



HDB Outreach

July 2023



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T&C Apply*

Instant **Pre-Approved** loan for Existing Customers

 Apply in just 5 minutes

 100% Digital Process

 Zero Documentation

 Get money direct to
your account in just 2 hours

Pre- Approved Loan Offers 

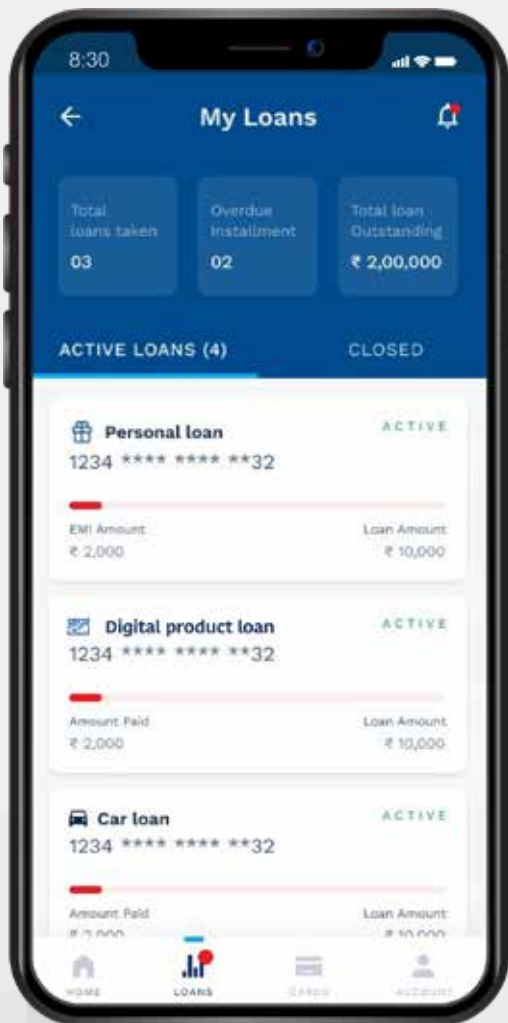
Get your Loan disbursed
within 2 hours by applying
for Pre-Approval Loan Offers

How to Apply?

Check Now 



Did you **Download** the all new HDB OnTheGo Mobile App yet?



Click here to manage your loan account within seconds! Explore a bunch of cool new features and a user friendly interface.



Account Summary



Instant Pre-Approved Loan



Complete A/C Statement



Pay Overdue Online

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Now



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Google Play

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[Watch](#) for more information

Knowledge Centre

Digital frauds through lending apps are on the rise. Follow these tips to reduce the risk of falling prey to fraud loan apps



Check if the lender is licensed and registered with RBI.



Read terms and conditions carefully, verify repayment period, interest rates and penalties of any kind.



Avoid granting permissions to access sensitive data such as contacts, messages, camera, bank account details etc.



Use loan apps that have secure connections and use encryption to protect your data.



Before downloading any loan app, do a thorough research on the app and the company behind it and check if they have a physical address, phone number in India.



Avoid clicking on suspicious links attached to emails and messages with lucrative offers.



Regularly monitor your bank accounts and your credit reports to detect any suspicious activity or unauthorized transactions.



Avoid using public Wi-Fi when accessing loan apps to minimise the risk of hacking.

While applying for a loan always look for a reliable lender like HDB Financial Services. Check our product suite and apply for a loan that suits your needs..

Apply here 



To know more and protect yourself from fraudulent loan apps watch on HDB's YouTube Channel

Trivia Time - True or False

While applying for a loan always look for a reliable lender like HDB Financial Services. Check our product suite and apply for a loan that suits your needs...

Questions

- 1 Taking multiple loans simultaneously can positively impact your credit score.
- 2 Lenders consider your income, repayment capacity and credit score while offering loan amounts.
- 3 It is not possible to take a loan without collateral.
- 4 A longer loan tenure could mean paying more interest over time.
- 5 Non-Performing Assets (NPAs) arise when borrowers delay one repayment.

Answers

- 1 **False:** Applying for many loans at the same time can negatively impact your credit score.
- 2 **True**
- 3 **False:** There are various types of loans available where you do not need collateral or security.
- 4 **True**
- 5 **False:** NPAs arise when borrowers fail to repay loans over long periods of time.

Serving our Communities

Transport Aarogyam Kendra:



Thanks to Transport Aarogyam Kendra, owing to the quick check-ups and treatment Gopal, 45, is now leading a healthy and happy life in Ranchi. Gopal has been driving truck since many years and recently underwent an accident. As a result, his back was severely injured and he was unable to work and was bedridden. He has visited numerous medical facilities but received no pain alleviation. Due to financial difficulties, his family was unable to transport him to a higher level of care. Gopal required immediate medical attention. He learned about the Transport Aarogyam Kendra and its free physiotherapy services at the time, and he came to the centre. The Physiotherapist began treating him after taking his case history. His son helped him in the beginning because he needed assistance

walking. The treatment began in October 2022. Within one month of treatment, Gopal began walking on his own and his condition got even better eventually and he has now resumed work. Gopal is ecstatic with the services of Transport Aarogyam Kendra and is overjoyed that he recovered without any charges. He says, Transport Aarogyam Kendra came as a ray of hope for him, and that he is now a regular visitor who shares information about the facilities with other carriers and drivers.

Transport Aarogyam Kendra is a CSR initiative of HDB Financial Services Limited; a pioneering program conceptualised to provide physiotherapy treatment to India's truck drivers. Like Gopal, several other truck drivers across Delhi, Mumbai, Namakkal and Ranchi have benefitted from physiocare services offered at HDB's Transport Aarogyam Kendras.

Did you Know HDB's Corporate CSR Film "Moving Ahead Together" has been awarded "Best CSR Activities and Community Development Film" Socio CSR Film Festival & Awards in March 2023! Watch the video [here](#).





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