

Avail a Gold Loan of up to Rs. 2 Crore at Attractive Interest Rates During the Bajaj Finserv Loan Fest

Category: Business

written by News Mall | March 21, 2025



Bajaj Finance Limited is offering gold loans of up to Rs. 2 crore at competitive interest rates during the Bajaj Finserv Loan Fest from 1st to 31st March 2025. This initiative allows individuals to access funds conveniently by pledging their gold jewellery, with the advantage of quick approvals and minimal documentation.



Bajaj Finserv Gold Loan

Gold Loan: A Smart Financing Solution

Gold has always been a valuable asset in Indian households, serving both as a symbol of financial security and an investment option. Instead of letting the gold sit idle, leverage its value to meet urgent financial needs with a [gold loan](#). Whether it's for business expansion, education, medical emergencies, or personal requirements, a Bajaj Finserv Gold Loan is a reliable way to secure funds without parting with the ownership of the gold jewellery.

Why Choose Bajaj Finserv Gold Loan

During the Loan Fest, borrowers can avail themselves of multiple benefits, making it easier to access funds when needed. Key advantages include:

- **Loan amount up to Rs. 2 crore** – Borrow as per requirement, depending on the value of pledged gold. Avail funds starting from Rs. 5,000 to Rs. 2 crore.
- **Attractive interest rates** – Enjoy low interest rates compared to unsecured loans, making repayments manageable.
- **Quick approval and disbursal** – Get funds in the account within a few hours of loan approval.
- **Minimal documentation** – A hassle-free process requiring only basic KYC documents like Aadhaar card, Voter ID card, passport, driving licence, NREGA job card and a letter from National Population Registration.
- **Multiple repayment options** – Choose from convenient repayment plans based on borrower's financial convenience. You can opt for interest repayment on monthly, bi-monthly, quarterly, half-yearly, or annually. Though the principal or any interest, if pending, is due for repayment at the end of the tenure.

- **Safe and secure gold storage** – Keep the pledged gold is stored safely in secure vaults during the loan tenure.

How to Apply for a Bajaj Finserv Gold Loan

Applying for a Bajaj Finserv Gold Loan is a simple process. Borrowers just need to follow these simple steps:

1. **Apply online** – Fill out the gold loan application form via the Bajaj Finserv App or website.
2. **Visit the nearest Bajaj Finserv Gold Loan branch** – Once the form is submitted online and appointment is booked, borrowers need to get their gold jewellery and basic KYC documents for verification.
3. **Gold evaluation** – Experts assess the purity and weight of the gold to determine the loan amount.
4. **Loan offer and approval** – Get an instant loan offer based on the gold valuation.
5. **Loan disbursal** – Once approved, the loan amount is transferred to the bank account in just 1 day.

The Bajaj Finserv Loan Fest presents an excellent opportunity for individuals to avail gold loans at even better terms. With competitive [gold loan interest rate](#) quick disbursements, and free insurance of pledged gold, this event is ideal for those looking to manage their finances efficiently. Whether one needs funds for personal or professional needs, a Bajaj Finserv Gold Loan provides a secure and convenient solution.

A gold loan is one of the easiest and most efficient ways to raise funds quickly while retaining ownership of the gold jewellery. Take advantage of the Bajaj Finance Loan Fest to avail a gold loan at attractive interest rates and unlock the financial value of gold jewellery.

For more details, visit the nearest Bajaj Finserv Gold Loan branch or check online for eligibility and application requirements.

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.

