Business Standard

Paperless loans: HDFC Bank launches digital banking platform 'XpressWay'

XpressWay offers services like personal loans, business loans, car loans, home loans, loan on cards, credit card, savings accounts, service journeys and more

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HDFC Bank has launched a self-service digital banking platform 'XpressWay' to deliver fast, paperless banking for its customers. XpressWay offers services like personal loans, business loans, car loans, home loans, loan on cards, credit card, savings accounts, service journeys etc. Other digital services include netbanking, Permanent Account Number (PAN) updates and changing addresses through Aadhaar.

On XpressWay, HDFC customers can also manage their nominees, update demographic details, request chequebooks, and navigate various loan options.

"As we launch this platform during the festive season, we aim to enhance the joy of celebrations. With XpressWay, HDFC Bank opens the door to a faster, more convenient, and enjoyable banking experience," said Parag Rao, Country Head – Payments, Liability Products, Consumer Finance & Marketing, HDFC Bank.

XpressWay allows customers to indulge in festive season shopping with greater ease of access to finance.

XpressWay is a part of HDFC Bank 'NOW', an umbrella brand for the Bank's digital products and services.

On the platform, an existing HDFC Bank customer gets a personalised view of all pre-approved banking offers on loans, cards and accounts. Customers can apply for personal loans up to Rs 40 lakh through this platform with no paperwork. Notably, both new and existing HDFC Bank customers can access XpressWay.

"These products and services are meticulously designed to deliver fast, seamless, paperless, and do-it-yourself customer journey, for both existing and new customers," the bank said.

First Published: Oct 25 2023 | 2:32 PM IST

Page URL :https://www.business-standard.com/finance/personal-finance/hdfc-bank-launches-self-service-digital-banking-platform-xpressway-123102500415_1.html