Bajaj Finance Personal Loan Offers Limited-Time Rewards During Loan Utsav 2026

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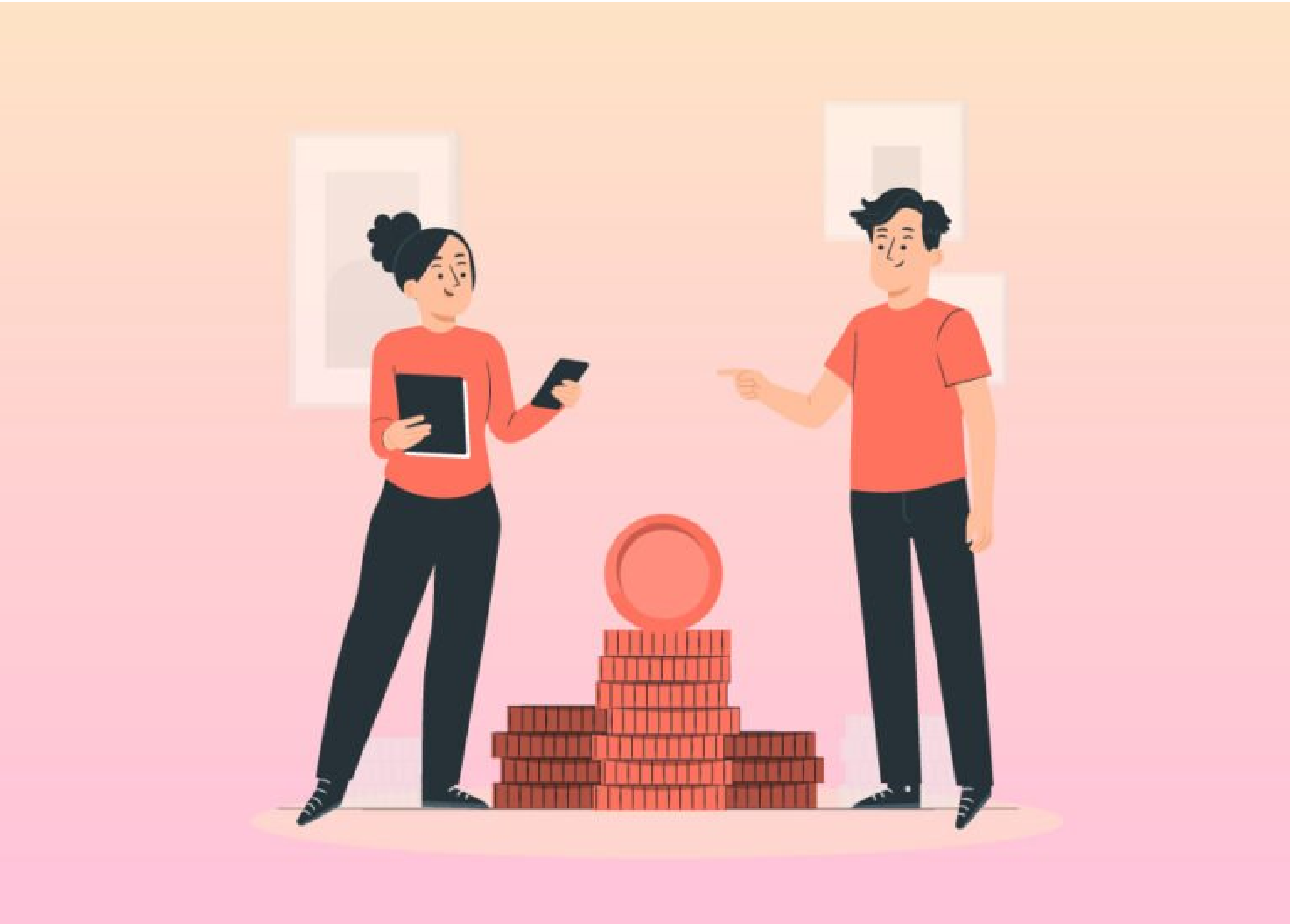
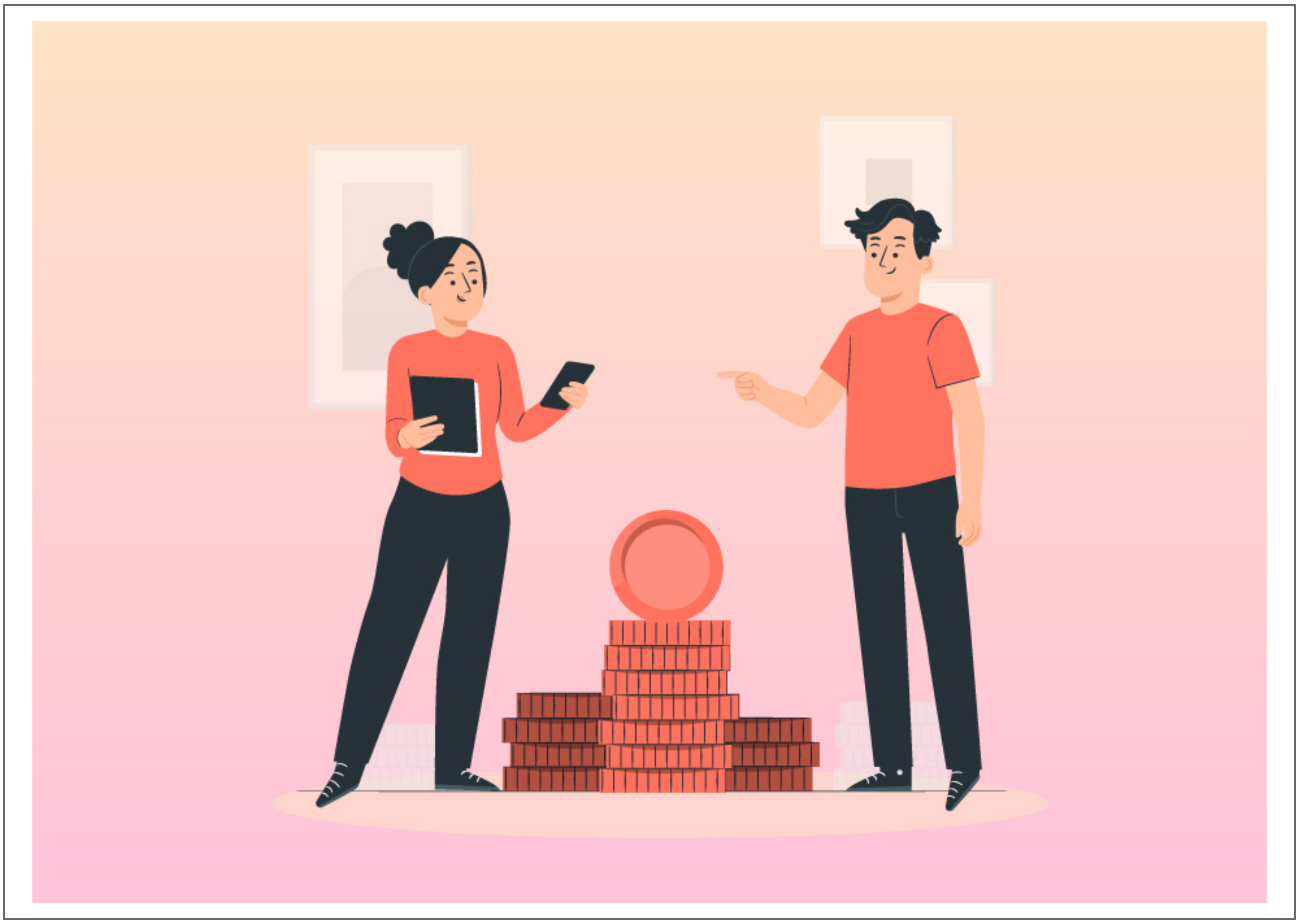


Bajaj Finance has launched Loan Utsav 2026, offering a limited-period reward bundle to eligible customers whose Bajaj Finance Personal Loan is successfully disbursed during the campaign period. The campaign combines access to personal financing with entertainment, dining and lifestyle benefits.

Loan Utsav 2026 is available until 10 September 2026, subject to applicable terms and conditions. Eligible customers can explore the reward bundle while considering a personal loan for planned or urgent expenses.


Bajaj Finance Personal Loan

What is new in Loan Utsav 2026?

Loan Utsav 2026 introduces a reward bundle for eligible customers whose Bajaj Finance Personal Loan is successfully disbursed during the campaign period.

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 applicable after successful loan disbursal within the campaign period. Eligibility and reward fulfilment are subject to the applicable campaign terms and conditions.

Who can benefit from Loan Utsav 2026?

Loan Utsav 2026 can be relevant for eligible customers who are already considering a personal loan for a planned or urgent financial requirement.

A Bajaj Finance Personal Loan can help manage various personal expenses. Customers can choose a loan amount and repayment tenure based on their financial needs and applicable eligibility.

The campaign rewards are linked to successful loan disbursal during the specified campaign period. Customers should review the applicable terms before applying.

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, subject to applicable eligibility criteria. The repayment tenure ranges from 12 months to 108 months.

The personal loan interest rate ranges from 10% to 30.5% per annum, depending on applicable terms and the customer’s profile.

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.

These features allow customers to consider different loan amounts and repayment periods based on their financial requirements.

How does the extended tenure help with financial planning?

The repayment tenure of up to 108 months gives eligible customers more flexibility when planning their monthly repayments.

A longer tenure can reduce the monthly EMI for a given loan amount, which may help customers manage their monthly cash flow. However, extending the tenure can also increase the total interest payable over the loan period.

Customers should compare different tenure options and consider their income, existing financial commitments and repayment capacity before selecting a repayment schedule.

What is the Bajaj Finance Personal Loan interest rate?

The Bajaj Finance Personal Loan interest rate ranges from 10% to 30.5% per annum, subject to applicable terms and the customer’s profile.

The interest rate is an important factor when assessing the overall cost of a personal loan. Customers should review the applicable rate, EMI, processing charges and other relevant terms before accepting a loan offer.

Using an EMI calculator can also help customers understand how the loan amount, interest rate and tenure can affect their monthly repayment.

How can customers apply for a Bajaj Finance Personal Loan?

Customers can begin the application process online by checking their eligibility and providing the required information. The process includes submitting relevant details and documents for assessment.

Eligible customers can select a suitable loan amount and repayment tenure based on their requirements and applicable terms. Once the required checks and documentation are completed, the loan can be disbursed within 24 hours*.

Customers applying during Loan Utsav 2026 should ensure that the loan is successfully disbursed within the campaign period to qualify for the applicable reward benefits, subject to the campaign terms.

Why consider a personal loan during Loan Utsav 2026?

Loan Utsav 2026 brings together personal financing and a limited-period reward bundle. For customers who already have a planned borrowing requirement, the campaign provides an opportunity to explore the applicable rewards along with the features of a Bajaj Finance Personal Loan.

The loan offers amounts from Rs. 40,000 to Rs. 55 lakh, repayment tenures from 12 months to 108 months, and interest rates from 10% to 30.5% per annum. It is also a collateral-free loan, with disbursal within 24 hours* subject to applicable conditions.

Customers should borrow based on their actual financial requirements and repayment capacity rather than choosing a loan solely for the campaign rewards.

A simple and customer-focused borrowing journey

Bajaj Finance provides a structured process for customers exploring personal finance options. The combination of online application, flexible repayment tenures and collateral-free borrowing can help eligible customers manage different financial needs.

Loan Utsav 2026 adds a limited-period reward bundle for eligible customers whose loan is successfully disbursed during the campaign period. Customers should check the campaign terms, loan costs and applicable eligibility criteria before proceeding.

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.