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Get quick, convenient banking solutions, with minimal documentation, to finance short and long-term business needs

Apply Now

Business Loan

If you're a self-employed manufacturer, retailer, trader, or professional, you understand the dual challenges of managing day-to-day operations while seeking growth opportunities. For the self-employed, having readily available funds is crucial. Meeting the expanding needs of your business doesn't come easily to you. This is where our role becomes vital. Axis Bank now presents unsecured, EMI-based Business Loans for the self-employed with minimal documentation required. Whether you utilise the loan for its full term or opt for early closure, we aim to address your immediate funding needs while ensuring your business has the resources to thrive. The loan application process is online, offering the convenience of repayment through manageable instalments.

Key Features

Simplified Access & Minimal Documentation

Minimum Loan Amount Rs. 50,000

Balance Transfer Available

Business Loan Calculator

Loan Amount (₹)

50K

50L

50,000

Interest Rate (p.a)

11%

25%

11%

Tenure (years)

1

5

1

Equated Monthly Installments (EMI)

₹4,419

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Total Amt Payble	₹ 53,029
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Amortization Schedule

Year	1
Opening Balance	₹50,000
Interest paid during the year	₹3,029
Principal repaid during the year	₹50,000
Closing Balance	₹0

Disclaimer: These calculators are provided for representational purposes only. Results depend on many factors, including the assumptions you provide. We do not guarantee their accuracy, or applicability to circumstances. All loans are at the sole discretion of Axis Bank Ltd.

Features & Benefits

Collateral free

Axis Bank Business Loans are collateral-free. You can get up to Rs 75 lakh as a loan without providing any collateral or asset as security.

The business loan can be availed for a tenure of 6 to 60 months

The Business Loan can be availed for a minimum of 6 to 36 months. You can repay in EMIs, without undue financial burden. Choose the tenure to suit your budget and repay at your convenience.

Easy to apply

You can apply at the nearest Axis Bank branch to get the loan sanctioned in 3 simple steps. The documentation is simple, keeping in mind the busy schedule of a business professional. Get quick access to funds after meeting all the eligibility criteria.

Business Vintage – Minimum 3 years

Turnover – Minimum ₹10 lakh

Age – 21 to 65 years

24x7 Business Loans

If you are a pre-qualified Axis Bank customer, avail [24x7 Business Loans](#) online and get instant credit of funds from the comfort of your home and office. You can also enjoy other benefits such as flexible tenure and minimum documentation. Weekday or a holiday, apply through Axis Mobile or Internet Banking and enjoy uninterrupted access to money for your business needs anytime, anywhere.

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AS a business owner, there could be occasions when you find yourself cash-strapped. An unexpected breakdown of your machines, or payments to be made to vendors, etc. A Business Loan can easily help you tide over these temporary hiccups. Borrow the funds you need and ensure your business runs smoothly.

Expand your business

Expanding your business and taking it to the next level is any business owner’s dream. You need money to make more money. Invest in your business by availing of a Business Loan and watch your profits grow.

Build inventory

A successful business owner always anticipates his customers’ needs and ensures he never runs out of stock. Building inventory could prove a strain on your finances. But with a Business Loan, you will always have funds ready at hand. Whether it is purchasing raw material or paying vendors, ensure your operations are not interrupted due to lack of funds with a Business Loan.

2. What are the documents required for Business Loan?

Following documents are required when applying for Business Loan:

- KYC Documents
- Duly filled in application form signed by the customer
- Relevant financial documents
- Bank account statement of last 6 months
- PAN card/Form 60
- Business Proof

3. What is a Business Loan EMI calculator?

With a Business Loan EMI calculator, you can find out the total repayment over the tenure of the loan. The amortization schedule of the calculator provides a detailed break-up of the monthly and annual principal and interest components of the loan. Knowing this before getting the loan sanctioned will help you plan your finances and structure your repayment with ease. This way you can earmark the required funds for repaying the loan and avoid stress on your finances.

[Check out Axis Bank’s Business Loan Calculator!](#)

4. How to apply for a Business Loan?

- You can download the application form from the Axis Bank website www.axisbank.com and submit it at the bank branch.
- You can also visit the nearest branch and fill the application form at the branch
- You can instantly ["Apply Now"](#) for Business Loan

Our Sourcing Partners:





What are the different types of Business Loans?



What is a Business Loan Collateral? - Types, requirements & eligibility

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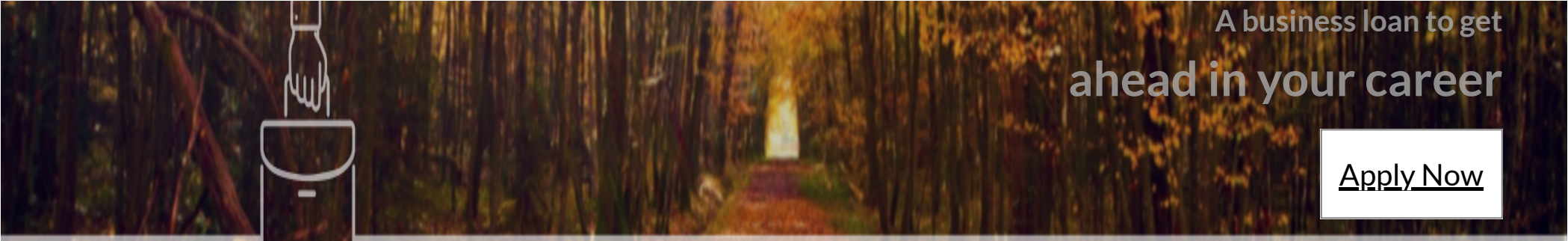
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[How to get a Startup Business Loan in 5 easy steps?](#)



[What is a Business Loan & how does it work?](#)



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- Mobile re-charge

- WhatsApp Banking**
(Whatsapp 'Hi' to 7036165000)
- Account balance
 - Mini Statement
 - New cheque book
 - Create & Renew FD
 - Credit Card details
 - Manage debit card limits
 - Set pins / Block card

To get an account balance instantly:
SMS BAL to 56161600 / +91 9951 860 002
from your registered mobile

To get a mini statement instantly:
SMS MINI to 56161600 / +91 9951 860 002
from your registered mobile

- Axis Bank Customer Care**
1800 209 5577 / 1800 103 5577 (Toll free)
1860 419 5555 / 1860 500 5555 (Charges applicable as per the service provider)
For NRI Phone Banking Numbers[Click Here](#)
[Axis Bank Branch Locator](#)
[Complaints and Grievance Redressal](#)
[Lodge a Complaint](#)
[RBI - Integrated Ombudsman Scheme, 2021](#)
[Comprehensive Notice Board](#)
[Aadhaar Enrolment Centres](#)
[Services for Customers with Disabilities](#)
[CDSL/NSDL Investor Grievance Escalation Matrix](#)
[Details of Depository Services Offered](#)
[FAQs on Beneficial Ownership](#)

Investor Contacts

- Sparsh Board
- Careers
- Sustainability & CSR
- Our ESG Profile
- Download Forms
- Download-Product Guide
- Download-E Brochures
- Fees and Charges
- Forex Card Rate
- Premise for Branch
- Do Not Call Registry
- Offers T&C
- Auction Notices
- IBC Disclosure
- Investment Knowledge Bank
- Whistleblower Policy
- Positive Pay System
- RBI Kehta Hai
- RBI Sachet Portal
- RBI Udgam
- PAN AADHAAR Linking
- Bank Terminated Vendors
- Sanction Policy Statement
- Customer Education
- Literature on NPA and SMA classification
- FAQs regarding cancellation of Add-on Credit Cards
- Account Aggregator
- Credit Card T&C
- Business Correspondents - Credit Cards
- Sitemap
- Forward Together : IFSC
- Divestment of land parcels along Yamunna Expressway, Noida
- Regulatory Disclosures
- Fraud Awareness

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- Axis Family Book of Records
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- Lifetime Free Credit Card
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Education Loan EMI Calculator

Life Insurance Calculator

SIP Calculator

EMI Calculator

Personal Loan Eligibility Calculator

Credit Card EMI Calculator

Annual Percentage Rate Calculator

PPF Calculator

Two Wheeler EMI Calculator

AXIS GROUP

Axis Bank Foundation

Axis Mutual Fund

Axis Securities Limited

Axis Finance

Axis Pension Fund

Axis Trustee

Axis Capital

A.TREDS Ltd.

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NRI Home Loan

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NRI Insurance

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NRI Investments

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4 in 1 NRI Investment Account

NRI Mutual Funds



Report a Fraud



Axis Bank is registered with DICGC



DICGC QR code

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Central KYC Registry

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Please do not believe any entity using Axis Bank logos & branding to request the public for money in exchange for opening a Customer Service Point.

Always use the customer care numbers displayed on Bank's official website. Do not access unknown website links.

RBI: Beware of Fictitious Offers/Lottery Winnings/Cheap Fund Offers.