# Manage Your Emergency Expenses with Bajaj Finserv Personal Loan — Get Funds Within A Few Hours

Category: Business

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Life is unpredictable, and emergencies can strike when least expected. Whether it's a sudden medical bill, urgent home repairs, or an unforeseen travel expense, arranging immediate funds can be stressful. Bajaj Finance Limited, a leading non-banking financial company in India, offers a Personal Loan solution tailored for such critical moments-promising fast, flexible, and hassle-free disbursal of funds, within just 24 hours\* of loan approval.



Bajaj Finance Personal Loan

With a <u>personal loan</u> from Bajaj Finance, individuals can now manage emergency expenses without the need to dip into their savings or borrow from friends and family. The entire loan process-from application to disbursal-is quick, transparent, and entirely digital, making it easier for salaried and self-employed <u>individuals</u> to access financial support when they need it the most.

## Fast Approval and Disbursal — Your Emergency Companion

<u>Bajaj Finserv</u> Personal Loans are designed with urgency in mind. Once your application is approved, funds can be transferred directly to your bank account in as little as 24 hours\*. This means you can confidently tackle emergency expenditures such as hospital bills, urgent car repairs, or last-minute travel requirements without unnecessary delays.

# **Key Features of Bajaj Finserv Personal Loan**

- Loan Amount up to Rs. 55 lakh: Cover large and small

emergencies with ease.

- Flexible Tenure: Repay your loan over a period ranging from 12 months to 96 months, based on your financial comfort.
- No Collateral Required: Benefit from unsecured credit without pledging any assets.
- Minimal Documentation: Submit basic KYC documents and income proof for quick processing.
- Pre-approved Offers: Existing Bajaj Finance customers can check for pre-approved <u>personal loan offers</u> for even faster access to funds.

#### Transparent and Customer-Friendly Process

Applying for a Personal Loan with Bajaj Finance is a seamless experience. Interested individuals can visit the official website or download the Bajaj Finserv app to apply online. The digital application process includes quick eligibility checks, real-time documentation submission, and instant loan approval if you meet all the criteria.

Every borrower is provided a clear <u>loan</u> agreement outlining the interest rate, tenure, EMI amount, and other terms before disbursal.

# Plan Your Repayment Smartly with the Personal Loan EMI Calculator

Understanding your repayment commitments is crucial before taking any loan. Bajaj Finance offers a user-friendly personal loan EMI calculator on its website, allowing potential borrowers to estimate their monthly instalments in advance. This tool helps you decide the right tenure and loan amount that fits comfortably within your monthly budget.

Simply input the desired loan amount, interest rate, and tenure to instantly view your EMI and total interest payable. The EMI calculator not only promotes financial <u>awareness but also ensures</u> responsible borrowing.

#### Why Choose Bajaj Finserv Personal Loan for Emergencies

- 1. **Speed and Simplicity** Fast application, quick approval, and money in your bank within 24 hours\*.
- 2. Flexible and Affordable Options Tailored loan solutions with competitive interest rates and multiple repayment choices.
- 3. **Pan India Presence** Apply online or walk into any of Bajaj Finance's wide network of branches for personalised assistance.

Here's how a Bajaj Finserv Personal Loan can help you manage critical expenses:

- Medical Emergency: Get instant funds for hospitalisation, surgeries, or treatments not covered by insurance.
- Home Repair: Fix urgent plumbing, electrical, or structural issues before they escalate.
- Education Expenses: Pay for urgent school or college fees, especially during academic deadlines.
- Travel Emergency: <u>Book last-minute tickets or manage</u> <u>international</u> travel contingencies with ease.

Emergencies don't come with a warning, but with Bajaj Finserv Personal Loan, you can be ready. Don't let financial stress compound the urgency of the moment. Apply online, get approved quickly, and receive funds in your account quickly.

To check your eligibility or calculate your EMIs, visit the official <u>Bajaj Finserv website</u> and <u>use the Personal Loan EMI</u> Calculator for better planning.

\*Terms and conditions apply

### 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 <a href="mailto:business">business</a> 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 <u>financial services</u> 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, Al+ 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.

To know more, visit www.bajajfinserv.in

