

## Twitter Thread by Charlie Mungerilal



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**Diff between Bajaj Finance and HDFC bank customer experience**

**My friend who got loan from both says BAF charged him 4% higher interest rate than HDFC bank. But process of disbursement was so fast and simple that he got amount in his account in 2 days. While HDFC bank took 2 weeks**

It's all about cost saving against convenience/urgency. I think Bajaj Finance has a very good value proposition.