



October 2024

# Outreach

## Message from the MD & CEO's Desk

Dear Valued Customer,

As the festive season unfolds, I would like to extend my warmest greetings to you and your loved ones. May this joyous period bring prosperity, happiness, and togetherness to you and your family.

At HDB Financial Services, we are deeply grateful for your trust and loyalty. Your aspirations are our driving force, and we remain committed to making your financial journey smoother and more accessible.

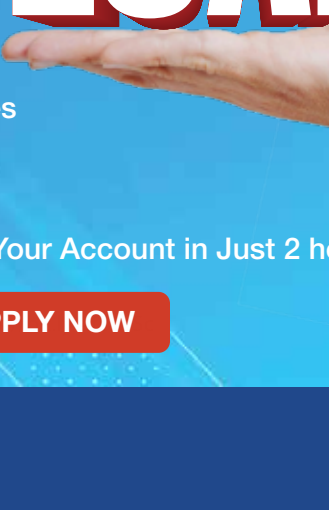
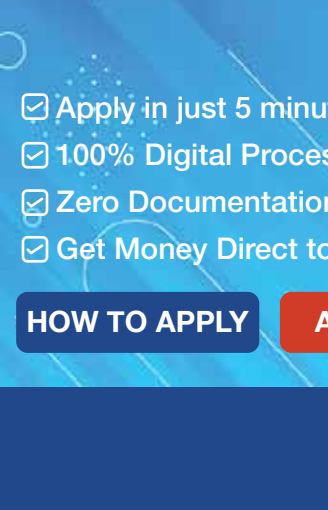
As we celebrate the festivities, I would like to reassure you that our team is dedicated to delivering exceptional service and innovative solutions to meet your evolving needs.

Thank you for being an integral part of the HDB Financial Services family. We wish you a season filled with joy, prosperity, and success.

Warm regards,  
 Ramesh G  
 MD & CEO,  
 HDB Financial Services



Enjoy various offers from HDBFS this festive season

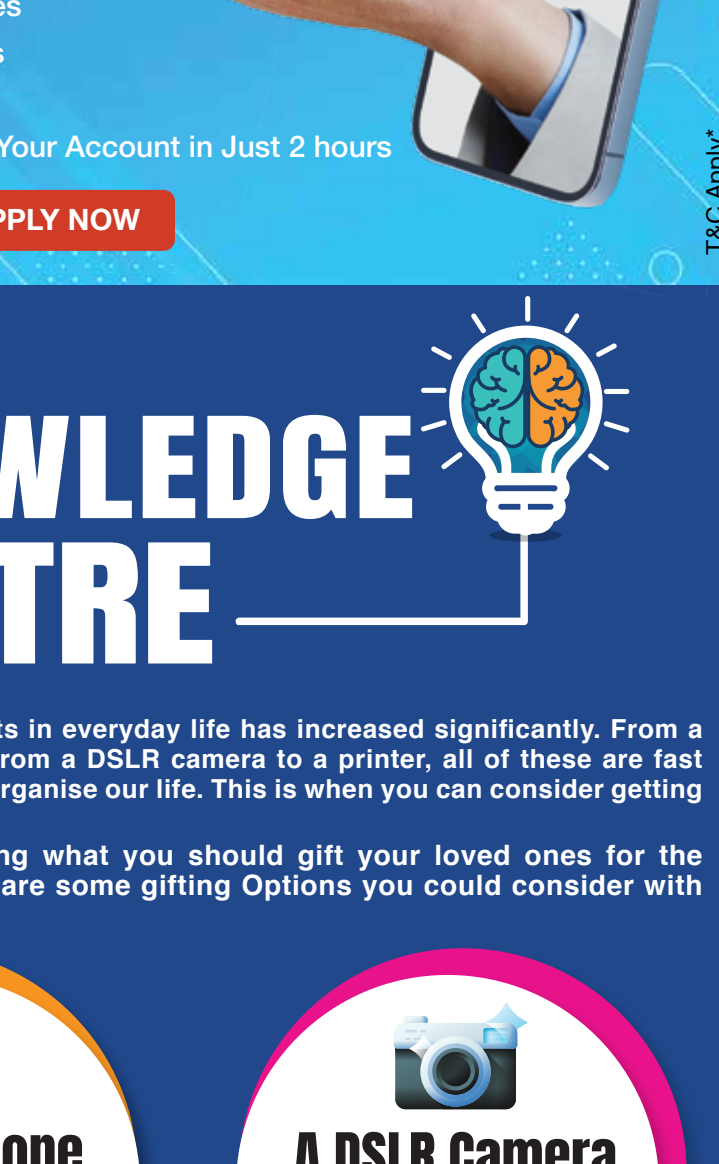


Get more offers

T&C Apply\*

## Check Your Pre-Approved Loan Offers Now!

PRE APPROVED  
**LOAN**



- ☑ Apply in just 5 minutes
- ☑ 100% Digital Process
- ☑ Zero Documentation
- ☑ Get Money Direct to Your Account in Just 2 hours

HOW TO APPLY

APPLY NOW

T&C Apply\*

## KNOWLEDGE CENTRE



The use of digital products in everyday life has increased significantly. From a smartphone to a laptop, from a DSLR camera to a printer, all of these are fast becoming a necessity to organise our life. This is when you can consider getting a “Digital Product Loan”.

If you are still wondering what you should gift your loved ones for the upcoming season, here are some gifting Options you could consider with a Digital Product Loan.



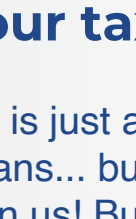
### A Smartphone

Give your loved ones a reason to smile when you hand them the latest smartphone.



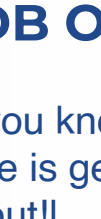
### A DSLR Camera

Let your loved ones explore their passion for photography with a camera that captures special moments throughout the festive season and beyond.



### A Laptop

Gift your loved ones an upgrade by getting them a laptop that enables them to work faster and better.



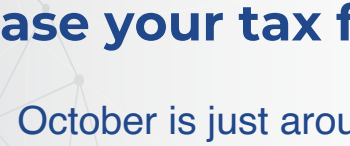
### A Smartwatch

From managing workout goals to ensuring they take a moment to pause, a smartwatch could be the ideal way to remind your loved ones to prioritise themselves.

A Digital Product Loan from HDBFS will take care of all your digital gifting requirements. The loan comes with attractive interest rates, flexible repayment terms, and hassle-free disbursals.

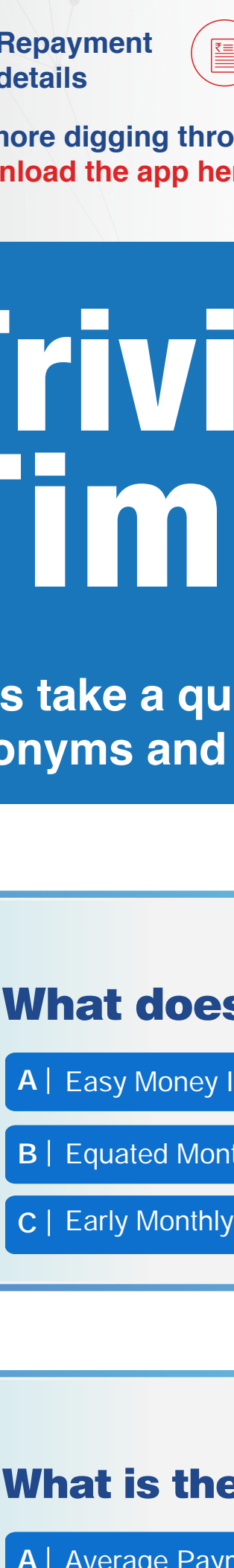
APPLY NOW

## STAY CONNECTED WITH



OnTheGo

## Mobile App



GET IT ON Google Play

DOWNLOAD ON THE App Store

## Ease your tax filling with HDB OnTheGo!

- ▶ October is just around the corner, and you know what that means... business tax filing deadline is getting closer on us! But don't let it stress you out!!
- ▶ With the HDB OnTheGo app, you'll have all your essential business loan documents right at your fingertips like



Repayment details



Loan statements



Schedules

- ▶ No more digging through files or chasing paperwork! Download the app here and simplify your tax filing

T&C Apply\*

# Trivia Time



Let's take a quiz on these financial acronyms and test your knowledge.

1

### What does EMI stand for?

- A | Easy Money Instalment
- B | Equated Monthly Instalment
- C | Early Monthly Interest

2

### What is the full form of APR?

- A | Average Payment Rate
- B | Aadhaar Payment Route
- C | Annual Percentage Rate

3

### What does LTV mean?

- A | Long-Term Valuation
- B | Loan to Value
- C | Loan to Vehicle

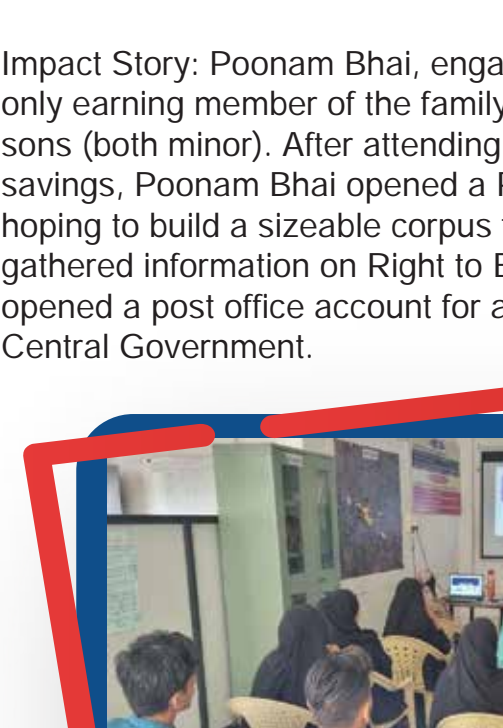
4

### What does LAP stand for?

- A | Loan against Property
- B | Lending Against Paid
- C | Loan against Pension

## Answers

1. b – EMI refers to Equated Monthly Instalment. It is the amount borrowers must repay each month.
2. c – Annual Percentage Rate refers to the total cost of borrowing expressed as a yearly interest rate.
3. b – Loan To Value refers to the ratio that compares the loan amount to the appraised value of the asset.
4. a – Loan Against Property refers to a type of secured loan where the collateral offered is property.



## HDB CARES

Community Outreach

## HDB CAFE Promotes Healthy Financial Habits Among Women, Youth And Small Business Owners.

HDBFS, in collaboration with Saath Charitable Trust, has introduced Financial Literacy Centre's (FLCs) in Ahmedabad. Through workshops and one-on-one counselling sessions, the initiative strives to raise awareness on financial concepts, and encourages individuals to make informed financial decisions.

Impact Story: Poonam Bhai, engaged in fabrication business, is the only earning member of the family. His family includes his wife and two sons (both minor). After attending the financial literacy workshop on savings, Poonam Bhai opened a PPF account for one of his sons, hoping to build a sizeable corpus for his educational needs. He also gathered information on Right to Education program, and thereafter opened a post office account for availing scholarship benefits from the Central Government.



Poonam Bhai also received training on digital banking, where he learnt about receiving payments via UPI. The trainer guided him to open a UPI account, and now Poonam Bhai receives payments from customers and clients through his UPI account, further enabling him to build a healthy financial profile. Like Poonam Bhai, many Individuals have been encouraged to start saving small, and build financial profile through formal banking.

