

Manage Your Expenses with a Bajaj Finserv Personal Loan of up to Rs. 55 Lakh

Category: Business

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Managing unexpected or planned expenses has become easier than ever with the Bajaj Finserv Personal Loan. Whether it is for a dream wedding, higher education, medical emergency, or a long-awaited home renovation, individuals can now avail of a personal loan of up to Rs. 55 lakh, with a hassle-free application process and quick disbursement.



Bajaj Finserv [Personal Loan](#)

Bajaj Finance Limited, one of India's leading financial services companies, offers a [personal loan](#) solution that brings flexibility, speed, and convenience to the forefront. With no collateral required and minimal documentation, this loan is an ideal option for salaried and self-employed individuals looking to manage their expenses comfortably.

Key Features of the Bajaj Finserv Personal Loan

- **High Loan Amount:** Borrow up to Rs. 55 lakh to fund your needs without compromising your aspirations.
- **Flexible Tenure:** Choose a repayment period ranging from 12 months to 96 months, based on your financial comfort.
- **Instant Approval:** Get approval in just a few minutes with an easy online application process.
- **Minimal Documentation:** Submit basic KYC documents,

income proofs, and other documents to complete your application.

- **Quick Disbursal:** Once approved, the loan amount is credited to your account within 24 hours*.
- **No Hidden Charges:** Transparent terms and competitive interest rates make planning easy.

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These personal loans aim to provide customers with the flexibility to manage their expenses seamlessly while enjoying a simple, digital, and fast experience.

Plan Your Finances Better with the Personal Loan EMI Calculator

One of the standout tools provided by Bajaj Finance is the [personal loan EMI calculator](#), available online for free. This easy-to-use tool helps applicants estimate their monthly EMIs based on the loan amount, tenure, and interest rate. By using the calculator, customers can plan their repayment journey smartly, ensuring they borrow within their comfort zone.

Here's how the personal loan EMI calculator can assist:

- **Instant EMI Estimate:** Enter the desired loan amount and tenure, along with the interest rate, to view your potential monthly instalment instantly.
- **Customisable Planning:** Adjust the variables to find a combination that best fits your financial needs.
- **Better Financial Management:** Understand your repayment schedule beforehand to avoid any future financial strain.

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Using the personal loan EMI calculator ensures that borrowers

can make well-informed decisions, avoiding surprises later.

A Solution for Every Need

The Bajaj Finserv Personal Loan can be used for a variety of expenses, including but not limited to:

- **Medical Emergencies:** Get immediate access to funds without worrying about hospital bills.
- **Home Renovation:** Give your home a new look without depleting your savings.
- **Education:** Invest in your skills with a stress-free funding option.
- **Travel and Holidays:** Plan your dream vacation without financial worries.

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No matter what your need is, a personal [loan from Bajaj Finance](#) ensures that your goals remain within reach.

Eligibility Criteria

To qualify for a Bajaj Finserv Personal Loan, applicants should:

- Be a resident citizen of India
- Be aged between 21 years to 80 years*
- Be a self-employed individual or a salaried individual employed with a reputed MNC, public, or private company
- Have a CIBIL Score of 685 or higher

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*Higher age limit at the time of loan maturity.

Conclusion

With high loan amounts, flexible repayment options, and quick processing, the Bajaj Finserv Personal Loan is a reliable financial tool to manage all kinds of expenses with ease. Plus, with the personal loan EMI calculator at your disposal, planning your loan becomes simpler and more transparent.

If you are looking to manage your expenses smartly and conveniently, apply for a Bajaj Finserv Personal Loan today and take a confident [step towards](#) fulfilling your financial goals.

*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 [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.

To know more, visit www.bajajfinserv.in.

