

Get a Gold Loan with Minimal Documents with Bajaj Finance

Category: Business

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BAJAJ FINANCE LIMITED

Bajaj Finance makes it easier for individuals to access funds by offering a quick gold loan through minimal documentation. With gold loan interest rates starting from 9.50% to 26% per annum and a simple application process, this loan has become a reliable financial solution.



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Bajaj Finserv Gold Loan

A gold loan is a secured loan that allows individuals to unlock the value of their gold without selling it. Many borrowers use the funds for medical emergencies, educational expenses, or home improvements. Bajaj Finance offers a loan starting from Rs. 5,000 to Rs. 2 crore, while ensuring fast approval and disbursal within 24 hours*, making it ideal for urgent financial requirements.

Documents required for a gold loan

One of the biggest advantages of a gold loan is its minimal documentation process. To get a quick gold loan with Bajaj Finance, one must provide any one of the following [documents required for a gold loan](#).

- Aadhaar Card

- Voter ID Card
- Passport
- Driving Licence
- NREGA Job Card
- Letter from National Population Register

Though PAN Card is not a mandatory document, for gold loans of ₹5 lakh or more, a PAN card is required.

Eligibility Criteria for gold loan

To avail of a gold loan from Bajaj Finance, applicants must meet the following criteria:

1. **Age requirement:** The applicant must be between 21 and 70 years of age.
2. **Gold purity:** The pledged gold should have a purity between 18 to 22 karats.
3. **Nationality:** Only Indian residents are eligible to apply.

The loan application process is simple and straightforward, ensuring quick approval and fast disbursal, making it a hassle-free experience for borrowers.

How to apply

1. Click on “Apply” to initiate online application.
2. Enter the 10-digit mobile number and click on “Get OTP.”
3. Submit the OTP to verify identity.
4. Fill in the personal details and select the nearest gold loan branch.

5. Download In-principal loan eligibility letter.

Once done, the applicant will receive a call from their representative and guide on the next steps.

Conclusion

Bajaj Finance offers a straightforward and hassle-free loan application process, ensuring quick approval and disbursal of funds. This simplicity makes it an ideal financial solution for urgent needs.

For individuals looking for a [gold loan in Chennai](#) and across cities in India, Bajaj Finserv Gold Loan provides a secure way to meet planned or unplanned financial requirements effortlessly. With low interest rates, minimal documentation, no hidden charges, easy part-release facility and a fast approval process, borrowers can access the funds they need without having to part with their valuable gold. A Bajaj Finance gold loan is a dependable and efficient choice for anyone seeking financial support in times of need.

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.

