

Unlock Quick Funds with Bajaj Finserv Gold Loan

Category: Business

written by News Mall | May 26, 2025

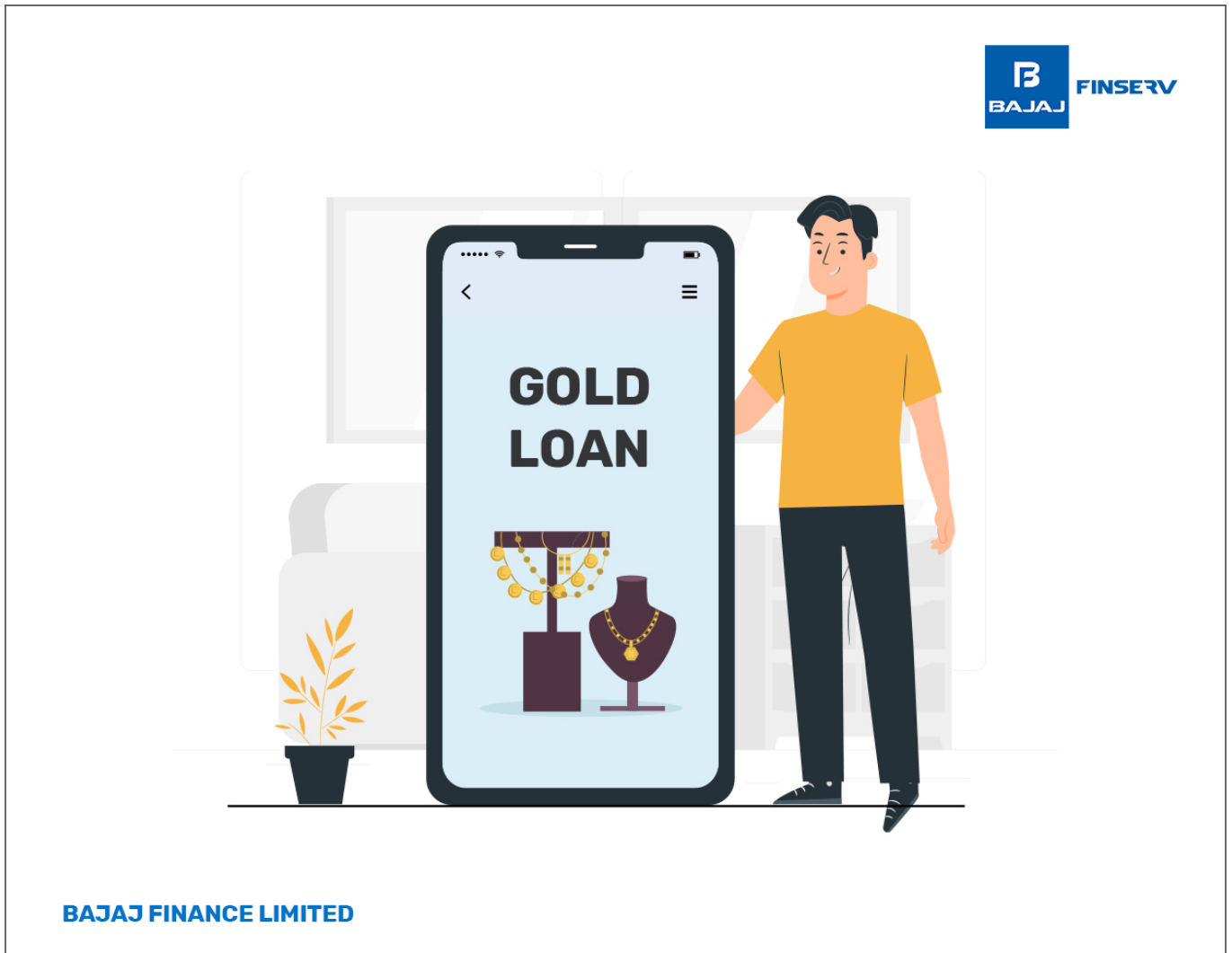


BAJAJ FINANCE LIMITED

In recent years, the gold loan has emerged as a trusted financial tool in India, especially for those who need quick access to funds to meet planned or urgent needs. By pledging 18-22 karat gold jewellery, borrowers can access funds starting from Rs. 5,000 to Rs. 2 crore with Bajaj Finance, while retaining ownership of their valuables.

Bajaj Finserv Gold Loan offers a convenient solution with same-day approval, competitive interest rates, and a simple application process. This makes it a preferred choice for individuals looking for a gold loan, where ease, safety, and

affordability matter the most.



Bajaj Finserv Gold Loan

Why is a gold loan a popular financial tool

People in India often have gold savings passed down across generations. A gold loan allows them to turn idle gold into active capital, without selling or parting with the ornaments.

Here are some reasons why [gold loan in Nellore](#) is becoming a popular financial choice:

- **High-value loans up to Rs. 2 crore** – Customers can get access to funds starting from Rs. 5,000 to Rs. 2 crore, depending on the purity and weight of their gold jewellery. This makes it a reliable option for managing high-value expenses like medical treatment, education, or travel.

- **Competitive interest rates** – Bajaj Finance offers competitive rates of interest, which are generally lower than those of unsecured loans. This helps customers keep their borrowing costs under control.
- **Multiple repayment options** – Borrowers can choose repayment tenures ranging from 1 day to 12 months and select from various repayment modes such as monthly, bi-monthly, quarterly, half-yearly or annual interest payments. Any pending interest or principal due for payment by the end of the term.
- **Funds for planned and emergency needs** – Whether it is an urgent medical situation, educational fees, or a long-awaited family function, customers can use the loan amount as per their financial priorities.
- **24x7 secured gold storage** – The pledged gold is covered under free insurance of gold and stored safely in highly secure, surveillance-enabled vaults, ensuring complete peace of mind until the loan is repaid.

Understanding the gold rate and its impact

The [gold loan in Maharashtra](#), like in any other city in India, plays a key role in how much loan a borrower can get. The higher the gold price per gram, the higher the loan amount offered. Bajaj Finance calculates the gold loan eligibility based on the prevailing gold rate, weight of the jewellery, and purity of the gold pledged.

Using the Bajaj Finserv Gold Loan Calculator, one can check the expected loan amount in just a few clicks. This helps in planning better and borrowing responsibly.

How to apply for a gold loan in Nellore

The application process with Bajaj Finserv is simple and fast. Here are the steps:

1. Visit the official Bajaj Finserv Gold Loan website.
2. Click on the “Apply” button to start the application.
3. Enter the 10-digit mobile number and verify it with an OTP.
4. Fill in personal details and choose the nearest branch.
5. Submit the application and download the eligibility letter.

Once the pledged gold is assessed at the branch and documents are verified, the approved loan is disbursed directly into the bank account.

Final thoughts

A gold loan is not just about borrowing-it is about making smart financial choices. It offers a safe and flexible way to unlock the value of gold without giving it up. Bajaj Finserv Gold Loan ensures that borrowers receive timely financial support with a secure, transparent, and easy process.

By keeping an eye on the gold rate today, applying online, and choosing the right repayment plan, individuals can benefit greatly from this valuable funding option.

To apply or learn more about the gold loan, visit the nearest Bajaj Finserv Gold Loan branch or apply online today.

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.

