

Outreach

April 2023



HDB FINANCIAL
SERVICES

REIMAGINING OPPORTUNITIES

Summer Offers

UPTO
15% CASHBACK
Air-Conditioners & Refrigerators

NO COST EMI



MINIMUM DOCUMENTATION INSTANT APPROVAL EASY REPAYMENT

Women IPL T20
Cashback Offer

20% CASHBACK

The offer is available
for all Women Customers

oppo

Introducing the
OPPO Find N2 Flip
with an irresistible

10% CASHBACK



Low down Payment	Top Performing	Long Tenure
7.1%	10.2%	10.4%
	1.80%	1.9%

Cool off this summer with these HOT offers from HDBFS

Get more offers 

Instant Pre-Approved loan for Existing Customers



Apply in just
5 minutes



100% Digital
Process



Zero
Documentation



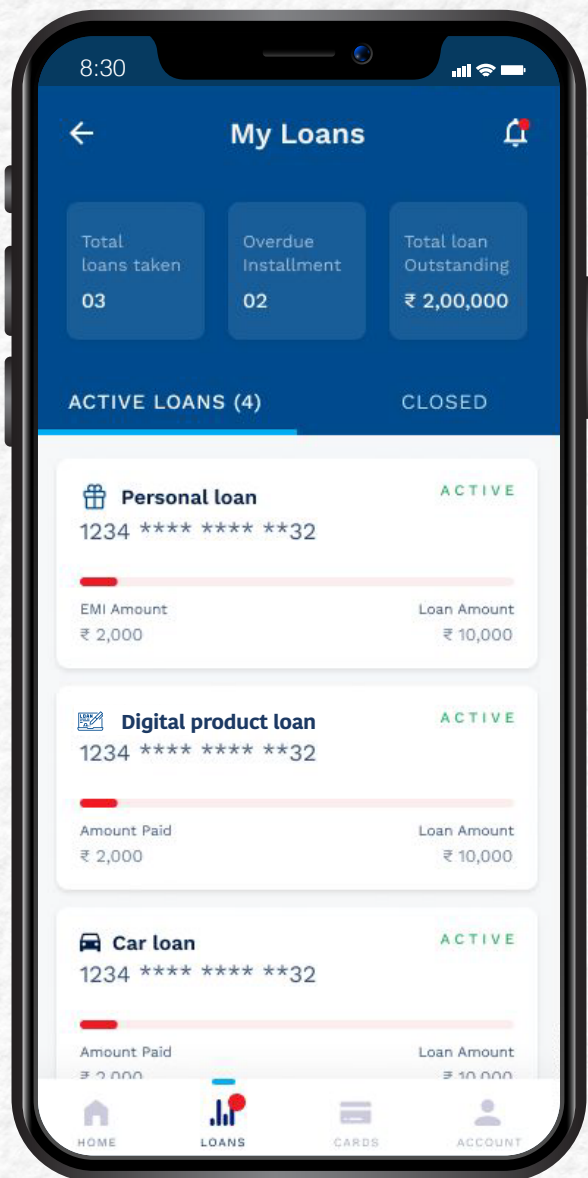
Get money direct
to your account
in just 2 hours



Apply Now



Download the all new HDB On The Go Mobile App yet?



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



Download Now



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!



Serving our Communities

Nyasargi Community Lake – A Case Study

Nyasargikere, a Community Lake situated in Mundagod Taluk, Uttara Kannada, Karnataka, was rejuvenated in 2019 with the support of HDB Financial Services. During a recent field visit, Gnyaneshwar Yallappa, Member of the Gram Panchayat, shared that the Lake has emerged as a true catalyst of prosperity in farming for all the farmers in the village! Despite being relatively older lake in the vicinity, the Lake never underwent either partial de-siltation or a complete rejuvenation in last few decades Prior to the rejuvenation, the lake was beneficial for about 40 acres of agricultural land that are adjacent to it as the water holding capacity was limited! Post rejuvenation, over 200 acres of land is getting benefited!

Farmers now irrigate throughout the year using optimal water usage methods like sprinklers to preserve water for long. Farmers now grow paddy, jowar, banana, and mango as opposed to mainly maize owing to water scarcity in the past. The Lake Restoration work helps recharge natural aquifers, making sustained to water access possible for farmers and their families in the command area.



Knowledge Centre

Loan Management Tips for you



Always read the loan agreement and understand that all terms and conditions before signing it.



Make timely repayments which can have a positive impact on your credit score.



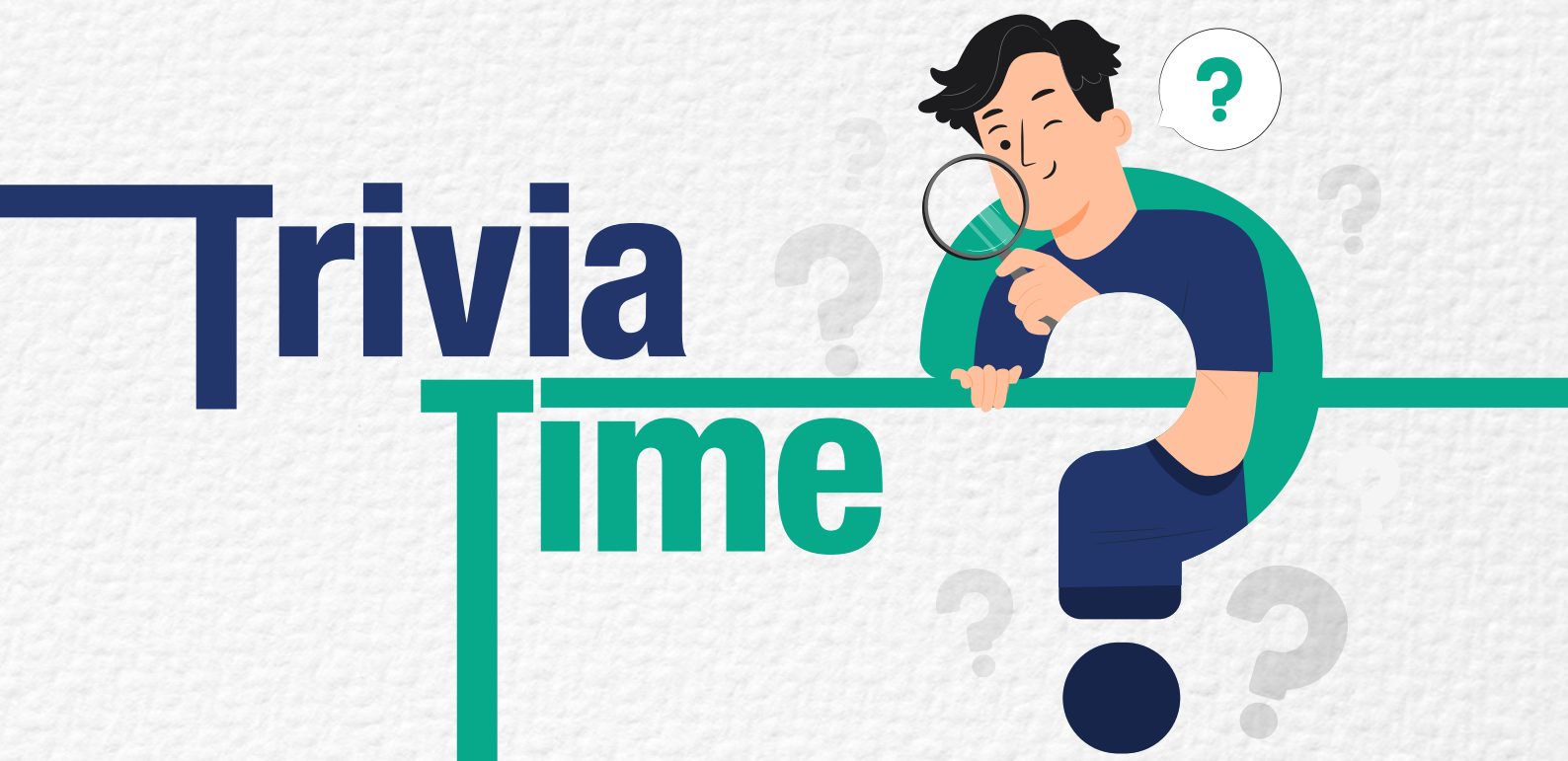
Keep track of your loan balance which will help you make informed decisions about how much to pay each month and when to pay off your loan.



Avoid taking too much debt which can lead to financial difficulties and impact your credit score negatively.



Be proactive about managing your finances which includes creating a budget, tracking your spending and saving for emergencies. This will help you manage your loans and achieve your financial goals.



1. What is the most important factor lenders consider when deciding whether to approve a personal loan application?

- a. Credit score
- b. Income
- c. Loan amount
- d. Age

A) While all factors are considered, Credit Score is the most important factor that lenders use to decide your loan eligibility and interest rate. Typically, a credit score of 700 and above is considered ideal.

2. What is a debt consolidation loan?

- a. A loan used to finance a business
- b. A loan used to pay for medical expenses
- c. A loan used to pay off multiple debts with a single payment
- d. A loan used to purchase a car

C) Using a personal loan from HDBFS you can pay off multiple debts with a single payment. This will reduce your financial burden while maintaining a healthy credit score for future loans.

3. What is an unsecured loan?

- a. A loan that does not need to be paid back
- b. A loan that requires no collateral from the applicant
- c. A loan without fixed terms and conditions
- d. None of the above

B) HDBFS offers collateral-free loans at attractive interest rates and flexible repayment terms to suit a variety of needs such as buying the latest appliances to renovating your home.

4. How can you apply for an HDBFS loan?

- a. By visiting your nearest HDB Financial Services Branch
- b. By calling the customer support team
- c. By applying online
- d. All of the above

D) You can conveniently apply for a loan using all of these options. Find a branch, call 🎧 customer support (+91 44 42984541), or apply on 📱 WhatsApp

Health Nook

India is known for its scorching heat and to beat the summer heat you can try these refreshing drinks!

- ✔ **Jaljeera:** Apart from being invigorating, this will also cool the body and aid digestions
- ✔ **Aam Panna:** Blend some raw mangoes, sugar and spices and you are ready with an energising and nutritious drink
- ✔ **If you are on the go, grab a sugarcane juice or a coconut water which will provide you with a boost of hydration**





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