Bajaj Finance Personal Loan Offers Flexible Repayment Options with Loan Utsav 2026 Benefits

Category: Business
written by International Khabar | August 28, 2026

Bajaj Finance is bringing together the repayment flexibility of its personal loan with additional benefits available during Loan Utsav 2026. Eligible customers can choose repayment tenures of up to 108 months to plan their EMIs more comfortably, while also taking advantage of a range of Loan Utsav benefits.

Bajaj Finance Personal Loan

The Bajaj Finance Personal Loan offers loan amounts ranging from Rs. 40,000 to Rs. 55 lakh, subject to applicable eligibility criteria. Customers can choose a repayment tenure ranging from 12 months to 108 months. The applicable interest rate ranges from 10% to 30.5% per annum, depending on the customer's profile and applicable terms.

What is new in the Bajaj Finance Personal Loan offering?
The key update is the availability of a repayment tenure of up to 108 months. Eligible customers can select a tenure between 12 months and 108 months based on their financial requirements and repayment capacity.

The extended tenure gives customers more time to repay the borrowed amount. This can be useful for customers managing larger or long-term expenses and looking to spread their repayments over a longer period.

The applicable tenure remains subject to eligibility, loan terms and other applicable conditions.

Why does the extended tenure matter?
A longer repayment tenure can reduce the monthly EMI for a given loan amount and interest rate because the repayment is spread across more months. This may help customers manage their monthly cash flow more comfortably.

However, a longer tenure can also increase the total interest payable over the loan period. Customers should therefore compare different tenure options and consider their income, existing commitments and repayment capacity before selecting a repayment schedule.

The Bajaj Finance Personal Loan allows eligible customers to consider different repayment periods based on their financial needs.

Who can benefit from the extended repayment tenure?
The extended repayment tenure can benefit customers managing larger or long-term expenses. It may be relevant for customers who prefer to spread their repayments across a longer period instead of choosing a shorter tenure with potentially higher monthly EMIs.

Customers planning expenses such as education, home improvements, medical requirements, travel or other personal needs can assess the available loan amount and repayment options based on their requirements.

What rewards are available during Loan Utsav 2026?
Loan Utsav 2026 offers a limited-period reward bundle to

eligible customers whose Bajaj Finance Personal Loan is successfully disbursed during the campaign period. 10 September 2026 is the last day of the campaign.

The reward bundle includes benefits across entertainment, music, dining and shopping categories:

- Zee 5, Sony Liv & 14 other OTTs – 6 months free membership
- JioHotstar membership – 3 months
- Free 3-month Zomato Gold Membership
- Free 3-month JioSaavn Pro
- Free 45 Day Gaana membership
- Free 40+ Vouchers

The rewards are available after successful loan disbursal within the campaign period. Eligibility, reward fulfilment and other conditions are subject to the applicable Loan Utsav 2026 terms and conditions.

Customers should review the campaign terms before applying and consider their financial requirements and repayment capacity when choosing a personal loan.

What are the key features of a Bajaj Finance Personal Loan?
A Bajaj Finance Personal Loan offers a loan amount ranging from Rs. 40,000 to Rs. 55 lakh. The available repayment tenure ranges from 12 months to 108 months.

The loan is collateral-free, so eligible customers do not need to pledge an asset as security. Funds can be disbursed within 24 hours*, subject to fulfilment of applicable conditions and documentation.

The offering also provides quick approval and requires minimal documentation, subject to applicable eligibility and verification requirements.

What is the Bajaj Finance Personal Loan interest rate?
The applicable personal loan interest rate ranges from 10% to 30.5% per annum, depending on the customer's profile and applicable terms. Customers should review the applicable rate and other loan terms before accepting an offer.

The interest rate is an important factor when assessing the overall cost of borrowing. Customers should consider the interest rate along with the loan amount, tenure, EMI, processing charges and other applicable costs before accepting a loan offer.

An EMI calculator can also help customers estimate their monthly repayment based on the loan amount, interest rate and selected tenure.

How does the Bajaj Finance Personal Loan application process work?
Customers can begin the application process online by checking their eligibility and providing the required details. The application is assessed based on applicable eligibility criteria and verification requirements.

Eligible customers can select a suitable loan amount and

repayment tenure based on their financial requirements. The process involves minimal documentation, subject to the customer’s profile and applicable requirements.

Once the required checks and documentation are completed, the loan amount can be disbursed within 24 hours*.

Customers should review all applicable loan terms and repayment obligations before proceeding with the application.

Why consider a Bajaj Finance Personal Loan during Loan Utsav 2026?

Bajaj Finance Personal Loan offers eligible customers access to funds for a range of personal needs, along with flexible repayment tenures that can be chosen based on their financial requirements and repayment capacity. The loan is collateral-free, with funds disbursed within 24 hours*, subject to applicable conditions and documentation.

During Loan Utsav 2026, customers can enjoy additional value through a limited-period bundle of attractive rewards. Eligible customers whose personal loan is successfully disbursed during the campaign period can access a wide range of benefits, subject to applicable terms and conditions. Loan Utsav 2026 is available until 10 September 2026.

A simple and customer-focused borrowing journey

Bajaj Finance focuses on providing a structured and convenient borrowing process for customers exploring personal finance options. The Bajaj Finance Personal Loan combines flexible loan amounts, repayment tenures and collateral-free borrowing to support different financial requirements.

The availability of a repayment tenure of up to 108 months provides eligible customers with an additional option for managing monthly repayments. Customers should compare the available tenure and interest rate options and select a repayment schedule that suits their financial circumstances.

Customers can check their eligibility online and review the applicable terms for a Bajaj Finance Personal Loan.

*Terms and conditions apply

About Bajaj Finance Ltd.
Bajaj Finance Ltd. (BFL), 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 serves over 124.43 million customers through a diversified portfolio comprising consumer loans, SME finance, commercial lending, rural lending, fixed deposits and payments, offered through Web, App and at 4,000+ locations. As a FinAI company, BFL is focused on continuous innovation through smart use of technology, data and analytics to drive seamless, simplified and personalized experiences for its 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 BBB/Stable and a short-term rating of A-2 by S&P Global ratings. It has been assigned a ‘Baa3 Corporate Family Rating’ with Stable outlook from Moody’s Rating.