

HDB

Outreach

Dear Customer,

As we step into 2026, we extend our warmest wishes to you and your loved ones. A new beginning brings fresh hopes, renewed plans, and important financial decisions, whether for personal milestones, supporting business growth, or managing everyday needs. And at the heart of these decisions lies trust that you place in your financial relationship with us. It's this trust that motivates us to keep simplifying finance while ensuring every interaction remains transparent, secure, and responsible. The year ahead calls for not just smarter but safer financial choices. We remain committed to empowering you with the right information, protecting you from emerging threats and standing by you with reliable solutions.

Here's to a year of awareness, safety, and clarity, which we are building together!

Warm Regards,

Mr. G Ramesh
(MD & CEO, HDBFS)



APPLY NOW

T&Cs Apply

- Offers subject to change & availability

KNOWLEDGE CENTRE

Smart & Secure Corner

Financial Literacy Feature

Understanding "Digital Arrest" Scam

Fraudsters are using fear and authority to cheat individuals. One such tactic built entirely on intimidation is "digital arrest."

How it usually unfolds:

- A sudden call claiming a serious legal issue creates panic
- The caller impersonates an official from the Police, CBI, Customs, or Cyber Crime department
- Victim is pressured to stay continuously on WhatsApp or Skype video calls
- Money is demanded in the name of bail, fines, or clearance fees via UPI or bank

Remember: No law enforcement agency arrests, investigates, or demands money over video calls.

What to do instead:

- Disconnect immediately
- Do not share any personal or financial details
- Report the incident to the National Cybercrime Helpline - 1930

Quick Poll - What Would You Do?

You receive a call claiming to be from a government authority, asking you to stay on a video call and make an urgent payment.

- Follow instructions to avoid trouble
- Disconnect the call and report it to 1930
- Ask them to call back later

(Scroll down for the correct answer!)

STAY ALERT: FAKE LOAN APPS

How to Spot a "Wolf in Sheep's Clothing"

Genuine NBFCs vs Fake Loan Apps

With the rise of digital lending, fake loan apps often disguise themselves as legitimate lenders. Knowing how to tell the difference can protect you from harassment and financial loss.

Here's a simple checklist:

- **RBI Registration:** Genuine lenders, such as HDB Financial Services, are RBI- registered NBFCs
- **No Upfront Fees:** Legitimate lenders do not ask for money before loan disbursement
- **App Permissions:** Be cautious of apps asking for access to contacts or photo galleries
- **Physical Presence:** Real lenders have registered offices, official websites, and customer care, and not just WhatsApp numbers or email IDs

ELI10 (Explain like I'm 10) - QR code scams

- Think of a QR code like a digital "Pay" button.
- When you scan a QR code, you are giving money away, not getting it. If someone tells you to scan a code to receive a refund or a prize, it's a trick!
- The Golden Rule: You never have to scan anything to receive money. If you're scanning, you're paying.

For More Details On QR Code Scams Visit Our Last Newsletter

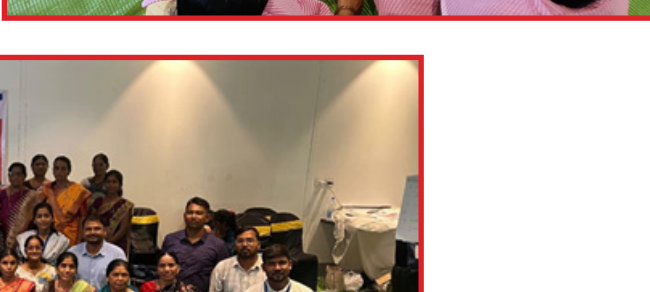
Click here

HDB Cares

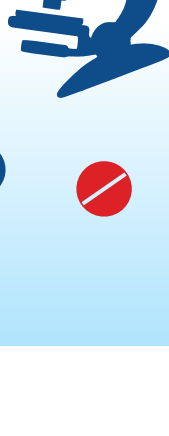
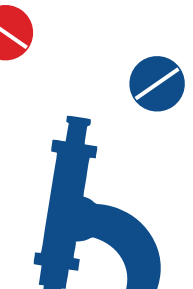
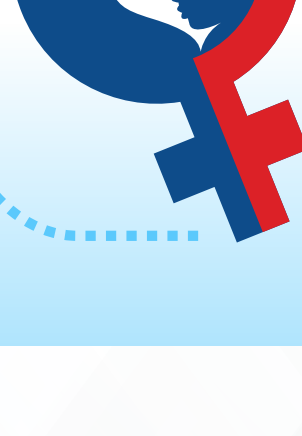
HDB Financial Services Empowers Frontline Workers in Buldhana, Maharashtra

HDB Financial Services, in partnership with CHETNA, collaborated with the Health Department and the Women and Child Development Department to organize a focused three-day training for 114 Frontline Workers (ASHA, AWW, and ANM) in Mehkar Block as part of the SNEHA-Anaemia Prevention Project in Buldhana, Maharashtra. This vital capacity-building exercise was conducted in two batches.

The training focused on "The First 1000 Days", using participatory methods to enhance the workers' knowledge of health and nutrition for pregnant women, lactating mothers, and children, covering crucial topics like proper breastfeeding techniques, complementary feeding habits, Kangaroo Mother Care (KMC), and growth chart monitoring.



Quick Poll Answer:
Option B: Disconnect the call and report it to 1930



Stay Connected With Us

With HDBFS by your side, begin 2026 with confidence, security, and peace of mind.

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- Make secure payments with enhanced safety features
- Use smart digital tools for smoother, faster journeys

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for fraud-awareness tips, product updates, and insights.

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