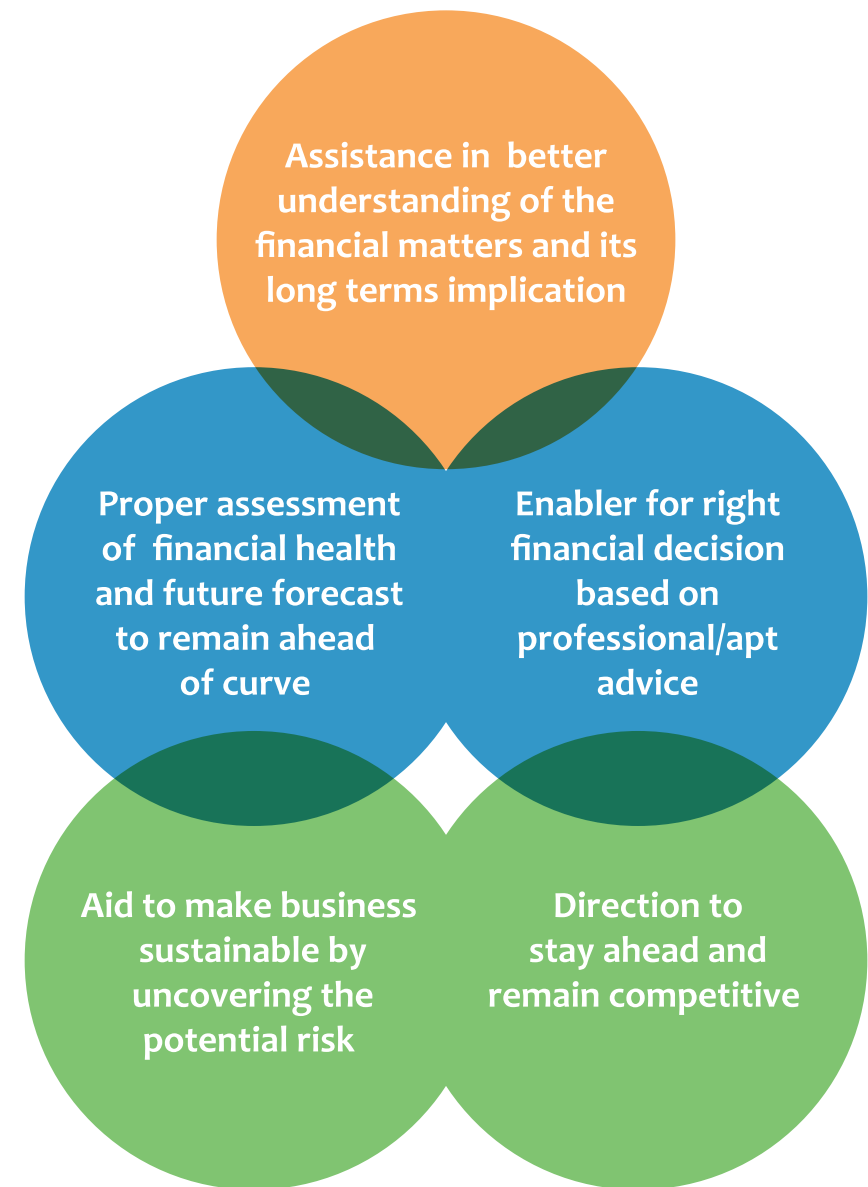
- > Debt and Debt Syndication, financial structuring and modelling.
- > Contractual service for finance controller and CFO Services.
- > Capital Planning, Equity Syndication, M&A, Fund raising (Short Term and Long Term)
- > Business valuation, Partner Search, Investor's Pitch and Business planning.
- > Exploring Investment opportunities and diversification opportunities for corporates and investors.
- > Business Analysis and Suggestion to improve Key performance Indicators.
- > Debt Resolution.
- > Periodical Structured analysis of key business parameters and reporting to management for commercial decisions and control.
- > Financial Mentoring, Risk Mitigation, Cost Analysis and turnaround and Growth Strategy.
- > Exploring strategic tie up between corporates for business development.
- > Strategic Consulting, Risk Analysis and Mitigation.
- > Internal Audit and Compliance Services.



## WHY US...



●  
goals allow  
you to control  
the direction of  
change in your favor





all  
about  
timing

## HANDHOLDING AND MENTORING TO ENSURE SMOOTH BUSINESS

- > Ensuring timely review and renewal of limits. Aligning of limits with the present business requirement and proposing structure to cater for future business growth.
- > Structuring of banking lines by providing necessary inputs to promoter and bank. Ensuring cost optimization .
- > Rationalization of all direct and incidental cost to company including bank commission .
- > Preparation, analysis and submission of CMA Data to Financial Institutions.
- > Ensuring data accuracy as per the present and proposed business plan.
- > Monitoring Drawing Power, Periodic and timely submission of Stock Statement (Monthly/quarterly as the case may be) so as to maintain Drawing Power as per the sanctioned limits and actual business position.
- > Periodic submission of FFR or Quarterly Information to the Bank/FI's to avoid cost implication .
- > Ensuring compliance to Banks/FI's covenants to avoid cost implications.
- > Making business understand the implication of Sanction terms/covenants and ensuring compliance to accepted terms .
- > Assisting in banks audits, submission if data as desired, catering to adhoc limits requirements to tide over temporary mismatch of funds
- > Finding out financial partner for limits to be availed under multiple/consortium banking as per business requirement.
- > Responding to all queries/clarification sought by Bank in regular routine including audit matters or concern raised during general inspection.
- > Accompanying Company's official for Bank assigned Stock Inspection, Stock Audit etc. Further coordination with bank officials for resolution of queries raised during regular/stock audit and handling of all correspondence till the matter is concluded.
- > Assisting/providing solution to overcome repeated hurdles faced during regular banking operations.
- > Attending Monthly or Quarterly consortium arrangement/Multiple Banking coordination and providing minutes for necessary action
- > Providing right solution for all financial and non financial requirements including balance sheet improvements, handholding corporate for future business growth to access markets for long terms business capital.



all  
about  
services

## FINANCE CONTROLLER AND CFO SERVICE

- > **Proper Accounting:** Planning and implementation of accounting and reporting system and procedures, besides evaluating and mentoring accounting staff
- > **Financial Analysis:** Analysing the profitability business SKU's and identifying better opportunities to improve upon profitability and reducing dependence upon less profitable segment.
- > **Cash Flow Management:** Providing inputs to formulate cash management processes to have better visibility of threats and weaknesses and opportunities. Advising corrective course to improve liquidity position.
- > **Review Meet:** Arranging Monthly/Quarterly Business review meeting as per requirement for Business Performance and Key risk analysis providing minutes incorporating suggestions for necessary action besides incorporating review of statutory compliance.
- > **Crisis Management:** In event of any unforeseen/unplanned development having direct bearing on business continuity, we provide business continuity plan to the company and ensure business continuity/hand holding of business in absence of Key Man. This includes liaison with bank and other institutions for continuity of credit lines. This helps business navigate through the transaction phase.

## OTHER ADVISORY SERVICES

- > Advising cost saving/revenue optimization inputs, expense management, cost rationalization and market competitive
- > Extending expertise on compliance related matter other than Banking like Income Tax, GST, Transfer Pricing, Capital or Revenue subsidy and other statutory adherence/compliance.
- > Advising on structuring of new as well as existing business to best suite the present as well as future requirements
- > Assessing Balance sheet and Profit & Loss statement and suggesting course correction to make its market ready.
- > Consultancy based on Business Opportunities, identifying potential opportunities, Private Equity, Business Valuation , Partner Search , detail due diligence for business acquisitions, acquisition funding and structured finance.
- > RP implementation and Process automation
- > Finding Strategic alliance partner for Marketing, Technology transfer, Joint Ventures and other business avenues.