

HDB

OUTREACH



Dear Customer,

The best time to start something new is always now and the festive season makes it even more special. Whether it's your dream gadget, new vehicle, further studies, or making your space more beautiful, we're here to support every aspiration.

Your trust inspires us to keep simplifying finance and empowering you with practical money tips, digital safety guidance, and stories of collective progress.

Wishing you a joyous, prosperous, and safe festive season.

Warm regards,
HDB Financial Services



Latest Offer



Zoom into Festivities on your New Two-Wheeler!
Apply for a Two-Wheeler Loan and amp up the celebrations with an assured E-Voucher upto **Rs. 60,000***.

Offer Highlights:

- Valid till **30th Nov 2025**, PAN India
- Up to **95% funding** with low down payment
- **Instant approval** at attractive interest rates
- No-cost EMIs by manufacturers/distributors
- Offers subject to change & availability

For more exciting offers

CLICK HERE

Knowledge Centre: Smart & Secure Festive Finance

Festive Cheer, Cautious Choices

As we celebrate the joy of new beginnings, let's also stay alert.

According to National Cyber Crime Reporting Portal (NCRP) Digital frauds in India rose **by 206% in 2024**, with losses crossing **₹22,846 crore**

This season, a few smart steps can help you keep your money and peace of mind safe.



Stay Alert: Fake Loan Apps



Quick Loans, Quicker Scams - Stay Safe This Season

What scammers do:

Promise instant festive loans via links or apps shared on social media and messages.

Reality:

These fake apps steal your personal data, misuse your contacts, or charge high "processing fees."

How to protect yourself:

- Download apps only from the **Google Play Store** or **Apple App Store**.
- Verify the lender's registration on the **RBI website**.
- Avoid clicking links or offers shared via **unknown numbers** or messages.

Watch Out: QR Code Scams

One Scan, Many Scams - Don't Fall for It!

What scammers do:

Send a QR code claiming, "Scan this to receive money."

Reality:

Scanning the code actually authorises a payment from your account to theirs.

How to protect yourself:

- Remember, **QR codes** are only for sending money, never for receiving it.
- Delete such messages immediately and report them to your bank or the Cyber Helpline 1930.

QUICK POLL- WHAT WOULD YOU DO?

You get a call from "Bank KYC Desk" asking for your Aadhaar number and OTP. What's your move?

A. Share details to avoid account freeze

B. Cut the call and verify through the official helpline

C. Ask them to call back later

Learn with HDB: ELI10 (Explain like I am 10) - What Is Malware?

Think of malware like termites they quietly damage furniture from within. Similarly, malware hides inside unverified apps or links, secretly stealing your data or harming your phone.

Sustainability at HDBFS

HDB's sustainability journey begins within at our own offices.

We are consciously reducing our carbon footprint, improving resource efficiency, and embedding eco-friendly practices across our operations.

GBC Gold-Certified Corporate Office

Our Corporate Office has been awarded the IGBC Gold Certification, a recognition of our leadership in green building design and operations.

This achievement underscores our commitment to a healthier, more energy-efficient, and environmentally responsible workplace.

Key Green Features



Sustainable Operations Across Locations



Replaced diesel generator (DG) sets with modern inverter systems, cutting emissions and reducing local air pollution.



Ensured 100% responsible disposal of E-waste through certified recyclers, aligning with national environmental guidelines.



Transitioned to biodegradable cleaning agents across all premises chemical discharge into local water systems.

These initiatives help us run our offices in a way that's better for people, the planet, and our community

Quick Poll Answer.

Option B: Cut the call and verify through the official helpline

STAY CONNECTED WITH US:

With HDBFS by your side, step into the festivities with confidence, security, and financial peace of mind.

Download the HDBFS App:

- Track your loans in real time
- Make secure payments with upgraded safety features
- Explore new AI-powered tools for simpler, faster journeys

Download Now



Visit Our Website: Discover festive-ready financial solutions tailored to fulfil your aspirations www.hdbfs.com

for any assistance, walk into your nearest branch or call us at **+91 44 42984541.**

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for exclusive offers, easy money tips, and updates on our products and services.