Maximise Financial Flexibility with Bajaj Finserv Gold Loan for Expense Management

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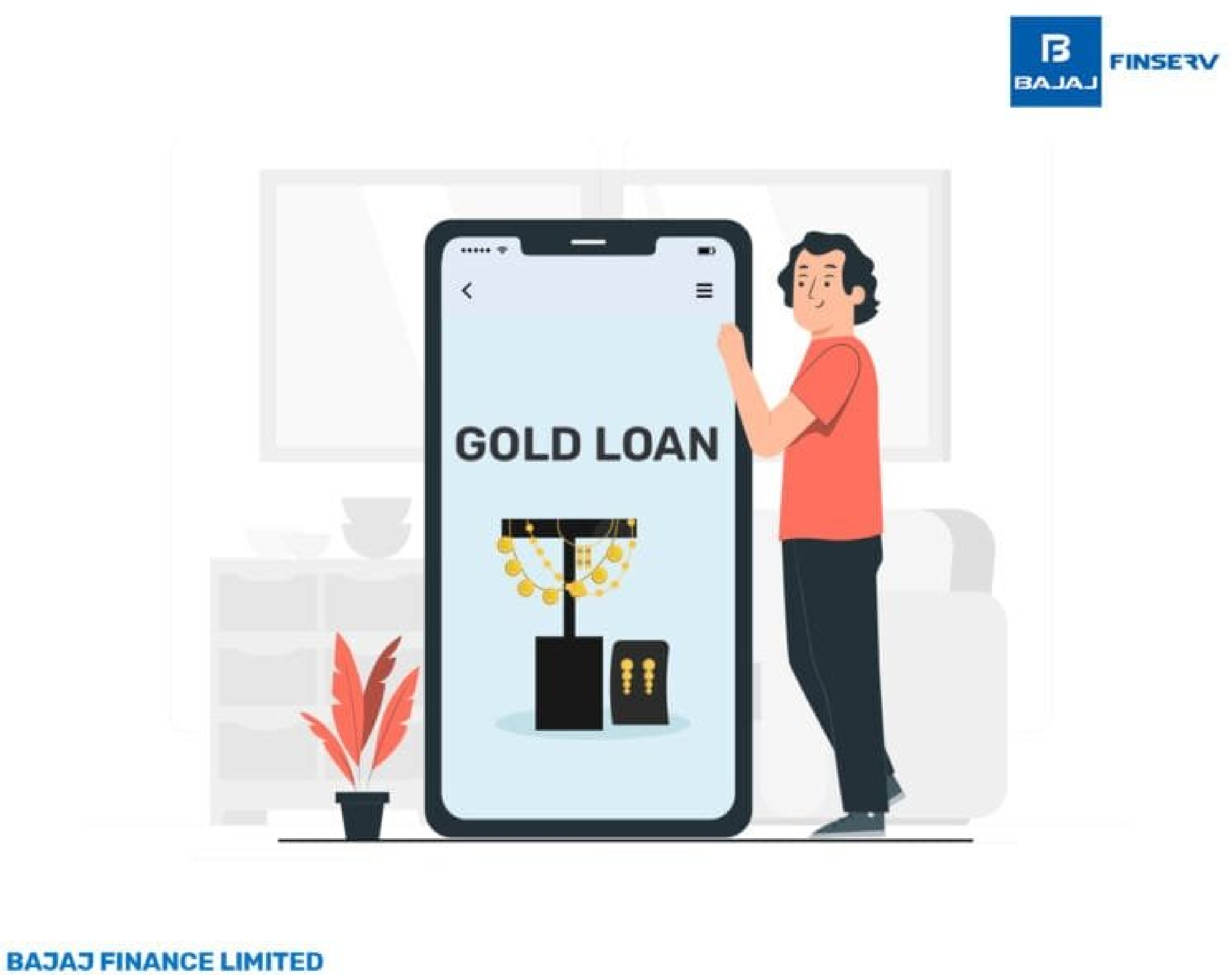
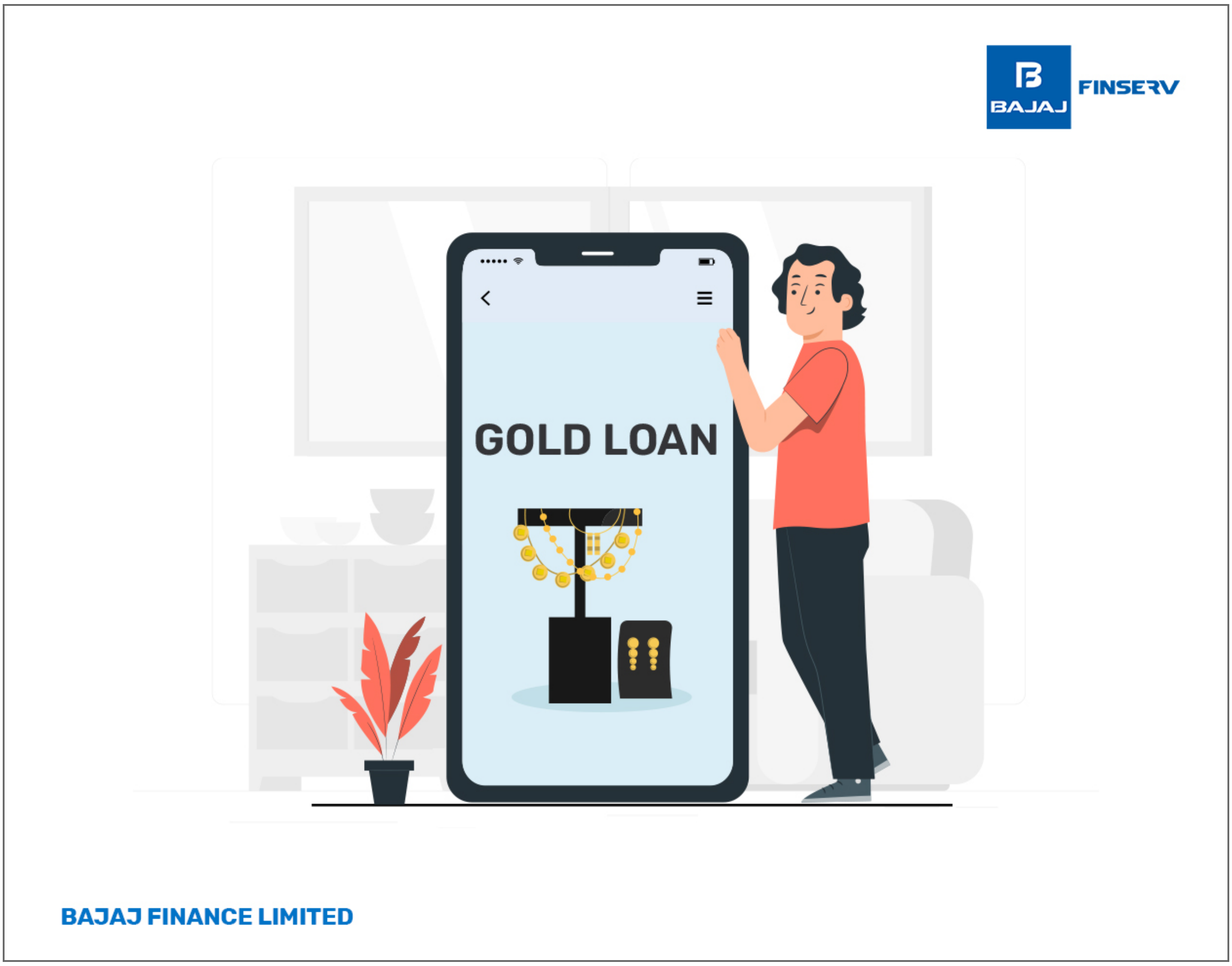


If one has been searching for an easy and reliable way to unlock the value of their jewellery, a gold loan might be the answer. Gold loans have gained immense popularity in India for their simplicity, quick disbursal, and flexibility. Whether its for a medical emergency, unexpected expenses or home renovation, a gold loan can help individuals meet their financial needs without parting with their cherished possessions. In cities like Lucknow, one can even check the daily gold rates to gauge how much their jewellery could fetch as a loan.



Bajaj Finserv Gold Loan

Benefits of taking a gold loan in India

Gold loans offer several advantages, making them a preferred financial tool for many. Whether you are considering leveraging your assets or exploring financial solutions, keeping an eye on the gold rate today in Lucknow and other cities can help you maximise the value of your jewellery. Heres what makes gold loans stand out:

- **Quick access to funds**

Gold loans are known for their swift processing. With minimal documentation, funds can be accessed within hours, making them ideal for emergencies.

- **No impact on credit score**

Unlike other loans, a gold loan is secured against jewellery. This means ones credit score isn’t the sole factor in determining eligibility.

- **Longer repayment tenure**

Being a secured loan, many lenders offer a much more relaxed repayment tenure on gold loans.

- **Minimal paperwork**

The application process is usually simple and hassle-free, often requiring only basic identification and address proof.

- **Retain ownership of gold**

Instead of selling jewellery during tough times, one can pledge it for a loan. Once the loan is repaid, the gold is returned.

Features and benefits of the Bajaj Finserv Gold Loan

When it comes to gold loans, Bajaj Finance is one particular lender that stands out for its borrower-friendly approach. Heres why:

- Loan amount: Easily get loans ranging from â¹5,000 to â¹2 crore, based on financial requirements.
- Part-release facility: A portion of the loan can be repaid, and part of the jewellery retrieved even before the loan tenure ends.
- No part-prepayment or foreclosure fees: Bajaj Finance allows prepayment of part or all of the loan without

additional charges, offering financial flexibility.

- Transparent evaluation: Gold value is assessed using advanced karat meters, ensuring the best possible loan amount.
- Complimentary insurance of gold: Pledged jewellery is insured against theft or misplacement, offering peace of mind.
- Convenient repayment options: Various repayment schedules are available, including monthly, bi-monthly, quarterly, or annual instalments.
- Easy application process: Applications can be initiated online or at any of Bajaj Finance's 800+ branches in India.

Gold loans provide an excellent way to access quick funds without selling cherished jewellery. For a hassle-free experience, consider the Bajaj Finserv Gold Loan which offers financing solutions to meet everyone's needs. Turn gold into an opportunity while keeping it safe for the future!

T&C 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 80.41 million customers. Bajaj Finance has a credit rating of AAA/Stable for its Fixed Deposit program from CRISIL and ICRA, AAA/Stable for long-term borrowing from CRISIL, India Ratings, CARE and ICRA, and A1+ for short-term borrowing from CRISIL, India Ratings and ICRA. It has a long-term issuer credit rating of BBB-/Stable and a short-term rating of A-3 by S&P Global ratings.

To know more, visit www.bajajfinserv.in.