



REIMAGINING OPPORTUNITIES

OUTREACH

JANUARY 2023

THIS NEW YEAR COMES
WITH OODLES OF

NEW & EXCITING OFFERS!

Explore them here, to fulfil your
most awaited dreams!



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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



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Explore them here, to fulfil your most awaited dreams!



KICKSTART THE NEW YEAR, THE RIGHT WAY

The start of a new year is a great time to set goals for yourself especially related to personal finances. It is easy to lose track of your financial goals as the year progresses, which is why it is important to set clear goals and benchmarks. Here is a list of resolutions you may consider this year to build healthy financial habits

- Make a household monthly budget to help you set aside money and plan better for education related expenses, daily groceries, rent, loan instalments and other discretionary expenses.
- Plan on setting aside a fixed portion of your income every month in a long term savings instrument.
- Improve your credit score by ensuring timely repayments of loan (if any) and paying off credit card debts.
- Build an emergency fund-which is key to ensure that when the unexpected happens, it won't ruin any progress you're making towards your goals.
- Save for retirement-experts say that you should save atleast 10% of your salary for retirement. While doing so you should consider at what age you want to retire and the type of lifestyle you want to lead.
- Increase your awareness on overall financial literacy-the best way to do so is visit HDB Financial Services YouTube Channel where we have a host of short videos on financial literacy crafted just for you. ([Click to watch short video](#))

KNOWLEDGE CENTRE

Top Things You Can Do with a Loan from HDBFS this Year!

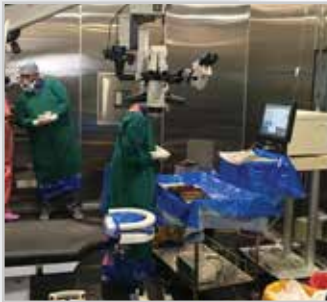
- **Expand Your Business** - Want to grow your business but confused how? Consider an [Enterprise Business Loan](#) for the growth and expansion of your venture. Other loans that can help you in your endeavour are Commercial Vehicle Loan or a Construction Equipment Loan.
- **Renovate Your Home** - A new year is a great time to bring newness to your home. Not only can a personal loan help you repair and remodel your home, it can also help modernise it. Digital home security systems, voice controlled lights, modular kitchen setup, are just a few of the trending ideas that you can explore.
- **Upgrade Your Lifestyle** - Why limit your ambitions? Using a [Consumer Durables Loan](#) or a Digital Product Loan you can buy the latest gadget like a 5G smartphone or a cool new laptop to increase your productivity and efficiency at work and at school.
- **Travel** - This year, go ahead and explore new places by availing an [HDBFS Personal Loan](#) and pay for your trip in easy EMI's. Go ahead, make the most of what life has to offer without worrying about the expenses. [Click here to apply now!](#)



SERVING OUR COMMUNITIES

HDB's Project SNEHA – Eye Care & Anaemia Prevention Initiative

- In Oct'22, HDB collaborated with CHETNA, an NGO to organise diagnostic camps for communities in select districts of rural Maharashtra, Madhya Pradesh, Gujarat and Rajasthan. The diagnostic camps check the HB level of women and is designed to raise awareness on prevention and early treatment of Anaemia. Besides, for the elderly in the communities, eye care camps are organised to treat cataract and prevent other eye disorders. Project SNEHA engages the Sarpanch, District Medical Officer, and Anganwadi Staff through sensitization and mobilisation efforts. Since the program launch, over 8100 individuals have benefited from 49 diagnostic and curative camps conducted till Dec'22.



Mission Million Tree Initiative

- HDB's Mission Million Tree initiative is a step towards creating carbon sinks, and to retain or enhance the green landscape in cities and towns. The program was launched in 2019, and since then nearly 3 Lakh trees have been scientifically planted in partnership with local nurseries and SankalpTaru Foundation. Globally, International Volunteer Day is celebrated on December 5th. To commemorate this day, 136 HDBians from eight cities volunteered their time through the week to plant over 7700 trees in a responsible manner. [Read More](#)



To know more about our CSR initiatives. [Watch Now](#)

CONTACT US

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



- Need any other information or assistance? You could reach our Customer Service Center on +91 44 4298 4541 from your registered mobile number on any working day between 10 am to 4 pm (Monday to Saturday, excluding 1st and 2nd Saturday's, National & Regional holidays)
- Or Email us at customer.support@hdbfs.com from your registered Email address

TRIVIA TIME

1. **Does your credit score affect your loan interest rate?**
 - a) Lower credit score will lead to lower interest rate
 - b) Higher credit score will lead to lower interest rate
 - c) No relation
 - d) Higher credit score will lead to higher interest rate
2. **What are the key factors that determine my EMI amount?**
 - a) Tenure of the loan
 - b) Principal Borrowed
 - c) Interest Rate
 - d) All of the above
3. **What happens if I fail to pay my EMI for a period of 90 days?**
 - a) Nothing happens, you can pay back anytime
 - b) You just get a reminder letter
 - c) Your loan account is classified as a Non-Performing Asset (NPA)
 - d) Your loan account is closed with no impact to your credit score
4. **Which of these loans are provided by HDBFS?**
 - a) Commercial Vehicle Loan
 - b) Used Car Loan
 - c) Personal loan
 - d) All of the above

Answers

1. (b) A credit score of 750 and above is considered to be a good credit score. A higher credit score usually leads to a more competitive interest rate, but is also dependent on other influencing factors.
2. (d) Your monthly instalment or EMI is directly dependent on the amount borrowed, the duration it is borrowed for and the applicable interest rate.
3. (c) Missing EMI payments for 90 days leads to all loans with the borrower being classified as an NPA that significantly damages your credit score. You will need to pay the outstanding loan amount (principal + interest + any other charges) immediately else the lender has the right to take legal action for recovering the amount.
For more information www.hdbfs.com/customer-services/npa-classification-norms
4. (d) HDBFS offers a variety of loans including all the ones mentioned in the list and lots more.



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