



PROFILE OF AYLEGUM ADVISORY LLP

INTRODUCTION:

AYLEGUM Advisory LLP was incorporated in the year 2019 as a multi-vertical consultancy firm providing a complete range of solutions for NPA Management. AYLEGUM's objective is to redefine excellence in the areas of its operation, through practicing ethical business principles and transparent work ethos.

We provide integrated services for **NPA Management** encompassing the range of services listed below, through a professional team of highly qualified professionals- Ex-Bureaucrats, Ex-NBFC's, Chartered Accountants, Company Secretaries, Lawyers etc.

BANKING RELATED SERVICES:

- **ENFORCEMENT AND RECOVERY SERVICES**

- Recovery in NPA Accounts under SARFAESI Act.
- Taking Physical possession of property under SARFAESI Act.
- Recovery in write-off accounts.
- Assets' Disposal.
- Strategic Asset Sale
- Corporate Debt Restructuring
- One Time Settlement Strategizing

- **DUE DILIGENCE**

- Background checks of borrowers
- Documentation for Hypothecation of vehicle
- Credit-worthiness checks
- Title check Reports
- Acquisition Support for immovable properties

- **VERIFICATION & INVESTIGATION SERVICES**

- Document verification
- Physical verification of Assets
- Skip Tracing
- Decree Execution
- Assets Tracing & verification of assets

- **FRAUD & EMBEZZLEMENTS**

- Financial embezzlement (Detection & Prevention)
- Conflict of interest check with partners & collaborators
- Prosecution support with Law Enforcement Agencies

ZO: Gali No. 4 ½, Dashmesh Nagar, Gill Road, Ludhiana-141008 Punjab

HO-LGF, 374 Sector-21 D Faridabad Haryana, 121001

Mobile No.: +91 9891142555, +91 8800770007 E-mail: aylegumadvisory@gmail.com

AYLEGUM ADVISORY LLP

BANKING/NPA MANAGEMENT SERVICES



LEGAL SERVICES:

The LLP has a full-scale group law firm, **AY & Associates** which provides a spectrum of legal services to its clients in a qualitative manner and is well known for its expertise in Corporate Laws – Advisory and Litigation, Civil, Criminal, DRT, DRAT, NCLT matters, Commercial Compliance, Infrastructure development Business contracts, Joint Ventures, Shareholders' Agreement, Arbitration/ Settlement, Service Matters and Consumer Matters etc. Based in New Delhi, the Law office has a PAN India presence through its associates. We also provide services for resolving NPAs/Bad Debt Management of Banks, HFCs, NBFCs, FIs & ARCs through various structures currently available i.e., within the legal framework of the Recovery of Debt Due to Bank & Financial Institutions (RDDBFI) Act, 1993; Negotiable Instruments Act, 1881; Indian Penal Code, 1860; Arbitration & Conciliation Act, 1996; Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002; Insolvency & Bankruptcy Code of India, 2016 for effective and speedy resolution of Non-Performing assets through the various available means and services.

The core competence lies in its methodology as well as strategy and above all a competent team of experienced lawyers with varied expertise in legal matters.

BOARD OF ADVISORS:

AYLEGUM Advisory LLP, Board of Advisors is headed by Mr. Dharmender Arya; Senior Lawyer, Supreme Court and Vice-Chairperson Mr. Harshit Agarwal. Board of Advisors provides us the valuable guidance from time to time on matters relating to macro Business planning, policy formulation and developing organizational ethos.

Mr. Dharmender Arya, Senior Lawyer, Advocate on Record, Supreme Court of India, (Vice-Chairman, Board of Advisors)

Mr. Arya is a law graduate from Campus Law Centre, University of Delhi and has over 27 years of experience in Criminal, Civil, Matrimonial, Trademark & Corporate legal cases. He is associated with 2-3 News Channels as a Legal Advisor. Additionally, he has the expertise of handling litigation in other judicial fora, such as the Hon'ble Supreme Court, various High Courts, DRT, DRAT& NCLT.

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HARSHIT AGARWAL, DU, LLB, Panel Advocate for PNB, (Chairman, Board of Advisors).

Mr. Harshit holds a Bachelor's Degree in Law from Campus Law Centre, University of Delhi and Bachelor Degree in Commerce B.Com. (Pass) from University of Delhi. He has been advising several private companies, corporates MSMEs, firms, professionals, individuals operating in different fields to name few Blue Star Ltd., Deepali Designs & Exhibits Pvt. Ltd., Formula One Corporate Solutions Pvt. Ltd., Deepali Underroot LLP, Stella Moda Fab LLP, Jainam Textiles and Rebel Fashion Studio LLP etc.

He is on the panel of Delhi Development Authority, Punjab National Bank, Indian Railway Catering and Tourism Corporation & National Buildings Construction Corporation Limited.

PROFESSIONAL TEAM:

1. Ms. Shuchita Kocchar, B. Arch, M.B.A Symbiosis

Ms. Kocchar is an Architect/Engineer by Qualification and an Ex,-Officer of Indian Navy, having experience of managing administration & team as Short Service Commission officer. Additionally, educated in New Zealand and has built on this foundation to specialize in operations in Engineering & Construction Business and Education Industry.

She brings a diverse experience of operations of two decades and currently leads Delhi -NCR Zone/ West Zone/ Punjab/ Haryana and Rajasthan for a leading Recovery Agency as CEO.

2. Balakrishna Pathak

Balakrishna has got experience of around 15years in Capital markets and handling PSU's and Private Banks, DCCB's, RRB's and corporate clients in private sectors in Telangana, Andhra Pradesh and Maharashtra. He started with a small firm AAMAL Securities dealing in PSU bonds Sale to Retirement Trusts in Unified Andhra Pradesh in 2004 and thereafter worked with Centrum Capital Ltd. For AP Region handling both PSU and Private sector clients, he then joined Darashaw.

Later he joined ConnectUs Capital Services. Mr. Pathak has got extensive network across India consisting of various bankers, CA's, CS's, Bond Market dealers, Corporate Advisors, Promoters and Directors of Various companies. He has assisted and handled along with Mr.Pantulu Various NPA accounts for their resolution through various banks and ARC's and had also helped in raising funds for them.

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3. Kiran Koppula, MBA (Symbiosis)

Post Graduate from Symbiosis with over 19 years of experience in organizations like Arthur Andersen, Ernst & Young and Crisil before starting a Management consulting firm in 2006 with offices in Mumbai, Delhi and Hyderabad.

4. Mr. Aman Kaushik, B.A (Eng) (Hons), LLB

Mr. Kaushik is legally qualified with LL.B. (Amity University) and B.A in English Hons (Delhi University) with good experience in developmental management, banking law consultancy. He possesses vast experience in taking every action under SARFESI Act as he has worked with banks and HFC's i.e. Punjab national bank all three circle Delhi, Andhra, OBC, Karnataka Bank, CBHFL, DHFL, BOB and he heads the executive team of the organization, operational in 4 states/ UTs in Northern India

5. Ms. Usha Rani, LLB (Hons)

Ms. Usha Rani is legally qualified with LL.B. is having 5 years' experience in dealing with Civil and Criminal Law and matters under SARFAESI & RDDBFI Act. She regularly handles matters in DRT, DRAT, relating to Banking Law. She heads the Business Promotion team of the organization, operational in 4 states/ UTs in Northern India.

6. Mr. Kundan Bhist, FCA, FCS.

Mr. Kundan Bhist, Chartered Accountant is having 15 Years' vast experience in the field of audit where he has performed assignments of Internal Audit, Preparation of Audit Manuals, Network Security, IS Audit etc. Risk Assessment, Data Analytics, Fraud Investigation & Forensic Analysis, SAP Audits etc. are his forte. Besides with accounting Services, Statutory Audits, Internal Audits, Forensic Audit, Transfer Pricing Certification, Certifications as per IRDA Guidelines, RBI Compliances and Company Law Matters.

7. Mr. Mannu Chandila, Advocate

Mr. Mannu Chandila having good experience in dealing with Civil and Criminal Law and matters under SARFAESI & RDDBFI Act.

8. Mr. Amit Kathuria, Associate Company Secretary

A qualified Company Secretary, associated with AYLEGUM Advisory LLP and effectively contributing to corporate searches in NPA cases and loan restructuring negotiations for the client Banks/ Financial Institutions.

9. Mr. Ashok Verma, Company Secretary

AYLEGUM ADVISORY LLP

BANKING/NPA MANAGEMENT SERVICES



A qualified Company Secretary and Taxation expert, associated with AYLEGUM Advisory LLP and effectively contributing to corporate searches in NPA cases and loan restructuring negotiations for the client Banks/ Financial Institutions.

10. Mr. Pradeep Panchal, Advocate

Mr. Panchal is Practicing Advocate dealing with Civil and Criminal Law and matters under SARFAESI & RDDBFI Act. He regularly handles matters in DRT, DRAT, High Court and Supreme Court relating to Banking Law.

AYLEGUM (TEAM):-

The AYLEGUM Advisory LLP has a dedicated team of Lawyers, ex-policemen & certified Debt Recovery Agents, Security Experts who are instrumental in effective recovery under the leadership of our Advisors & Partner. The team includes: -

TEAM DELHI- NCR (DZ)

1. Mr. Aman Kaushik, Lawyer -Designated Partner
2. Lt. Shuchita Kochhar– Chief Executive Officer
3. Mr. Virender Singh Bisht, Retd. Inspector of Police – (Sr. Manager)
4. Mr. Pradeep Panchal, Lawyer- (Manager operations)
5. Mr. Vijay Shankar, DRA- Executive

TEAM HARYANA – NZHR

1. Mr. Amrit Lal, Zonal Head
2. Mr. Naresh, Area Manager (operations)
3. Mr. Vishal Kumar, DRA, Sr. Executive
4. Mr. Yash Kaushik, Lawyer

TEAM PUNJAB – NZPB, CZCHH

1. Mr. Naresh Sharma, Zonal Head
2. Mr. Bimal Raina, HOD
3. MR. Naresh Singh Thakur, Sr. Executive

TEAM HYDERABAD-SZHY

1. Mr. Bala Krishna Pathak
2. Mr.Sovan Das Gupta, HOD
3. Mr. Pantulu Manchalla
4. Mr. Kiran Koppula

TEAM DEHRADUN (UK) –NZUK

1. Ms. Arushi Srivastav, Zonal Head
2. Mr. Mohit Pandey, HOD

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Work Experience:

We take guarantee for efficacious delivery of varied services under one roof as our team Members all are well aware of our services which we have mentioned in Column- Banking related services.

All the team members have work Experience for followings listed banks as Supporting agency, Investigation, as well as Legal. Here is the list:

National BANKS

1. Punjab National bank – All 3 circles of Delhi as well UP.
2. Andhra Bank
3. Indian Bank
4. Karnataka Bank
5. Oriental Bank of Commerce
6. Bank of Baroda

Housing Finance

1. CBHFL
2. DHFL

ARC's

1. Alchemist
2. Omkara

NOTE: - Collage attached showing glimpse of our work marked as “Collage”

Number of Branches/Associates Offices in India and their location/Address

Delhi NCR (DZ)

[Registered Office]

LGF, 374 Sector-21 D Faridabad Haryana, 121001

Haryana Zone - NZHR

Z.O- Office No. 305 Near foji gym Near Kaker market, Near Bus stand Barwala Hisar, Haryana 125121

Punjab Zone – NZPB

ZO: Gali No. 4 ½ ,Dashmesh Nagar, Gill Road, Ludhiana-141008 Punjab

BO: 3251, Housing Board Colony, Dhanas, Chandigarh-160014

Hyderabad-SZHY

ZO- 6-3-680, Flat No 501, 5th floor, Regency House, Somajiguda, Hyderabad – 500082

CHHATTISGARH –CZCHH

RAIPUR ADDRESS:AYLEGUM ADVISORY LLP, (Also, Pole Star Security Services) Bilaspur Raipur Road, (Above HDFC ATM), Bazar Chowk Khamtarai, Raipur - 492008 Chhattisgarh.

CHAMPA ADDRESS:

AYLEGUM ADVISORY LLP(Also, Pole Star Security Service),1, SarrafChalBhojpur

ZO: Gali No. 4 ½, Dashmesh Nagar, Gill Road, Ludhiana-141008 Punjab

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BANKING/NPA MANAGEMENT SERVICES



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DEHRADUN (UK)-NZUK

AYLEGUM ADVISORY LLP, Pratham ApartmentsDhakpatti, Near Sai Baba Temple,
Rajpur, Dehradun

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