

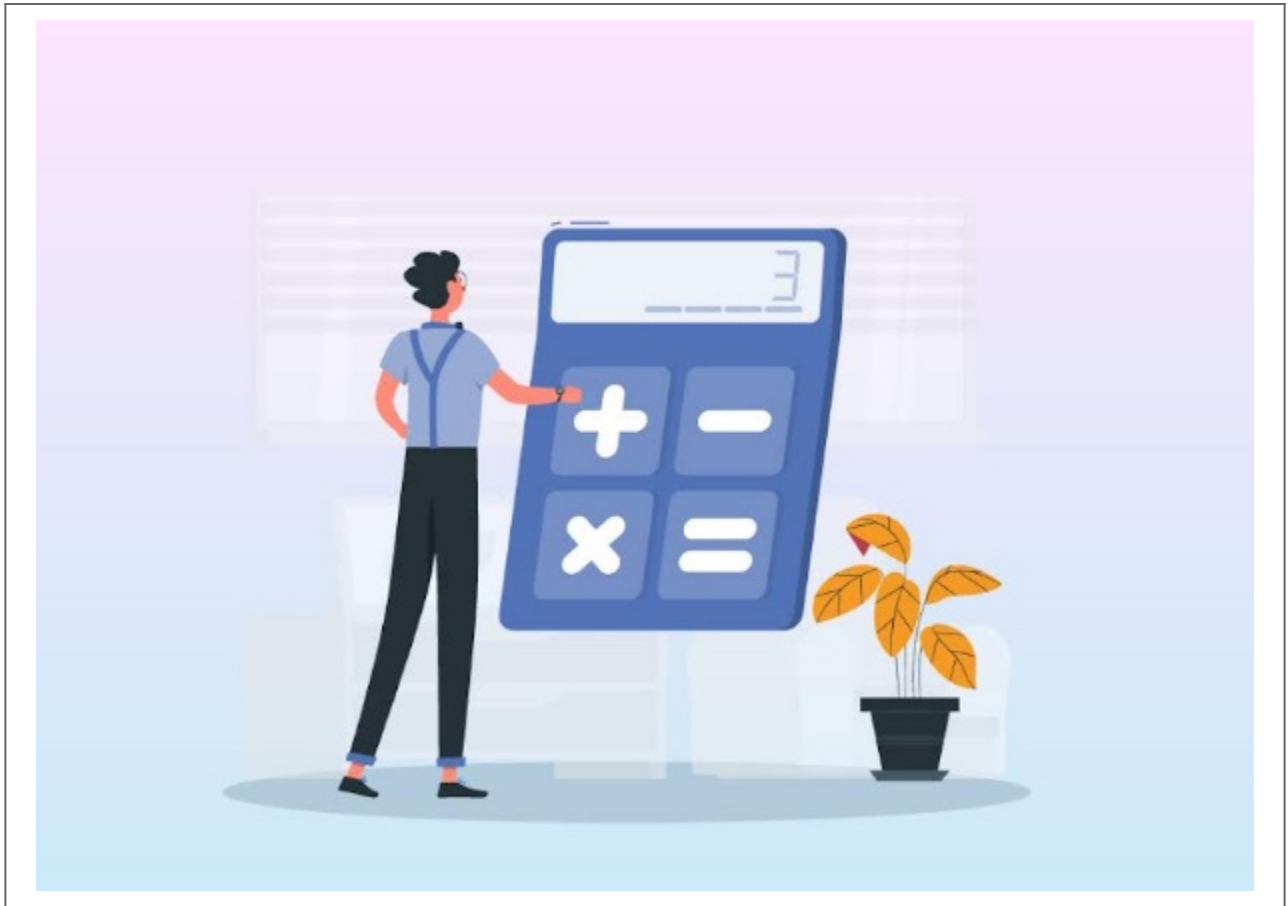
# Why Bajaj Finserv Personal Loan is Your Best Option for Low Interest Loans Up to Rs. 55 Lakh

Category: Business

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For customers planning a destination wedding, covering unexpected medical bills, or managing multiple financial obligations, finding the right credit solution is essential. In today's competitive lending market, many are seeking low-interest loans with fast processing and flexible terms. The Bajaj Finserv Personal Loan stands out as a top choice-offering high-value loans with unmatched convenience and reliability.



## **Bajaj Finserv Personal Loan**

### **A Personal Loan Designed Around the Customer's Needs**

With the increasing demand for quick and collateral-free financing, the [Bajaj Finserv Personal Loan](#) provides a seamless borrowing experience. Eligible individuals can avail of loans of up to Rs. 55 lakh, with instant approval and disbursement within 24 hours\*, making it one of the most efficient financing solutions available.

### **Top Reasons to Choose Bajaj Finserv Personal Loan**

- **High Value Loan** : Customers can borrow up to Rs. 55 lakh to cover a variety of personal needs-ranging from home upgrades to education expenses or even emergency situations.
- **Fast Processing**: The personal loan application process is fully digital, offering instant approval and quick fund disbursement within 24 hours\* of verification.

- **Flexible Repayment Tenure:** Borrowers can choose a repayment plan with a tenure of up to 96 months, giving them the flexibility to manage EMIs according to their monthly budget.
- **Minimal documents:** [Personal loan documents](#) required depend on the customer profile – and can include KYC documents, income proofs and so on.
- **Multiple Loan Variants**

Bajaj Finserv offers three different personal loan types, allowing applicants to pick the format that best fits their financial habits:

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- **Term Loan**
  - Full amount disbursed at once
  - Fixed EMIs through the tenure
  - Prepayment charges applicable
- **Flexi Term Loan**
  - Interest charged only on the amount withdrawn
  - Multiple withdrawals without reapplying
  - No extra charges for part-prepayment
- **Flexi Hybrid Term Loan**
  - Interest-only EMI option up to the first 24 months
  - Option to withdraw funds as needed

- No extra charges for part-prepayments
- **No Collateral or Guarantor Required:** The loan is completely unsecured, which means applicants are not required to pledge any asset or arrange for a guarantor.

## **Simple Eligibility Criteria**

Bajaj Finserv Personal Loan is available to a broad customer base with the following basic eligibility:

- **Nationality:** Indian
- **Age:** Between 21 years and 80 years\* (\*Higher age limit at the end of the loan tenure)
- **Profession:** Salaried or self-employed individuals
- **CIBIL Score:** 685 or higher
- **Employment:** Must be working with a public, private, or multinational company

## **A Trusted Lending Partner**

As one of India's leading non-banking financial companies, Bajaj Finserv has built a reputation for responsible lending and customer-first service. From the streamlined application to transparent charges, every aspect of the loan process is designed to ensure customer satisfaction and ease.

## **How to Apply**

Applying for a Bajaj Finserv Personal Loan is quick and entirely online:

1. Visit the official Bajaj Finserv website
2. Enter basic details to check if you have a pre-approved offer

3. Fill up the form and do the KYC

4. Customer representative will connect with you for further process.

This process ensures that eligible customers can access much-needed funds without delays or complicated procedures.

\*Terms and conditions apply

### **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.

To know more, visit [www.bajajfinserv.in](http://www.bajajfinserv.in)

