Bajaj Finance Personal Loan Offers Rs. 40,000 to Rs. 55 Lakh with Tenures up to 108 Months

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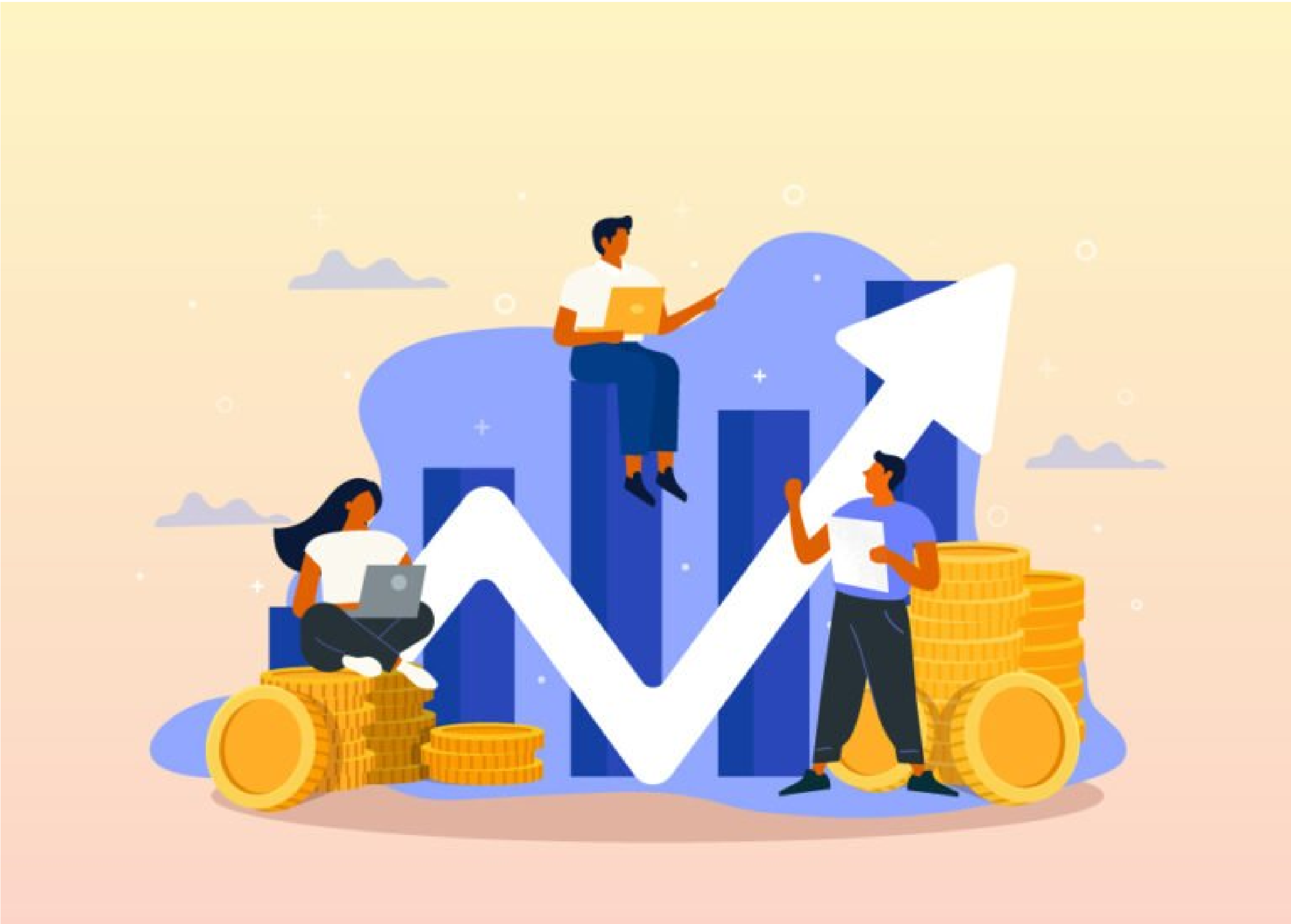
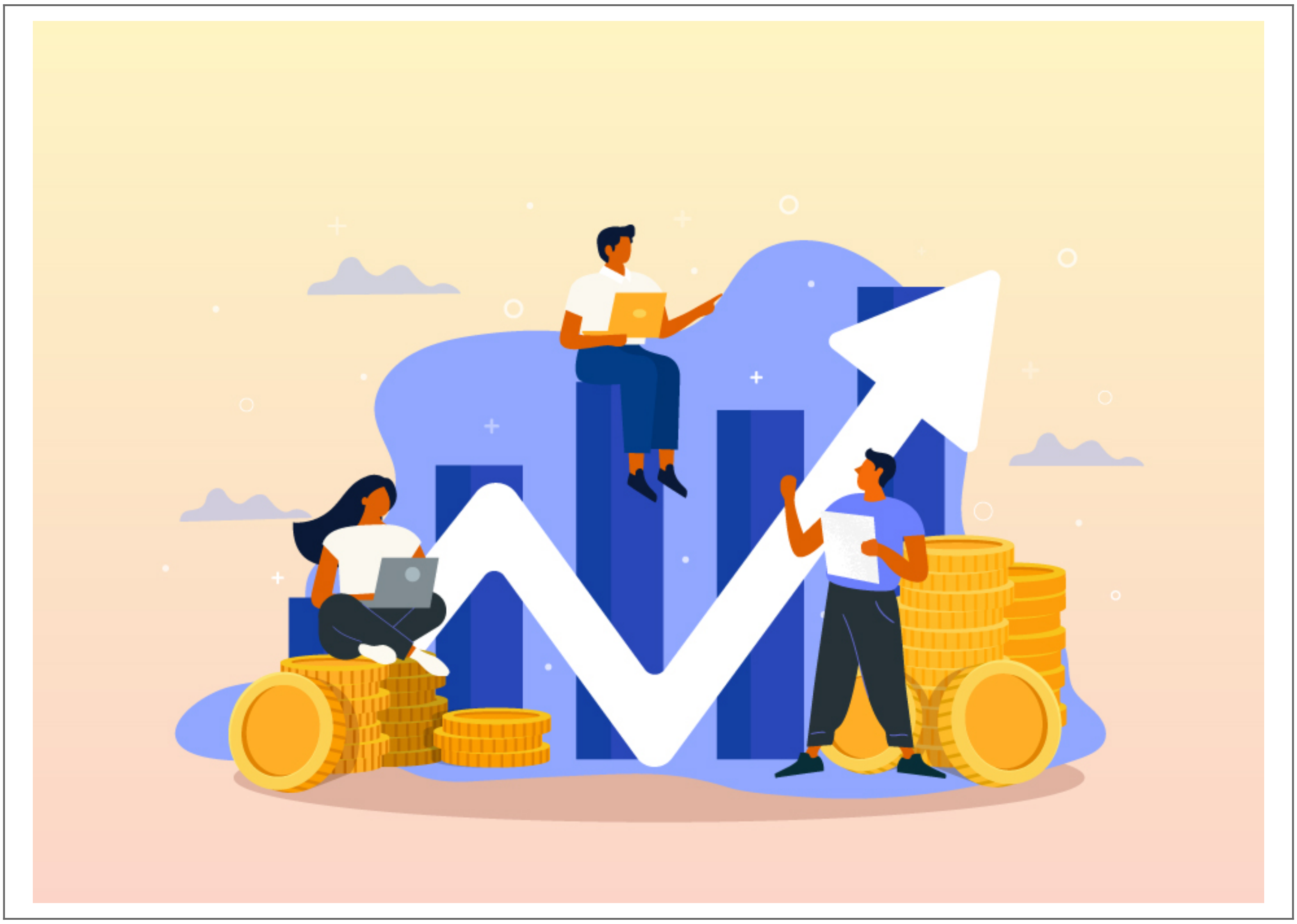


The Bajaj Finance Personal Loan offers eligible customers loan amounts ranging from Rs. 40,000 to Rs. 55 lakh, with repayment tenures from 12 to 108 months and interest rates from 10% to 30.5% per annum. Customers can use the Bajaj Finance Personal Loan EMI Calculator to estimate how the selected loan amount, interest rate, and tenure may affect their monthly repayment.



Bajaj Finance Personal Loan

The calculator helps borrowers compare different repayment scenarios before applying. A longer tenure may reduce the monthly EMI but can increase the total interest payable. A shorter tenure may increase the monthly EMI while potentially reducing the overall interest cost.

Flexible loan amounts and tenures support varied borrowing requirements

The Bajaj Finance Personal Loan provides access to amounts ranging from Rs. 40,000 to Rs. 55 lakh. This gives customers the flexibility to align the loan amount with their actual funding requirement instead of borrowing more than necessary.

Repayment tenure ranges from 12 months to 108 months. This allows customers to choose a repayment period that better suits their monthly budget and repayment capacity.

The applicable interest rate directly affects both the EMI and total interest payable. A higher rate can increase the monthly repayment and overall borrowing cost, while a lower rate can reduce the repayment burden, subject to the applicable loan offer.

Customers should therefore assess the loan amount, interest rate, and tenure together before deciding on a repayment structure.

How do Bajaj Finance Personal Loan rates affect EMI?

The applicable interest rate directly affects the estimated EMI and total interest payable. The Bajaj Finance Personal Loan interest rate ranges from 10% to 30.5% per annum. Borrowers can enter the applicable rate in the EMI calculator to estimate the repayment for a proposed loan amount and tenure.

A higher interest rate can increase both the monthly EMI and the total interest cost. Borrowers should therefore consider the applicable rate along with the loan amount and repayment period. The final interest rate offered to an applicant is subject to the lender’s assessment, eligibility and applicable terms.

How does the loan amount affect monthly repayment?

A higher loan amount generally results in a higher EMI when the interest rate and tenure remain unchanged. Borrowers can use the personal loan EMI calculator to compare different loan amounts before deciding how much to borrow.

Borrowing only the amount required can also help borrowers assess the repayment commitment against their income and existing financial obligations.

How does tenure change the EMI and total interest?

A longer tenure spreads the repayment across more months. This can reduce the monthly EMI, but interest may be payable over a longer period. A shorter tenure can result in a higher monthly EMI. However, it may reduce the total period over which interest is charged.

Borrowers should therefore compare the monthly EMI with the total repayment amount when selecting a tenure.

How can the personal loan EMI calculator help plan repayments?

The personal loan EMI calculator provides an estimated monthly instalment based on the loan amount, interest rate and repayment tenure entered by the borrower.

Borrowers can adjust these inputs to compare different repayment options. For example, they can check how changing the tenure affects the monthly EMI for the same loan amount.

This comparison can help borrowers assess whether the estimated repayment fits within their monthly budget. The calculator result is an estimate and should not be treated as the final repayment obligation.

What factors affect Bajaj Finance Personal Loan eligibility?

The stated eligibility criteria include Indian nationality, an age of 21 to 80 years* and employment with a public-sector organisation, private-sector organisation or multinational company. Applicants can be salaried or self-employed.

A CIBIL Score of 650 or higher is also among the stated criteria. The applicant must be 80 years or younger at the end of the loan tenure.

Meeting the stated criteria does not guarantee approval. Borrowers can use the personal loan eligibility calculator to estimate the loan amount they may be eligible for based on the information provided.

However, the final loan offer remains subject to eligibility assessment, document verification and applicable terms.

What are the available personal loan variants?

Bajaj Finance offers three personal loan variants: Term Loan, Flexi Dropline Loan and Flexi Hybrid Loan. Each variant has a different repayment structure and Flexi facility.

- **Term Loan:** The full sanctioned loan amount is disbursed at once. You repay it through fixed EMIs covering principal and interest. No Flexi facility charges apply.
- **Flexi Dropline Loan:** You can withdraw from the sanctioned loan limit as required. Fixed EMIs cover the principal and interest on the withdrawn amount, subject to applicable terms and charges.
- **Flexi Hybrid Loan:** The initial tenure has interest-only EMIs on the withdrawn amount. The subsequent tenure has

EMIs covering both principal and interest, subject to applicable terms and charges.

The choice of loan variant depends on the required borrowing pattern, repayment structure and applicable charges.

How can borrowers apply for the personal loan?

Borrowers can start the application process online through the Bajaj Finance website.

The process generally involves:

1. **Check loan eligibility** – Customers can visit the personal loan page on the Bajaj Finance website, enter the loan amount needed, select the repayment period, and click on “CHECK LOAN OFFER” to check loan eligibility.
2. **Enter personal details** – Customers need to provide personal, financial, and employment details to receive a personalised loan offer.
3. **Review loan offer** – Customers can check their offer details and adjust the loan amount or repayment tenure, if required.
4. **Complete KYC verification** – The loan applicant can verify their identity and bank details to proceed with their application.
5. **Speak to a loan specialist** – Once the loan application is submitted, an executive will contact the applicant with the next steps.

The application remains subject to eligibility and successful verification.

The stated disbursal timeline is within 24 hours*, subject to successful document verification and applicable terms. The 24-hour* timeline should not be treated as a guaranteed disbursal period. The actual timing depends on completion of the required verification and other applicable conditions.

Bajaj Finance Personal Loan supports planned borrowing and repayment assessment

The Bajaj Finance Personal Loan combines loan amounts from Rs. 40,000 to Rs. 55 lakh with repayment tenures of 12 to 108 months and interest rates ranging from 10% to 30.5% per annum.

Customers can use the personal loan EMI calculator to compare repayment scenarios before applying and assess how the selected loan amount, interest rate, and tenure may affect monthly repayments.

The final loan amount, applicable interest rate, and repayment terms remain subject to eligibility assessment, verification, and applicable terms.

*Terms and conditions apply.

*Disbursal within 24 hours is subject to successful document verification and applicable terms.

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.