

Bajaj Finance Offers Instant Personal Loans to Manage Navratri Expenses with Ease

Category: Business

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As Navratri approaches, households across India are gearing up for nine days of devotion, celebration, and cultural gatherings. While the festival brings immense joy, it also brings a surge in expenses ranging from festive shopping and home decor to travel and hosting events. Customers can manage these costs seamlessly with Bajaj Finserv Personal Loan – a reliable financial solution offering instant access to funds, with flexible repayment and a simple digital process.



Bajaj Finserv Personal Loan

Addressing festive financial needs

Navratri celebrations often involve significant spending on new attire, jewellery, gifts, family outings, and even home refurbishments. For many, these expenses can stretch regular monthly budgets. A [Bajaj Finserv Personal Loan](#) provides quick financial support of up to Rs. 55 lakh, ensuring that customers can enjoy the festival without compromising on their financial stability. The loan can be applied towards any personal requirement, be it shopping, travel, or family gatherings.

Fast approval and disbursal

The Bajaj Finserv Personal Loan is designed with convenience in mind. Customers can check their pre-approved loan offer by simply entering their mobile number and authenticating it with an OTP. On successful application, the loan amount is

transferred to their bank account within 24 hours*. This makes it particularly useful during the busy Navratri season, when funds may be required at short notice.

Flexible repayment options

Bajaj Finance offers repayment tenures ranging from 12 months to 96 months, allowing borrowers to choose an option that fits their financial comfort. This flexibility ensures that festive expenses do not become a long-term financial burden.

To make planning even easier, the company provides a [personal Loan EMI calculator](#), a digital tool that enables customers to estimate their monthly instalments in advance. By entering details such as loan amount, tenure, and applicable interest rate, individuals can calculate their EMIs instantly. This helps them make informed decisions and budget effectively for their Navratri expenses.

How to apply for a Bajaj Finserv Personal Loan this Navratri

Applying for the personal loan is a simple and hassle-free process:

- Visit the official Bajaj Finserv website or app
- Enter the mobile number and OTP to check for pre-approved offers
- Submit the online application and documents
- Based on the eligibility and documents, the application will be approved, and funds will be disbursed.

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Key benefits of a Bajaj Finserv Personal Loan during Navratri

- Loan amount of up to Rs. 55 lakh for covering diverse festive expenses

- Quick approval and instant disbursal for urgent financial needs
- 100% digital application process requiring minimal paperwork
- Flexible tenures of up to 96 months for convenient repayment
- No collateral required, ensuring easy access to funds

In summary

With its instant approval, flexible repayment options, and fully digital process, the Bajaj Finserv Personal Loan makes it easier for customers to celebrate Navratri without financial worries. By providing quick access to funds of up to Rs. 55 lakh, Bajaj Finance continues to be a [trusted partner](#) for families across India, helping them enjoy the festive season with peace of mind and complete financial freedom.

*Terms and conditions 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 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.

