

Make Your Dream Home a Reality This Festive Season with Bajaj Finserv Home Loan

Category: Business

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With the festive season on the horizon, there is a renewed spirit of joy, celebration, and the allure of fresh beginnings. It is a time often seen as an auspicious moment to make big decisions and significant investments, especially those that fulfil cherished dreams-like purchasing a home.



Invest in your Dream Home This Festive Season with Bajaj Finserv Home Loan

For many, homeownership is more than just a financial milestone; it symbolises stability, success, and personal achievement. While it is a substantial financial commitment, with the right support, the dream can become a reality. Enter Bajaj Housing Finance Home Loan, a solution tailored to make homeownership more accessible, especially in the [festive](#) season.

Why a [home loan](#) is essential

Given the current [property prices](#), it is rare for people to afford a home outright through savings alone. A [housing loan](#) offers essential financial support, helping buyers to make a manageable down payment and then spread the remaining cost across monthly instalments. This approach to [financing](#) not only keeps savings intact but also makes the entire buying experience less stressful and more feasible over time.

Home [loans](#) like Bajaj Housing Finance Home Loan provide more than just funds-they empower buyers to move confidently toward ownership without compromising their financial stability. With customised offerings like flexible repayment options, quick approvals, and high loan amounts, [Bajaj Finance](#) simplifies the journey to becoming a homeowner.

Why consider Bajaj [Housing Finance](#) Home Loan

Designed to cater to a diverse customer base, Bajaj [Housing Finance](#) provides features that make loan repayment manageable and stress-free.

1. High loan amounts

Bajaj Housing Finance [offers substantial loan](#) amounts, with funding of up to Rs. 15 [crore available](#) for eligible applicants. This high-value limit ensures that [buyers can comfortably](#) finance their dream home, whether it is a cozy apartment or a luxury property.

2. Affordable [EMIs](#)

With competitive interest rates starting at 8.50% p.a.*, monthly instalments remain affordable, allowing buyers to [manage their budget effectively](#) without sacrificing other financial priorities.

3. Quick [loan approval](#)

Timing is essential in the [real estate](#) market, and Bajaj Housing Finance understands that. The [loan sanction process](#) is swift, often resulting in approval within 48 hours*, allowing buyers to move forward with their property purchase without unnecessary delays.

4. Flexible repayment tenure

Borrowers can choose a repayment tenure that best suits their budget. This flexibility empowers homebuyers to spread out

payments in a way that aligns with their long-term [financial planning](#).

[Understanding home loan eligibility with Bajaj Housing Finance](#)

Before applying for a [home loan](#), it is essential to check if you meet the basic eligibility criteria. Bajaj Housing Finance [Home Loan eligibility criteria](#) depends on several factors like income, age, employment status, and credit score. Knowing these requirements in advance helps applicants approach the process with confidence.

Here is a quick look at the [home loan](#) eligibility criteria:

1. Nationality

Applicants must be Indian citizens residing within the country.

2. Age range

- **Salaried individuals:** The eligible [age range is 23 to 65 years](#) at loan maturity.
- **Self-employed professionals:** The eligible age range is 23 to 70 years at loan maturity.

3. [Credit score](#)

A [CIBIL Score](#) of 725 or higher is recommended for loan approval, as it demonstrates financial responsibility and reliability.

4. Occupation

Applicants can be salaried employees, self-employed professionals, or [business](#) owners.

How to apply for a Bajaj Housing [Finance Home Loan](#)

[Bajaj Housing Finance Home Loan](#) offers a straightforward

application process that can be completed from the comfort of your home. Here is a step-by-step guide to applying [online](#):

1. Go to the home [loan section of the Bajaj Finserv](#) site.
2. Locate and click on the 'APPLY' button to start the process.
3. Enter your name, mobile number, and employment type.
4. Select the type of [loan you are applying](#) for.
5. Generate an OTP and enter it to verify your phone number.
6. Enter additional details like monthly income, loan amount, and whether you have identified a property.
7. Add essential details such as date of birth, PAN number, and other occupation-based information.
8. Click 'SUBMIT' to finalise the application.

After submission, a [Bajaj Finance](#) representative will get in touch to guide you through the remaining steps, ensuring a smooth process from application to approval.

This [festive](#) season, take the first step toward homeownership with a Bajaj Housing Finance Home Loan. Check eligibility, calculate EMI, and apply [online today to make your home dreams](#) come true. This [festive](#) season, your dream home is just a click away!

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 80.41 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.

