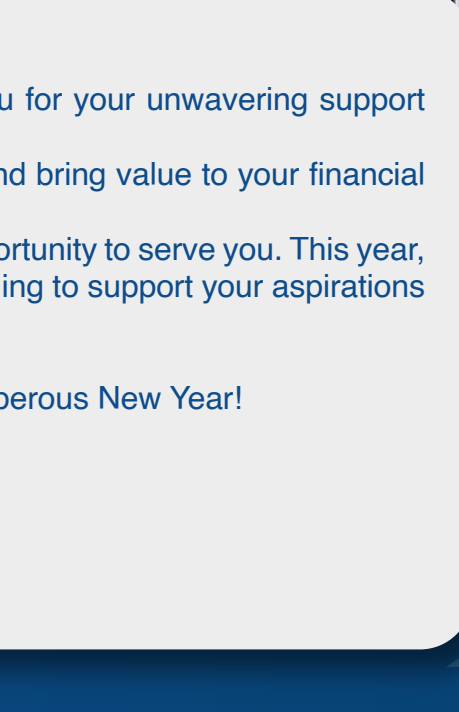


January 2025

HDB OUTREACH

Message from the MD & CEO's Desk



Dear Valued Customer,

As we welcome 2025, I want to take a moment to thank you for your unwavering support throughout the past year. Your trust and confidence drive us to consistently improve and bring value to your financial journey.

At HDB Financial Services, we are deeply grateful for the opportunity to serve you. This year, we look forward to strengthening our relationship and continuing to support your aspirations with innovative and reliable solutions.

Thank you for being an integral part of our story.

Wishing you and your loved ones a happy, healthy, and prosperous New Year!

Warm regards,
G Ramesh
MD & CEO,
HDB Financial Services

Knowledge Centre



Smart Financial Resolutions for 2025

As the calendar turns, it's the perfect time to revisit your financial habits and set meaningful goals. Here are four financial resolutions to kick-start your journey this year!

Plan and Prioritize Your Finances

- Have a clear picture of your income, expenses, and savings
- Create a budget and prioritize essentials
- Set aside funds for emergencies and long-term goals.

Build Your Credit Score

- Pay your EMIs & bills on time to avoid penalties
- Avoid making frequent enquiries for a credit facility
- Regularly monitor your credit report for errors or inaccuracies and resolve them promptly

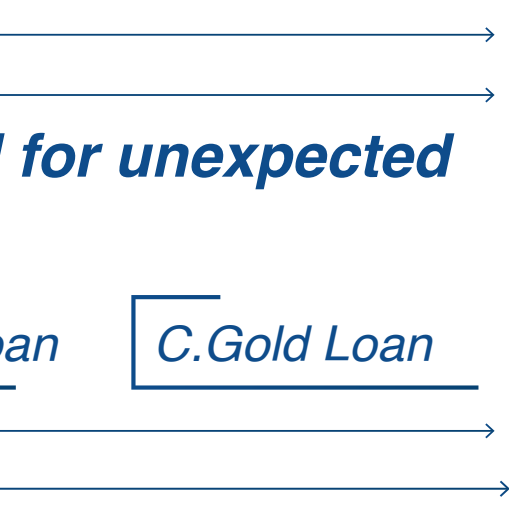
Reduce Debt and Borrow Wisely

- Pay your EMIs on time
- Borrow only what you need
- Explore and compare loan offerings for competitive interest rates and charges

Get Adequate Insurance Coverage

- Review your insurance policies and check coverage limits.
- Get adequate coverage to cover your assets and your loans
- Ensure you have enough coverage for unexpected events

QUIZ TIME



Take Our Quiz to check your financial literacy

? What's considered a "good" credit score?

A. Below 500 B. 500-650 C. 700+

? Which type of loan is ideal for unexpected expenses?

A. Home Loan B. Personal Loan C. Gold Loan

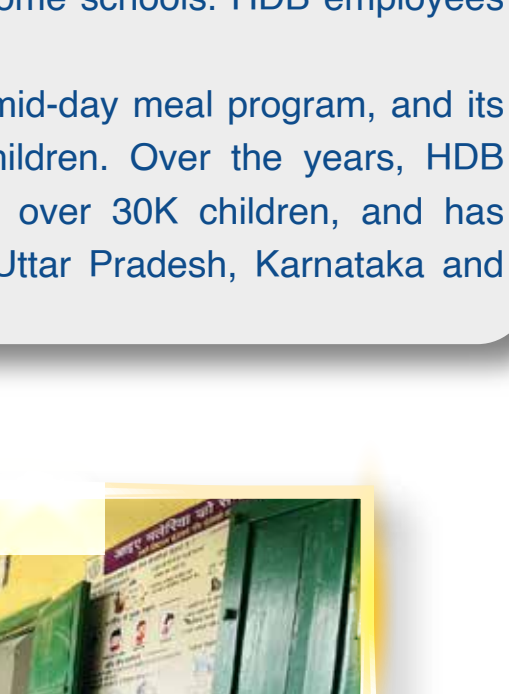
? What is the deadline for filing your income tax return for the financial year 2024-25?

A. 31st March 2025 B. 31st December 2024 C. 31st July 2025

Answers:

1. C) 700+: A good credit score opens doors to better loan approvals and lower interest rates
2. B) Personal Loan: The go-to choice for unexpected expenses due to their quick disbursement and no collateral requirement
3. C) 31st July 2025: Filing your income tax return by the deadline will ensure compliance and keep you penalty-free

2 Truths and a Lie

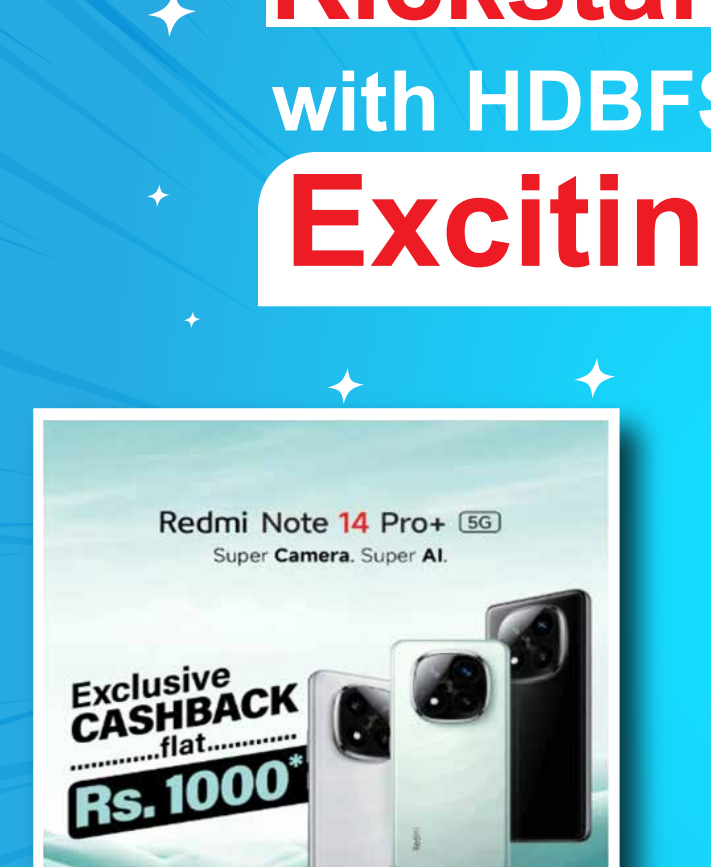


Can You Spot the Lie?

It's tax filing season! Let's test your Tax IQ. Can you identify the incorrect statement?

1. You can claim tax deductions for health insurance premiums.
2. Filing your taxes on time is optional.
3. Interest earned from fixed deposits is taxable.

Spot the lie and make sure you're tax-ready this season!



HDB CARES

Nourishing Young Minds on World Food Day

HDB Financial Services, in partnership with The Akshaya Patra Foundation (TAPF), celebrated World Food Day. Over 180 HDB employees from 25 Cities visited mega kitchens that supply nutritious mid-day meals to low-income schools. HDB employees also engaged in meal serving activity at schools.

The activity was crafted to sensitize volunteers on the mid-day meal program, and its mission to improve nutritional status of school-age children. Over the years, HDB Financial Services, has sponsored mid-day meals for over 30K children, and has invested in strengthening the kitchen infrastructure in Uttar Pradesh, Karnataka and Telangana.

Kickstart 2025 with HDBFS Exciting Offers

Redmi Note 14 Pro+ 5G
Super Camera. Super AI.

Exclusive CASHBACK
Rs. 1000*

Ready for an upgrade to Redmi Note 14 Pro+ 5G? Exclusive ₹1,000 Cashback

Terms and Condition:
2. No-cost EMIs by manufacturers/distributors
3. Offers subject to change & availability

No Cost EMI Schemes
from HDB Financial Services
now available on Apple Products

24 Months EMI No Cost EMI 0 Down Payment

Dream Apple gadgets within reach with No Cost EMI Schemes! There's more! Click here

Terms and Condition:
2. No-cost EMIs by manufacturers/distributors
3. Offers subject to change & availability

Level Up Your Aspirations in 2025 with HDB Lifestyle Product Loans!

A high-end laptop, premium furniture, or a designer watch, we've got you covered.



- Flexible Loan Amount**
- Attractive Interest Rates**
- Stress-Free Repayments**
- No Collateral Required**

Apply Now

Terms and Condition:
• No-cost EMIs by manufacturers/distributors
• Offers subject to change & availability

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- Loan statements
- Schedules



Let's make 2025 a year to remember by fulfilling your aspirations