Working Capital Loan

Keep your day-to-day operations running smoothly.

A Working Capital Loan bridges the gap between paying your suppliers and staff and receiving payment from customers. It is built for recurring cash-flow gaps rather than one-time purchases.

INTEREST RATE	LOAN AMOUNT	TENURE
From 7% p.a.	**Rs. 1 Lakh - Rs. 5 Crore**	**12 - 36 months**

Key Benefits

Matches your cash cycle
Structured around your receivable cycle rather than a flat schedule.

Revolving options available
Draw and repay as needed, paying interest only on what you use.

Protects supplier relationships
Pay suppliers on time and preserve your negotiating power.

Secured and unsecured routes
Options against stock and receivables, or purely on turnover.

Who This Is Right For

- Your revenue is seasonal or lumpy
- You routinely wait 30-90 days to be paid by customers
- You need to stock inventory ahead of a peak season

Sample Monthly EMI

Illustrative, calculated at 15.0% p.a. Rates start from 7% p.a. for the strongest profiles - yours is set by the lender.

LOAN AMOUNT	1 years	2 years	3 years
Rs. 5,00,000	Rs. 45,129	Rs. 24,243	Rs. 17,333
Rs. 15,00,000	Rs. 1,35,387	Rs. 72,730	Rs. 51,998
Rs. 30,00,000	Rs. 2,70,775	Rs. 1,45,460	Rs. 1,03,996

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
- Business KYC and audited financial statements
- Latest 6-12 months bank statements
- GST / ITR filings where applicable
- Positive net worth and satisfactory account conduct

Documents Required

- PAN and Aadhaar of promoters
- Business registration and GST certificate
- Last 12 months current account statements
- Last 2 years audited financials and ITR
- Debtors and creditors ageing statement

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.