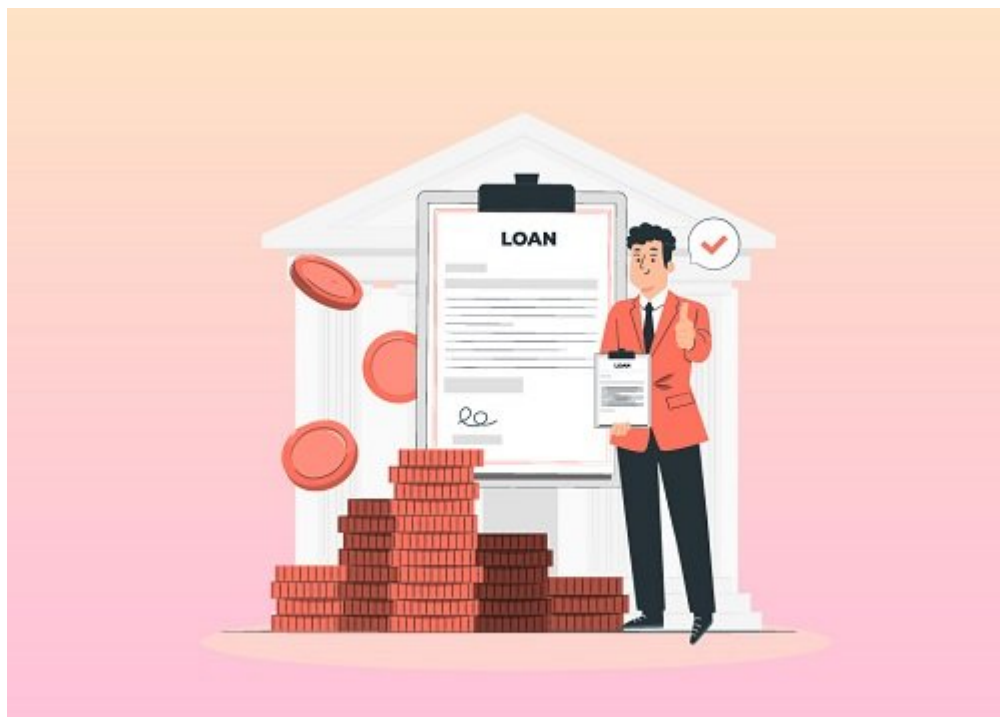


Bajaj Finance Offers Instant Personal Loans with Quick and Easy Approval Process

Category: Business

written by News Mall | February 16, 2026



Bajaj Finance Limited, one of India's leading non-banking financial companies (NBFCs), continues to offer instant personal loans with quick and hassle-free approvals, enabling customers to apply for personal loan quickly and conveniently through its advanced digital platform. This efficient lending experience reflects the company's ongoing commitment to simplifying access to credit through technology-driven financial solutions.



Bajaj Finserv Personal Loan

With rising financial requirements driven by changing lifestyles, emergency expenses, education needs, and travel plans, customers increasingly seek faster and more convenient funding options. Bajaj Finance addresses this demand by offering a seamless, digital loan journey that ensures quick approvals, minimal documentation, and quick disbursement, all through a secure and user-friendly interface.

Fast and convenient loan application process

The approval process is supported by advanced analytics and verification tools. These capabilities enable customers to [apply for personal loan](#) online and receive quick eligibility decisions, eliminating long processing delays.

By simplifying the borrowing experience, Bajaj Finance ensures that customers can manage urgent financial requirements without procedural hurdles or extended waiting periods.

Personal loan app for seamless access

Customers can access instant personal loan services through the [personal loan app](#), which offers a smooth and integrated borrowing experience. The app allows users to explore personalised loan offers, check eligibility, submit applications, and manage repayments from a single digital platform.

Designed with simplicity and ease of navigation in mind, the app enables applicants to complete the entire loan process within minutes. The platform also provides access to EMI calculators, repayment schedules, and account management tools, ensuring transparency and convenience throughout the loan lifecycle.

Key features of Bajaj Finserv Personal Loans

Bajaj Finserv Personal Loans come with a range of customer-focused features that support affordability, flexibility, and ease of access:

- Loan amounts starting from Rs. 40,000 and extending up to Rs. 55 lakh, subject to eligibility
- Flexible repayment tenures ranging from 12 months to 96 months
- Competitive interest rates designed to suit diverse borrower profiles
- Minimal documentation requirements
- Quick disbursal directly to the customer's registered bank account

These features enable individuals to apply for personal loan

confidently, ensuring that financial support is both timely and convenient.

Designed to address diverse financial needs

The instant personal loan offering is structured to cater to a broad spectrum of financial requirements. Customers can use the funds for medical treatments, higher education, wedding planning, travel expenses, home renovation, lifestyle upgrades, or debt consolidation.

By offering flexible loan amounts and repayment options, Bajaj Finance allows customers to select EMI plans that align with their income flow and financial goals. This approach encourages responsible borrowing while providing the flexibility needed to manage both planned and unexpected expenses effectively.

Simple process to apply for personal loan online

The digital process to apply for personal loan through Bajaj Finance is designed to be straightforward and efficient:

- To get started, the applicant can visit the Personal Loan page on the Bajaj Finserv website and click on 'APPLY'.
- They will need to enter their 10-digit mobile number and verify it using the OTP sent to their phone.
- Next, they can fill in the application form with basic details related to their loan requirement.
- After that, they can click on 'PROCEED' to move to the loan selection page.
- Here, they can enter the loan amount they need and choose from the available personal loan variants.

- They can then select a comfortable repayment tenure, ranging from 12 months to 96 months, and click on 'PROCEED'.
- Finally, they need to complete the KYC process and submit the application online.

This streamlined journey eliminates the need for branch visits, lengthy documentation, or complex procedures, offering a hassle-free borrowing experience.

Enabling financial planning and stability

Instant personal loans also support better financial planning by providing predictable repayment schedules and flexible tenures. Customers can structure their EMIs to align with monthly budgets, helping them maintain financial discipline while meeting personal and professional goals.

By offering quick access to credit combined with flexible repayment options, Bajaj Finance helps individuals manage short-term cash flow gaps and long-term financial commitments with greater confidence.

*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.

