



ABOUT

Moneyratna Group is an organization that has proved its excellence in the field of finance within 6 months of its inception. Moneyratna Group consists of 5 companies.

- 1. Moneyratna Integrated Foundation**
- 2 Moneyratna Marketing and Consultancy Pvt Ltd.**
- 3. Moneyratna Gold and Jewellery Private Limited,**
- 4. Moneyratna Chits Private Limited,**
- 5. PRATYAGRA Moneyratna Farmers Producer Company Limited.**

Moneyratna Group has established active presence in 6 districts in Kerala. The group is targeting to have 50 branches in all districts of Kerala by the end of this financial year. Moreover, the company has set a target of 500 branches pan India by 2024. The Group's objective is to provide superior financial services with presence all over India with minimal downtime.



Mr. Manikantan
CEO, Founder of Moneyratna Group



Mrs. Dhanya Manikantan
CMD, Moneyratna Group



Pramod CP
Sales Head Moneyratna Group



MISSION

To invigorate the client centred business attitudes, absorbed by technology driven services , nurturing diversified products with its high value of standards having optimised strategies , Unbiased social commitments and integrity.



VISION

As a global finance partner rendering high standards of services and quintessential commitments to its stakeholders and employees as well as meet every emerging needs of the finance world.



OUR CORPORATE VALUES

We ensure individually and collectively to all our commitment, core values and ethical conduct of our business.

The Group's objective is to provide superior financial services with presence to all over India with minimal downtime.

Moneyratna Group has established active presence in 6 districts in Kerala. Moreover, the company has set a target of 1000 branches pan India by 2030. The NBFC segment will launch by next year.



Moneyratna Integrated Foundation

Moneyratna Group provides easy loan, Microfinance and other services to its customers. Apart from the financial sector, the Moneyratna Group also provides excellent services in the field of charity. Charity activities are also ensured in the area where each branch of the group starts. Under the supervision of ward members, councillors, etc., many charity activities like medical assistance, marriage assistance, educational assistance etc. are being done. The company has a special interest and distinct vision in nurturing new women entrepreneurs. Excellent charity work is another example of the group's social commitment. Women Empowerment Moneyratna Group encourages the presence and upliftment of women in the entrepreneurial sector by providing small credit facilities and creating awareness about new products. Own income is a source of pride for all. In today's generation, both men and women are striving for it. Aiming at the upliftment of women. Moneyratna Group employment opportunities are also opened up to women who deserve self-sufficiency. Female employees are given priority in branches of Moneyratna in all districts. The company believes that through self-sufficiency, women can solve their problems to some extent.





Moneyratna Marketing and Consultancy

Through this, we are promoting third party health insurance, term-policy, etc., and expanding more activities in the field of home appliances.

Moneyratna Gold and Jewellery Private Limited

Moneyratna's Jewellery business will be focusing more on the customer friendly schemes in the field of gold jewellery marketing. Our aim is to provide pure gold to low wages group. All the major designs available in the country will be available at Moneyratna Jewellery. The company will be providing EMI facility to common people to own gold jewellery.





Moneyratna Chits Private Limited

Moneyratna Chits Pvt. Ltd provides Opportunities to people from all walks of life to achieve the benefits of chits by providing subscribers with the best technology, transparent procedures and highly professional services of experienced staff. Moneyratna Chits Pvt will be the new generation of chits, with the facility of paying chit payments, viewing their chit statement and participating in auctions through the company's mobile app, which operates only 100% registered chits. Free personal accident insurance up to Rs 10 lakh is provided to subscribers who join the chit. It also ensures maximum transparency by giving subscribers the opportunity to watch the auction proceedings online, or through Android TV at the nearest Moneyratna branch, through the company website or through social media platforms. Subscribers can participate in the auction through Chits App provided by Moneyratna. 100% security of Chitty money is ensured to Chitty subscribers by subjecting them to the regulations of Central and State Governments.

Moneyratna Chits Private Limited

A veteran in chit industry having 20 years plus experience in finance sector. Manages overall administration and statutory related works of the company.

The founders of Moneyratna Group is very much fascinated by the uniqueness chit as a financial product which is the best loan and saving scheme originated and nourished in India. Our company strictly adhere to the Central Chit Fund Act 1982 and Kerala Chit Fund Rules 2012 and there by protecting the interest of the subscribers of our chit schemes. We conducts chit schemes with approval from Govt.of Kerala only.



JAYAN.K.T
Head Operations



As a salient feature of Moneyratna Chits, we provide free personal accident coverage to our Chit Subscribers throughout the tenure of their chits based on their chit value. And we are the first chit company in Kerala to introduce live streaming of auction procedures through social media for the convenient of our chit subscribers and for ensuring transparency. Moneyratna Mobile App is our another feature with all facilities in including online payment of chit subscription and facility to register for auctions.

The company is having registered office in Vyttila and we are going to make our presence in all district of Kerala with exclusive branches of chits and in a couple of years our operations will be spreading to other states also.





Pratyagra Moneyratna Farmers Producer Company Limited

Under Moneyratna Farmers Producers Company Limited, Gold Loan, Property Loan, Home Loan, Easy Loan, Vehicle Loan and Personal Loan can be provided. Gold Loan service with special loan schemes for farmers, small traders and entrepreneurs is quite comforting. With moderate interest.



We Are Expanding

We have opened our branches in 6 districts within the short time span and we are on the verge of expansion as well.





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