

Corporate Brochure



MAHALAXMI
FINANCE PVT. LTD.

📍 3rd Floor New Building Over Bridge
Above SCO 16-17-18 Sector 17- A,
Chandigarh 160017



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MAHALAXMI
FINANCE PVT. LTD.

Mahalaxmi Finance Pvt. Ltd.

General

We offer a wide range of financial services to corporate and retail customers through a variety of delivery channels. We believe in fair dealing & prompt disbursement of fund on priority basis. We provide funds on following terms and conditions at minimum rate of interest in shortest period.

Service

Mahalaxmi Finance Private Limited is dealing in Personal Loan and Loan Against Property. Whereas Personal Loan is sub categorised in Education Loan, Payslip Loan, ITR Loan while Loan Against Property is sub categorised in Property Loan, and Project Loan on Following terms and conditions at 5% rate of interest.

Span of Loan

1. Maximum 20 years in case of Property , Business, Project.
2. Maximum 10 years in case of Personal Loan.
3. Maximum span is for 1 year.

Rate of Interest

For our valuable customers Mahalaxmi Finance Private Limited is offering 5% rate of interest on following terms and conditions for either short to off loan terms period

File Activation Charges and Processing Charges

This amount is required to be paid by the borrower at time of filling application for the loan & after using of approval letter file activation charge will not be refunded.

Processing fee is required to be paid by the borrower only after receiving approval letter through Demand Draft in favour of Mahalaxmi Finance Private Limited

Loan Application will be considered as cancelled and further file charge and processing fee both will be refunded in case approval letter has been issued by the company or the applicant has been to failed to comply with the condition giving loan within stipulated time.

Processing Time

- 15-20 days (excluding holiday) in case of loan nearby under 200 km round the location of the company.
- 45-45 days (excluding holiday) in case of distance more than a 200 km.

Guarantor

For the surity of loan granted, company will take guarantor according to amount of loan. One in case of loan Rs. 10,000/- with an increase in number of Guarantor for increase in loan amount (weather Pvt. Ltd. /Government/ Property).

In case of Government and Pvt. Ltd. Guarantor, Official undertaking is compulsory on Bond (Page No. X2).

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Nature with Contract



Basic Income

Incentive and Salary

- 1) According to post and service.
- 2) Salary will be release after achiving the targets in time period.

Required Docuents

Bio-date with application

ID and address Proc

Education Paper

Photograph

3x100 Stamp Paper

1 dishonoured cheque by DMA/DSA/ Sub DSA/ Agent

Documents Required for Applicant

- Education Payslip I.T.R. Property Business Project

5 recent photographs

ID proof and address proof.

Complete loan application form.

Bank statement of last 6 months / Bank Passbook

Base Document

File Charge 4500/-

Documents Required for Applicant

3 passport size photographs

ID proof and address proof.

Last two months salary slip (in case of payslip guarantor)

Property paper (in case of property guarantor)

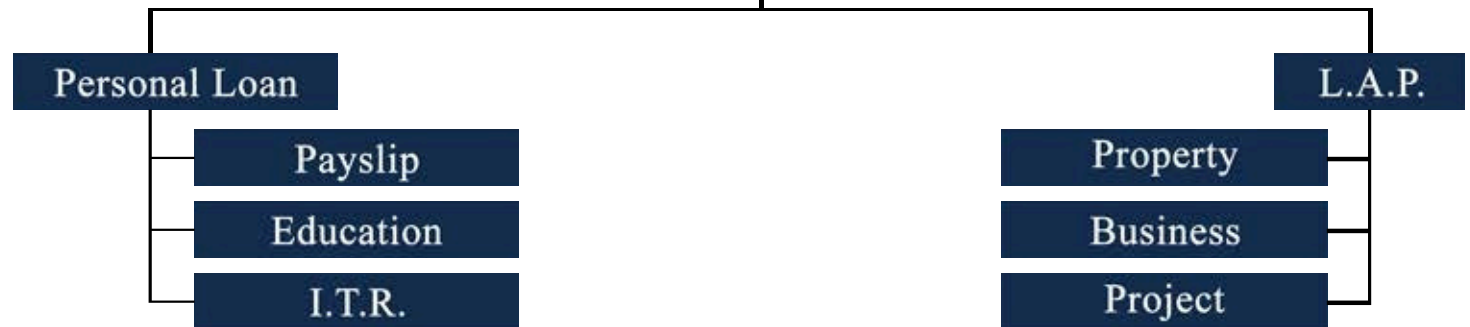
Bank statement of last 6 months / Bank Passbook

7 stamp papers of Rs. 50/- in favour of the guarantor.

Processing fee(according to loan amount.)



Classification of Loans



Personal Loan

When it comes to all the building blocks that form a complete and successful life. Nothing is as important as quality education. However education in India, at least the commonly perceived quality education as important by acclaimed and influential education institutions is decidedly costly and not easily available to everyone especially those who deserve it.

Education Loan: Schedule of Education Loan Available as per Qualification

S. No.	Qualification	Amount of Loan
1	High School	upto Rs. 1-3 Lakhs
2	Intermediate/ Diploma	upto Rs. 1-5 Lakhs
3	Graduation	upto Rs. 1-10 Lakhs
4	Post Graduate	upto Rs. 1-15 Lakhs

Required documents: Completed loan application form, Photographs, ID proof and Address, 2 stamp paper Rs. 50/- Bank Passbook and last six month bank statement.

Payslip Loan

A simple personal loan, scheme exclusively for the benefit of employees of corporate, government department, institutions and etc. Either private company.

Purpose of payslip loan: To meet genuine personal need other than speculative purpose.

Schedule of Payslip loan available as per payslip day.

S. No.	Type	Percentage
1	Govt. Employee	45 to 50 times
2	Private Employee	30 to 40 times

I.T.R. Loan

Schedule of I.T.R. loan available as per ITR - Last 2 years ITR

Loan Against Property

We offering Loan Against Property for those who possess property and want to get credit on behalf of property.

Schedule of Property Loan as per Property

Property Type	Amount of Loan
Agriculture	upto 70% of valuation
Residential	upto 70-75% of valuation
Commercial	upto 70-80% of valuation



Project Loan

Mahalaxmi Finance Private Limited offering project loan for customers who are willing to plan up a project on behalf of their property. Project loan included setting up to manufacturing unit, dairy, farms, construction unit, etc. Project loan is offered certified by the chartered accountant of the application.

Conditions

The project must be in line with our lending objective and must economically, financially, technically, and sound financing conditions depend on the investment type and the security offered by the third party.

S. No.	Type	%age of Amount
1	Any Firm/ Natural Hebital	upto 70%
2	Manufacturing Unit/ Factories	upto 70-75%
3	Construction Plan Project	upto 70-80%

Guarantor

Guarantor required for suerty of loan from any department is compulsory. Any of these guarantor below can take the guarantee of laon / loanee.

Types of Guarantor:

- 1) Government Department Guarantor
- 2) Private Limited Guarantor.
- 3) Property Guarantor.

1. Government Guarantor:

Government department which is accepted by company as per norms.

Department Name:

Education, Nagar Nigam, Nagar Palika, P.W.D., P.H.E., Bank, Roadways, Railways, Forest, Telecom, Insurance, Health, Electricity, Indian Post, etc.

Note: Administrative department which are not accepted by company for gurantee.
Defence forces, Lawyer, Police.

2. Private Limited Guarantor:

Private Limited Guarantor which is acceptable as per company norms.

MNCs like BMW, ABN, NAMRO, ACCENTURE, ALLIANZ, APPLE, BARCLAYS, DAKIN, MICROSOFT, WIPRO, HOWARD, INTELNET, Etc.

3. Property Guarantor:

All type of property are accepted by company.(In all over India.)

Required Guarantor Government Private Property:

S. No.	Loan Amount	No. of Required of Guarantor
1	1 Lakh to 10 Lakh	One
2	10 Lakh to 25 Lakh	Two
3	25 Lakh to 50 Lakh	Three
4	50 Lakh to 1 Crore	Four
5	1 Crore to 5 Crore	Five



Processing Fee for Personal Loan

Loan Amount	Process Fee	GST 18%	Total
₹ 100,000	₹ 9,000.00	₹ 1,620.00	₹ 10,620.00
₹ 200,000	₹ 11,500.00	₹ 2,070.00	₹ 13,570.00
₹ 300,000	₹ 13,750.00	₹ 2,475.00	₹ 16,225.00
₹ 400,000	₹ 16,000.00	₹ 2,880.00	₹ 18,880.00
₹ 500,000	₹ 18,500.00	₹ 3,330.00	₹ 21,830.00
₹ 600,000	₹ 21,000.00	₹ 3,780.00	₹ 24,780.00
₹ 700,000	₹ 23,500.00	₹ 4,230.00	₹ 27,730.00
₹ 800,000	₹ 26,000.00	₹ 4,680.00	₹ 30,680.00
₹ 900,000	₹ 28,500.00	₹ 5,130.00	₹ 33,630.00
₹ 1,000,000	₹ 31,000.00	₹ 5,580.00	₹ 36,580.00
₹ 1,100,000	₹ 33,500.00	₹ 6,030.00	₹ 39,530.00
₹ 1,200,000	₹ 35,750.00	₹ 6,435.00	₹ 42,185.00
₹ 1,300,000	₹ 38,000.00	₹ 6,840.00	₹ 44,840.00
₹ 1,400,000	₹ 40,500.00	₹ 7,290.00	₹ 47,790.00
₹ 1,500,000	₹ 42,600.00	₹ 7,668.00	₹ 50,268.00
₹ 1,600,000	₹ 45,000.00	₹ 8,100.00	₹ 53,100.00
₹ 1,700,000	₹ 47,500.00	₹ 8,550.00	₹ 56,050.00
₹ 1,800,000	₹ 49,750.00	₹ 8,955.00	₹ 58,705.00
₹ 1,900,000	₹ 52,000.00	₹ 9,360.00	₹ 61,360.00
₹ 2,000,000	₹ 54,500.00	₹ 9,810.00	₹ 64,310.00



Processing Fee for Loan Against Property

Loan Amount	Process Fee	GST 18%	Total
₹ 100,000	₹ 10,373.00	₹ 1,867.14	₹ 12,240.14
₹ 200,000	₹ 12,730.00	₹ 2,291.40	₹ 15,021.40
₹ 300,000	₹ 15,170.00	₹ 2,730.60	₹ 17,900.60
₹ 400,000	₹ 17,917.00	₹ 3,225.06	₹ 21,142.06
₹ 500,000	₹ 20,279.00	₹ 3,650.22	₹ 23,929.22
₹ 600,000	₹ 22,632.00	₹ 4,073.76	₹ 26,705.76
₹ 700,000	₹ 24,477.00	₹ 4,405.86	₹ 28,882.86
₹ 800,000	₹ 27,035.00	₹ 4,866.30	₹ 31,901.30
₹ 900,000	₹ 29,176.00	₹ 5,251.68	₹ 34,427.68
₹ 1,000,000	₹ 31,570.00	₹ 5,682.60	₹ 37,252.60
₹ 1,100,000	₹ 33,731.00	₹ 6,071.58	₹ 39,802.58
₹ 1,200,000	₹ 35,949.00	₹ 6,470.82	₹ 42,419.82
₹ 1,300,000	₹ 38,450.00	₹ 6,921.00	₹ 45,371.00
₹ 1,400,000	₹ 40,820.00	₹ 7,347.60	₹ 48,167.60
₹ 1,500,000	₹ 42,860.00	₹ 7,714.80	₹ 50,574.80
₹ 2,000,000	₹ 54,817.00	₹ 9,867.06	₹ 64,684.06
₹ 2,500,000	₹ 69,905.00	₹ 12,582.90	₹ 82,487.90
₹ 3,000,000	₹ 81,894.00	₹ 14,740.92	₹ 96,634.92
₹ 3,500,000	₹ 97,875.00	₹ 17,617.50	₹ 115,492.50
₹ 4,000,000	₹ 112,955.00	₹ 20,331.90	₹ 133,286.90
₹ 4,500,000	₹ 126,485.00	₹ 22,767.30	₹ 149,252.30
₹ 5,000,000	₹ 131,610.00	₹ 23,689.80	₹ 155,299.80
₹ 6,000,000	₹ 151,044.00	₹ 27,187.92	₹ 178,231.92
₹ 7,000,000	₹ 174,455.00	₹ 31,401.90	₹ 205,856.90
₹ 8,000,000	₹ 198,030.00	₹ 35,645.40	₹ 233,675.40
₹ 9,000,000	₹ 221,154.00	₹ 39,807.72	₹ 260,961.72
₹ 10,000,000	₹ 235,750.00	₹ 42,435.00	₹ 278,185.00
₹ 20,000,000	₹ 397,311.00	₹ 71,515.98	₹ 468,826.98
₹ 30,000,000	₹ 553,795.00	₹ 99,683.10	₹ 653,478.10
₹ 40,000,000	₹ 723,187.00	₹ 130,173.66	₹ 853,360.66
₹ 50,000,000	₹ 867,843.00	₹ 156,211.74	₹ 1,024,054.74



MAHALAXMI
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Mahalaxmi Finance Pvt. Ltd.

EMI Chart (Including ROI)

Year/Lakh	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1 Lakh	8750	4583	3194	2500	2803	1805	1607	1458	1343	1250	1174	1111	1058	1012	972	938	907	880	855	833
2 Lakh	17500	9166	6388	5000	4166	3610	3214	2916	2686	2500	2348	2222	2116	2024	1944	1876	1814	1760	1710	1666
3 Lakh	26250	13749	9582	7500	5529	5415	4821	4374	4029	3750	3522	3333	3174	3036	2916	2814	2721	2640	2565	2499
4 Lakh	35000	18332	12776	10000	6892	7220	6428	5832	5372	5000	4696	4444	4232	4048	3888	3752	3628	3520	3420	3332
5 Lakh	43750	22915	15970	12500	8255	9025	8035	7290	6715	6250	5870	5555	5290	5060	4860	4690	4535	4400	4275	4165
6 Lakh	52500	27498	19164	15000	9618	10830	9642	8748	8058	7500	7044	6666	6348	6072	5832	5628	5442	5280	5130	4998
7 Lakh	61250	32081	22358	17500	10981	12635	11249	10206	9401	8750	8218	7777	7406	7084	6804	6566	6349	6160	5985	5831
8 Lakh	70000	36664	25552	20000	12344	14440	12856	11664	10744	10000	9392	8888	8464	8096	7776	7504	7256	7040	6840	6664
9 Lakh	78750	41247	28746	22500	13707	16245	14463	13122	12087	11250	10566	9999	9522	9108	8748	8442	8163	7920	7695	7497
10 Lakh	87500	45830	31940	25000	15070	18050	16070	14580	13430	12500	11740	11110	10580	10120	9720	9380	9070	8800	8550	8330
11 Lakh	96250	50413	35134	27500	16433	19855	17677	16038	14773	13750	12914	12221	11638	11132	10692	10318	9977	9680	9405	9163
12 Lakh	1E+05	54996	38328	30000	17796	21660	19284	17496	16116	15000	14088	13332	12696	12144	11664	11256	10884	10560	10260	9996
13 Lakh	1E+05	59579	41522	32500	19159	23465	20891	18954	17459	16250	15262	14443	13754	13156	12636	12194	11791	11440	11115	10829
14 Lakh	1E+05	64162	44716	35000	20522	25270	22498	20412	18802	17500	16436	15554	14812	14168	13608	13132	12698	12320	11970	11662
15 Lakh	1E+05	68745	47910	37500	21885	27075	24105	21870	20145	18750	17610	16665	15870	15180	14580	14070	13605	13200	12825	12495
16 Lakh	1E+05	73328	51104	40000	23248	28880	25712	23328	21488	20000	18784	17776	16928	16192	15552	15008	14512	14080	13680	13328
17 Lakh	1E+05	77911	54298	42500	24611	30685	27319	24786	22831	21250	19958	18887	17986	17204	16524	15946	15419	14960	14535	14161
18 Lakh	2E+05	82494	57492	45000	25974	32490	28926	26244	24174	22500	21132	19998	19044	18216	17496	16884	16326	15840	15390	14994
19 Lakh	2E+05	87077	60686	47500	27337	34295	30533	27702	25517	23750	22306	21109	20102	19228	18468	17822	17233	16720	16245	15827
20 Lakh	2E+05	91660	63880	50000	28700	36100	32140	29160	26860	25000	23480	22220	21160	20240	19440	18760	18140	17600	17100	16660