Home Loan

Turn your dream home into reality.

A Home Loan finances the purchase, construction, extension or renovation of a residential property. Long tenures keep EMIs affordable, and both interest and principal carry income tax benefits.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	**Rs. 5 Lakh - Rs. 5 Crore**	**Up to 30 years**

Key Benefits

Lowest rates of any loan type
Secured against the property, so pricing is the most competitive available.

Tenure up to 30 years
A longer tenure means a materially smaller monthly EMI.

Tax benefits
Deductions available on both interest and principal under prevailing income tax rules.

Balance transfer option
Move an existing high-rate home loan to a cheaper lender.

Who This Is Right For

- You are buying, building or renovating a home
- You want the lowest interest rate available across loan types
- You want to claim tax deductions on interest and principal

Sample Monthly EMI

Illustrative, calculated at 9.0% p.a. Rates start from 7% p.a. for the strongest profiles - yours is set by the lender.

LOAN AMOUNT	15 years	20 years	30 years
Rs. 25,00,000	Rs. 25,357	Rs. 22,493	Rs. 20,116
Rs. 50,00,000	Rs. 50,713	Rs. 44,986	Rs. 40,231
Rs. 75,00,000	Rs. 76,070	Rs. 67,479	Rs. 60,347

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
- Salaried or self-employed with documented income
- Property with clear, marketable title
- Approved building plan and completion certificate where applicable
- Down payment of 10-25% of property value

Documents Required

- PAN and Aadhaar card
- Last 3 months salary slips or 2 years ITR
- Last 6 months bank statements
- Sale agreement / allotment letter
- Property title documents, approved plan and tax receipts

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

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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.