

# OUTREACH



## Message from the MD & CEO – G Ramesh

Dear Customer,

We hope this year has brought happiness and good health to you and your loved ones. We would like to take a moment to thank each one of you for extending your unwavering trust in us, amidst these challenging times.

Since its inception, HDB Financial Services (HDBFS) has steadily diversified its product offerings and extended its reach. We are pleased to share that HDB has a network of over 1400 branches, in over 1000+ cities catering to the aspirational Indians. The Company has embarked on a digital transformation journey to ensure our customers have a holistic and seamless delivery of financial services.

In addition to offering excellent products and services, the spirit of contributing to society has been an integral part of the Company's corporate culture. We strongly believe in serving and empowering the marginalised communities through our CSR initiatives in the areas of Healthcare, Livelihood, Education and Environment.

To this end, we would like to unveil our quarterly newsletter "Outreach" which is curated to keep you updated on the Company and its CSR interventions. We hope you enjoy reading the newsletter and would be pleased to hear from you to be able to serve you better.

Best Regards,  
G Ramesh

## OFFERS GALORE!

Make the most of this season by availing HDB's "Monsoon Offer"



[Click here to know more](#)

## GEOGRAPHICAL PRESENCE

HDB has a geographical presence of over 1400 branches spanning over 1000+ cities and towns in India. We have a customer base of over 9 Million and growing!



Find the HDB branch closest to you [here](#)

**Expect us to serve you better by opening a branch near you?**  
Please write to us at [marketing.support@hdbfs.com](mailto:marketing.support@hdbfs.com) with your suggestions on new locations.

## KEY INITIATIVES



### Credit Report:

You can check your customised credit report for free by just providing your mobile number on our website [here](#).



### Digital Pre-Approved loans:

We have curated Pre-Approved loans for customers who have a demonstrated credit history and repayment credibility. Check your pre-approved offers [here](#).



### Apply on WhatsApp:

Apply for an instant loan on WhatsApp. Just type "Apply" and send it to 8010921485



## REACH US

Need more information on your loan account? Feel free to reach out to us via the following channels:



### HDB Financial Services OnTheGo App:

This is a one-stop Android application to apply, view, and manage your loan accounts. It also allows you to apply for a new loan with just a few clicks anytime, anywhere and get a pre-approved loan.



### WhatsApp Account Management:

Access your loan account information in real-time from anywhere by sending a "Hi" to the WhatsApp number 7304926929 here



### Customer Service Bot - #AskPriya:

Access all loan related information along with the latest offers available by chatting with our virtual assistant #AskPriya here



### Missed Call Service:

All loan - related information is just a missed call away! Give a missed call to 044-45602401 from your registered mobile number to avail of the service.



### Customer Portal:

The portal allows you to manage their loan account and get all loan related information quickly and efficiently. Click here to access the Portal



### Contact Center:

Call us on +9144 4298 4541 from your registered mobile number on any working day between 10pm to 4pm (Monday to Saturday, excluding 1<sup>st</sup> and 2<sup>nd</sup> Saturday's, National & Regional holidays)



**Email:** Write to [customer.support@hdbfs.com](mailto:customer.support@hdbfs.com) from your registered email address





## COMMUNITY OUTREACH PROGRAMS

### TRANSPORT AAROGYAM KENDRA (TAK)

"Transport Aarogyam Kendra" is India's first Physiotherapy Program conceptualised by HDB, catering to the truck drivers community. Each Kendra is situated within prominent transport hubs to provide easy access to free, quality physiocare services. Besides static clinics (Kendras), the physiocare services are also extended to truckers through week long camps across India. Since the Program launch in October 2020, close to 30,000 truck drivers have benefited from this initiative. HDB has received positive response from our stakeholders such as transport associations, transporters and manufacturers, thus encouraging us to continue our efforts in serving the truck drivers community.



Watch the initiative video here



We are planning to open our next centre soon! Would you have any locations in mind for where we could launch our next TAK? We would love to hear from you. Please write to us at [marketing.support@hdbfs.com](mailto:marketing.support@hdbfs.com)

### FINANCIAL LITERACY

Did you know that your "Credit Score" is checked by your lender when he is scrutinising your loan application? To create better awareness among the communities to maintain a healthy credit score, HDB distributed educative materials to over 2.5 lakh beneficiaries across the country, with each beneficiary being appraised about the concept of credit score by a HDB employee.



Watch the initiative video here



What are the other topics under Financial Literacy you would like us to cover and make videos on? We would love to hear from you. Please write to us at [marketing.support@hdbfs.com](mailto:marketing.support@hdbfs.com)

### WASTE MANAGEMENT INITIATIVE

HDB recently completed three years of support to Swachh Udupi Mission; an initiative to effectively manage city's solid waste. HDB, in collaboration with waste management organisation Saahas, played a pivotal role in raising awareness among the local residents on responsible waste disposal practices. The program also focused on building capacities and infrastructure to sort and treat waste efficiently in a sustained manner.



Watch the initiative video here





## TRIVIA TIME

Let's check your knowledge on Credit Score!!



## TRUE OR FALSE

1. Credit scores range from 300 to 900.
2. A few late payments won't affect your credit score.
3. Having multiple forms of debt generally helps your credit score.
4. Closing old credit card accounts will boost your score.
5. Paying off bad debt will erase it from your credit history.

1



### True

Credit scores are calculated between 300-900, and above 700 is considered a good score. If you have no previous borrowing history, no credit card and no track record on which your credit worthiness can be based on, your score will be 0 or -1, which also known as 'NH' or 'No History'.

2



### False

Payment history is an important factor in determining your credit score. Making on-time payments and keeping your level of debt at a reasonable level will help you improve your score. Late payments, on the other hand, will negatively affect your score.

3



### True

A good mix of credit mix being paid off every month in a timely manner (e.g. a credit card, auto loan) helps build your credit history, and may boost your credit score.

4



### False

A longer credit history shows you have more experience using credit and longer track record of repayment. If you close a credit account that you've been using for years, this average length of credit history may be shortened.

5



### False

Though one should always pay off bad debts, it stays in the credit records for up to seven years if you have missed payments or have a delinquent account in collections.

## WHAT OUR CUSTOMERS SAY ABOUT US!

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*"I am an HNI customer and had availed a loan of 3.50 Crs with HDB under Loan Against Property (LAP) on the basis of two different collaterals for my business expansion. I am pleased to say that working with HDB has been a pleasure and a seamless experience. The Branch Manager was courteous and willing to offer help each time I reached out, and I was very impressed with the TAT of the loan disbursed. I have recommended HDB to my family and friends too for all sorts of financial requirements"*

**- Mahendran, Coimbatore**

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*"Until date, we have availed five loans (all LAP) from HDB, Thane branch. The branch manager Rehan Shaikh has been extremely co-operative and has answered every queries with patience. I really appreciate the prompt services provided by HDB and look forward to availing more loans from them"*

**- Rakesh Khaitan, Thane**



### KNOWLEDGE CENTRE

Need a makeover for your home this monsoon but confused where to start? Well, here's a guide to make your home monsoon ready.  
[Click here to read on!](#)



### INCOME TAX RETURNS

The Income Tax filing season is on! In case you need an Interest Certificate to file your Income Tax Returns [click here](#)



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