MSME Loan

Grow your small business with tailored funding.

An MSME Loan is purpose-built funding for micro, small and medium enterprises - for equipment, expansion or working capital. Government-backed schemes can bring the effective cost down substantially.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	**Rs. 50,000 - Rs. 2 Crore**	**12 - 84 months**

Key Benefits

Scheme-linked pricing
Access to government-supported schemes with concessional rates where eligible.

Collateral-free options
Credit guarantee cover allows unsecured lending up to prescribed limits.

Built for smaller businesses
Eligibility norms designed around MSME realities, not large-corporate templates.

We handle the scheme paperwork
Guidance on which scheme fits and how to document it correctly.

Who This Is Right For

- Your enterprise is registered under Udyam
- You need funding for machinery, expansion or day-to-day operations
- You want to explore government-backed scheme options

Sample Monthly EMI

Illustrative, calculated at 13.0% p.a. Rates start from 7% p.a. for the strongest profiles - yours is set by the lender.

LOAN AMOUNT	3 years	5 years	7 years
Rs. 5,00,000	Rs. 16,847	Rs. 11,377	Rs. 9,096
Rs. 10,00,000	Rs. 33,694	Rs. 22,753	Rs. 18,192
Rs. 20,00,000	Rs. 67,388	Rs. 45,506	Rs. 36,384

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

- Valid Udyam / MSME registration
- Minimum 1 year of business operations
- Business KYC and bank statements
- GST returns where applicable
- Satisfactory repayment track record

Documents Required

- Udyam registration certificate
- PAN and Aadhaar of proprietor / partners / directors
- Last 12 months current account statements
- Last 2 years ITR with financials
- GST returns for the last 12 months

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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