

HDB OUTREACH

April 2025

Celebrating Financial Literacy Month: Smart Money Moves for a Secure Future

Invest in Your **DREAMS**
with HDB's Exclusive Offers



APPLY NOW



APPLY NOW

Knowledge Center

Cricket & Finance: Mastering the Game of Money

With IPL fever in full swing, let's uncover the financial lessons hidden in cricket! Whether you're chasing a big score or working towards financial goals, the right game plan is key. Here's how cricket can teach us valuable money lessons:

1. Loan Repayment = Playing a Long Innings

A batsman builds his innings with patience, ensuring he stays on the pitch. Similarly, repaying your loan on time, without missing EMI, ensures you stay financially secure and stress-free.

2. Budgeting = Your Match Strategy

A cricket team plans its game based on strengths and conditions. Similarly, smart budgeting helps you manage expenses and savings, ensuring financial stability without last-minute surprises.

3. Credit Score = Your Batting Average

A good batting average earns a cricketer a permanent spot in the team. Likewise, a high credit score helps you get easy loan approvals and better interest rates, while a poor score can keep you "out" of financial opportunities.

4. No Defaults = Avoiding Run-Outs

Just like poor coordination can lead to a run-out, missing loan payments can disrupt your financial journey. Stay alert, plan well, and avoid unnecessary risks to maintain a smooth innings.

5. Interest Rates = Pitch Conditions

A good batsman adapts to different pitch conditions. Similarly, understanding interest rates before taking a loan helps you make informed financial decisions.

This IPL, Let's Apply Winning Cricket Strategies To Our Financial Game Plan!
Take the first step towards your financial victory!
Click Here To Apply For A Personal Loan Now.

What is a Pre-Approved Loan?

A quick loan offer made by a bank or lender to financially-reliable customers. No application needed. Just accept the offers and get funds instantly!

ELIGIBILITY CRITERIA

- Strong credit score
- A healthy banking relationship
- Regular Income and repayment discipline

Features & Benefits

- Instant Disbursal - Funds in your account within hours
- Minimal to No Paperwork - No income proof or documents needed
- Attractive Interest Rates - Preferential rates for select customers
- No Collateral - Most offers are unsecured
- Tailored Offers - Higher limits or flexible repayment plans

Things to Keep in Mind Before Applying

- Review the terms & the fine print (fees, interest, prepayment clauses)
- Offers are time-sensitive
- Checking pre-approvals doesn't affect your credit score
- Proceeding with the application and loan disbursement will reflect on your credit history
- Taking unnecessary loans can impact your credit score

Check your eligibility for a Pre-Approved loan:

Click Here

or login at www.hdbfs.com

QUIZ TIME

Test Your Financial Knowledge!

1. Which of the following is a key advantage of a gold loan?

- No collateral required
- Lower interest rates compared to personal loans
- Long repayment tenure of 20+ years
- Only available for salaried employees

2. What factor determines the amount of loan sanctioned for an auto loan?

- Applicant's age
- Type of vehicle and its value
- Credit score only
- The number of previous loans taken

3. Which of the following loans is unsecured?

- Home Loan
- Gold Loan
- Personal Loan
- Auto Loan

4. What can improve your chances of getting a loan approved?

- Maintaining a high credit score
- Having multiple credit cards
- Applying for multiple loans at once
- Choosing the longest repayment tenure

Answer

1. B) Lower interest rates compared to personal loans –

Since gold loans are secured with gold as collateral, they often have lower interest rates.

2. B) Type of vehicle and its value –

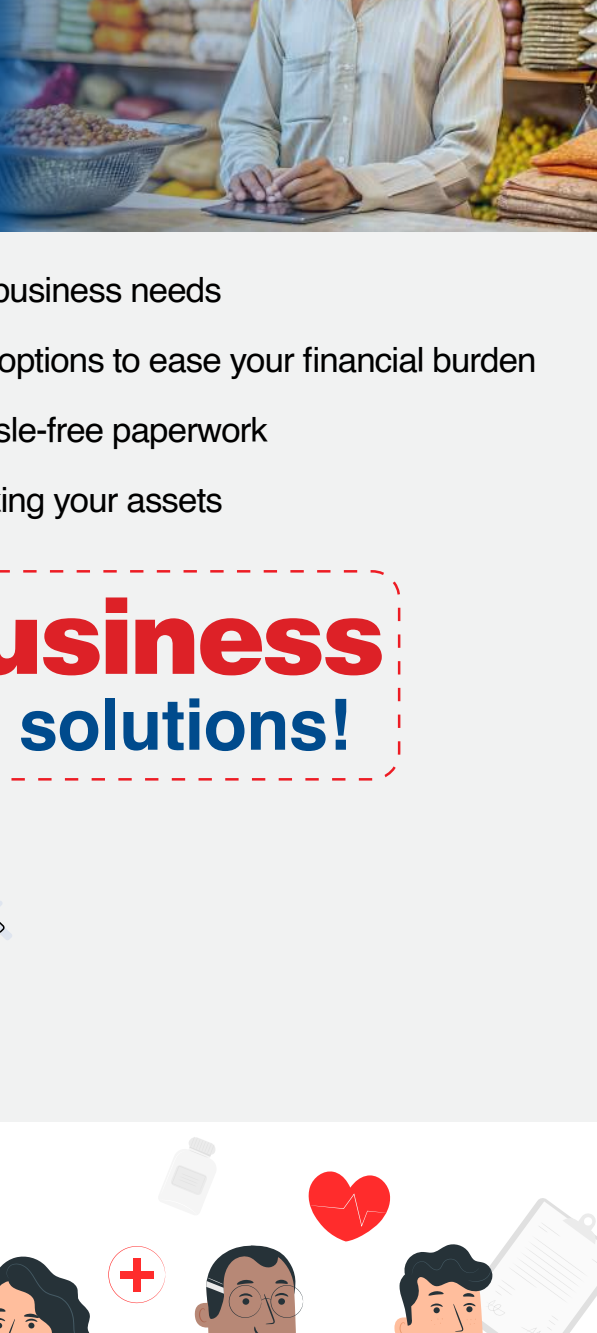
The loan amount depends on the price and category of the vehicle, along with the borrower's credit worthiness.

3. C) Personal Loan –

Personal loans do not require collateral, making them unsecured.

4. A) Maintaining a high credit score –

A good credit score reflects responsible financial behavior and increases loan approval chances.



[1] A low credit score makes it harder to get a loan.

[2] You must be salaried to qualify for a personal loan.

[3] Maintaining a stable income improves loan approval chances.

Answer

Statement 2 is the lie—self-employed individuals can also qualify for personal loans, depending on the lender's criteria.

UNLOCK THE FUNDS YOU NEED

with a Hassle-Free Loan today!

APPLY NOW

Accelerate Your Business Growth HDB's Business Loan

Whether expanding operations, upgrading equipment, or managing cash flow, HDB's Business Loan empower you to take your business to the next level.

- Flexible Loan Amounts** – Financing tailored to your business needs
- Competitive Interest Rates** – Affordable repayment options to ease your financial burden
- Minimal Documentation** – Quick approvals with hassle-free paperwork
- Collateral-Free Loans** – Focus on growth without risking your assets

Boost Your Business with smart financing solutions!

APPLY NOW

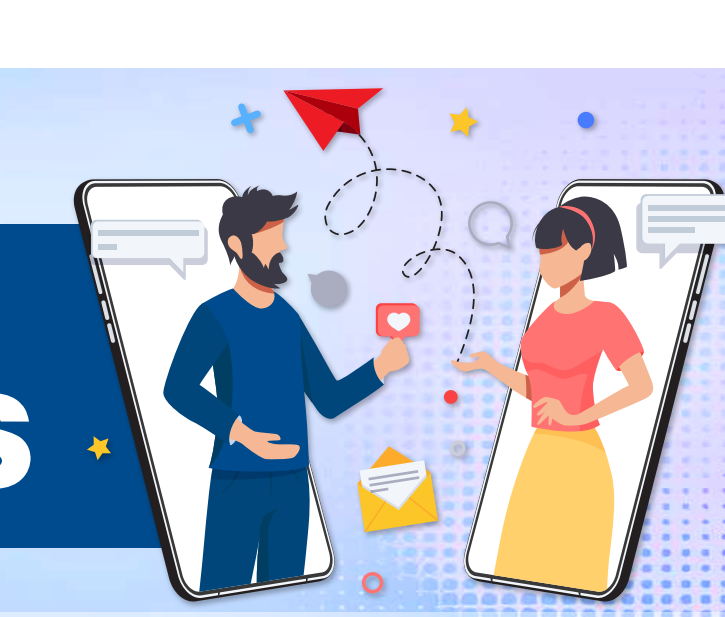
HDB CARES



HDBFS Introduces Transport Aarogyam Kendra in Indore and Vijayawada

HDBFS has inaugurated two new Transport Aarogyam Kendra Centres in Vijayawada, Andhra Pradesh, and Indore, Madhya Pradesh. The Indore center, situated at Transport Nagar, was launched on January 21, 2025, in partnership with Smile Foundation followed by the launch of Vijayawada center, located at Jawahar Auto Nagar on March 13, 2025, in collaboration with MAMTA Health Institute for Mother and Child.

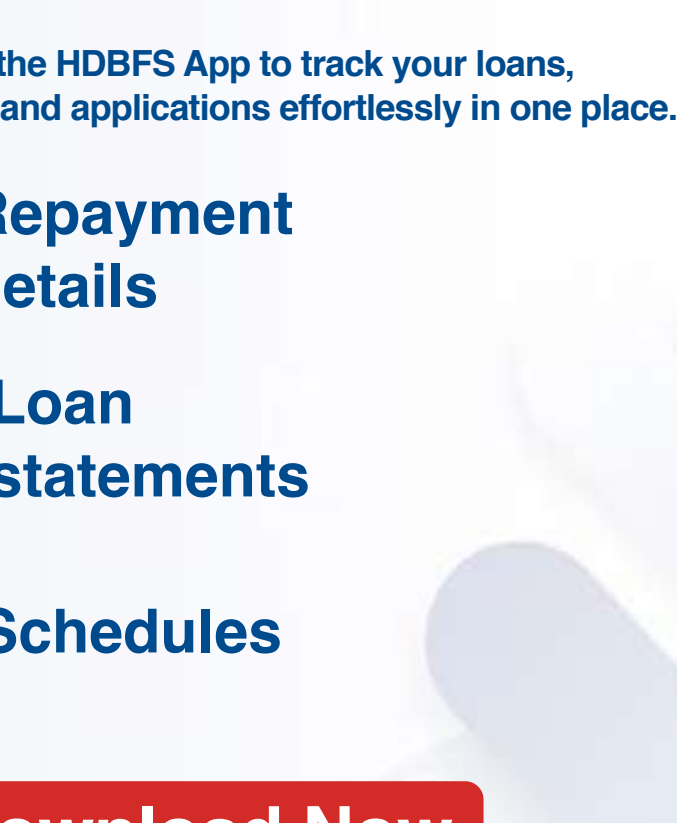
The TAK initiative is designed to promote the health and well-being of truck drivers by addressing the specific challenges they face. It focuses on common issues such as musculoskeletal disorders, chronic back and leg pain, and other conditions resulting from extended driving hours and limited healthcare access. By opening these centers, HDBFS reinforces its dedication to supporting this vital workforce in India's logistics sector.



Both centers are equipped with state-of-the-art medical facilities and staffed by experienced healthcare professionals. They provide essential services such as physiotherapy for managing musculoskeletal pain, counseling to support mental health and reduce stress, and specialized healthcare for chronic pain management and rehabilitation.

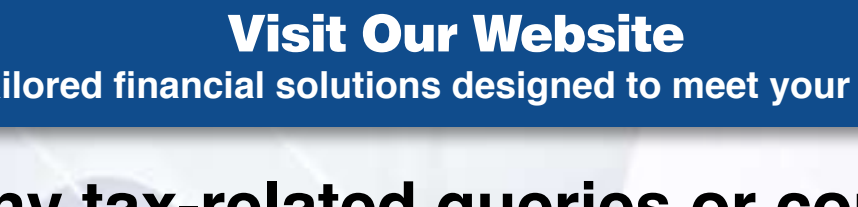
Explore our website's CSR section, Visit to know more about our CSR initiatives

Stay Connected with HDBFS



Make this **Financial Literacy Month** the start of smarter money habits with **HDB Financial Services** guiding you toward financial confidence and security.

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