

Mortgage Loan

Borrow against your property at attractive rates.

A Mortgage Loan is a secured facility against residential or commercial property, offering higher amounts and longer tenures than any unsecured option - suitable for large, planned expenses.

INTEREST RATE

From 7% p.a.

LOAN AMOUNT

Rs. 5 Lakh - Rs. 5 Crore

TENURE

Up to 15 years

Key Benefits

Large ticket sizes

Funding scaled to the value of the property, not just your income.

Attractive secured pricing

Materially cheaper than unsecured business or personal borrowing.

Long repayment tenure

Up to 15 years to keep EMIs comfortable.

Both property types

Residential and commercial properties are eligible.

Who This Is Right For

- You need a large amount at the lowest possible secured rate
- You own property with clear, marketable title
- You are comfortable pledging the property as security

Sample Monthly EMI

Illustrative, calculated at 11.0% 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. 34,438	Rs. 31,339	Rs. 28,415
Rs. 50,00,000	Rs. 68,875	Rs. 62,678	Rs. 56,830
Rs. 1,00,00,000	Rs. 1,37,750	Rs. 1,25,356	Rs. 1,13,660

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 property title and satisfactory valuation
- Valid KYC and documented income
- Property insurance may be required
- Property free of disputes or existing charges

Documents Required

- PAN and Aadhaar card
- Income proof - salary slips or 2 years ITR
- Last 6-12 months bank statements
- Property title deed and complete chain documents
- 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

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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.