



HDB OUTREACH

OCTOBER, 2023

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Even more special

by Enjoying these Offers

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EMI Starts at
₹6,652/- Only

Additional Upgrade Bonus of
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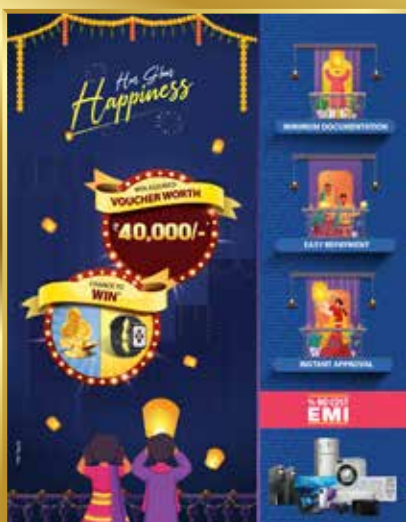


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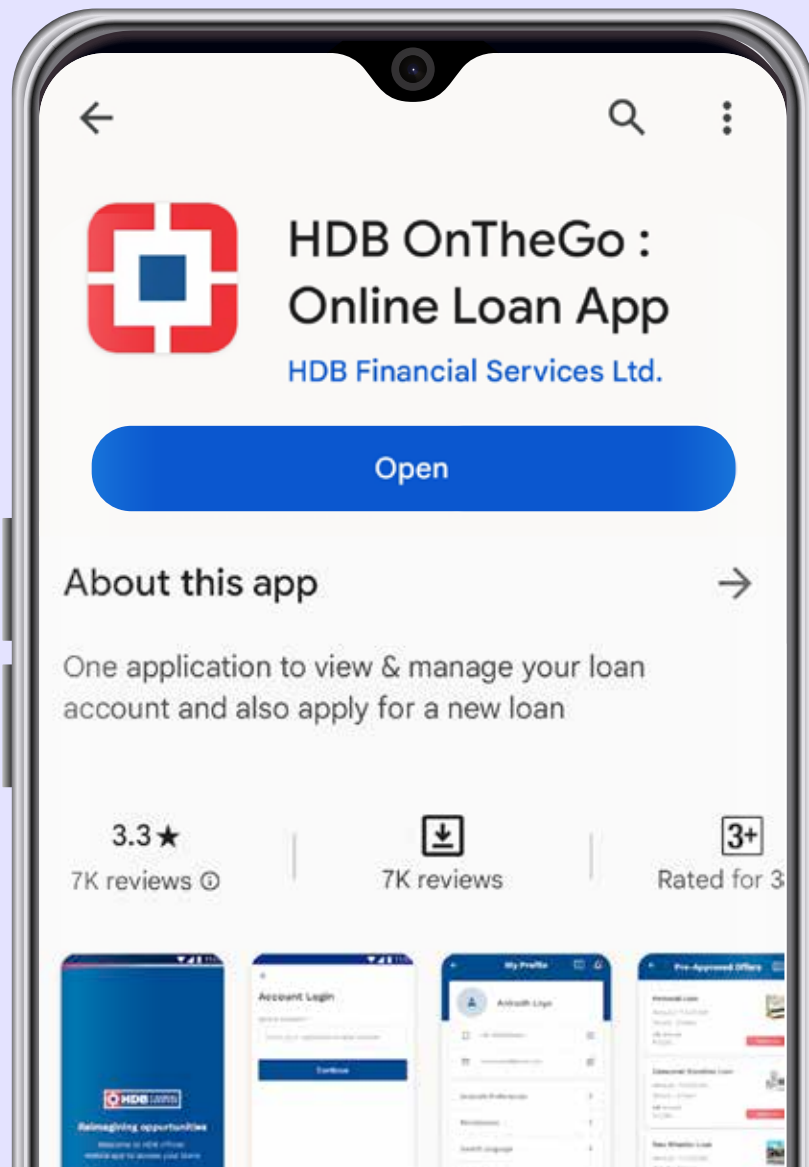
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Knowledge Centre

How to Plan your Finance wisely this **Festive Season**.

₹ Draw up a festival budget:

Making a budget is the first and foremost step to managing your expenses during the festive season to avoid frivolous spending during such times. When you set a budget, you have control over your expenditures and can plan your purchases accordingly. For instance, your budget for the festive spending is ₹30,000, make sure that you include every item, in that amount and not spend extra which may become a burden and lead to unplanned debt.

🎁 Buy within your means:

Decide well in advance what you need or will be useful for gifting and thereafter consider the different deals available. If something is available for a bargain but is inappropriate for gifting, it simply erodes your spending power without benefitting you. Moreover, you could end up in unwanted debt.

% Compare diverse finance offerings:

Given the array of offerings in the market, it's judicious to compare the different ones and see what is best for you. Check the percentage of down payment you need to pay, the interest rates, the loan tenure, processing fees and charges. Such queries will ascertain there are no hidden charges to inflate the cost of the final offering. You can rely on reliable lenders like [HDB Financial Services](#) for all your financial requirements.

🛒 Take advantage of festive discounts:

Products like electronics, household items, and clothing are available at steep discounts during sales. So before making purchases check around for competitive offers but only buy items that are necessary instead of spending on unnecessary items just because they are available at a lower cost.



Celebrating "Customer Week" at HDBFS

Customers have always been our priority and at HDBFS, we put Customer centricity at the heart of our operations. To reinforce this, HDB is celebrating the "Customer Week" from September 2023 – March 2024.

To observe this, one week is dedicated at each of our branches, which will focus on customer awareness programs. The objective of this initiative is to delight customers with bespoke financial services, increase customer awareness of the self-service channels they can use, digital payment options available and Grievance Redressal systems.

The response from the customers to the customer service week so far is positive and overwhelming, with most customers saying they found the awareness sessions very useful and the HDB executives have done a great job! In a short span of few weeks, thousands of customers have been happily engaged in this awareness program.



Trivia Time

Test your knowledge and learn more about staying safe online with our **short quiz!**

- 
- 1 Which of the following websites is secure?**
 - a) <https://www.hdbfs.com>
 - b) <http://www.hbdfs.com>
 - c) <https://www.hbdfs.in>
 - 2 What should you do when you receive an e-mail from your bank asking for your KYC details?**
 - a) Click the provided link and upload the documents
 - b) E-mail the bank and ask for more details
 - c) Call the bank helpline to verify the information
 - 3 Which password would be the most difficult to crack or hack?**
 - a) Rahul123
 - b) T3*n%lp!5iZ
 - c) password
 - 4 How should you keep track of your banking and other passwords?**
 - a) Write them down on a piece of paper
 - b) Use a password manager
 - c) Save them on your phone as contacts
 - 5 You receive an e-mail or video WhatsApp call from a friend asking for money. What should you do?**
 - a) Transfer the amount immediately
 - b) Send a smaller amount first
 - c) Call your friend separately on a regular call to verify the information

Answers:

- 1** a) URLs with https are secure, but you also have to check the spelling of the business to ensure you reach the right page.
- 2** c) Never click on suspicious links or provide confidential details without verifying the sender.
- 3** b) The keys to a strong password are length (longer is always better), a mix of uppercase and lowercase letters, numbers, and special characters, and no ties to your personal information.
- 4** b) A password manager helps you store your passwords securely, protecting you from fraud.
- 5** c) Always verify details before transferring money.

HDB Recommends

The Book–Psychology of Money **by Morgan Housel**

In the *Psychology of Money*, Morgan Housel teaches you how to have a better relationship with money and to make smarter financial decisions. Instead of pretending that humans are ROI-optimizing machines, he shows you how your psychology can work for and against you.

HDB Launches its 5th Transport Aarogyam Kendra in Ludhiana



On September 25, 2023, HDB inaugurated its fifth Transport Aarogyam Centre (TAK) in Ludhiana as a part of its CSR initiative. Strategically located within the transport hub of Heeranagar, Ludhiana's TAK Centre is equipped with the necessary physiotherapy equipment ensuring accurate assessment and effective treatment and is staffed by a specialized team of experts proficient in addressing distinct musculoskeletal concerns prevalent among truck drivers. TAK provides free physiotherapy counselling sessions including sensitizing the drivers on the right postures while driving, exercises they can perform while on the move for hours together and other required treatments, promoting a holistic approach to their health and well-being.



[Click here to watch the video](#)

We have another centre coming up soon...
stay tuned to know further!



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