Term Loan

Fixed-tenure funding for planned business growth.

A Term Loan is a lump-sum facility repaid over a fixed tenure through EMIs - the standard route for planned capital expenditure such as machinery purchase, plant setup or facility expansion.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	Rs. 5 Lakh - Rs. 5 Crore	12 - 84 months

Key Benefits

Predictable repayment
Fixed EMI and fixed end date make budgeting straightforward.

Larger amounts
Supports substantial capex that working capital lines cannot cover.

Structured to the asset
Tenure aligned to the useful life of what you are funding.

Moratorium options
Some lenders allow a holiday period while the project is being set up.

Who This Is Right For

- You are funding a defined capital expenditure
- You want certainty of EMI and a fixed end date
- Your project has a measurable return on investment

Sample Monthly EMI

Illustrative, calculated at 14.0% 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. 10,00,000	Rs. 34,178	Rs. 23,268	Rs. 18,740
Rs. 25,00,000	Rs. 85,444	Rs. 58,171	Rs. 46,850
Rs. 50,00,000	Rs. 1,70,888	Rs. 1,16,341	Rs. 93,700

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

- Minimum 2 years of business vintage
- Clearly defined end-use (capex or expansion)
- Business KYC and financial statements
- Collateral depending on loan amount
- Satisfactory credit history

Documents Required

- PAN and Aadhaar of promoters
- Business registration and GST certificate
- Last 12 months bank statements
- Last 2 years audited financials and ITR
- Project report or quotation for the intended purchase

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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