

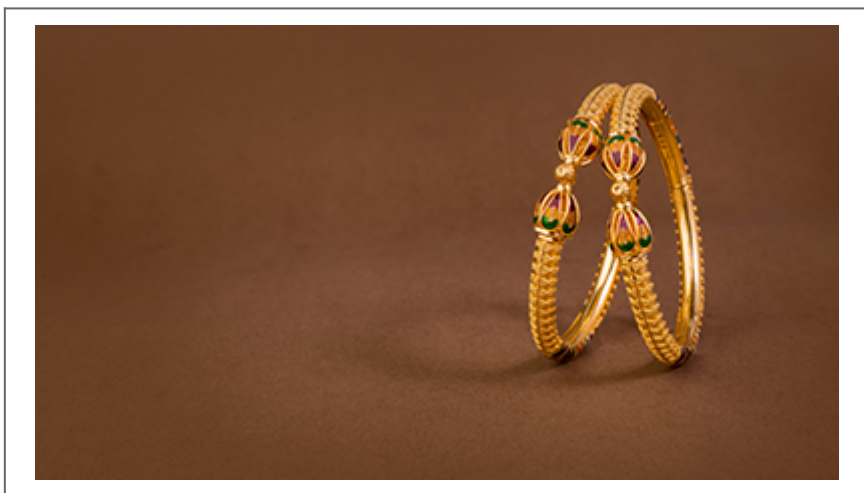
Bajaj Finance Launches Loan Fest: Secure Gold Loans up to Rs. 2 Crore at Attractive Interest Rates

Category: Business

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Bajaj Finance Limited is excited to announce the commencement of its much-anticipated Loan Fest, running from March 1 to March 31, 2025. This special event offers customers an excellent opportunity to access gold loans with amounts up to Rs. 2 crore at highly competitive interest rates, starting from just 9.50% per annum.



Bajaj Finserv Gold Loan

Key Highlights of the Loan Fest:

- **Substantial Loan Amounts:** Customers can avail a [gold loan](#) ranging from Rs. 5,000 to Rs. 2 crore, catering to diverse financial needs, whether personal or business-related.
- **Competitive Interest Rates:** With interest rates starting at 9.50% per annum, Bajaj Finance ensures that borrowers benefit from affordable repayment options.
- **Convenient Repayment Options:** Borrowers have the flexibility to choose from multiple repayment tenures that align with their financial plans, ensuring a comfortable repayment experience.
- **No Hidden Charges:** Repay a part of the loan in advance or pay the entire amount at no extra cost.
- **Swift Processing:** Bajaj Finance is committed to quick loan processing, enabling customers to access funds promptly to meet their urgent financial requirements.

Why Choose a Gold Loan During Loan Fest

Gold loans are secured loans where borrowers pledge their 18-22 karat gold jewellery as collateral to access funds. This form of borrowing is advantageous due to its swift processing, minimal documentation, and competitive [gold loan interest rates](#). During the Loan Fest, these benefits are further enhanced with attractive free insurance cover for pledged gold and easy part-release facility, making it an opportune time for customers to leverage the value of their gold assets.

How to Apply:

Applying for a gold loan during the Loan Fest is straightforward:

1. **Online Application:** Visit the Bajaj Finserv App or website and fill out the gold loan application form.
2. **Branch Visit:** Alternatively, customers can visit any of the 800+ Bajaj Finserv Gold Loan branches across India to apply in person.
3. **Documentation:** Provide any one of the basic KYC documents like, Aadhaar card, voter ID card, passport, driving licence, NREGA job card or a letter from National Population Registration, along with the gold ornaments intended for pledging.
4. **Assessment and Approval:** The pledged gold is evaluated for purity and weight, following which the loan amount is sanctioned based on the prevailing gold rate and the loan-to-value (LTV) ratio.
5. **Disbursement:** Upon approval, the loan amount is disbursed promptly into the borrower's account.

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. Apply now!

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.

