Why Diwali is the Perfect Time to Apply for Bajaj Finserv Personal Loan

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As Diwali approaches, households across India are preparing for the festival of lights, with celebrations that include decorating homes, buying gifts, shopping for new clothes, and planning family trips. To help individuals manage these festive expenses efficiently, with Bajaj Finserv Personal Loan, a reliable financial solution providing quick access to funds, flexible repayment options, and a fully digital application process.

Manage Diwali expenses with Personal Loan

Meeting festive financial needs

During Diwali, families often spend significantly on jewellery, sweets, home decor, and gifts for relatives. These expenses can stretch monthly budgets, making timely financial support essential. The Bajaj Finserv Personal Loan allows customers to borrow up to Rs. 55 lakh, ensuring that they can meet all festive requirements without compromising financial stability. Whether for shopping, travel, or family gatherings, the loan offers a versatile solution for various personal needs.

Instant approval and quick disbursal

The Bajaj Finserv Personal Loan is designed for convenience and speed. Customers can check their pre-approved loan offers by entering their mobile number and authenticating via OTP. Upon approval, the funds are credited to their bank account within 24 hours*, providing an instant personal loan experience. This feature ensures that families can access necessary funds during the busy festival season without delays.

Flexible repayment options

Bajaj Finance offers repayment tenures ranging from 12 to 96 months, allowing borrowers to select plans that best fit their financial comfort. Additionally, the company provides a Personal Loan EMI calculator, which enables individuals to calculate monthly instalments based on the loan amount, tenure, and interest rate. This tool helps borrowers plan budgets effectively for Diwali expenses.

How to apply for a Bajaj Finserv Personal Loan this Diwali

Applying for a Bajaj Finserv Personal Loan is simple and hassle-free:

1. Visit the official Bajaj Finserv website or app
2. Enter the mobile number and OTP to check for pre-approved offers
3. Submit the online application and documents
4. Based on the eligibility and documents, the application will be approved, and funds will be disbursed.

Key benefits of a Bajaj Finserv Personal Loan during Diwali

- Loan amount of up to Rs. 55 lakh for covering diverse festive expenses

- Quick approval and instant personal loan disbursal for urgent financial needs
- 100% digital application process requiring minimal paperwork
- Flexible tenures of up to 96 months for convenient repayment
- No collateral required, ensuring easy access to funds

Supporting financial freedom during Diwali

The Bajaj Finserv Personal Loan provides families with the financial flexibility to celebrate Diwali without stress. By enabling quick access to funds, it allows individuals to focus on festivities rather than financial concerns. Bajaj Finance continues to be a trusted financial partner, empowering families across India to enjoy the festival of lights with peace of mind.

With its combination of instant approval, flexible repayment options, and fully digital application process, the Bajaj Finserv Personal Loan stands out as an ideal solution for managing festive expenses during Diwali.

In summary

With its instant approval, flexible repayment options, and fully digital process, the Bajaj Finserv Personal Loan makes it easier for customers to enjoy Diwali without financial concerns. By offering quick access to funds of up to Rs. 55 lakh, Bajaj Finance remains a trusted partner for families across India, helping them celebrate the festival of lights with peace of mind and complete financial freedom.

*Terms and conditions 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 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.