

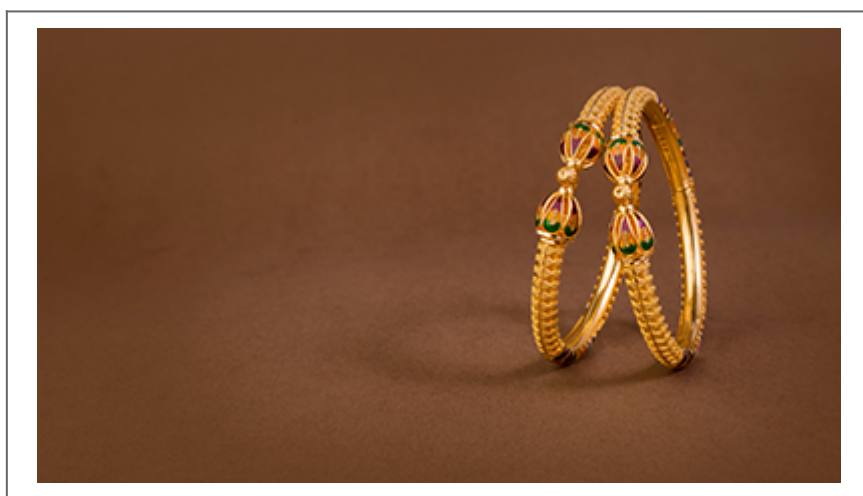
Bajaj Finance Launches Loan Fest: Secure Gold Loans up to Rs. 2 Crore at Attractive Interest Rates

Category: Business

written by International Khabar | March 24, 2025



Bajaj Finance Limited is excited to announce the commencement of its much-anticipated Loan Fest, running from March 1 to March 31, 2025. This special event offers customers an excellent opportunity to access gold loans with amounts up to Rs. 2 crore at highly competitive interest rates, starting from just 9.50% per annum.



[Bajaj Finserv Gold Loan](#)

Key Highlights of the Loan Fest:

- **Substantial Loan Amounts:** Customers can avail a [gold loan](#) ranging from Rs. 5,000 to Rs. 2 crore, catering to diverse financial needs, whether personal or business-related.
- **Competitive Interest Rates:** With interest rates starting at 9.50% per annum, [Bajaj Finance ensures that borrowers](#) benefit from affordable repayment options.
- **Convenient Repayment Options:** Borrowers have the flexibility to choose from multiple repayment tenures that align with their [financial plans](#), ensuring a comfortable repayment experience.
- **No Hidden Charges:** Repay a part of the loan in advance or pay the entire amount at no extra cost.
- **Swift Processing:** [Bajaj Finance is committed to quick loan](#) processing, enabling customers to access funds promptly to meet their urgent financial requirements.

Why Choose a Gold Loan During [Loan Fest](#)

Gold loans are secured [loans where borrowers](#) pledge their 18-22 karat gold jewellery as collateral to access funds. This form of borrowing is advantageous due to its swift processing, minimal documentation, and competitive [gold loan interest rates](#). During the Loan Fest, these benefits are further enhanced with attractive free insurance cover for pledged gold and easy part-release facility, making it an opportune [time for customers to leverage the value of their gold](#) assets.

How to Apply:

[Applying for a gold loan during the Loan Fest](#) is straightforward:

1. **Online Application:** Visit the [Bajaj Finserv App or website and fill out the gold](#) loan application form.
2. **Branch Visit:** Alternatively, customers can visit any of the 800+ Bajaj Finserv Gold Loan branches [across India](#) to apply in person.
3. **Documentation:** Provide any one of the basic KYC documents like, Aadhaar card, voter ID card, passport, driving licence, NREGA job card or a letter from National Population Registration, along with the gold ornaments intended for pledging.
4. **Assessment and Approval:** The pledged gold is evaluated for purity and weight, following which the [loan](#) amount is sanctioned based on the prevailing gold rate and the loan-to-value (LTV) ratio.
5. **Disbursement:** Upon approval, the loan amount is disbursed promptly into the borrower's account.

A [gold loan](#) is one of the easiest and most efficient ways to raise funds quickly while retaining ownership of the gold jewellery. Take advantage of the Bajaj Finance Loan Fest to avail a gold loan at attractive interest [rates and unlock the financial](#) value of gold jewellery. Apply now!

T&C Apply

About Bajaj Finance Limited

Bajaj [Finance Ltd.](#) ('BFL', 'Bajaj Finance', or 'the Company'), a subsidiary of Bajaj Finserv Ltd., is a deposit taking Non-Banking Financial Company (NBFC-D) registered with the Reserve Bank of India (RBI) and is classified as an NBFC-Investment and Credit Company (NBFC-ICC). BFL is engaged in the [business of lending and acceptance of deposits](#). It has a diversified [lending portfolio across](#) retail, SMEs, and commercial customers with significant presence in both urban and rural

India. It accepts public and corporate deposits and offers a variety of financial services [products to its customers](#). BFL, a thirty-five-year-old enterprise, has now become a [leading player in the NBFC sector in India](#) and on a consolidated basis, it has a franchise of 80.41 million customers. Bajaj Finance has a credit rating of AAA/Stable for its [Fixed Deposit](#) program from CRISIL and ICRA, AAA/Stable for long-term borrowing from CRISIL, India Ratings, CARE and ICRA, and A1+ for short-term borrowing from CRISIL, India Ratings and ICRA. It has a long-term issuer credit rating of BBB-/Stable and a short-term rating of A-3 by S&P Global ratings.

To know more, visit www.bajajfinserv.in.

