Business Loan

Expand your business with easy capital.

A Business Loan gives you a lump sum to fund a defined growth plan - new equipment, a second outlet, larger inventory, or a renovation - repaid over a fixed tenure through predictable EMIs.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	**Rs. 1 Lakh - Rs. 50 Lakh**	**12 - 60 months**

Key Benefits

Collateral-free options
Unsecured funding available up to eligible limits, based on turnover and business vintage.

Fast turnaround
Approvals in as little as 3-7 working days with complete documentation.

Flexible tenure
Repayment matched to your business cycle rather than a fixed template.

Minimal paperwork
Digital submission of KYC, bank statements and GST returns.

Who This Is Right For

- You have a specific, one-time expense with a clear return
- Your monthly revenue is steady enough to service a fixed EMI
- You want funding without pledging property, up to eligible limits

Sample Monthly EMI

Illustrative, calculated at 16.0% p.a. Rates start from 7% p.a. for the strongest profiles - yours is set by the lender.

LOAN AMOUNT	3 years	4 years	5 years
Rs. 5,00,000	Rs. 17,579	Rs. 14,170	Rs. 12,159
Rs. 10,00,000	Rs. 35,157	Rs. 28,340	Rs. 24,318
Rs. 25,00,000	Rs. 87,893	Rs. 70,851	Rs. 60,795

WHAT IT COSTS YOU TO ENQUIRE

Nothing.

Our consultation is free and carries no obligation. Beyond interest, lenders may charge a processing fee, documentation and legal or valuation charges - we set these out in writing before you commit, so you can compare the true cost, not just the headline rate.

Eligibility

- Age 21-65 years at loan maturity
- Minimum 2 years of business vintage
- Valid KYC (Aadhaar, PAN) and business registration proof
- Latest 6 months bank statements
- Satisfactory credit history (CIBIL 700+ preferred)

Documents Required

- PAN and Aadhaar of proprietor / partners / directors
- Business registration - GST, Udyam, Shop Act or Incorporation certificate
- Last 6-12 months current account bank statements
- Last 2 years ITR with computation and financials
- Ownership proof of business premises (if applicable)

How It Works

1. **Share your requirement**
   Tell us how much you need and what it is for. A five-minute call is enough to start.
2. **We compare lenders**
   We match your profile against our partner banks and NBFCs and shortlist the best-fit options.
3. **Documentation support**
   We tell you exactly which documents are needed and check them before submission.
4. **Approval and disbursal**
   We follow up with the lender through sanction and keep you updated until funds are credited.

Why Apply Through Apex Innovation Solutions

One application, many lenders
Apply once. We take your profile to multiple banks and NBFCs instead of you visiting each one.

Honest, plain-language advice
We explain the real cost - rate, processing fee, prepayment terms - before you commit.

No fee to enquire
Our consultation is free. You decide only after seeing your options side by side.

Support until disbursal
We stay on the file through sanction and disbursal, not just until the application is submitted.

GET STARTED - FREE CONSULTATION, NO OBLIGATION

apexfinanceindia.com | info@apexfinanceindia.com

2nd Floor, 113, Near Indo Canadian Bus Services, Jalandhar, Punjab 144001

Apex Innovation Solutions is a loan consulting service. We are not a bank, NBFC or licensed lender and we do not sanction or disburse loans. "From 7% p.a." is the lowest starting rate available across our partner lenders as of August 2026, offered on secured products to applicants with the strongest credit profiles. Most applicants are offered a higher rate. Loan amounts, tenures and EMI figures shown are illustrative and are not an offer or a commitment. Final approval, interest rate, fees and terms are decided solely by the partner bank or NBFC, based on your profile and their internal policy.