

Bajaj Finance Loan Utsav: Apply for Personal Loan Online and Manage Urgent Expenses within Hours*

Category: Business

written by International Khabar | July 3, 2025



Bajaj Finance has announced the launch of its highly anticipated Loan Utsav, a limited-period financial event offering exclusive deals, instant approvals, and seamless access to various loans. Whether individuals are planning a vacation, renovating their home, or managing medical emergencies, -this is the ideal time to apply for a personal loan online and take advantage of tailored benefits.

The Loan Utsav aims to make the borrowing experience smoother

and more accessible. With just a few clicks, applicants can explore customised [personal loan](#) solutions and secure attractive terms-all through a completely digital journey.



Bajaj Finance Loan Utsav

Why the Bajaj Finance Loan Utsav stands out

1. Pre-approved offers for quicker access to funds

Existing customers may be eligible for a pre-approved personal loan offer – which can be accessed using just their mobile number and OTP.

2. Instant online application with minimal documentation

Customers can apply for a personal loan online and receive approval within minutes*. There is no need for lengthy paperwork or branch visits-just a quick, transparent application experience from start to finish.

3. Attractive loan offers with flexible repayment options

During the Loan Utsav, eligible borrowers can enjoy competitive interest rates, high loan amounts of up to Rs. 55 lakh, and tenure options ranging from 12 months to 96 months. Customers can choose a repayment plan that suits their budget and [lifestyle](#).

4. Personalised deals for salaried and self-employed individuals

For salaried professionals or individuals who run their own [business](#), Bajaj Finance offers tailored loan solutions based on income, credit profile, and other eligibility parameters.

5. Personal loan EMI [calculator that helps customers plan better](#)

Before applying, customers can use the free [personal loan EMI calculator](#) available on the Bajaj Finserv website. This tool helps in estimating the monthly EMI based on the loan amount, interest rate, and tenure- helping borrowers plan their repayment comfortably.

Here is how customers can apply for a personal loan during Loan Utsav

1. Visit the Bajaj Finserv website

Head to the official Bajaj Finserv Personal Loan page.

2. Check offer

Enter the mobile number and OTP to check for personalised offers.

3. Submit the online application and documents

Customers with a pre-approved offer can go ahead with the loan amount or choose a lower value. Customers without an offer can enter the amount they need and continue the application.

4. Final steps

Based on the eligibility and documents, the application will be approved, and funds will be disbursed.

The Bajaj Finance Loan Utsav gives customers access to credit with complete transparency, speed, and flexibility. With the option to apply for a personal loan online, finances can be managed easily, without disrupting the daily routine.

Bajaj Finance encourages eligible individuals to make the most of this festive financial opportunity. With attractive offers, fast processing, and a 100% digital journey, the Loan Utsav promises a smooth borrowing experience. Visit the Bajaj Finserv website today to explore available options and apply for a personal loan online.

*Terms and conditions apply.

*These offers will be valid for the duration of the Loan Utsav, from 1st to 31st July 2025.

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 69.14 million customers. BFL has the highest domestic credit rating of AAA/Stable for long-term borrowing, A1+ for short-term borrowing, and CRISIL AAA/Stable & [ICRA]AAA(Stable) for its FD program. It has a long-term

issuer credit rating of BB+/Positive and a short-term rating of B by S&P Global ratings.

