

novarthaa

EST. 1996 · 30+ YEARS OF PRACTICE
· ISO 9001:2015

— NOVARTHAA · LEADING WITH PURPOSE



Drop cover image (architecture / skyline)
of business firm

Strategic financial partnership for businesses built to grow.

Advisors · Finance · Technologies · Capital.
One relationship. Every answer.

— ESTABLISHED

1996

— MARKETS

India · UAE
Kenya

— VOLUME

Corporate
Brochure 2026

— NOVARTHAA · EST. 1996

A long-term strategy and growth partner for organisations that intend to last.

Novarthaa has practised since 1996. Across thirty years we have advised founders through formation, accompanied operating companies through their compliance lives, and stood beside management teams through capital raises, digital transformation, and long-term wealth planning.

We are a partner-led group of chartered accountants, advisors, and technologists with permanent presences in four geographies. We work in mandates, not packages — and we measure ourselves by the calm a client feels in the year after the engagement, not the polish of the proposal that won it.

— ONE GROUP · FOUR DIVISIONS

The Group operates as four focused divisions — so a single relationship answers for advisory, finance, technology, and capital.

01 Novarthaa Advisors STRATEGIC CONSULTING & BUSINESS ADVISORY	02 Novarthaa Finance MSME FINANCE & LENDING SOLUTIONS	03 Novarthaa Technologies FINTECH & DIGITAL SOLUTIONS	04 Novarthaa Capital WEALTH MANAGEMENT & INVESTMENT ADVISORY
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The Novarthaa difference.

End-to-end support from formation to expansion — backed by one integrated group, financial leadership, technology, and long-term partnership.

01 One Integrated Group

A single relationship that answers across advisory, finance, technology, and capital — coordinated by one engagement partner, so nothing falls between disciplines.

02 Strategic Financial Leadership

Beyond filings, Novarthaa helps businesses understand their numbers, improve cash flow, access the right capital, make data-backed decisions, and build investor-ready systems.

03 Technology-Driven Execution

ERP implementation, cloud accounting, dashboarding, lending platforms, automation, and data-driven reporting systems that connect decision-makers to live data.

04 Long-Term Partnership

Strong governance, controls, and trust built to last — we accompany organisations from their first registration through growth, transformation, and wealth transition.

From formation to lasting wealth — one trusted advisory relationship.

What each division delivers.

01 Novarthaa Advisors

STRATEGIC CONSULTING & BUSINESS ADVISORY

- **Virtual & fractional CFO** — startup to enterprise retainers; strategy, MIS, board presence
- **MIS & management reporting** — dashboards, cash-flow forecasting, budgeting, variance
- **Business advisory** — business plans, feasibility, market entry, restructuring, M&A
- **Internal audit & risk** — risk-based, operational, compliance, fraud & inventory audit
- **Governance & SOPs** — policy drafting, SOP design, secretarial & legal due diligence
- **Statutory & tax compliance** — direct tax, GST, ROC, audit, payroll & FEMA support
- **Incorporation & India entry** — Pvt Ltd, LLP, OPC, registrations, branch/subsidiary setup

02 Novarthaa Finance

MSME FINANCE & LENDING SOLUTIONS

- **Working-capital & term loans** — cash-credit, overdraft, and structured term facilities
- **MSME & government schemes** — CGTMSE, MUDRA, PMEGP, and state credit programmes
- **Invoice & bill discounting** — receivables financing and supply-chain finance
- **Machinery & equipment finance** — asset-backed lending and lease structuring
- **Debt syndication & project finance** — multi-lender arrangements and appraisal support
- **Credit assessment & rating advisory** — bankability, ratings preparation, lender liaison

03 Novarthaa Technologies

FINTECH & DIGITAL SOLUTIONS

- **ERP & cloud accounting** — Tally, Zoho, QuickBooks, Xero, Odoo implementation
- **Business intelligence** — Power BI dashboards, live reporting, and analytics
- **Lending & loan-origination platforms** — digital workflows for credit & disbursal
- **Digital onboarding & KYC** — automated verification and compliance flows
- **Payments & API integrations** — reconciliations, collections, and system connectivity
- **Automation & process engineering** — RPA, workflow automation, and data pipelines

04 Novarthaa Capital

WEALTH MANAGEMENT & INVESTMENT ADVISORY

- **Portfolio planning & investment advisory** — asset allocation across equity, debt, alts
- **Estate planning** — wills, family trusts, succession & inter-generational transfer
- **Goal-based financial planning** — retirement, education, property, philanthropy
- **Risk profiling & insurance advisory** — independent term, health, key-person cover
- **Tax-efficient wealth structuring** — HUF, family trusts, capital-gains optimisation
- **NRI & cross-border wealth** — FEMA-compliant investing, repatriation, DTAA

Support across the business lifecycle.

One advisory relationship that travels with the business — each stage led by the division best placed to carry it.

01 Formation LED BY ADVISORS Incorporation, registrations, structuring, and India entry.	02 Foundation LED BY ADVISORS Tax, GST, ROC, payroll, and internal controls.	03 Digitisation LED BY TECHNOLOGIES ERP, dashboards, automation, and digital systems.	04 Expansion LED BY FINANCE Working capital, term loans, MSME schemes, and debt.	05 Wealth & Transition LED BY CAPITAL Investment advisory, estate & succession planning.
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One advisory relationship that travels with the business — from day one to lasting wealth.

One ecosystem, four divisions.

01 Advisors Strategic consulting & business advisory.	02 Finance MSME finance & lending solutions.	03 Technologies FinTech & digital solutions.	04 Capital Wealth management & investment advisory.
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— ONE INTEGRATED GROUP

Advisors, Finance, Technologies & Capital — coordinated by a single engagement partner, scaled to transaction volume, regulatory complexity, team size, and industry.

Industry expertise.

One advisory framework, applied with the same rigour across fifteen sectors.

- | | | |
|------------------|-----------------|-------------------------|
| – Real Estate | – Manufacturing | – E-commerce |
| – Infrastructure | – Finance | – Professional Services |
| – Hospitality | – Retail | – NGOs & Trusts |
| – IT & ITES | – Healthcare | – Import / Export |
| – Logistics | – Education | – Startups & Growth |

Why clients choose Novarthaa.

Three decades of practice, an integrated bench of specialists, and a single relationship across every division.

30⁺YEARS OF
EXCELLENCE**40⁺**EXPERT
PROFESSIONALS**15⁺**INDUSTRIES
SERVED

Advisors, Finance, Technologies & Capital — one integrated group.

Connect with Novarthaa.

Across India and two international markets — India · UAE · Kenya.

REGISTERED OFFICE — MUMBAI

Mumbai

10, Shroffwadi, Sodawala Lane, Opp.
Pandya Hospital, Borivali West, Mumbai
– 400 092

INDIA — BRANCHES

Four cities

Mumbai · Mangalore · Jaisalmer ·
Varanasi — a nationwide network
anchored by the Mumbai registered
office.

INTERNATIONAL

Dubai · Kenya

On-the-ground presence across the
UAE and East Africa.

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novarthaa

NOVARTHAA GROUP
ADVISORS · FINANCE · TECHNOLOGIES · CAPITAL

Driven by strategy.
Built for growth.
Leading with purpose.