



Registered Office
No.301, Floor No.3, Sai Aracde, N.S Road,
Mulund West, Mumbai-400080

Corporate Office
Indel House, Changampuzha nagar,
South Kalamassery, Kochi, Kerala - 682033



Wings of
Passion







INDEL[®]

CORPORATION

ABOUT US

Indel Corporation is a dynamic and unique investment corporation, having a paid up capital of INR 250 Cr, headquartered in Mumbai. With the Corporate Office located in Kochi, Indel Corporation, has an approx of INR 2,500 Cr worth of assets under management and with a turnover of INR 1,000Cr+. This Investment Corporation mainly focuses in strategic investments in diversified sectors. Our key strategy is diversified investment portfolio which includes, Financial services, Insurance, Automotive, Hospitality, Agriculture, Infrastructure, Construction, Communication, Media and Entertainment.

INDEL- a combination for INDIan ELEments, stands for values born out of the womb of our great civilization.



“

Making people happy and contributing to the society at large was one of the most significant factors that prompted me in setting up this investment company. Indel Corporation is my world and in the next few pages you would see more of my world!

Indel Corporation is a dynamic and diverse organization operating in a challenging environment where the only real constant is change! Hence, from the point of view of the people we deal with, be it our esteemed customers, partners, vendors or our dedicated employees', it is important that Indel Corporation and its subsidiaries are able to navigate through these challenges. We constantly update ourselves by using new technologies in every sphere of our activity for continual improvement thus helping us surmount these challenges!

This profile will provide you with quite an insight to what makes us, who we are and gives us the opportunity to share a bit of our vision.

”

With best regards,

G Mohanan, Chairman



HISTORY

OUR STORY

P.J.NAIR (1929- 2011)

Palliyil Janardhanan Nair, "Pee Jay" as he was popularly known, was one of the first batch of pilots of the then Bharat Airways which was subsequently consolidated to form the Indian Airlines. Later after a brief stint at Tata Tea, heading the Assam plantations, Pee Jay moved to the Middle Eastern state of Kuwait, in the early 70's. There he joined a local family owned conglomerate- the Al Mulla Group, as its

Commercial Director. He played a stellar role in taking the Group to the zenith of growth in the Oil services field and was instrumental in them securing dealerships for popular brands such as Mitsubishi.

In the mid 80's, he returned to India after a series of successful assignments in Kuwait and decided to set up a business to help the down-trodden in his native place. With the intention of providing financial support to the needy, our founder, PJ Nair, secured a license under the Kerala money Lenders Act and set up a small business in the town of Palakkad, Kerala. This marked the beginning of our journey in the financial services sector. With a customer-centric approach to business, the group diversified into Hospitality, Agriculture, Construction, Communication & Media services, Infrastructure & Contracting and Automotive retail.

Today, here we are making a mark in every business we are in and creating a new milestone in every step we take! We have embarked on a journey of setting benchmarks and surpassing excellence in every sphere of our activity.



INDEL VALUES

PERFORMING IN ORDER TO SURPASS EXCELLENCE

We at Intel Corporation believe that achieving excellence is just a milestone in the journey to destiny. We trust in striving for more than excellence in each and every endeavor we undertake.

BUILDING TRUST AND TRANSPARENCY

Intel Corporation has always operated with a focus on business ethics and we strongly believe that TRUST and TRANSPARENCY are the most important ingredients in any business relationship and the same is inculcated in all our operational process at every step.

'CUSTOMER' IS REGARDED AS OUR KING & 'SERVICE, OUR QUEEN:

At Intel Corporation, our customer is the pivot around which all our processes are built as we believe that the customer is the most important stake holder of our business. We follow the golden principle- Customer First and think through by putting ourselves in our customers' shoes. We constantly rethink and innovate products, services and capabilities focusing on customer delight.

BECOMING A PREFERRED EMPLOYER:

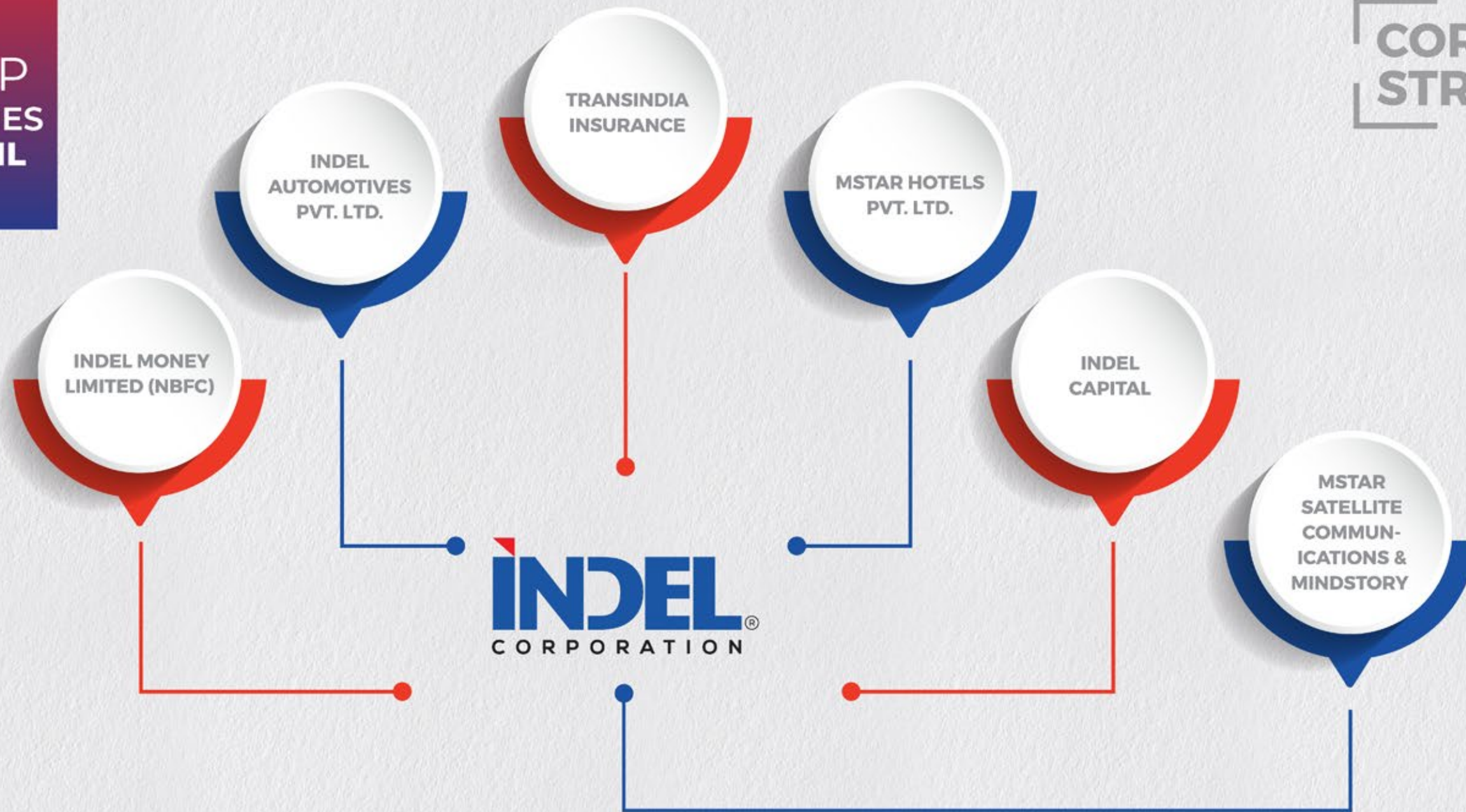
We are committed to become the most preferred employer in the Industry by providing an employee friendly culture in our organizations and making sure that each individual feels comfortable in the workplace. We create a working environment that is compelling to the best staff and encourage them to perform better with ample career growth. We know success comes from encouraging people to think differently. Our culture promotes innovation and entrepreneurial drive with strong management backing.

COMMITTED TO THE BETTERMENT OF SOCIETY

Our responsibility towards society and human community is our primary interest. Our principle is First *humanity*, then business. Every staff at Intel Corporation understands this principle and is always bound towards our customers, patrons, employees, regulatory authorities, finance industry, and the nation, to do business with good moral and business ethics.

**GROUP
COMPANIES
IN DETAIL**

**CORPORATE
STRUCTURE**



INDEL[®]
CORPORATION

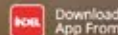


**GOLD LOAN | MSME LOAN
BUSINESS LOAN | LOAN AGAINST PROPERTY
FOREIGN EXCHANGE & REMITTANCE**

ALL INDIA
TOLL FREE  **1800 4253 990**

CIN:U65990MH1986PLC040897

www.indelmoney.com



INDEL MONEY LIMITED

Indel Money Limited is a fast growing Non-Banking financial company (NBFC) in India. Regulated by the Reserve bank of India (RBI). The company has its registered office at Mumbai and corporate headquarter at Cochin. Currently, Indel money has its operations through 300+ branches spread across pan India covering states like Tamil NADU, KARNATAKA, Kerala, Andhra Pradesh, Telangana, Odisha, Maharashtra, Madhya pradesh, Pondicherry, Andamans and New Delhi-NCR. Ever expanding its horizons across Indian,

with a very clear vision. Envisaging creation of a financial supermarket for serving the common man's complete financial needs, Indel Money offers a wide range of financial services through its branches. The services include Gold loan, Loan against property, Traders loan, Supply chain finance, Micro housing finance, Forex Services, Domestic/ International money transfer, Insurance services, etc...

Being embarked on a journey in the creation of the most preferred financial institution of customers choice, Indel money assures the best in class financial services, for its diverse group of customers

Today, here we are making a mark in every business we are in and creating a new milestone in every step we take! We have embarked on a journey of setting benchmarks and surpassing excellence in every sphere of our activity.

- ▶ 250000+ satisfied customers and still growing.
- ▶ 1500+ numbers of Employees with core values of Integrity, Teamwork and Innovation.
- ▶ 300+ branches spread across Tamil Nadu, Karnataka, Kerala, Pondichery, Andhra, Telengana, Odisha, Maharashtra, Madhya Pradesh, Delhi - NCR & Andamans.
- ▶ Established in 1986
- ▶ NBFC with Highest capital adequacy ratio in the country
- ▶ BBB+ stable long term rating by CRISIL

ACROSS 11 STATES

250+ BRANCHES*

The KEY Strengths



1500+ Staff Strength



Digitally Driven Banking System



Hybrid Lending Platform

Awards & Recognition



Great Place to Work



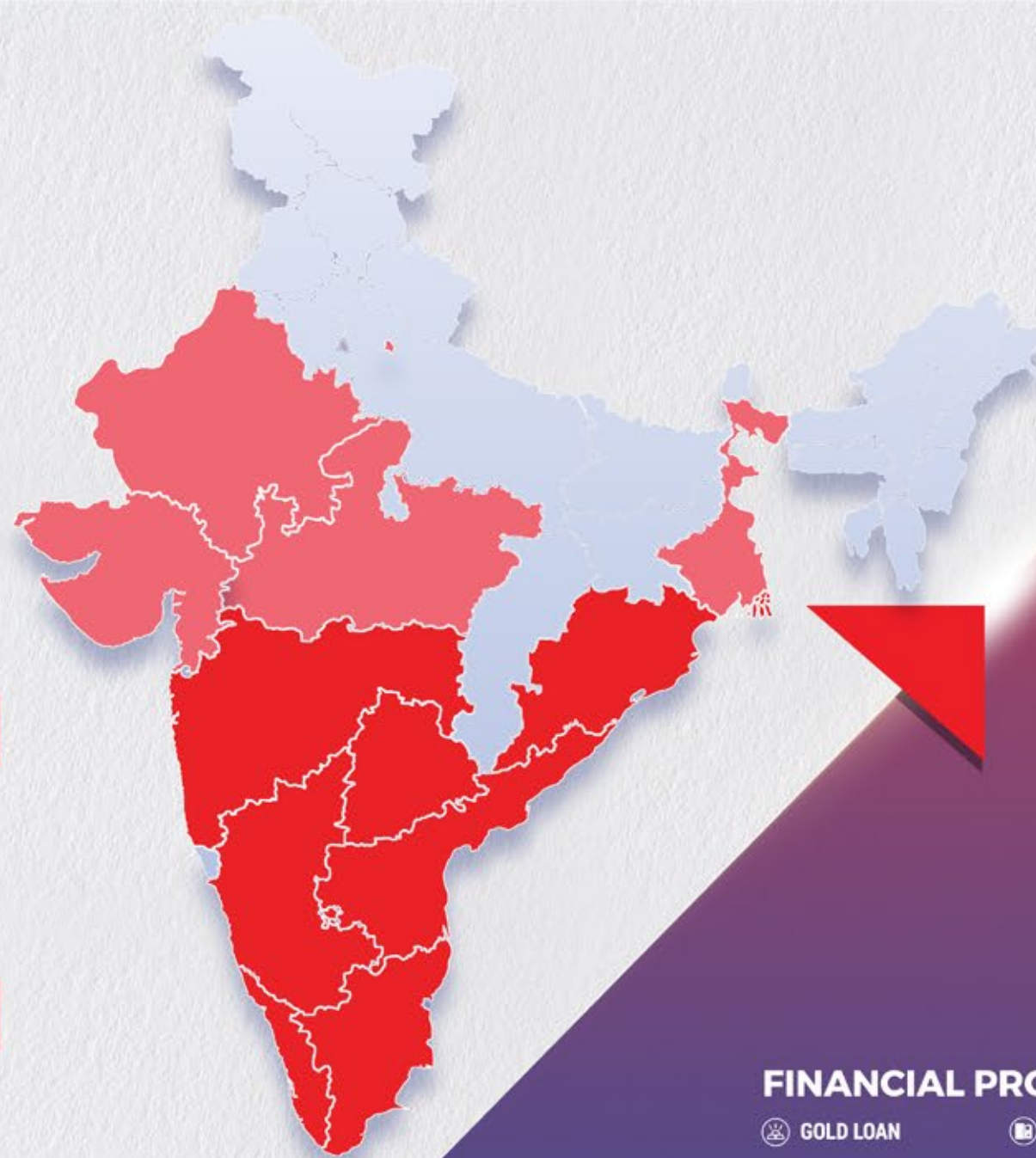
Brand of the Year**



Fastest Growing NBFC

*As on October 2023

**Outlook Business Icon Awards 2022



The Driving Force Behind

Our Board of directors collectively has vast expertise & experience in the domains we have touched & has proven capability to expand our business through their leadership & strategic acumen.

Mr. G Mohanan

Chairman & Managing Director

A banking professional with a record of over 37 years with International Banks in and around GCC.

Mr. Umesh Mohanan

Executive Director & CEO

An investment professional with a proven track record of heading a multi-billion dollar Middle Eastern conglomerate at its executive level.

Mr. N S Venkatesh

Independent Director & Chairman of Audit Committee

A Chartered Accountant by profession with 30+ years of banking experience managing treasury & international banking. Currently serving as the CEO of Association of Mutual Funds India, Earlier served as the Executive Director of IDBI & Lakshmi Vilas Bank.

CA Mr. Anantharaman T R

Director and Chairman of Finance/Credit committee

A practising Chartered Accountant and a partner with the CA firm Sengottaiyan & Company, also serving as financial consultant for various Corporates.

Mr. C R Sasikumar

Independent Director & Member of Audit Committee

Retired as a Deputy MD from SBI after 39 years of service, was deputed by SBI to SBT as it's MD and acted as the backbone of smooth merger of SBT to SBI.

Mr. Salil Venu

Director & Member of Finance/Credit committee

An administrative management professional with an experience of more than 20 years in the administration and management sector.

Mr. S Ganesh

Independent Director

Former Principal Chief General Manager of RBI with 3 decades of Pan India experience. Served as RBI nominated Director in two public sector banks namely UCO Bank and Oriental Bank of Commerce.

Ms. Kavitha Menon

Director

Kavitha Menon is an experienced entrepreneur and has been instrumental in nurturing the talent pool at Indel. She heads the skill set development initiatives and has implemented numerous training programs across Indel resulting in improved employee performance.

FINANCIAL PRODUCTS

GOLD LOAN

CONSUMER DURABLE LOAN

MSME LOAN

LOAN AGAINST PROPERTY

FOREX SERVICES

INSURANCE SERVICES

REMITTANCE SERVICES



INDEL AUTOMOTIVES PVT. LTD.

Indel Automotives is one of the largest automotive dealership conglomerates in the country, with leading brands as partners, marching ahead with pride and valor. Well trained and dedicated staff delivering top class service to customers is the hallmark of Indel Automotives. The automotive group constitutes the following.

- ▼ KERALA VOLVO
- ▼ KAIRALI TOYOTA
- ▼ INDEL HONDA
- ▼ KAIRALI FORD
- ▼ INDEL SUZUKI
- ▼ INDEL YAMAHA

KERALA VOLVO



KERALA VOLVO

Kerala VOLVO was established in 2013 to represent VOLVO cars in the state of Kerala. Since then Kerala VOLVO has been delivering exemplary service both to potential buyers of the safest car in the world and also to existing VOLVO car users. Today, Kerala VOLVO boasts of a large database of satisfied customers across the state.

- ▶ **National Award for Excellence in Service 2016.**
- ▶ **National Award for Excellence in Service 2022**

Our Technical Team represented India in the Global technical Contest 2022.

The purpose built, state of the art Showroom and Service facility in the heart of Kochi and Calicut is built to international standards and stands out as one of the finest facilities in the luxury car segment.

KAIRALI TOYOTA



KAIRALI TOYOTA

Customer centricity is at the core of all that we do at Kairali Toyota! Toyota's legendary quality combines with Kairali's decades of top notch customer experience to give our customers world class products, delivered with class leading customer service.

We have a state of the art, purpose built 3S facility at Cheranellur in Kochi and two facilities in Trivandrum to address instead of all the need Toyota buyers and discerning Toyota owners alike.

Our staff are well trained at Toyota's training facilities and their commitment and dedication will surpass all your expectation!.



The image shows the interior of a modern Honda car. The steering wheel is on the left, featuring the Honda logo. The center console has a large touchscreen display showing a music player interface with the Honda logo and various control icons. Below the screen are air vents and a row of physical buttons. The dashboard and door panels have a dark color with brown leather-like accents. Through the windshield, a city skyline with several tall buildings is visible under a clear blue sky. A large red and purple graphic overlay is on the right side of the image.

Indel
HONDA
The Power of Dreams

INDEL HONDA

Indel Honda is the exclusive dealer for HONDA cars in the district of Palakkad, Kerala. Partnering with HONDA in order to deliver total customer satisfaction by anticipating customer needs and providing quality sales and service, Indel HONDA, has built a strong reputation for itself.

The grand showroom and service facility, providing top class service is a landmark in the town.

Indel Honda has been consistently receiving top honours for consistently delivering exemplary service to Honda customers.

Kairali Ford
India's No.1 Ford Dealer



KAIRALI FORD

KAIRALI Ford, commenced its operations in 1999 with its state of the art sales as well as service facility at Kochi. From then on, the company has paced forward with sales and service network stretched across the length and breadth of Kerala - from Thrissur to Trivandrum. With its wide network and award winning dealerships, Kairali Ford is at your service to help you identify and buy ensure your FORD is well taken care. Kairali Ford has its dealerships at Malappuram, Thrissur, Kochi, Cheranellur, Muvatupuzha, Kottayam, Kollam and Trivandrum.

- National Award Winner for Top Sellers Award in 2011 and 2016.
- Kairali Ford has won the prestigious Ford Presidents Award in 2005, 2006, 2008, 2009 and 2012.

Today, Kairali Ford is the largest Service Provider for Ford in India and continues to win accoladed from both customers and Ford India, for exemplary service levels rendered.



**Indel
Suzuki**



INDEL SUZUKI

A leading Suzuki dealer in Thrissur, Kerala, INDEL SUZUKI delivers class-leading customer experience both in Sales and AfterSales. Indel Suzuki is counted amongst one of the premier dealers of Suzuki Scooters and motorcycles.

With a wide network of Sales and Service outlets, INDEL SUZUKI is dominant player in the market.

Indel Suzuki has been consistently receiving top honours from Suzuki India, for its outstanding performance.



INDEL YAMAHA

INDEL YAMAHA is one of the first YAMAHA global standard sales and service facilities, in the industrial capital of Kerala- Kochi. Committed to delivering total customer satisfaction. Indel YAMAHA was established in 2014 and has a wide network of six YAMAHA bike centres.

- ▼ Wide network of Yamaha Bike and Scooters.
- ▼ National Award winner for Overall Service Performance Award 2016, 2018 & 2019.

Indel Yamaha's recently upgraded two Blue Square sales facilities and a Blue Square Service facility was open to customers in October 2023.



TRANSINDIA INSURANCE BROKING AND RISK MANAGEMENT PVT. LTD.

The Transindia Insurance Broking and Risk Management Private Limited is a "direct insurance broker" licensed under the Insurance Regulatory and Development Authority of India to undertake the Life and General Insurance Broking business in the country. The Company was incorporated on July 2006 and has emerged as a reputed insurance broker providing specialized service in the area of :-

- ▶ Group Medical Insurance
- ▶ Standard Fire and Allied Perils
- ▶ Burglary Cover
- ▶ Group Personal Accident Cover
- ▶ Machinery Break Down Insurance
- ▶ Group Critical Illness Coverage
- ▶ Travel Insurance
- ▶ Motor Insurance
- ▶ Marine Insurance
- ▶ Home & Shop Package Policies
- ▶ Life Insurance Solutions including Credit Life coverage, Group Gratuity Fund etc.

The Company is managed by a set of experienced professionals having with rich experience in the industry. Transindia is very selective in choosing its insurance partners to extend the above mentioned services to its wide range of clients over the last 10 years, and it has served different corporates, groups, associations, motor dealers, financial institutions and individuals in the most efficient manner.



M-STAR HOTELS PVT. LTD.

M-Star Hotels Private Limited-The hospitality wing of Indel Corporation with its keen focus on developing boutique and star category hotels within the state of Kerala. The management consists of top-rated professionals from the hospitality industry.

- ▶ MAXX INN COCHIN
- ▶ MAXX COCHIN HERITAGE
- ▶ SRIVATSA REGENCY
- ▶ DISTRIKT 9
- ▶ KRISH



DISTRIKT-9

HOTEL
maxx INN

● **M STAR MAXX INN**

A three star hotel located 15 KM away from The Cochin International Airport situated adjacent to the NH Bypass Karukutty. that has facilities like rooms, banquet- hall, multi cuisine restaurant , Resto bar and a permit room.

maxx
COCHIN HERITAGE

● **M STAR MAXX COCHIN HERITAGE**

A three star hotel located 500meter away from the Mobility Hub Vyttila Kochi having facilities like rooms, banquet- hall, multicuisine restaurant and permit room.

HOTEL
SRIVATSA
REGENCY

● **M STAR SRIVATSA REGENCY**

A four star hotel situated at Koduvayur, Palakkad en route tourist destination Nelliampathy having facilities like rooms, banquet- hall, multi cuisine restaurant and permit room.

Distrikt-9
HOTELS AND RESORTS

● **DISTRIKT 9**

A five star hotel located at the gate of Palakkad Industrial Area situated adjacent to the Palakkad - Coimbatore highway, just 35 KM away from the city of Coimbatore. The premises has facilities like rooms, banquet- hall, swimming pool, multi cuisine restaurant, spa and gym.

**HOTELS AND
HOSPITALITY**





INDEL INFRA

An infrastructure development arm of Indel Corporation with its keen focus on developing commercial building projects. The company adds to its credit a sizeable land bank. The management team of this particular arm comprises of industry veterans who has served with various government institutions at respectable engineering related positions.



M STAR ENTERTAINMENTS

Officially registered as M Star Satellite Communications Pvt Ltd, it is the media wing of Indel Corporation. The company is setup with the specific vision of entering the new age visual and audio media sector to provide people with an enriched content. The company has its own production facility and is catering for content creation inhouse itself. With its strategic association the company has executed various feature films and tv serials.

COMPLETED PROJECTS

- Kootikalundu Sookshikuka - Malayalam Feature Film
- Thrisuvaperoor Kliptham - Malayalam Feature Film
- Love Action Drama - Malayalam Feature Film
- Unimaya - Tv Serial
- K annum K annum Kolayadithal - Tamil & Telugu Feature Film
- Varanae Avashyamund - Malayalam Feature Film
- Saajan Bakery Since 1962 - Malayalam Feature Film
- Kurup - Multilingual Feature Film



THE MINDSTORY

Our story began in 2015. Lots of things were happening around us in the fields of entertainment and digital communications, and we were just new bees around. Our basic idea was to connect customers with brands. We wanted to take people to a level where they can shake hands with the brands that we represent. To create something different was our credo, for we knew that people always look forward to new ideas. At Mindstory Technology, Design, Content, and business communications all synergize to generate creative solutions.

YOUR DIGITAL PARTNER

PROUD TO PARTNER WITH



