Education Loan

Invest in your future education.

An Education Loan covers tuition, hostel, travel and related costs for higher studies in India or abroad. Repayment usually begins only after the course ends, with a moratorium during the study period.

INTEREST RATE
From 7% p.a.

LOAN AMOUNT
Rs. 1 Lakh - Rs. 1.5 Crore

TENURE
Up to 15 years

Key Benefits

Moratorium period
No principal repayment during the course, plus a grace period after it ends.

Covers the full cost
Tuition, hostel, examination fees, laptop, travel and insurance.

Tax benefit on interest
Interest paid is deductible under prevailing income tax rules.

Collateral-free up to limits
Smaller loans often need no security, only a co-applicant.

Who This Is Right For

- You or your child has secured admission to a recognised institution
- You want to fund studies without liquidating long-term savings
- You want repayment to begin only after the course completes

Sample Monthly EMI

Illustrative, calculated at 10.5% p.a. Rates start from 7% p.a. for the strongest profiles - yours is set by the lender.

LOAN AMOUNT	7 years	10 years	15 years
Rs. 10,00,000	Rs. 16,861	Rs. 13,493	Rs. 11,054
Rs. 20,00,000	Rs. 33,721	Rs. 26,987	Rs. 22,108
Rs. 40,00,000	Rs. 67,443	Rs. 53,974	Rs. 44,216

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

- Indian national with confirmed admission to a recognised institute
- Co-applicant (parent or guardian) with documented income
- Valid KYC of both student and co-applicant
- Consistent academic record
- Collateral required above lender-specified loan amounts

Documents Required

- PAN and Aadhaar of student and co-applicant
- Admission letter and detailed fee structure
- Academic records - 10th, 12th and graduation marksheets
- Co-applicant income proof and 6 months bank statements
- Collateral documents where 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.