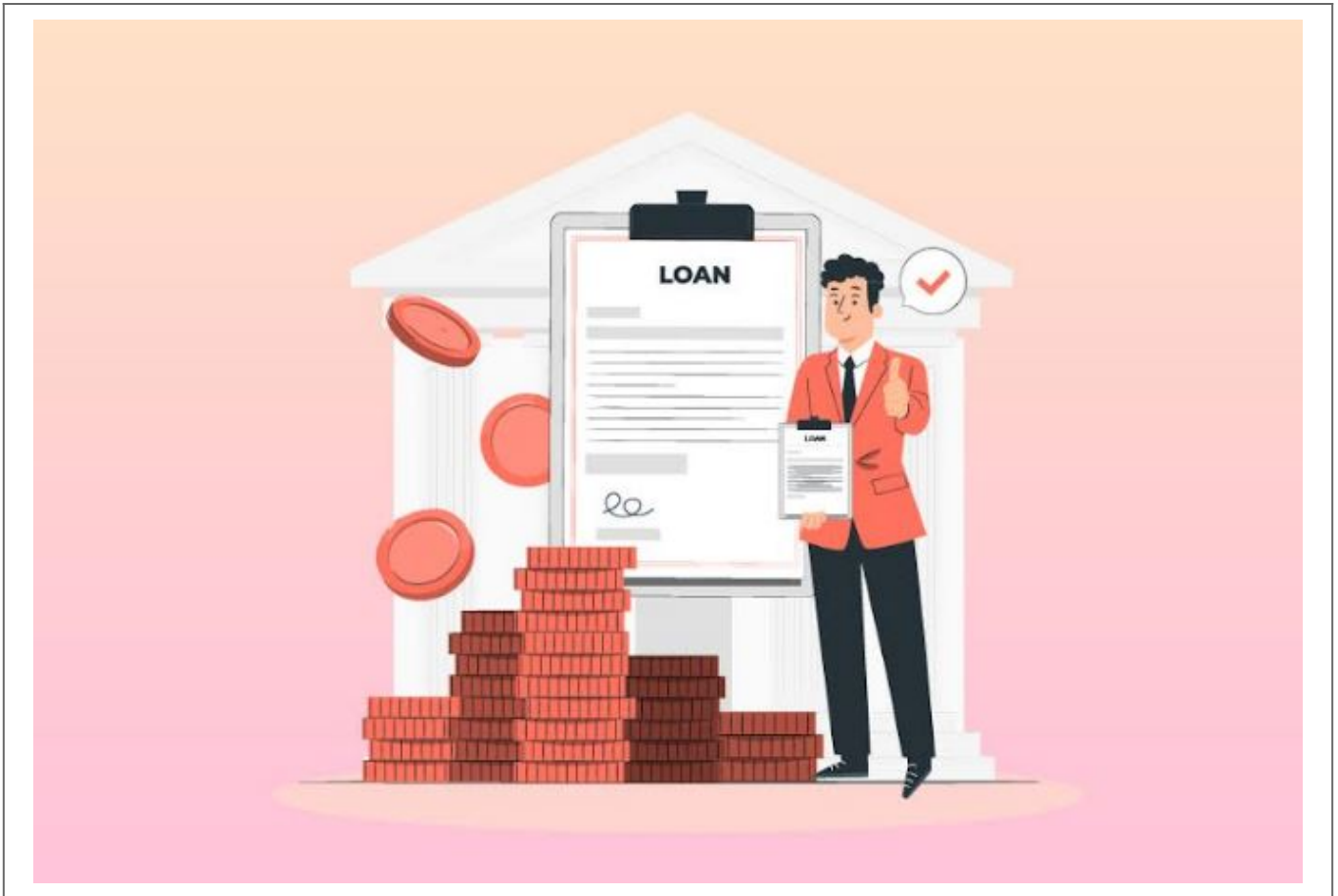# Make Your Dream Home a Reality This Festive Season with Bajaj Finserv Home Loan

Category: Business
written by | October 29, 2024

With the festive season on the horizon, there is a renewed spirit of joy, celebration, and the allure of fresh beginnings. It is a time often seen as an auspicious moment to make big decisions and significant investments, especially those that fulfil cherished dreams-like purchasing a home.

Invest in your Dream Home This Festive Season with Bajaj Finserv Home Loan

For many, homeownership is more than just a financial milestone; it symbolises stability, success, and personal achievement. While it is a substantial financial commitment, with the right support, the dream can become a reality. Enter Bajaj Housing Finance Home Loan, a solution tailored to make homeownership more accessible, especially in the festive season.

Why a home loan is essential

Given the current property prices, it is rare for people to afford a home outright through savings alone. A [housing loan](#) offers essential financial support, helping buyers to make a manageable down payment and then spread the remaining cost across monthly instalments. This approach to financing not only keeps savings intact but also makes the entire buying experience less stressful and more feasible over time.

Home loans like Bajaj Housing Finance Home Loan provide more than just funds-they empower buyers to move confidently toward ownership without compromising their financial stability. With customised offerings like flexible repayment options, quick approvals, and high loan amounts, Bajaj Finance simplifies the journey to becoming a homeowner.

Why consider Bajaj Housing Finance Home Loan

Designed to cater to a diverse customer base, Bajaj Housing Finance provides features that make loan repayment manageable and stress-free.

1. High loan amounts

Bajaj Housing Finance offers substantial loan amounts, with funding of up to Rs. 15 crore available for eligible applicants. This high-value limit ensures that buyers can comfortably finance their dream home, whether it is a cozy apartment or a luxury property.

2. Affordable EMIs

With competitive interest rates starting at 8.50% p.a.*, monthly instalments remain affordable, allowing buyers to manage their budget effectively without sacrificing other financial priorities.

3. Quick loan approval

Timing is essential in the real estate market, and Bajaj Housing Finance understands that. The loan sanction process is swift, often resulting in approval within 48 hours*, allowing buyers to move forward with their property purchase without unnecessary delays.

4. Flexible repayment tenure

Borrowers can choose a repayment tenure that best suits their budget.This flexibility empowers homebuyers to spread out

payments in a way that aligns with their long-term financial planning.

Understanding home loan eligibility with Bajaj Housing Finance

Before applying for a home loan, it is essential to check if you meet the basic eligibility criteria. Bajaj Housing Finance [Home Loan eligibility criteria](#) depends on several factors like income, age, employment status, and credit score. Knowing these requirements in advance helps applicants approach the process with confidence.

Here is a quick look at the home loan eligibility criteria:

1. Nationality

Applicants must be Indian citizens residing within the country.

2. Age range

- **Salaried individuals**: The eligible age range is 23 to 65 years at loan maturity.

- **Self-employed professionals**: The eligible age range is 23 to 70 years at loan maturity.

3. Credit score

A CIBIL Score of 725 or higher is recommended for loan approval, as it demonstrates financial responsibility and reliability.

4. Occupation

Applicants can be salaried employees, self-employed professionals, or business owners.

How to apply for a Bajaj Housing Finance Home Loan

Bajaj Housing Finance Home Loan offers a straightforward

application process that can be completed from the comfort of your home. Here is a step-by-step guide to applying online:

1. Go to the home loan section of the Bajaj Finserv site.

2. Locate and click on the 'APPLY' button to start the process.

3. Enter your name, mobile number, and employment type.

4. Select the type of loan you are applying for.

5. Generate an OTP and enter it to verify your phone number.

6. Enter additional details like monthly income, loan amount, and whether you have identified a property.

7. Add essential details such as date of birth, PAN number, and other occupation-based information.

8. Click 'SUBMIT' to finalise the application.

After submission, a Bajaj Finance representative will get in touch to guide you through the remaining steps, ensuring a smooth process from application to approval.

This festive season, take the first step toward homeownership with a Bajaj Housing Finance Home Loan. Check eligibility, calculate EMI, and apply online today to make your home dreams come true. This festive season, your dream home is just a click away!

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. 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.