



PM Joshi & Associates

Virtual CFO | Finance Transformation | Tax & Business Advisory

"Your Strategic Finance Partner for Growth, Profitability & Compliance"

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Company Profile

About Us

PM Joshi & Associates is a Pune-based Finance, Taxation, and Virtual CFO consulting firm dedicated to helping SMEs, manufacturers, contractors, real estate developers, startups, and growing businesses build financially strong organisations.

Founded in 2021, the firm provides integrated solutions in Financial Management, CFO Services, Taxation, Compliance, Audit Support, Business Planning, MIS Reporting, Banking & Project Finance.

The firm serves clients across manufacturing, infrastructure, construction, healthcare, IT, trading, and service industries.

Our Mission

"To bring Fortune-500 level financial discipline and strategic decision-making to growing Indian businesses."

Core Service Areas

- Financial Management & CFO Services
- Taxation & Compliance
- Audit Support & Business Planning
- MIS Reporting & Banking Finance



FOUNDER & CFO

Pranav Milind Joshi

A finance and taxation professional with **10+ years of experience** across a broad spectrum of financial disciplines.

Expertise Areas

- Financial Management
- Taxation & Compliance
- Manufacturing Finance
- Banking & Treasury
- Project Finance
- ERP Implementation (SAP)

Professional Experience

- Chartered Accountancy Practice
- Manufacturing Industry Finance
- Bank Audits
- Tax Advisory
- Business Loan Consulting
- CFO Advisory for SMEs

Virtual CFO Services

Financial Strategy



Business Planning & Growth Strategy

Comprehensive planning frameworks to drive sustainable business growth and long-term value creation.



Budgeting & Forecasting

Accurate financial forecasts and budgets aligned with your business objectives and market realities.



Profitability Analysis

Deep-dive analysis into revenue streams, cost structures, and margin improvement opportunities.



Cash Flow & Working Capital

Optimise cash cycles, manage liquidity, and reduce working capital requirements for operational efficiency.



Cost Reduction Initiatives

Identify and implement cost-saving measures without compromising quality or operational capability.



Financial Risk Management

Proactive identification and mitigation of financial risks to protect business continuity and assets.



Finance Department Setup



We help businesses build robust, scalable finance departments with the right structures, controls, and processes from the ground up.

SOP Development

Standardised operating procedures for all finance functions ensuring consistency and accountability.

Finance Team Structure

Designing the right team hierarchy, roles, and responsibilities for your business scale.

Internal Financial Controls

Robust control frameworks including approval matrices, procurement, inventory, and fixed asset controls.

MIS & Business Intelligence

Data-Driven Decision Making



Our MIS and Business Intelligence services transform raw financial data into actionable insights that empower management to make faster, smarter decisions.



Banking & Treasury

Funding Solutions & Financial Documentation

Working Capital Funding

Securing CC/OD facilities and working capital loans tailored to your business cycle and cash flow needs.

Term Loans & Project Finance

End-to-end support for term loan applications and structured project finance arrangements.

Debt Restructuring

Strategic restructuring of existing debt obligations to improve cash flow and reduce financial burden.

Bank Negotiations

Expert negotiation with banks and financial institutions to secure the best possible terms and rates.

Financial Documentation

Preparation of comprehensive financial documentation packages for loan applications and banking requirements.



Taxation & Compliance

1

GST Advisory

Comprehensive GST planning, registration, filing, and advisory services.

2

Income Tax Planning

Strategic tax planning to minimise liability while ensuring full compliance.

3

TDS Compliance

Complete TDS management including deductions, deposits, and return filings.

4

Tax Audit Support

Expert support during tax audits and assessments to ensure smooth proceedings.

5

Litigation Assistance

Representation and support in tax disputes, appeals, and litigation matters.

6

Compliance Calendar

Proactive management of all statutory deadlines to avoid penalties and interest.



Business Growth Advisory

Strategic Guidance for Ambitious Businesses



Expansion Planning

Structured planning for geographic or product-line expansion with financial feasibility assessment.



Investment Evaluation

Rigorous evaluation of investment opportunities using financial modelling and ROI analysis.



New Project Feasibility

Detailed feasibility studies for new projects covering financial, operational, and market dimensions.



M&A Support

Advisory support for mergers, acquisitions, financial due diligence, and business valuation.

Industries Served

PM Joshi & Associates brings deep sector knowledge and tailored financial solutions across a wide range of industries.

Manufacturing

Process manufacturers, discrete manufacturers, and industrial units.

Infrastructure & Construction

Contractors, builders, real estate developers, and project companies.

Logistics & Transport

Fleet operators, freight companies, and supply chain businesses.

Hospitals & Healthcare

Clinics, hospitals, diagnostic centres, and healthcare service providers.

IT & Technology

Software companies, IT service firms, and technology startups.

Trading & Retail

Trading companies, retail businesses, and distribution networks.

Service Industries

Professional services, consulting firms, and service-based businesses.

Crusher & RMC Plants

Quarrying, ready-mix concrete, and allied construction material businesses.

✔ Ready to transform your financial management? Partner with PM Joshi & Associates — your strategic finance partner for growth, profitability, and compliance.