Personal Loan

Funds for all your personal needs.

A Personal Loan is collateral-free funding for any personal requirement - a wedding, medical treatment, travel, home improvement or consolidating higher-cost debt. No end-use restriction, nothing to pledge.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	**Rs. 50,000 - Rs. 40 Lakh**	**12 - 72 months**

Key Benefits

No collateral required
Nothing to mortgage or pledge - approval rests on your income and credit profile.

Quick disbursal
Funds in your account within 24-72 hours of final approval for salaried applicants.

No end-use restriction
Use the money for any legitimate personal purpose.

Debt consolidation
Replace multiple high-interest dues with a single, lower EMI.

Who This Is Right For

- You need funds quickly without pledging any asset
- You have a stable salary or business income
- You want to consolidate costlier credit card dues into one EMI

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	4 years	5 years
Rs. 2,00,000	Rs. 6,739	Rs. 5,365	Rs. 4,551
Rs. 5,00,000	Rs. 16,847	Rs. 13,414	Rs. 11,377
Rs. 10,00,000	Rs. 33,694	Rs. 26,827	Rs. 22,753

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 21-58 years
- Salaried or self-employed with regular income
- Minimum monthly income as per lender norms
- Minimum 1 year of work or business experience
- Valid KYC and income proof

Documents Required

- PAN and Aadhaar card
- Last 3 months salary slips (salaried) or 2 years ITR (self-employed)
- Last 6 months bank statements of salary / primary account
- Employment proof - offer letter or employee ID
- Passport-size photograph

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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