

Speedy Disbursal, Digital Ease Drive Festive Loan Choices: Paisabazaar Survey

Category: Business

written by International Khabar | November 14, 2025



Consumers taking personal loans for festive expenses are increasingly prioritising instant disbursals and convenient end-to-end digital processes over traditional factors like interest rates, revealed a new survey by Paisabazaar, India's leading marketplace for consumer credit and other financial products.



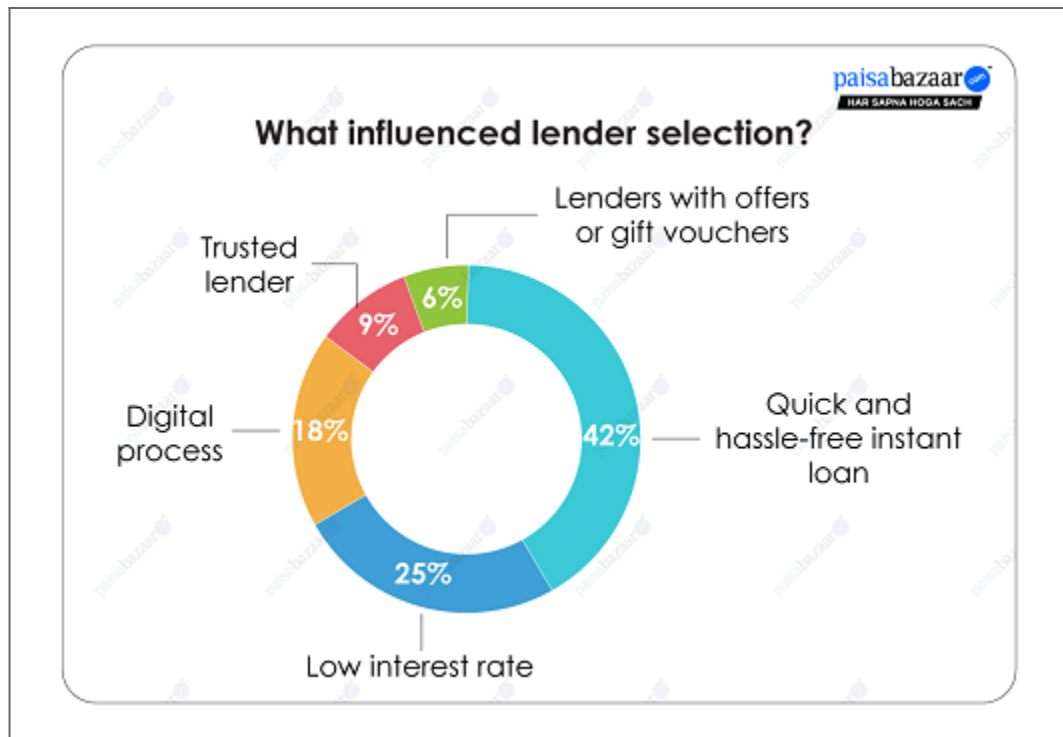
Quick and hassle-free instant loans were the top factor

influencing lender choice, followed by low interest rates and a smooth digital process

According to the survey, conducted among over 10,200 respondents, **42% of consumers said they chose their lender for quick disbursement with minimal documentation**, while 25% said lowest interest rates was the most important factor while choosing an offer – underscoring a shift toward speed and simplicity in borrowing behaviour.

A large majority – 80% of respondents – said they prefer guided digital platforms like Paisabazaar for loan comparison and application, with 53% citing faster approvals and disbursements as the top factor that would make borrowing even easier.

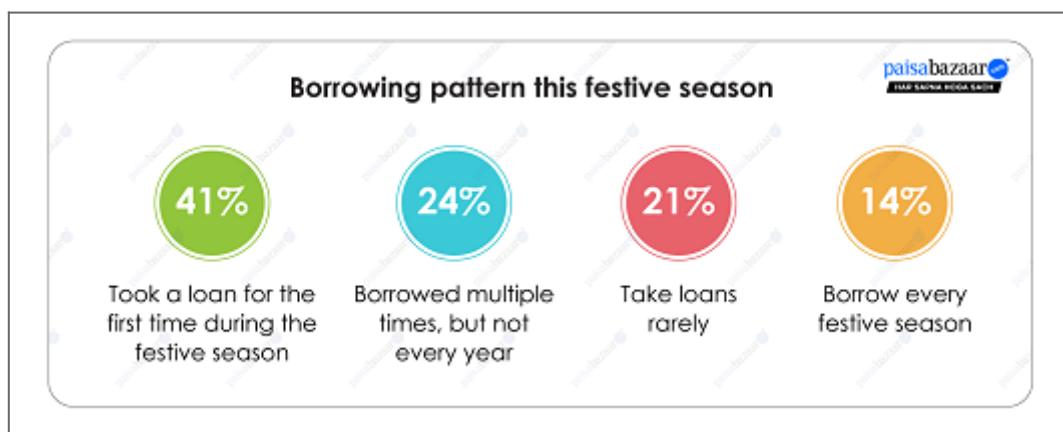
Santosh Agarwal, CEO, Paisabazaar, said *“The growing confidence among consumers across segments to take personal loans – not just for essential needs, but also for aspirations, lifestyle, and festive spends – reflects a maturing credit ecosystem. Conversations with consumers, as reflected in the survey, clearly indicate a preference for seamless and digital processes that makes access to credit convenient, transparent and easy.”*



41% borrowed for the first time this season, while others took loans occasionally or every year

Growing Adoption of Festive Personal Loans

The survey showed that 41% of respondents took a personal loan for festive expenses for the first time, indicating new adoption in this category. 46% said they are very likely to take a personal loan again in festive seasons, reflecting rising confidence in personal loans as a convenient and reliable financing option.



Home renovation, electronics, and gold purchases were the most common loan uses this season

Home renovation and furnishing (18%) was the top reason for taking a personal loan during the festive season, according to the survey by Paisabazaar, followed by appliances, electronics, and festive shopping or gifting (15%). Other key categories included gold and jewellery (12%), debt consolidation (10%), and fashion and lifestyle shopping (10%) – highlighting the diverse financial needs of consumers during this period.

Nearly 60% of borrowers availed festive personal loans below INR 5 lakh, while 42% preferred tenures under 5 years, signalling prudent and manageable borrowing behaviour among consumers.

About Paisabazaar

Paisabazaar, a part of PB Fintech (listed since 2021), is India's largest marketplace for consumer credit and free credit score. Over the last 11 years, Paisabazaar has earned the trust of over 50 million consumers and it handles 20 lakh+ monthly enquiries from 1000+ cities. Paisabazaar has built 65+ partnerships with Banks, NBFCs, and fintechs to offer a broad range of credit products. Paisabazaar is ISO (27001:2013) and PCI DSS certified organisation, with industry-best controls, to safeguard the best interest of consumers.

