



*merging dedication and trust*

# WELCOME TO MELKER!

We, a dedicated team of bankers and businessman joined hands to form Melker Finance & Leasing Pvt. Ltd. as a NBFC (Non-Banking Finance Company) under the registration of RBI (Reg. No:N-07-00788). CIN is – U74900TN2010PTC074545.

Melker is committed to providing Financial Products to all class and section of the society with the utmost care, dedication, and trust.





## **We are what our choices are**

*...and when you get right down to it, success is all about values and trust.*

Melker is happy to have taken a path of excellent customer care and service, providing timely financial assistance to thousands of our customers. We embarked on this voyage nearly 8 years back in 2011 and till date, the motto has been - Customer first!

We cater to a large pool of womenfolk who have developed their own means of livelihood independent of the male earning member of the family. More than 50% of our funds are earmarked for the women's self-help groups and other underprivileged groups. They utilize our monies to create sustainable income for their families and eventually, one more family is uplifted in the society.

In the next five years, Melker would expand its business to all districts in Kerala and also South India. We also plan to make our presence in strategic locations across India. The growth would be organic and deep rooted on its way.



*Success Will Come and Go,  
But Integrity Is Forever.*



## **Mission and Vision statement**

To enfranchise the Individuals with enough resources in terms of secured and unsecured loans to meet the requirement for funds and also to encourage their entrepreneurial streak by making credit easily accessible and credit delivery faster and hassle-free for the beneficiaries.

To empower the business community with easy liquidity which would pave way for the growth of their business and in turn create more employment opportunities in our country. We would be a one-stop financial solution for the needy as well as for Investors looking at good returns, thus creating a niche in the NBFC market for our establishment.

To drive growth in such a way that the company will carve out a dominant position among the NBFC's and will make a PAN India presence within the shortest possible time. To provide value enhancement to all stakeholders.







## CMD's message

Non-Banking Finance Companies are a class of Financial Institutions that are regulated by the RBI keeping a stringent monitoring system on their operational standards and public interaction. Though the NBFCs are considered as a Parallel Banking system there is a drastic difference between the Banks and NBFCs in the operational method. There is no provision to issue Cheques by NBFC, as well as the Savings Accounts and Demand Deposits are also not allowed by NBFC. Apart from this all activities undertaken by a Bank can be more or less carried out by the NBFC.

Melker Finance and Leasing Pvt. Ltd. was registered in the year 2011 with RBI giving it the freedom to operate as a Loan Company. The very segregation means we are authorized to issue all sorts of loans and advances to the Public or Business units. The success of Melker Finance and Leasing in providing small ticket loans and advances with timely repayment have been considered to be a sure footprint for our future growth strategy. Some of the market leaders have been upgraded to the status of Small Finance Banks by RBI. We are also on a trajectory to reach this position within a short span of time. Our approach is purely customer oriented and based on a personal touch with the end user. We are flexible enough to accommodate the needs of the clients provided they fall within the parameters set by RBI and the policy guidelines issued by our Board of Directors.

A person is known by the company he keeps and also a company is known by the Directors who manage it. Our Directors are all people with more than 100 years of combined experience in the Banking Industry. That too having held positions of Chairman, General Manager, etc. of Scheduled Banks and even to the extent of having the retired Director of RBI itself. This gives us an impetus which many of our immediate counterparts are not able to emulate. We have in place all necessary systems and operational procedures which are unique to our organizational function.

Your association and patronage to our company at any level would be a game changer in the long run. Whether as an investor or as a client of our services, we value each and every person for the immense contribution they provide in our organic growth.







## Our services

Choose from a robust loans and services portfolio as per your needs. It's completely hassle-free and we have dipped it in trust, wrapped it with our dedication.



Gold Loan



Mahila Vikas  
Raksha Loans



MSME Development  
Loans



Business Loan



Mortgage Loan



Vehicle Loan



Money Transfer



Insurance



Debentures and Bonds  
(Private Placement)



## How is melker different from the rest

Since inception, Melker Finance has been a responsible social player by providing customised loans to underprivileged sections of society. We believe that Micro, Small and Medium Enterprises and Rural, Semi-urban segment in India will gain traction in the next 5 to 10 years as these constitute the majority of the Indian population. Unless these people are taken care and financed adequately, real organic growth of the country is not going to happen. Melker, a believer of tranquility and growth of all levels of society aspires to be a major force in the future empowering these class of segment with an array of services.

### On our Mahila Vikas Raksha Loans

Our MVR loans are small credits of Rs 10,000 to Rs 50,000 having a repayment tenure of one year. These are those sections of India's vast economy ignored by Banks and major finance providers.

### Soon to be a major MSMEDL provider

Nearly 70% of Indian population lives in rural areas and only 5% of all credits goes to this section. MSME Development Loans is a loan given to such clients for uplifting their business.



## Board of Directors

**Ranganathan Sreenivasan** – (CMD – Chairman & Managing Director) is an NRI businessman who had spent more than 3 decades of his working life abroad. Mr. Ranganathan spearheaded the functions of incorporating Melker as an RBI-approved NBFC with the aspiration of making it a world-class financial institution providing all essentials of banking and finance under one roof. Under Mr. Ranganathan's able leadership the growth of the company has been very organic and steady.

**Raphael Manjila** – (Director) has been associated with Melker Finance from day one of its incorporation and bring with him a legacy of banking experience. He was the Chairman & MD of Lord Krishna Bank from 1993 to 1996 as deputed by SBI. Subsequently, he took over the responsibility of DGM Karnataka and DGM South in Madras in SBI. He is the guiding force and a mentor for Melker Finance and Leasing.

**Surendran Chirakkal** – (Director) was the General Manager of Catholic Syrian Bank. During his tenure, the Bank had witnessed exponential growth in branches and turnover. Subsequently, he is associated with the day-to-day management of Bharatiya Vidya Bhavan's Irinjalakuda School apart from being a member of the governing body in the Mumbai Circle. He has been instrumental in creating systems and policies in Melker Finance which has given a rock solid foundation for the business. Apart from this, he is a keen taskmaster with a penchant for the details providing necessary inputs for the company's growth.

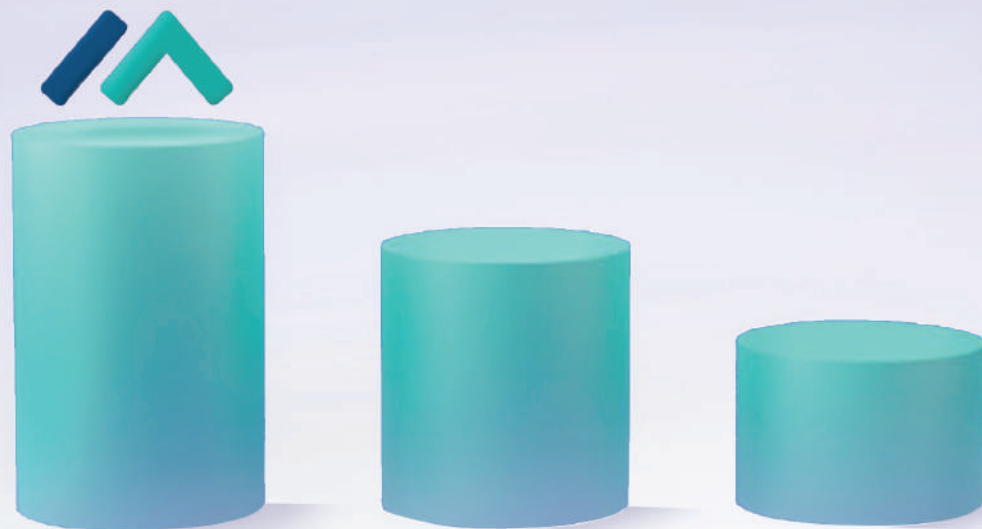




**Swamidoss Jeyaraj** – (Director) had taken his retirement from RBI as its Director. He has associated with Melker Finance from its very beginning and still plays an active role in advising the strategies to be followed to cover the downturns in the economy and need to have secured loans, etc. His guidance and vision still prevail in the functioning of the company at all levels of its operation.

**Vasanthi Ranganathan** – (Executive Director) is an NCERT trained Teacher with more than 2 decades of experience in CBSE Schools of Bahrain and UAE. On her return to India, she has taken up the role of handling the HR Department of the company and plays a pivotal role in staff welfare programs, issues, etc. Hers has been a direct hands-on approach which makes it more than comfortable for the staff of both genders to air their needs without any hassles.





## Why melker remains the first choice

Melker Finance and Leasing Pvt. Ltd. obtained its License from RBI in 2011 as a Fresh Company with no short cuts taken by converting the existing licenses or by a revival of defunct operations.

We have created a hierarchy in our operations with total transparency and trust in all activities giving easy access to the top brass. Needless to mention that the learning curve of the past 9 years has been a realization of the pits and falls in the Non-Banking business. Currently, we boast of an eminent Director Board who represents a total spectrum of banking Industry together with a management team of dedicated professionals.

Our core areas are in loans and advances that meet the market demand as well as regulated Debentures and Bonds issued periodically. A team of totally devoted professionals are ready to serve you for every need at your doorsteps.

Providing custom made solutions for all your financial needs with the utmost focus on customer care and satisfaction makes us your best financial planner and advisor. Whether it is for availing a loan or to provide the right platform for your Investments in various sectors, we are your best partner and one-stop solution.





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