

Loan Fest 2026: Apply for a Bajaj Finance Personal Loan Online with Attractive Offers

Category: Business

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Bajaj Finance, one of India's leading financial services providers, has announced the launch of Loan Fest 2026, a limited-period campaign designed to make online borrowing more rewarding for eligible customers. Running from 10th July to 31st August 2026, the campaign enables customers to apply for a Bajaj Finance Personal Loan through a simple digital process while offering attractive rewards on successful loan disbursement. Alongside the campaign benefits, customers can access loan amounts ranging from Rs. 40,000 to Rs. 55 lakh, flexible repayment tenure of 12 months to 108 months, competitive personal loan interest rate options ranging from

10% to 30% per annum, and quick access to funds.



Bajaj Finance Personal Loan

The campaign aims to help customers finance both planned and unexpected expenses, including home renovation, higher education, weddings, travel, and medical emergencies. With minimal documentation, collateral-free borrowing, and a fully digital application journey, the [Bajaj Finance Personal Loan](#) offers a convenient solution for customers looking for quick and flexible financing.

Attractive rewards during Loan Fest 2026

As part of Loan Fest 2026, eligible customers whose Bajaj

Finance Personal Loan is successfully disbursed during the campaign period may receive an exclusive reward bundle. The bundle has been curated to provide additional value by combining entertainment, dining, music, and lifestyle benefits alongside the loan. These rewards are available only to eligible customers and are subject to the applicable campaign terms and conditions.

The reward bundle includes:

- 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 exclusive rewards complement the standard features of the Bajaj Finance Personal Loan, making the borrowing experience more rewarding during the campaign period.

Why apply for a Bajaj Finance Personal Loan online?

Applying for a Bajaj Finance Personal Loan online enables customers to complete the borrowing process conveniently without visiting a branch. The end-to-end digital application journey requires minimal documentation and allows eligible customers to check their loan offer, complete the application,

and submit the required details online.

Eligible applicants may receive quick approval, and funds can be disbursed within 24 hours* after approval and successful verification. The digital process is designed to provide customers with a faster and more convenient borrowing experience.

Flexible borrowing with repayment tenure of up to 108 months

One of the key highlights of the Bajaj Finance Personal Loan is the flexible repayment tenure ranging from 12 months to 108 months.

The extended tenure gives customers greater flexibility to choose a repayment schedule that suits their financial goals and monthly budget. A longer repayment period may help reduce monthly EMIs compared with a shorter tenure for the same loan amount, enabling borrowers to manage larger financial commitments more comfortably.

The [personal loan interest rate](#) ranges from 10% to 30% per annum, depending on factors such as the customer's eligibility, credit profile, income, and internal assessment.

Features of Bajaj Finance Personal Loan

The Bajaj Finance Personal Loan is designed to support a wide range of personal financial requirements while offering a convenient borrowing experience.

Key features include:

- Loan amount ranging from Rs. 40,000 to Rs. 55 lakh
- Repayment tenure from 12 months to 108 months
- Personal loan interest rate from 10% to 30% per annum
- Collateral-free loan
- Quick approval for eligible applicants
- Funds disbursed within 24 hours*
- Minimal documentation
- Fully digital application process

These features enable customers to borrow according to their financial requirements while choosing a repayment option that aligns with their budget.

Estimate your EMI before applying

Customers can use the personal loan EMI calculator available on the Bajaj Finance website before submitting an application. The calculator helps customers estimate monthly EMIs based on the selected loan amount, applicable interest rate, and repayment tenure.

It also enables customers to compare different repayment options, understand their repayment commitments, and make informed borrowing decisions before applying for a Bajaj

Finance Personal Loan.

How to apply for a Bajaj Finance Personal Loan online

Applying for a Bajaj Finance Personal Loan is simple and can be completed in a few steps:

1. **Visit the website:** Customers begin by visiting the Bajaj Finance website and navigating to the Personal Loan page.
2. **Check loan eligibility:** Customers enter the required loan amount and select the preferred repayment tenure. They then click "CHECK LOAN OFFER".
3. **Enter personal details:** Customers provide their personal, financial, and employment details to receive a personalised loan offer.
4. **Review the loan offer:** Customers review the available loan offer and may adjust the loan amount or repayment tenure based on their requirements.
5. **Complete KYC verification:** Customers complete the KYC process and verify their bank account details to facilitate disbursal.
6. **Application assessment:** The application is submitted for assessment, following which a loan specialist contacts the customer regarding the next steps in the process.

Eligible applicants may receive funds within 24 hours* after approval and successful verification.

A rewarding digital borrowing experience

Loan Fest 2026 reflects Bajaj Finance's continued focus on providing customer-centric lending solutions through a seamless digital experience. By combining attractive rewards with flexible repayment tenure, competitive personal loan interest rate options, collateral-free borrowing, and quick access to funds, the campaign provides additional value for eligible customers applying for a Bajaj Finance Personal Loan online.

Eligible customers can visit the Bajaj Finance website to check their loan offer and apply online during the Loan Fest campaign period.

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.

