Loan Against Property

Unlock the value of your property.

A Loan Against Property lets you raise a large-ticket loan by mortgaging residential or commercial property you already own - while continuing to occupy or rent it out. Rates sit far below unsecured borrowing.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	**Rs. 5 Lakh - Rs. 5 Crore**	**Up to 15 years**

Key Benefits

Higher loan amount
Typically 50-70% of the current market value of the property.

Lower rate than unsecured
Collateral brings the rate down substantially versus a personal or business loan.

Continue using the property
You retain possession and can keep living in or renting it out.

Longer tenure
Up to 15 years, which keeps the EMI manageable on a large loan.

Who This Is Right For

- You need a large amount that unsecured lending cannot cover
- You own property with a clear title and want a lower rate
- You need funds for business expansion, education or a medical need

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	10 years	12 years	15 years
Rs. 25,00,000	Rs. 33,734	Rs. 30,604	Rs. 27,635
Rs. 50,00,000	Rs. 67,467	Rs. 61,207	Rs. 55,270
Rs. 1,00,00,000	Rs. 1,34,935	Rs. 1,22,414	Rs. 1,10,540

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
- Clear and marketable property title in the applicant name
- Property located in a serviceable city
- Documented income - salaried or self-employed
- Property free of existing disputes or encumbrances

Documents Required

- PAN and Aadhaar card
- Income proof - salary slips or 2 years ITR with financials
- Last 6-12 months bank statements
- Complete property chain documents and title deed
- Latest property tax receipts and approved plan

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.