

Diwali 2026: Plan Festive Shopping with Bajaj Finance Personal Loan

Category: Business

written by International Khabar | October 23, 2026



As Diwali 2026 approaches, households across India are preparing for festive shopping, home improvements, gifts and family celebrations. Managing these expenses alongside regular monthly commitments can require careful financial planning. Bajaj Finance Personal Loan offers a way to fund eligible planned and urgent expenses through a collateral-free loan with flexible repayment options.



Bajaj Finance Personal Loan

Customers can apply for a loan ranging from Rs. 40,000 to Rs. 55 lakh, subject to eligibility and applicable terms. The repayment tenure ranges from 12 months to 108 months. This extended tenure gives eligible borrowers more time to repay their loans and plan their monthly budgets.

What is new in Bajaj Finance Personal Loan?

[Bajaj Finance Personal Loan](#) offers a repayment tenure of up to 108 months, giving borrowers the option to spread repayments over a longer period. This feature can help customers manage larger festive purchases while keeping their monthly financial commitments in view.

The available loan amount ranges from Rs. 40,000 to Rs. 55 lakh. Customers can select an amount based on their eligible expenses, repayment capacity and applicable loan terms.

The extended tenure also gives borrowers more flexibility when planning expenses such as home appliances, furniture, electronics, home upgrades and festive gifts. However, the loan amount and tenure offered will depend on the lender's assessment and the applicable terms.

How can an extended repayment tenure support festive budgeting?

A longer repayment tenure can reduce the monthly instalment for a given loan amount and interest rate compared with a shorter tenure. This may help borrowers manage their household budgets during the festive season.

For example, a customer planning to purchase appliances or upgrade a home can compare different repayment periods before choosing a loan. A suitable tenure can help balance the monthly EMI against other costs, such as household bills, savings and existing loan repayments.

However, a longer tenure generally increases the total interest paid over the life of the loan, assuming the same principal and interest rate. Customers should therefore compare both the monthly EMI and the total repayment amount before making a decision.

Who can benefit from the extended repayment tenure?

Bajaj Finance Personal Loan may suit eligible customers who need funds for planned purchases or other permitted personal expenses during Diwali. The extended repayment option can be useful for customers managing larger expenses that may be difficult to cover from their regular monthly income alone.

Potential uses include:

- Purchasing home appliances, electronics or furniture.
- Paying for eligible home improvement work.
- Buying festive gifts for family members.
- Managing planned personal expenses alongside regular household costs.

Customers should borrow only the amount they need and can reasonably repay. Comparing the loan EMI with existing financial commitments can help them make an informed borrowing decision.

What is the Bajaj Finance Personal Loan interest rate?

The [Bajaj Finance Personal Loan interest rate](#) ranges from 10% to 30.5% per annum. The applicable rate depends on the lender's assessment and the terms offered to the individual borrower.

The interest rate affects both the monthly EMI and the total cost of borrowing. Customers should review the rate offered,

repayment tenure, processing fees and other applicable charges before accepting a loan.

A personal loan interest rate comparison can help borrowers understand how different rates and tenures affect repayment. Choosing a longer tenure may lower the EMI, but it can also increase the total interest paid.

Bajaj Finance Personal Loan is collateral-free, so eligible borrowers do not need to pledge an asset as security. This can make it an option for customers seeking funds without offering property or other assets as collateral.

How does the Bajaj Finance Personal Loan application process work?

Customers can begin the application process online by providing the required details and completing the lender's application steps. The process includes an assessment of the applicant's information, eligibility and other applicable lending requirements.

The application process is designed to support quick approval and requires minimal documentation, subject to the applicant's profile and verification requirements. Approval is not guaranteed and depends on the lender's assessment.

Once the loan is approved and the required formalities are completed, funds may be disbursed within 24 hours* of approval. The actual disbursement time can depend on

verification, documentation and other applicable conditions.

Customers should check the final loan offer carefully before accepting it. Reviewing the EMI, interest rate, tenure and charges can help them understand their repayment obligations.

How can customers choose a suitable loan amount and tenure?

Customers can start by estimating their total festive expenses and deducting the amount they can pay from their available savings. The remaining amount can help them determine whether borrowing is necessary and how much they may need.

They can then compare repayment periods between 12 months and 108 months. A shorter tenure generally means higher monthly EMIs but lower total interest, while a longer tenure can reduce monthly payments but increase the overall borrowing cost.

Using a personal loan EMI calculator can help customers estimate monthly instalments for different loan amounts, interest rates and tenures. This allows them to compare repayment options before applying.

How does Bajaj Finance support responsible borrowing?

Bajaj Finance Personal Loan provides eligible customers with access to unsecured credit through a defined application and assessment process. Its loan structure includes a range of loan amounts, repayment periods and interest rates to support different borrowing needs.

Customers are encouraged to assess their financial position, understand all applicable charges and select a repayment plan that fits their budget. Clear information about loan costs and repayment obligations supports informed financial decisions.

As households prepare for Diwali 2026, Bajaj Finance Personal Loan offers an option to manage eligible festive expenses through planned borrowing. Customers can check their eligibility and explore the available loan terms online before applying.

*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.

