

Professional Readiness for Innovation, Employability, and Entrepreneurship

PROJECT REPORT

| | | | |
|------------------------|---|---|----------------|
| Title | : | AI Based Discourse for Banking Industry | |
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1. INTRODUCTION

Project Overview

- Work with Watson Assistant
- Create Skills in Watson Assistant
- Use Entities, Intents, Dialogues
- Deploy skill to generate a preview link

Everyone wants to get fast that they want. Chatbots are intelligent systems that understand user's questions and answers accordingly. Going to banks and ask questions to any bank employee, the procedure takes too much time to process a single question. So our focus is to make an intelligent assistant System that will save time of users and reduce workload of bank employees. It is like a personal assistant that user feels that they are communicating with a person. The user can ask their queries in plain text in English or in voice. According to user's query the system will process the query and generate response. To complete these tasks we have used artificial intelligence and natural language processing. The system will be usable as a web so it can be easily accessible. It can be run on the pc or mobile phones.

Purpose

A chatbot is much more than a straightforward conversational agent. They can link to different APIs, allowing them to, for instance, respond to a greater range of customer requests. They can also automate time-consuming processes like emailing potential clients and consumers, responding to frequently asked questions, and many more. Chatbots can replace human agents in some jobs, which helps businesses increase sales. Because they offer excellent customer care and first-rate support, banks and other financial businesses can attract new customers using chatbots. Customers can easily complete any financial transaction via text or voice with the aid of a chatbot for banking. Additionally, chatbots have greatly increased customer satisfaction. AI chatbots automate about 90% of bank interactions (internal and external).

Therefore, there is a need for an AI-based chatbot that can quickly respond to customer inquiries and should be simple to use.

2.LITERATURE SURVEY

Paper 1

Authors: Yomna Abdulla, Rabab Ebrahim, Sumathi Kumaraswamy

Year: 2020

Title: Artificial Intelligence in Banking sector: Evidence from Bahrain

Methodology: Artificial intelligence applications and robotic process automation for chatbots are discussed. Findings highlight that a high priority is given to the digital transformation journey in banks, which suggests that further development and implantation of technology in banks will be seen in the near future.

Advantage: AI can be best described as the computerized processes that employ knowledge, reasoning, and communication that aids smart decision making by chatbots in banks.

Disadvantage: Banking sector faces significant challenges relating to security, risk management and inefficiency that decrease the overall performance of banks.

Paper 2

Authors: Vinod Kumar Shukla, Sasha Fathima Sahel, Sonali Vyas, Ved Prakash Mishra

Year: 2020

Title: Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language

Methodology: This paper examines some of the latest AI patterns and activities. System-Chatbots are made. In the banking industry, the introduction of Artificial Intelligence has driven chatbots and changed the face of the interaction between bank and customers.

Advantage: Artificial Intelligence involves creating machines that are capable of simulating knowledge. It also explores the existing usability of chatbot to assess whether it can fulfill customers ever-changing needs.

Disadvantage: The dialogue capability can be limited to very a very specific set or format of questions that are established by the chatbot development team.

Paper 3

Authors: Tebaga Lucky Mamela, Nita Sukdeo, Sambil Charles Mukwakungu

Year: 2020

Title: Adapting to Artificial Intelligence through Workforce Re-skilling within the Banking Sector in South Africa

Methodology: This research paper intends to inspire the banking sector to re-skill the banking Institution's workforces in South Africa to adapt to the Artificial Intelligence technologies.

Advantage: Re-skilling the banking workforce to cooperate and collaborate effectively with Artificial Intelligence will enable not only efficiency but futuristic innovation and continuous growth.

Disadvantage: Although AI is creating millions of new jobs, the banking institutions does the substitution of workforces with intelligent robots that could increase the inequality among the highly skilled workforce.

Paper 4

Authors: Shashank Bairy, Rashmi R

Year: 2021

Title: Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language

Methodology: Chatbot is a software application that listens to a user's query in natural language and responds accordingly. There is rapid adoption of the latest technologies in banking and chatbots are one of them. Answering customer queries and assisting customers with banking transactions are some of the ways in which it's making an impact on the industry.

Advantage: Netbanking websites are complex and involve navigating through a lot of pages to find the information that users need. Bank staff undergo a lot of stressful situations when communicating with clients directly. Such situations can be avoided gracefully by using chatbots with AI.

Disadvantage: Chatbots cannot hold the conversation which means it cannot answer multiple questions at the same time.

Paper 5

Authors: Navleen Kaur, Dr Monika Sharma, Supriya Lamba Sahdev, Laraibe Siddiqui

Year: 2020

Title: A Review of Chatbots in the Banking Sector

Methodology: Artificial intelligence (AI), is simulation of human intelligence in machines. Artificial intelligence consists of generally two fundamental ideas. First it involves studying human brains like how their thought process works and secondly it helps representing those processes through machine learning.

Advantage: AI is used in banking industry to minimize the chances of fraud and scam. It is also used to carry out effective decision-making

Disadvantage: 24.1% i.e. 27 people out of 112 are not sure that using artificial intelligence in banking is beneficial. 4.5% i.e. 5 people out of 112 don't think that it is beneficial at all. 22.3% i.e. 25 people don't agree that it has any impact on fast services.

Paper 6

Authors: Dr. Anil B Malali, Dr. S. Gopalakrishnan

Year: 2020

Title: Application of Artificial Intelligence and Its Powered Technologies in the Indian Banking and Financial Industry

Methodology: Examine the dynamics of AI ecosystems in the banking and financial industry and how it is fast becoming a most important disrupter by looking at some of the critical unsolved problems in this area of business

Advantage: AI will empower banking organizations to completely redefine how they operate, establish innovative products and services, and most importantly impact customer experience interventions.

Disadvantage: AI and ML are replacing the human analysts in business activities since human selection involves high cost.

Paper 7

Authors: Dr. Shalini Sayiwal

Year: 2020

Title: CHATBOTS IN BANKING INDUSTRY: A CASE STUDY

Methodology: Chatbots designed with AI are one of the most promising strategies of a banking business that can lead the bank to win the satisfaction vote of their loyal customers.

Advantage: Chatbots are relatively inexpensive to develop and maintain compared to the human equivalent. Chatbots are more intuitive and easier to use. There is no download required and the experience can be personalized over time through machine learning.

Disadvantage: Chatbots have significant limitations based on accents and languages.

| S.No | Author | Title of the Paper | Methodology | Pros (Advantage) | Cons (Disadvantage) |
|------|---|--|---|---|--|
| 1. | Yomna Abdulla, Rabab Ebrahim, Sumathi Kumaraswamy (2020) | Artificial Intelligence in Banking sector: Evidence from Bahrain | Artificial intelligence applications and robotic process automation for chatbots are discussed. Findings highlight that a high priority is given to the digital transformation journey in banks, which suggests that further development and implantation of technology in banks will be seen in the near future. | AI can be best described as the computerized processes that employ knowledge, reasoning, and communication that aids smart decision making by chatbots in banks. | Banking sector faces significant challenges relating to security, risk management and inefficiency that decrease the overall performance of banks. |
| 2. | Vinod Kumar Shukla, Sasha Fathima Suhel, Sonali Vyas, Ved Prakash Mishra (2020) | Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language | This paper examines some of the latest AI patterns and activities. System-Chatbots are made. In the banking industry, the introduction of Artificial Intelligence has driven chatbots and changed the face of the interaction between bank and customers. | Artificial Intelligence involves creating machines that are capable of simulating knowledge. It also explores the existing usability of chatbot to assess whether it can fulfill customers ever-changing needs. | The dialogue capability can be limited to very a very specific set or format of questions that are established by the chatbot development team. |

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|----|--|---|--|---|---|
| 3. | Tebaga Lucky Mamela, Nita Sukdeo, Sambil Charles Mukwakungu (2020) | Adapting to Artificial Intelligence through Workforce Re-skilling within the Banking Sector in South Africa | This research paper intends to inspire the banking sector to re-skill the banking Institution's workforces in South Africa to adapt to the Artificial Intelligence technologies. | Re-skilling the banking workforce to cooperate and collaborate effectively with Artificial Intelligence will enable not only efficiency but futuristic innovation and continuous growth. | Although AI is creating millions of new jobs, the banking institutions do the substitution of workforces with intelligent robots that could increase the inequality among the highly skilled workforce. |
| 4. | Shashank Bairy, Rashmi R (2021) | A Review of Chatbots in the Banking Sector | Chatbot is a software application that listens to a user's query in natural language and responds accordingly. There is rapid adoption of the latest technologies in banking and chatbots are one of them. Answering customer queries and assisting customers with banking transactions are some of the ways in which it's making an impact on the industry. | Net banking websites are complex and involve navigating through a lot of pages to find the information that users need. Bank staff undergo a lot of stressful situations when communicating with clients directly. Such situations can be avoided gracefully by using chatbots with AI. | Chatbots cannot hold the conversation which means it cannot answer multiple questions at the same time. |
| 5. | Navleen Kaur, Dr Monika Sharma, | Banking 4.0: -The Influence of Artificial | Artificial intelligence (AI), is simulation of Human | AI is used in banking industry to minimize the | 24.1% i.e. 27 people out of 112 are not sure that |

| | | | | | |
|----|--|--|--|---|---|
| | Supriya Lamba Sahdev, Laraibe Siddiqui(2020) | Intelligence on the Banking Industry & How AI is Changing the Face of Modern Day Banks | intelligence in machines. Artificial intelligence consists of generally two fundamental ideas. First it involves studying human brains like how their thought process works and secondly it helps representing those processes through machine learning. | chances of fraud and scam. It is also used to carry out effective decision-making. | using artificial intelligence in banking is beneficial. 4.5% i.e., 5 people out of 112 don't think that it is beneficial at all. 22.3% i.e., 25 people don't agree that it has any impact on fast services. |
| 6. | Dr. Anil B Malali, Dr. S. Gopala krishnan (2020) | Application of Artificial Intelligence and Its Powered Technologies in the Indian Banking and Financial Industry | Examine the dynamics of AI ecosystems in the banking and financial industry and how it is fast becoming a most important disrupter by looking at some of the critical unsolved problems in this area of business. | AI will empower banking organizations to completely redefine how they operate, establish innovative products and services, and most importantly impact customer experience interventions. | AI and ML are replacing the human analysts in business activities since human selection involves high cost. |

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| 7. | Dr. Shalini Sayiwal (2020) | CHATBOTS IN BANKING INDUSTRY: A CASE STUDY | Chatbots designed with AI are one of the most promising strategies of a banking business that can lead the bank to win the satisfaction vote of their loyal customers. | Chatbots are relatively inexpensive to develop and maintain compared to the human equivalent. Chatbots are more intuitive and easier to use. | Chatbots have significant limitations based on accents and languages. |
|----|----------------------------|--|--|--|---|

References

[1] Title: Dialogue AI for Financial Services

Author: Takeshi Shirai, Masaaki Yamamoto, Ph.D., Yu Asano, Ph.D., Yusuke Fujita and Katsuyuki Tsunami

Published year: 2018

Description: By examining the challenges faced by current chatbots and the strategies being used to solve them, this article describes the technologies and features that future dialogue AIs will require in order to be effective business applications of dialogue AI in banking institutions. Dialogue AI has the ability to be used in a variety of different formats and different business settings, going beyond its current function as a straightforward user interface.

[2] Title: An Ontology-Based Dialogue Management System for Banking and Finance Dialogue Systems

Author: Duygu Altinok

Description: Keeping the dialogue state in dialogue systems is a notoriously difficult task. So this paper introduces an ontology-based dialogue manager (OntoDM). With this new framework the author addresses the dialog management. It describes domain-driven ways to keep the conversation memory, both the user and the bot side, make the anaphora resolution, generate knowledge-based answers, possibly contribute to what to say next, integrate linguistic features into the context NLU but answer generation modules were considered in detail in this paper.

[3] Title: CHATBOTS IN BANKING INDUSTRY: A CASE STUDY

Author: Dr. Shalini Sayiwal

Description: The above paper states regarding the banking industry and the technology has provided several unique ways to enable the sector to maximize consumer happiness. Introducing chatbots to its clients is one such clever tactic. One of a bank's most promising business techniques that can help it win the loyalty of its devoted consumers is the use of chatbots created using AI. This paper examines about the pros and cons of the existing Chatbots names EVA (Electronic Virtual Assistant) of HDFC (Housing Development Finance

Corporation Limited) and Keya of Kotak Mahindra Bank.

[4] Title: Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language

Author: Sasha Fathima Suhel, Vinod Kumar Shukla, Sonali Vyas and Ved Prakash Mishra

Published year: 2020

Description: The paper demonstrates how AI is always evolving. This study introduces a novel idea that discusses machine intelligence and highlights the possibilities of intelligent systems. The latest disruptive force that has altered how customers connect is the growth of chatbots in the finance industry. Artificial intelligence has transformed the way that banks communicate with their consumers in the banking sector by enabling chatbots. Any nation's development depends heavily on the banking industry. It also investigates the chatbot's current usability to determine whether it can satisfy customers' fluctuating needs.

[5] Title: Survey of Conversation to Automation in Banking Through Chatbot using Artificial Machine Intelligence Language

Author: Asst. Prof. Veena M Naik and Sandhya Shree

Published year: 2022

Description: The above study mentions the advent of chatbot and it also examines the efficacy of chatbots now to see if they can accommodate clients' shifting needs. This paper also states about the Artificial Linguistic Internet Computer Enterprise A.L.I.C.E (Foundation of Artificial Intelligence, 2007). It proposes ontology-based solutions for addressing conversation in the banking and financial industry.

[6] Title: AI-based Chatbot Service for Financial Industry

Author: Takuma Okuda and Sanae Shoda

Published year: 2018

Description: In this paper the authors discussed about Financial Services Solution by FUJITSU, Finplex Robot Agent Platform is an AI-based business chatbot solution (also known as FRAP). By allowing customers to communicate with a robot that has knowledge amassed through machine learning, FRAP achieves automatic robot support of financial-product sales and customer service. The developments in corporate chatbot services and some examples of how to use chatbots in business applications are first covered in this article. After that, it provides a case study of Sony Bank Inc.'s use of FRAP and outlines its features.

[7] Title: Text-Based Chatbot in Financial Sector: A Systematic Literature Review

Author: Hana Demma Wube, Sintayehu Zekarias Esubalew, Firesew Fayiso Weldesellase and TayeGirma Debelee

Published year: 2022

Description: This study gives a thorough, systematic analysis of the literature of papers on text-based chatbots in the banking industry. It discusses the understanding of chatbots in the financial sector in terms of implementation, adoption intention, attitude toward use, and acceptance; it also discusses how people perceive, expect, and trust chatbots, as well as how

they are engaging and emotionally motivated; management of the security and privacy vulnerabilities of the chatbots; and it identifies potential strategies that can impede the effective, successful use of chatbots. Finally, the key findings on the use of text chatbots in the financial industry are given. In addition, the unresolved problems in the existing study are noted, and a number of future research avenues are recommended.

[8] Title: Development of Dialogue Management System for Banking Services

Author: Samir Rustamov, Aygul Bayramova and Emin Alasgarov

Published year: 2021

Description: In the paper, the main two components of dialogue management systems—NLU and Dialogue Manager—have been investigated. In the first step of NLU, they utilized the Language Identification component for language detection with both built-in LI methods such as fastText and custom ML models trained on the domain-based dataset. The second step of the work was the comparison of the classic ML classifiers and DIET architecture for the user intention detection. Four different ML

algorithms with nine various features are trained with 36 different models. The Dialogue Management module is then trained by transformer embedding dialogue policy.

[9] Title: Chatbot for Healthcare System Using Artificial Intelligence

Author: Lekha Athota, Vinod Kumar Shukla, Nitin Pandey and Ajay Rana

Published year: 2020

Description: The paper's primary goal is to provide visitors with basic health information. When a person initially accesses the website, they must register before they may ask the bot questions. If the answer is not found in the database, the system employs an expert system to respond to the requests. Domain experts are also required to register by providing certain data. The chatbot's data is kept in the database as pattern-template data. Here, the database is managed through SQL.


2. IDEATION & PROPOSED SOLUTION

Empathy Map Canvas



Ideation & Brainstorming

Step-1: Team Gathering, Collaboration and Select the Problem Statement



Brainstorm & idea prioritization

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

- 10 minutes to prepare
- 1 hour to collaborate
- 2-8 people recommended

[Share template feedback](#)

Before you collaborate

A little bit of preparation goes a long way with this session. Here's what you need to do to get going.

10 minutes

A Team gathering

Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

B Set the goal

Think about the problem you'll be focusing on solving in the brainstorming session.

C Learn how to use the facilitation tools

Use the Facilitation Superpowers to run a happy and productive session.

[Open article](#)

1 Problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

5 minutes

PROBLEM

Conversational Banking is a smarter way to retain the customers by offering them a quick response to their queries. But the problem is to train the bank employees to get knowledge to answer every query to customers. More over the employee can be available 24*7 and may not be reliable and secure to communicate. Thus we have to create a AI based discourse for banking industry.

Key rules of brainstorming

To run an smooth and productive session

1 Stay in topic.

2 Defer judgment.

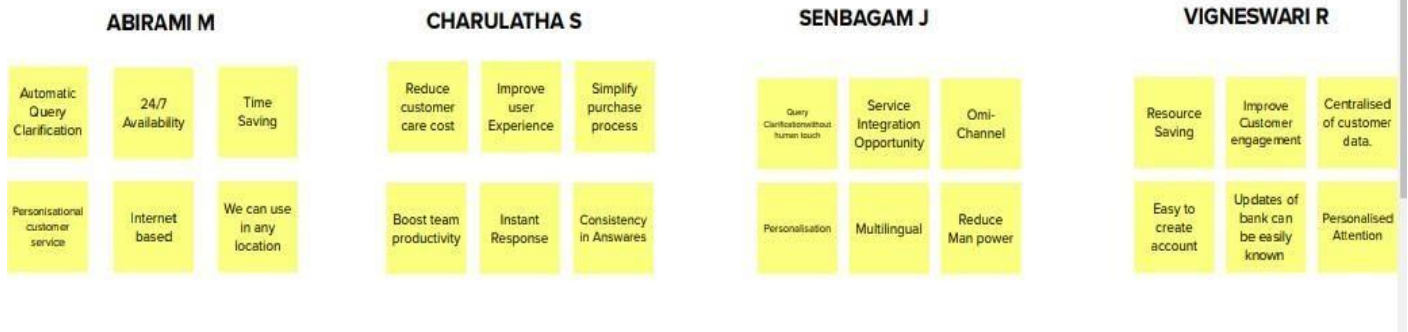
3 Go for volume.

4 Encourage wild ideas.

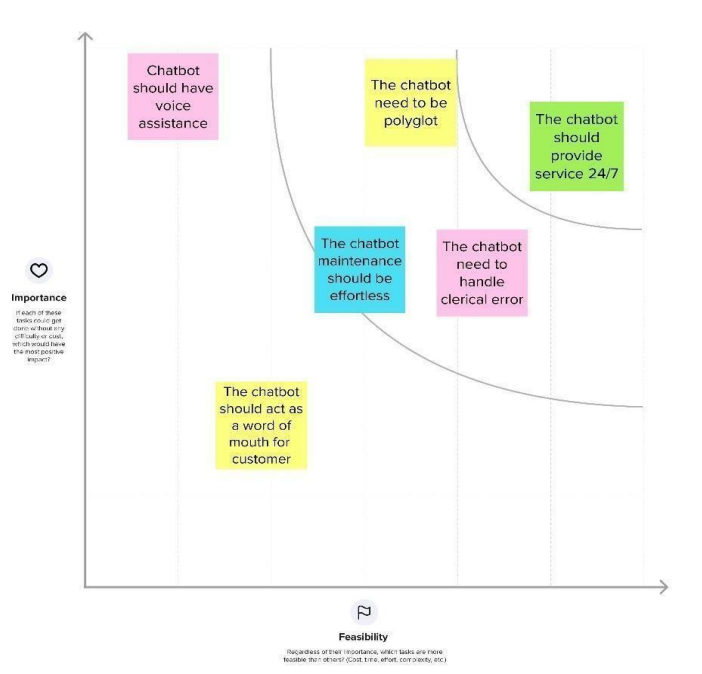
5 Listen to others.

6 If possible, be visual.

Step-2: Brainstorm, Idea Listing and Grouping



Step-3: Idea Prioritization



Proposed Solution

| S. No. | Parameter | Description |
|--------|---|--|
| 1. | Problem Statement (Problem to be solved) | Banks are unable to satisfactorily respond to customer questions about their products or services, which lowers customer satisfaction. For simple questions, customers must routinely visit banks. |
| 2. | Idea / Solution description | An intelligent system must be implemented to help clients navigate all of the financial services the bank offers in order to offer people the best possible option. |
| 3. | Novelty / Uniqueness | AI-powered chatbots should be able to respond to any general banking questions including opening an account, loans, net banking, other services, etc. It quickly and effectively responds to client questions while being economical. |
| 4. | Social Impact / Customer Satisfaction | Chatbot will offer personalised and effective contact between the user and the bank in order to address the user satisfaction issues related to banking services. It is intended to serve as the all-encompassing virtual assistant that enables users to ask banking-related queries without going to the bank or calling customer care centres and to offer pertinent recommendations. |
| 5. | Business Model (Revenue Model) | For banks, using a chatbot to answer client questions will be a cost-effective solution. It does away with the requirement for a sizable customer service team and even lessens the workload of bank employees, whose time may be better spent elsewhere. |
| 6. | Scalability of the Solution | AI chatbots are available around-the-clock to answer all consumer questions and walk them through the entire banking procedure. It provides the voice assistance feature and keeps customer conversations private. It can be adjusted to the bank's specifications to include responses to inquiries about any new feature or service the bank introduces. |

Problem Solution fit

| | | | | |
|-------------------------|---|---|--|---------------------------|
| Define CS, fit into CC | 1. CUSTOMER SEGMENT(S) CS <ul style="list-style-type: none">- Customers of the Banks | 6. CUSTOMER CONSTRAINTS CC <ul style="list-style-type: none">- Good Internet connectivity- Basic knowledge of using mobile or PC- User should be able to understand English- The probability of occurrence of clerical errors while typing is high- The user should be able to covert his doubts into queries understandable to chat bot | 5. AVAILABLE SOLUTIONS AS <ul style="list-style-type: none">- EVA: For customers of HDFC Bank, EVA (Electronic Virtual Assistant) is an AI-powered banking assistant. EVA offers assistance with loan and interest rate info., branch addresses, IFSC codes, & other things.- KEYA: Kotak Mahindra Bank's banking assistant. It is integrated with Kotak's phone-banking help line, & therefore it has augmented the traditional interactive voice response (IVR) system. | Explore AS, differentiate |
| | 2. JOBS-TO-BE-DONE / PROBLEMS J&P <ul style="list-style-type: none">- Customers need to have the basic knowledge of using Computer- Customers of different native language must have basic knowledge of English- Customers need to have good Internet connection for faster response | 9. PROBLEM ROOT CAUSE RC <p>Conversational Banking is a smarter way to retain loyal customers by offering a quick response to their queries. But the problem is to train the employees to get absolute knowledge to answer every query and having good skills of handling customers. Even if there is an employee with knowledge & soft skills answering queries may affect their productive time. Moreover the employees can't provide 24*7 secure, reliable and personalized service.</p> | 7. BEHAVIOUR BE <ul style="list-style-type: none">- The customers have to type the query to the chatbot.- The customers need to login to the website for getting personalized service.- The customers of the bank may need to submit some forms, certificates in the bank. | |
| Identify strong TR & EM | 3. TRIGGERS TR <ul style="list-style-type: none">- Most of the customers of the bank has lots of question but may hesitate to ask the employee- Its an overhead to appoint a staff to address queries- For simple queries the users need not to go to bank | 10. YOUR SOLUTION SL <p>The solution that we have designed it to develop an chat bot that utilizes the AI of IBM watsonassistant to provide a better & user friendly chat botthat could address</p> <ul style="list-style-type: none">● General and net banking query● Loan and Insurance query● Guidance for account creation <p>The chat bot is supposed to be integrated with a flask web page which is the official web site of that bank.</p> | 8.CHANNELS of BEHAVIOUR CH <p>8.1 ONLINE</p> <ul style="list-style-type: none">- The customers have to login and use the web site for accessing the web page. <p>8.2 OFFLINE</p> <ul style="list-style-type: none">- The customers may be asked to submit some forms or certificates in the bank in-person for verification | Identify strong TR & EM |
| | 4. EMOTIONS: BEFORE / AFTER EM <ul style="list-style-type: none">- Clueless > Aware e.g. : The new user may not have idea about creation of bank account and its pros and cons. Thus the chat bot helps to understand and guide him in creation process- Dubious > Decisive e.g. : The user may have lot of queries about loan, insurance etc. The chat bot address the queries and make their doubt clarified | | | |

3. REQUIREMENT ANALYSIS

4.1 Functional requirement

Following are the functional requirements of the proposed solution.

| FR No. | Functional Requirement (Epic) | Sub Requirement (Story / Sub-Task) |
|--------|-------------------------------|--|
| FR-1 | Savings Account Creation | Questions about Kids Savings Accounts, Regular Savings Accounts, and Zero Balance Savings Accounts should be answered by the chatbot. |
| FR-2 | Current Account Creation | Queries about Partnership and Proprietorship accounts should be able to be resolved by the chatbot. |
| FR-3 | Loan | The chatbot should be able to answer questions about student loans, house loans, gold loans, top-up loans, and car loans. |
| FR-4 | General Query | The chatbot should be able to respond to questions about the hours when banks are open, the currency conversion policy, storage lockers, a branch locator, a list of available branches, CIBIL, etc. |
| FR-5 | Net Banking | What is net-banking? features of net banking, signing up for net banking, and issues with net banking should all be answered by the chatbot. |

4.2 Non-Functional requirements

Following are the non-functional requirements of the proposed solution.

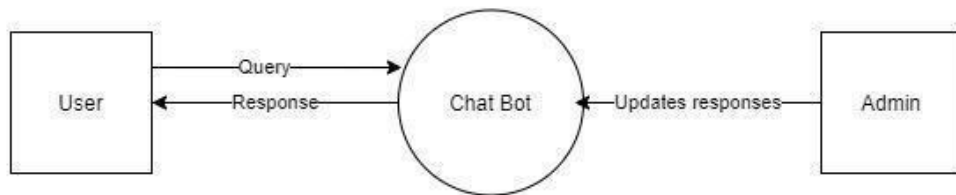
| FR No. | Non-Functional Requirement | Description |
|--------|----------------------------|--|
| NFR-1 | Usability | To improve customer experience, financial companies are using chatbots to automate the majority of their duties, including addressing client complaints, responding to inquiries, providing investment advice, etc., They can help organizations cut customer service expenses by up to 30%. |
| NFR-2 | Security | The most important part of banking is the security and privacy of customer data. We must make sure that only your bank may access the information collected from customers. Additionally, we need to incorporate a centralized authentication method with our chatbot solution. |
| NFR-3 | Reliability | The truth is that money is a delicate subject. Because of this, the bot must represent two crucial |

| | | |
|-------|--------------|---|
| | | qualities: security and dependability. Inaccurate transactions or errors in message interpretation can result in more serious problems, such as losing the customer. |
| NFR-4 | Performance | The chatbot's speed should be quicker than the time it would take a human to write the response. The chatbot should be coupled with a knowledge-based database and configured to swiftly retrieve information. |
| NFR-5 | Availability | Chatbots should be available 24/7 and not get tired. Any time of the day or night, they should be on call and prepared to respond to queries from late-night visitors or just those in other time zones. |
| NFR-6 | Scalability | The chatbot should be designed scalable so that it can accommodate many users and other modules at once. The chatbot should also be designed to function in the majority of server setups. In light of this, a chatbot should be able to operate in any server environment. |

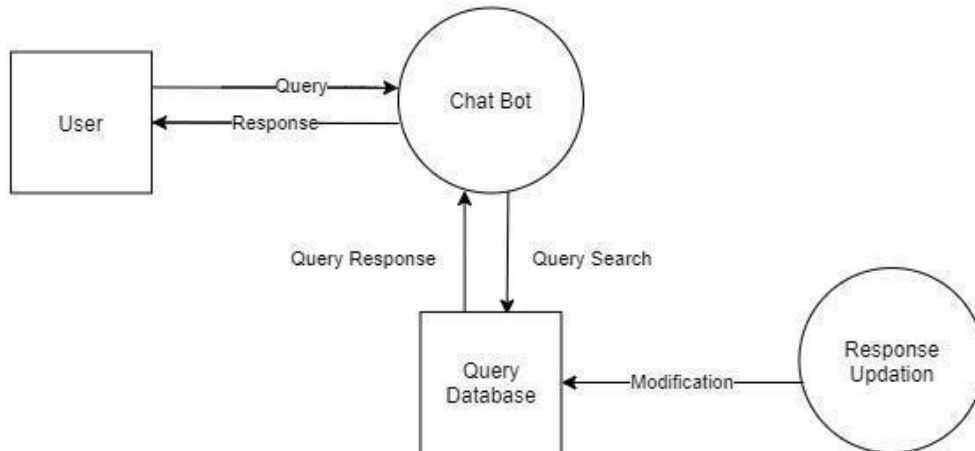
4. PROJECT DESIGN

5.1 Data Flow Diagrams

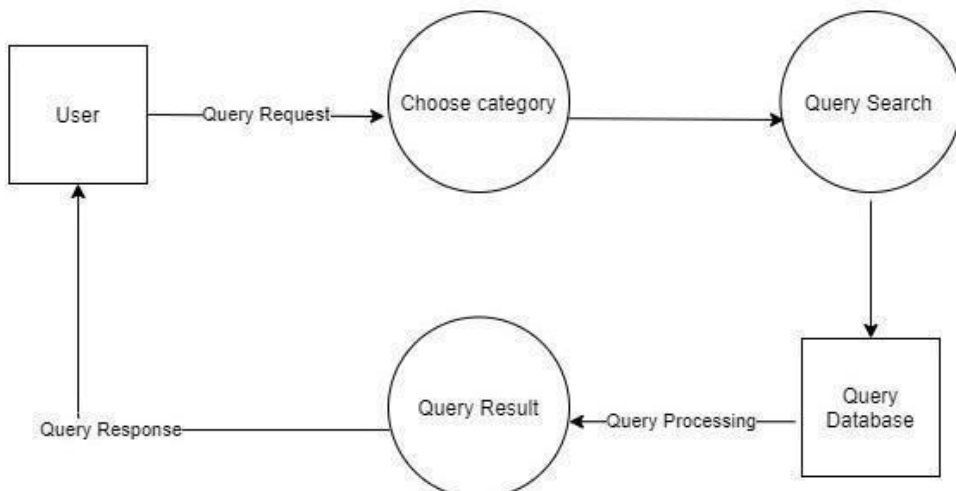
Level 0 - DFD



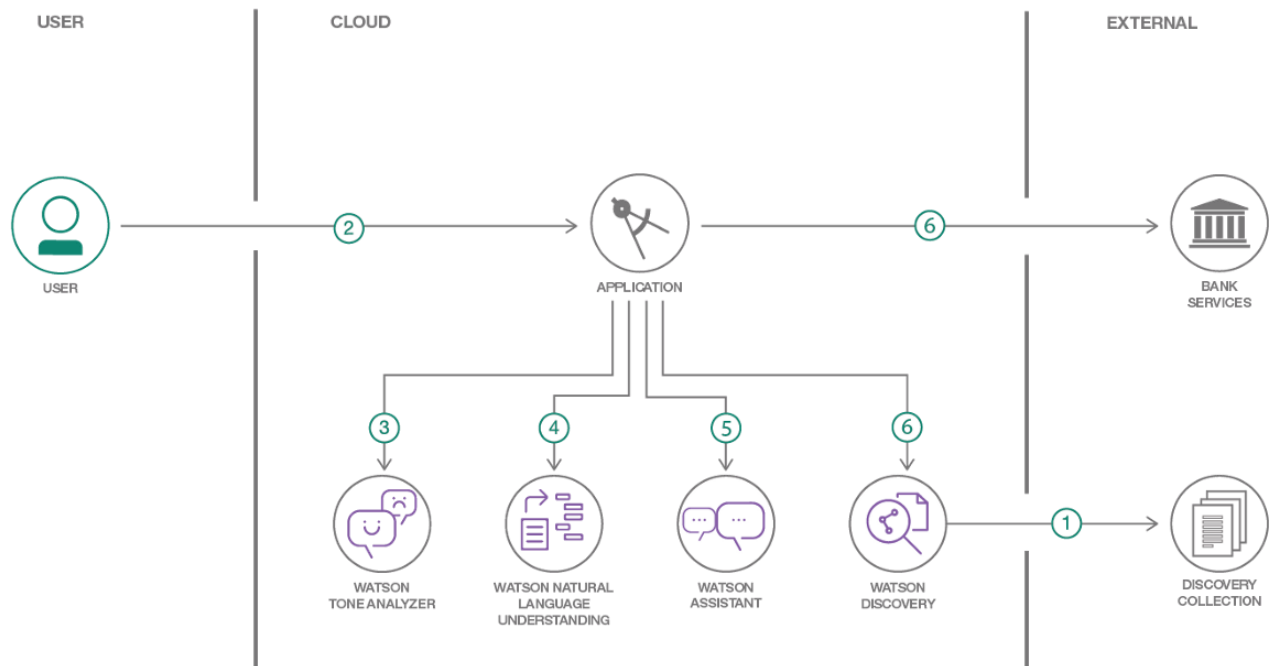
Level 1 - DFD



Level 2 - DFD



5.2 Solution & Technical Architecture



5.3 User Stories

| User Type | Functional Requirement (Epic) | User Story Number | User Story / Task | Acceptance criteria | Priority | Release |
|-------------------------------|-------------------------------|-------------------|--|---|----------|----------|
| Customer (Mobile or Web user) | Savings Account Action | USN-1 | As a user, he/she can get the details of required documents for Regular Savings Account. | I can clear my queries regarding Regular SavingsAccount creation. | High | Sprint-1 |
| | | USN-2 | As a user, I can check the details for creating Kids Savings Account. | I can clear my queries regarding Kids Savings Account creation. | High | Sprint-1 |
| | | USN-3 | As a user, I can check the details for creating Zero Balance Savings Account. | I can clear my queries regarding Zero Balance Savings Account creation. | Low | Sprint-1 |
| | Current Account Action | USN-4 | As a user, he/she can get the details of required documents for | I can clear my queries regarding Partnership Account | Medium | Sprint-2 |

| | | | | | | |
|--|----------------------|--------|--|--|--------|----------|
| | | | creating Partnership Account. | creation. | | |
| | | USN-5 | As a user, I can check the details for creating Proprietorship Account. | I can clear my queries regarding Proprietorship Account creation. | High | Sprint-2 |
| | Loan Action | USN-6 | As a user, he/she can get the details of required documents for availing student loan from the bank. | I can clear my queries regarding Student loan approval. | High | Sprint-2 |
| | | USN-7 | As a user, I can check the details for availing gold loan, top-up loan, house loan, vehicle loan from the bank. | I can clear my queries regarding gold loan, top-up loan, house loan, vehicle loan approval. | High | Sprint-2 |
| | General Query Action | USN-8 | As a user, he/she can question the bot about bank working hours, currency conversion policy, storage facility available in the bank. | I can clear my queries regarding bank working hours, currency conversion policy, storage facility available in the bank. | High | Sprint-3 |
| | | USN-9 | As a user, I can query the bot about CIBIL score, list of available branches, nearest branch. | I can clear my queries regarding CIBIL score, list of available branches, nearest branch. | Medium | Sprint-3 |
| | Net Banking Action | USN-10 | As a user, he/she can question the bot about the significance and advantages of net banking. | I can clear my queries regarding features of net banking. | Low | Sprint-3 |

| | | | | | | |
|-------|------------------------|--------|---|---|--------|----------|
| | | USN-11 | As a user, I can get the details about steps involved in signing up for net banking, issues related to net banking. | I can clear my queries regarding issues in net banking. | Medium | Sprint-3 |
| Admin | Modifying ActionSkills | USN-12 | As an admin, I can modify the responses of the bot. | I can modify the chat bot responses. | High | Sprint-1 |
| | Creating Action Skills | USN-13 | As an admin, I can create new action skills and link it to existing ones. | I can add new action skills. | High | Sprint-1 |

5. PROJECT PLANNING & SCHEDULING

6.1 Sprint Planning & Estimation

| Title | Description | Date |
|--|--|------------------------------------|
| Literature Survey and Information Gathering | Gathering information by referring the technical papers, research publications etc. | 3 September 2022 |
| Prepare Empathy Map | To capture user's pain and gains and prepare a list of Problem Statement | 10 September 2022 |
| Ideation | Prioritize a top 3 ideas based on feasibility and importance | 17 September 2022 |
| Proposed Solution | Solution include novelty, feasibility, business model, social impact and scalability of solution | 24 September 2022 |
| Problem Solution Fit | Prepare Solution fit document | 1 October 2022 |
| Solution Architecture | Prepare Solution Architecture document | 1 October 2022 |
| Customer Journey | To understand user's interactions and experiences with application | 8 October 2022 |
| Functional Requirement | Prepare functional Requirement | 12 October 2022 |
| Data flow Diagrams | Prepare Data flow diagram | 12 October 2022 |
| Technology Architecture | Prepare Technology Architecture diagram | 12 October 2022 |
| Milestone & sprint delivery plan | Lists the activities what we done & further plans | 22 October 2022 |
| Project Development-Delivery of sprint 1,2,3 & 4 | Develop and submit the developed code by testing it | 24 October 2022 – 19 November 2022 |

6.2 Sprint Delivery Schedule

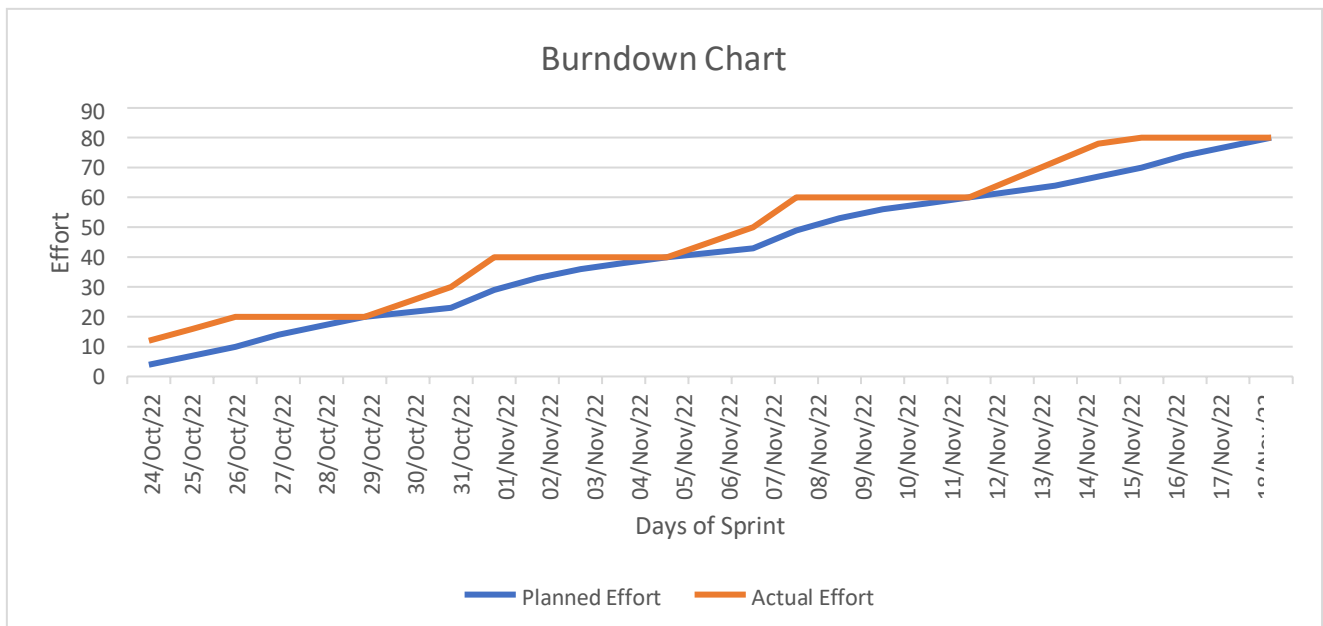
| Sprint | Functional Requirement (Epic) | User Story Number | User Story / Task | Story Points | Priority | Team Members |
|---------------|---|--------------------------|---|---------------------|-----------------|---|
| Sprint-1 | IBM Watson Assistant Creation | USN-1 | As a user, I can register for IBM skills build and create a Watson Assistant Service. | 12 | High | Abirami M, Charulatha, Vigneswari, Senbagam |
| Sprint-1 | Action Skills Creation | USN-2 | As a user, I can add new action skills to resolve customer queries. | 4 | High | Abirami M, Charulatha |
| Sprint-1 | Savings Account Action | USN-3 | As a user, I can get the details of required documents for Regular Savings Account, Kids Savings Account, and Zero-Balance Savings Account. | 4 | Low | Vigneswari R, Senbagam |
| Sprint-2 | Current Account Action | USN-4 | As a user, I can get the details of required documents for creating Partnership, Proprietorship Account. | 10 | Medium | Abirami M, Vigneswari R, Senbagam J |
| Sprint-2 | Loan Action | USN-5 | As a user, I can get the details of required documents for availing gold loan, top-up loan, housing loan, vehicle loan from the bank. | 10 | High | Abirami M, Vigneswari R |
| Sprint-3 | General Query Action | USN-6 | As a user, I can get resolved for the queries like CIBIL score, storage facilities available in the bank, currency conversion policy, list of branches, nearest branch available. | 10 | High | Abirami M, Senbagam J |
| Sprint-3 | Net Banking Action | USN-7 | As a user, I can get resolved for the queries like features of net banking, issues regarding net banking, etc., | 10 | Medium | Senbagam , Abirami M |
| Sprint-4 | Building Python code (using Flask frame work) | USN-8 | As an admin, I make use of the Flask framework to link a html web page. | 12 | High | Charulatha S, Vigneswari R |
| Sprint-4 | Building HTML code | USN-9 | As an admin, I make use of html to create the web page | 6 | High | |

| | | | | | | |
|----------|---------------------------|--------|---|---|--------|-------------------------|
| | | | as a front-end for the application. | | | Abirami M, Charulatha S |
| Sprint-4 | Executing the application | USN-10 | As an admin, I can integrate the chat bot with our web page. As a user, I can interact with the chatbot in the web page. | 2 | Medium | Abirami, Senbagam |

6.3 Project Tracker

| Sprint | Total Story Points | Duration | Sprint Start Date | Sprint End Date (Planned) | Story Points Completed (as on Planned End Date) | Sprint Release Date (Actual) |
|----------|--------------------|----------|-------------------|---------------------------|---|------------------------------|
| Sprint-1 | 20 | 6 Days | 24 Oct 2022 | 29 Oct 2022 | 20 | 26 Oct 2022 |
| Sprint-2 | 20 | 6 Days | 31 Oct 2022 | 05 Nov 2022 | 20 | 02 Nov 2022 |
| Sprint-3 | 20 | 6 Days | 7 Nov 2022 | 12 Nov 2022 | 20 | 09 Nov 2022 |
| Sprint-4 | 20 | 6 Days | 14 Nov 2022 | 19 Nov 2022 | 20 | 16 Nov 2022 |

6.4 Burndown Chart



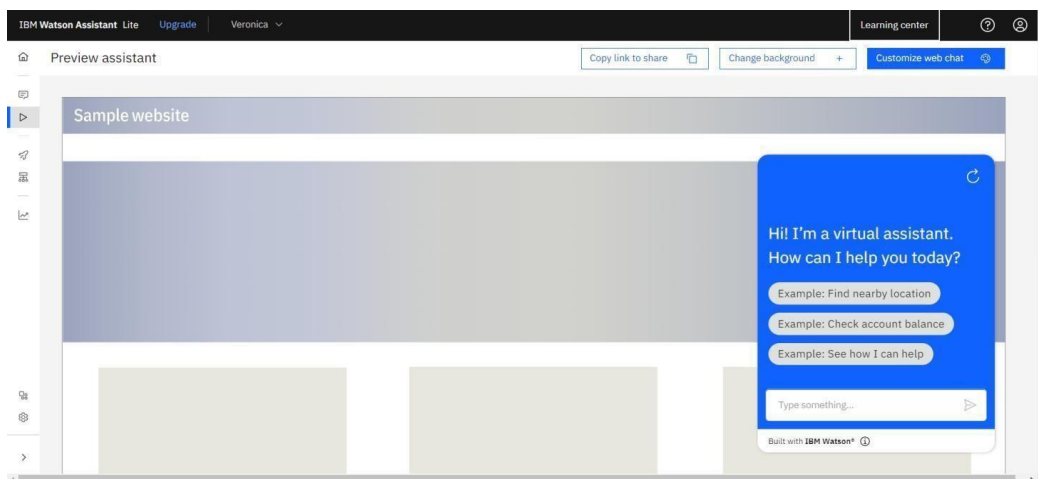
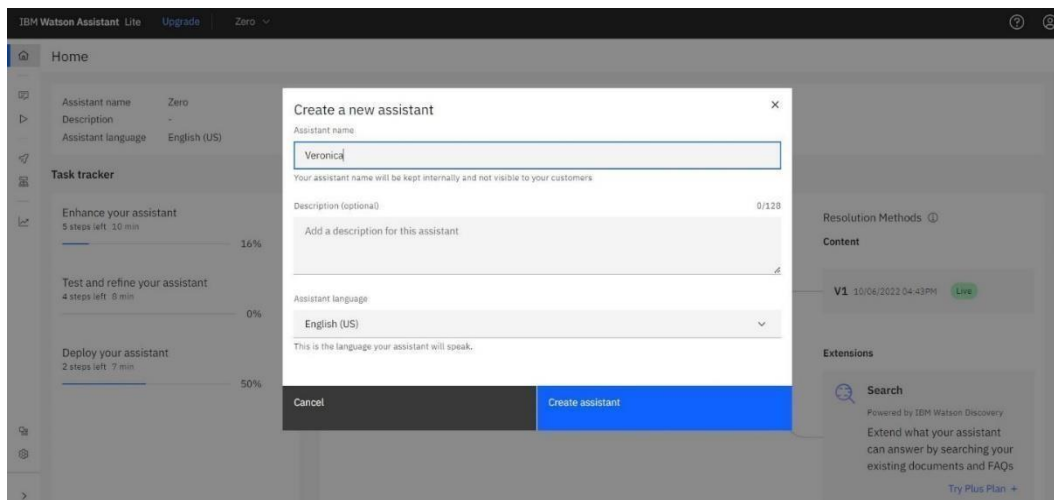
6.5 Reports from JIRA

| | OCT | | | | | | | NOV | | | | | | | NOV | | | | | | | NOV | | | | | | | | | | |
|--|-----|----|----|----|----|----|----|-----|---|---|---|---|---|---|-----|---|---|----|----|----|----|-----|----|----|----|----|----|----|----|----|----|----|
| | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| Sprints | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 🔖 AJ-1 Chat bot creation and Action skills creation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 🔖 AJ-2 Creating Current Account Action and Loan Account Action | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 🔖 AJ-3 Creating General Query Action and Net Banking Action | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 🔖 AJ-4 Integrating Watson Assistant with Flask web page | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

6. CODING & SOLUTIONING

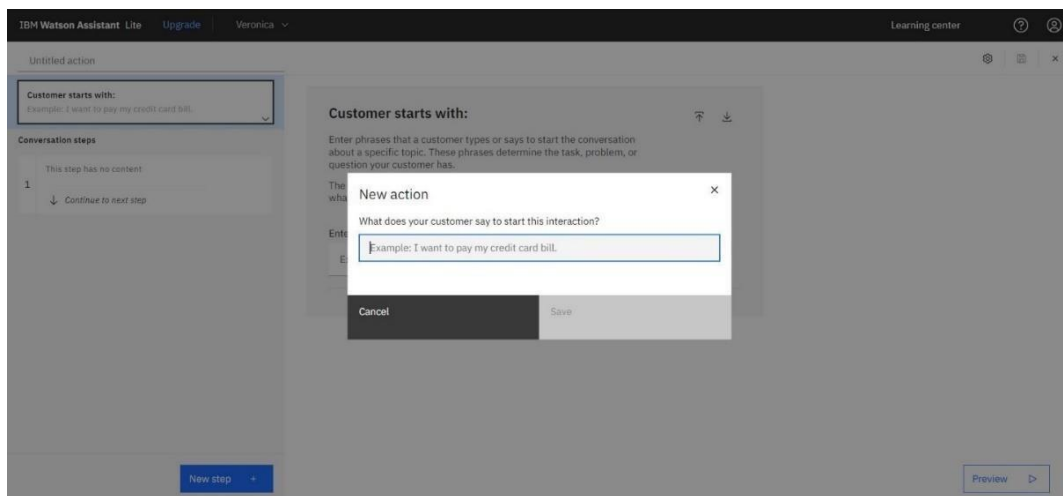
7.1 Creating IBM Watson Assistant Service

In this activity, we are creating the necessary IBM Watson Service.



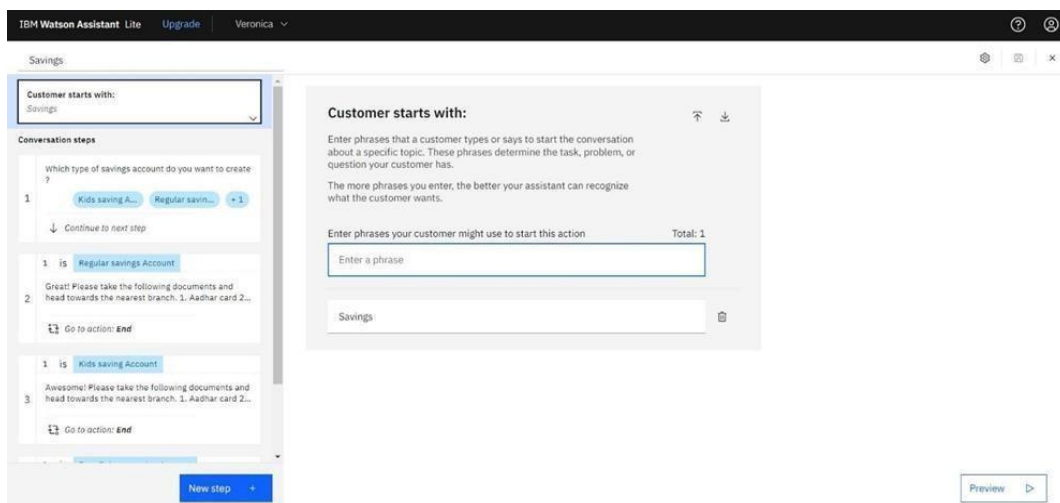
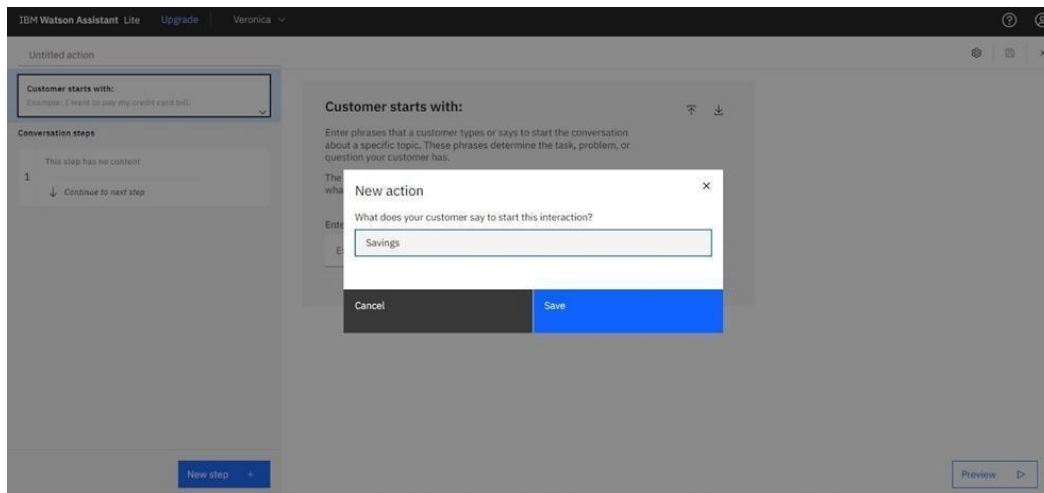
7.2 Creating Action skills

Skills are nothing but actions and steps. Steps are the subset of actions where conversations are built and the assistant is integrated with these skills.

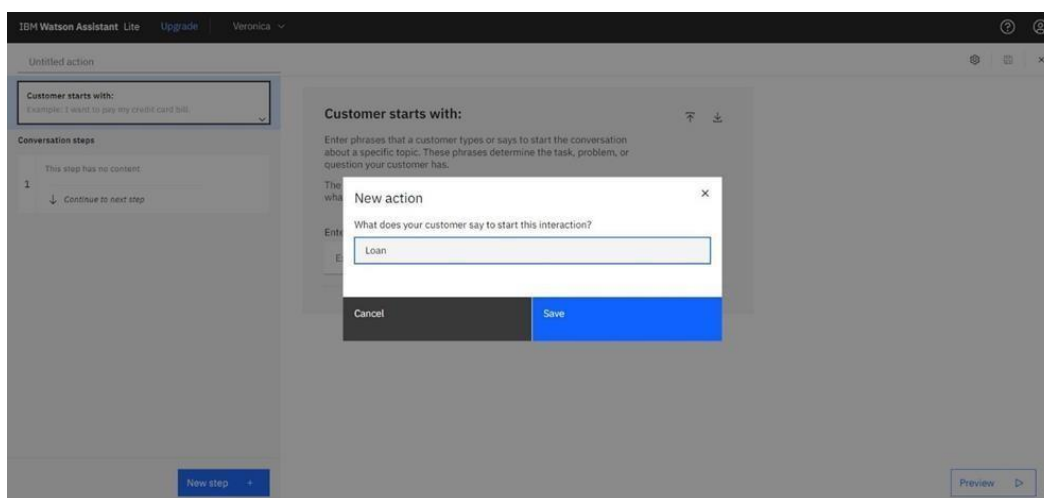


7.2.1 Creating savings action

In this step, we are adding steps in Savings Action to handle customer queries regarding Regular Savings Account, Kids Savings Account and Zero - Balance Account creation.

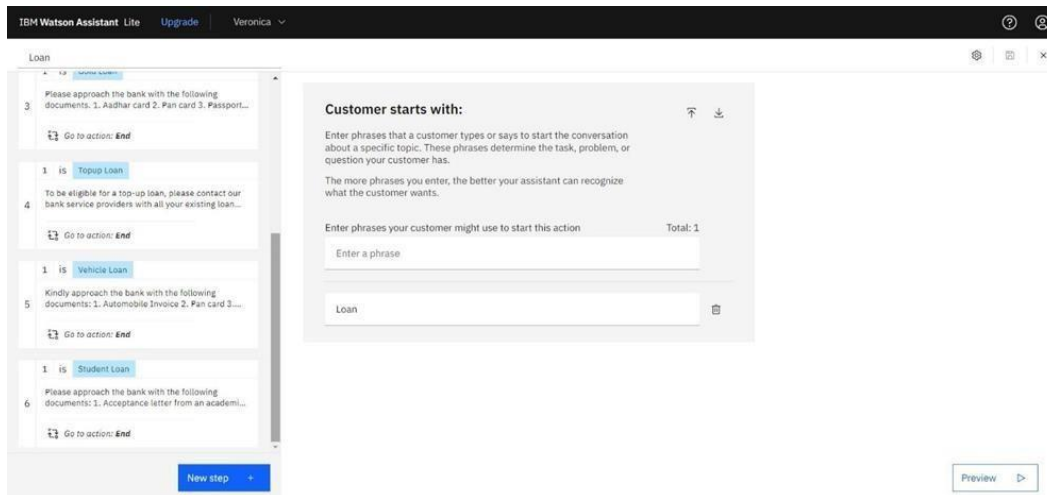
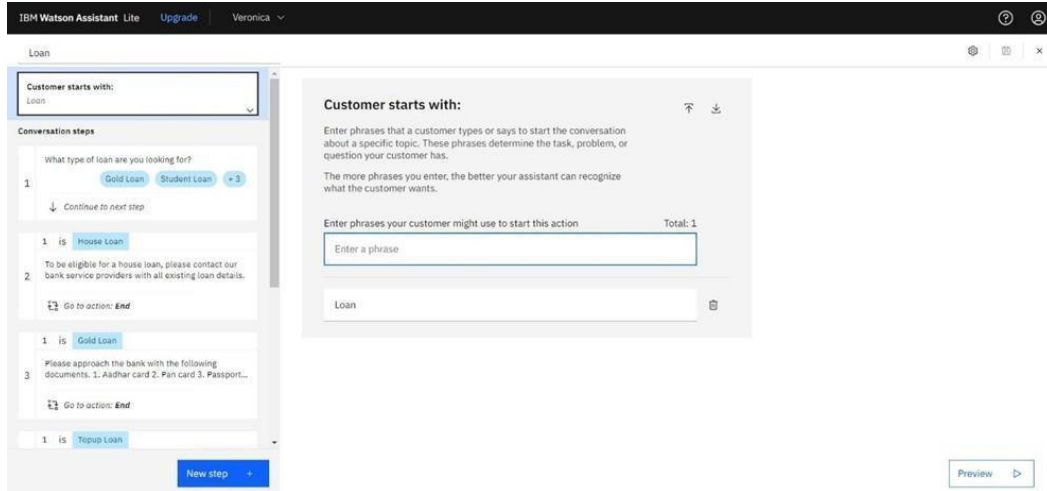


7.2.2 Creating Loan action



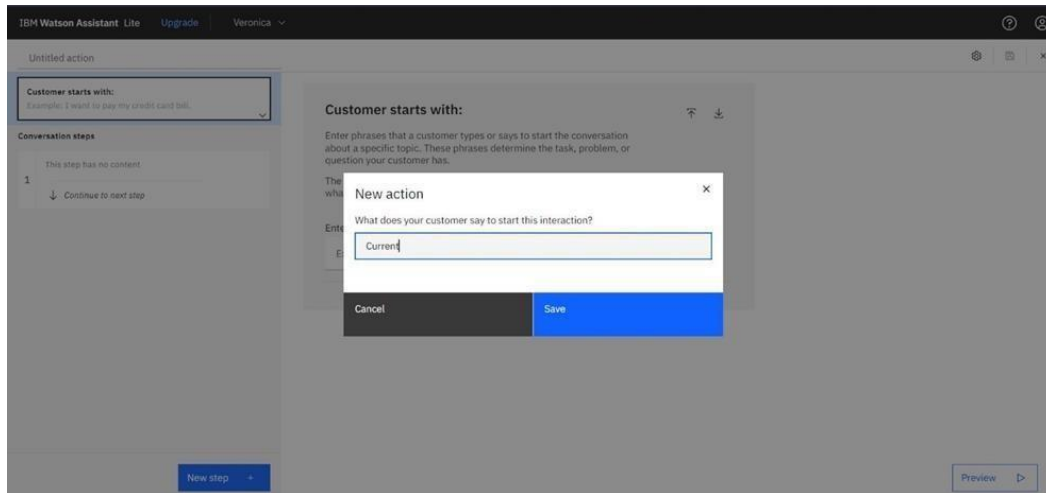
Adding steps in loan action to handle customer queries regarding Housing loan, gold loan,

Top-up loan, Student loan, and Vehicle loan.

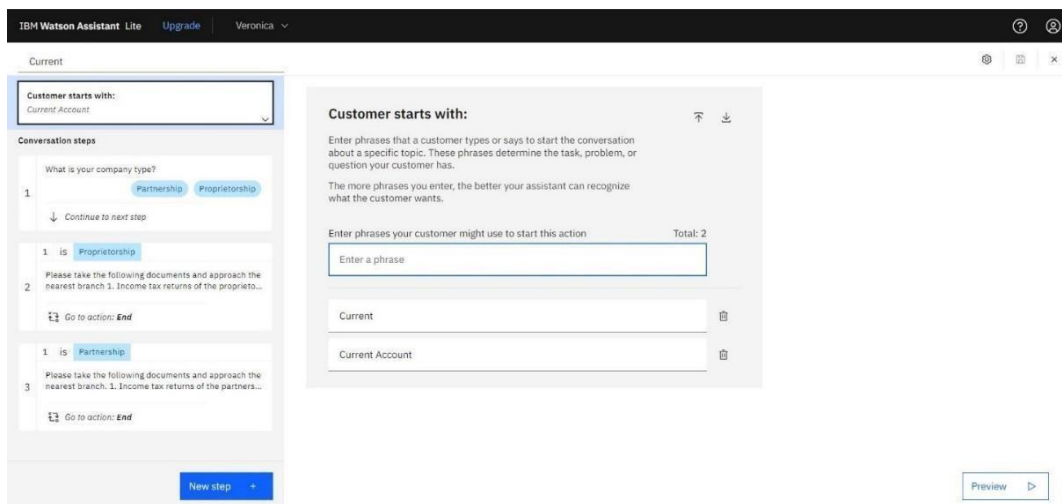


7.2.3 Creating current account action

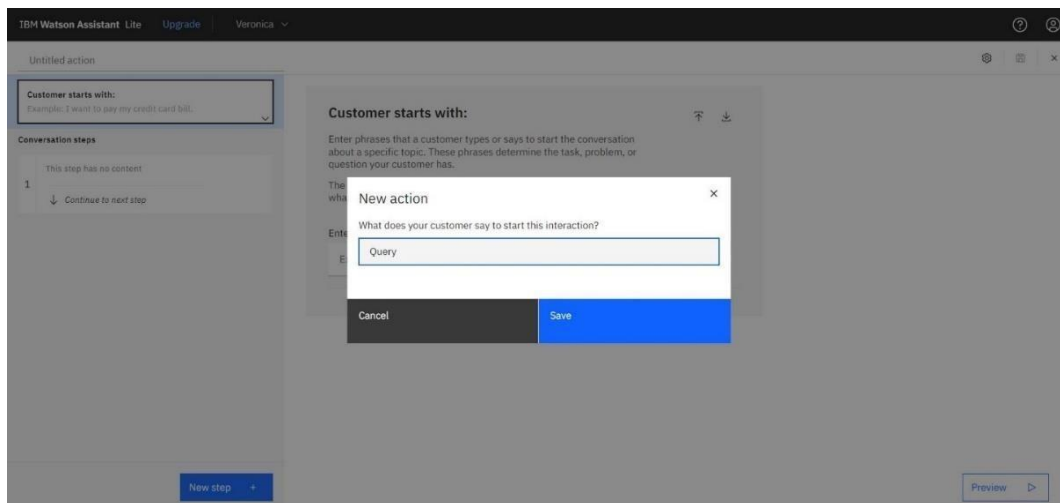
Create a new action skill Current, for the current account action.



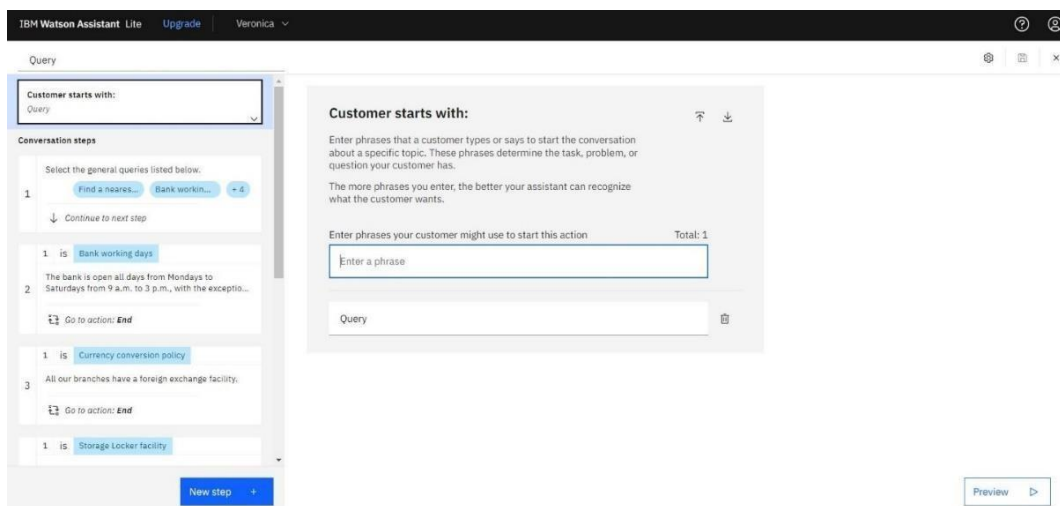
Adding steps in Current action to handle customer queries regarding Partnership and Proprietorship account creation.



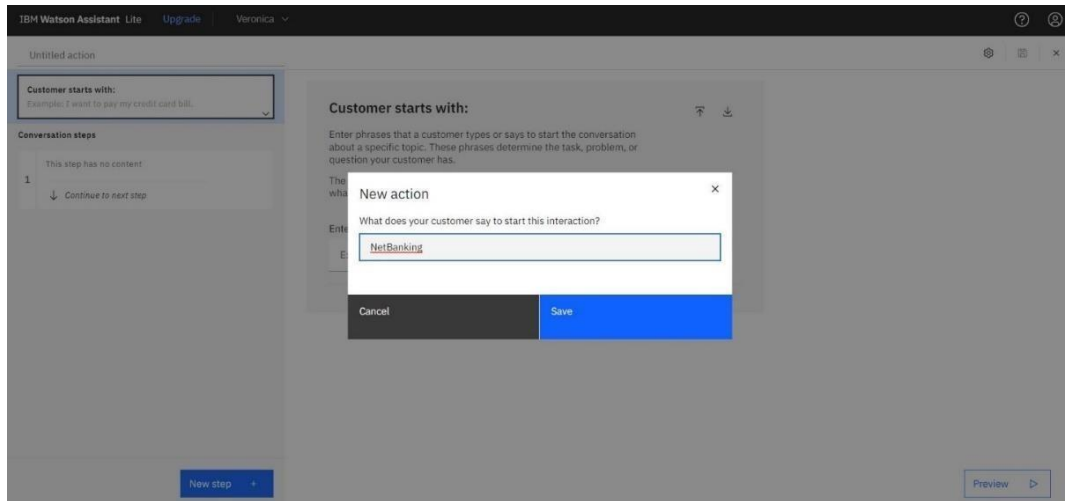
7.2.4 Creating general query action



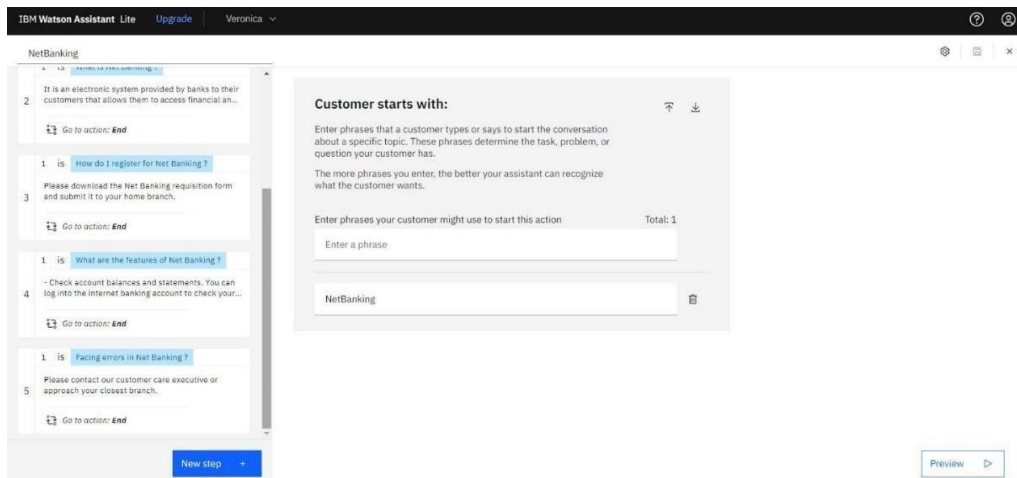
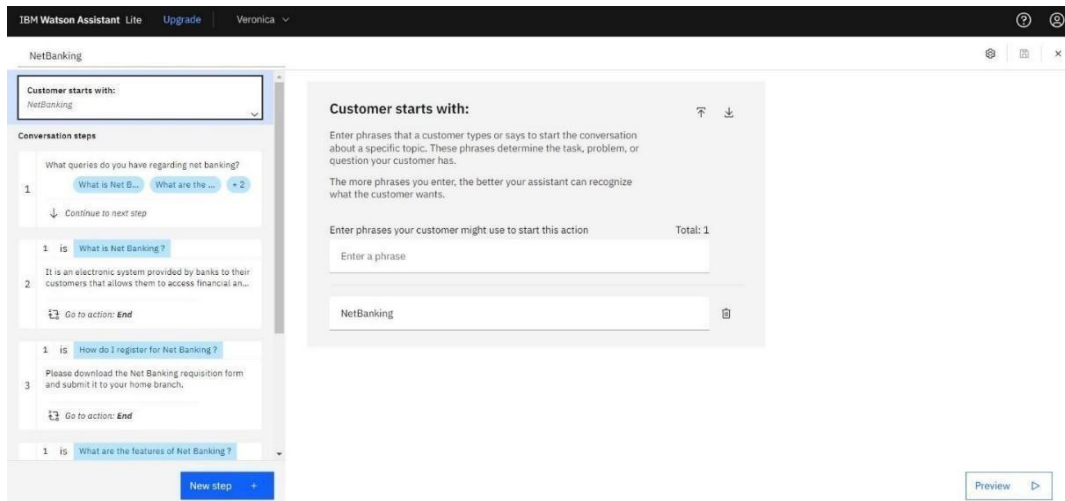
Adding steps in Query action to handle queries regarding Bank working hours, Currency conversion policy, Storage locker facility, CIBIL score, list of all branches, nearest available branch, etc.,



7.2.5 Creating net banking action

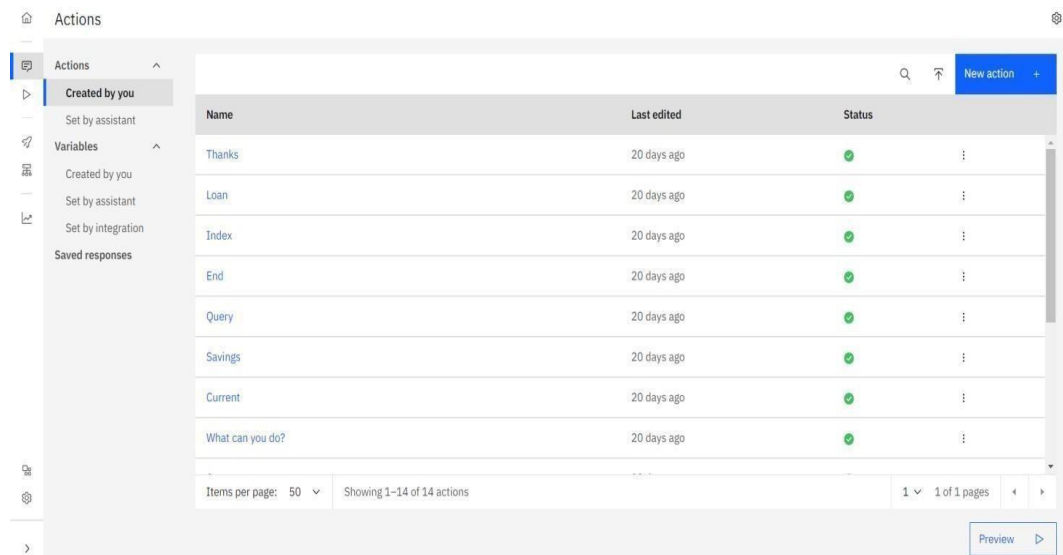


Adding steps in Net Banking Action skill to handle queries of customers regarding significance and issues of net banking.



7.2.6 Additional action skills

In addition to this greeting, end greeting, index and end actions are also created.



The screenshot shows the 'Actions' tab in the IBM Watson Assistant interface. A sidebar on the left contains navigation options: 'Created by you' (selected), 'Set by assistant', 'Variables', 'Created by you', 'Set by assistant', 'Set by integration', and 'Saved responses'. The main area displays a table of actions. The table has columns for 'Name', 'Last edited', and 'Status'. There are 14 actions listed, all created 20 days ago and in a 'Ready' status. The actions are: Thanks, Loan, Index, End, Query, Savings, Current, and What can you do? (repeated). At the bottom, there is a pagination bar showing 'Items per page: 50', 'Showing 1-14 of 14 actions', and '1 of 1 pages'. A 'Preview' button is located at the bottom right.

| Name | Last edited | Status |
|------------------|-------------|--------|
| Thanks | 20 days ago | Ready |
| Loan | 20 days ago | Ready |
| Index | 20 days ago | Ready |
| End | 20 days ago | Ready |
| Query | 20 days ago | Ready |
| Savings | 20 days ago | Ready |
| Current | 20 days ago | Ready |
| What can you do? | 20 days ago | Ready |

7.3 Creation of Watson assistant & Integration with web site using Flask

Let us build our flask application which will be running in our local browser as an user interface. In the flask application, users will interact with the chat bot, and based on the user queries they will get the chatbot responses.

7.3.1 Building Python Code

The first step is usually importing the libraries that will be needed in the program.

```
from flask import Flask, render_template
```

Importing the flask module into the project is mandatory. An object of the Flask class is our WSGI application. Flask constructor takes the name of the current module (`__name__`).

7.3.2 Creation and loading of Flask application

```
app = Flask(__name__)
```

7.3.3 Building webpage using html

We have used HTML to create the front-end part of the web page.

Here, we have created “index.html” displays the home page which gets integrated with Watson Assistant.

Auto-generated source code which contains the Integration ID of IBM Watson Assistants is copied and pasted inside the body tag.

```
<script>
  window.watsonAssistantChatOptions = {
    integrationID: "918fa72b-fd0c-4ae1-9cd1-f4806c3b969d", // The ID of this
integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceID: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your
service instance.
    onLoad: function(instance) { instance.render(); }
  };
  setTimeout(function(){
    const t=document.createElement('script');
    t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') +
"/WatsonAssistantChatEntry.js";
    document.head.appendChild(t);
  });
</script>
```

7.3.4 Routing to web site

Here, the declared constructor is used to route to the HTML page create dearlier. The ‘/’ route is bound with the bot function. Hence, when the home page of aweb server is opened in the browser, the HTML page will be rendered.

```
@app.route('/')
def bot():
    return render_template('chatbot.html')
```

Main Function:

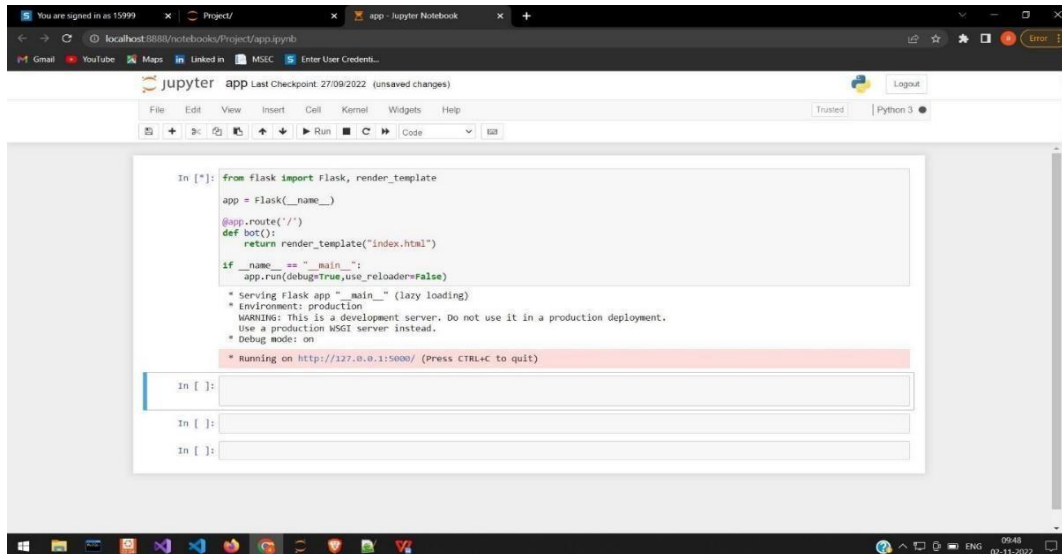
This is used to run the application in local host.

```
if __name__ == '__main__':
    app.run()
```

7.3.5 Run the application

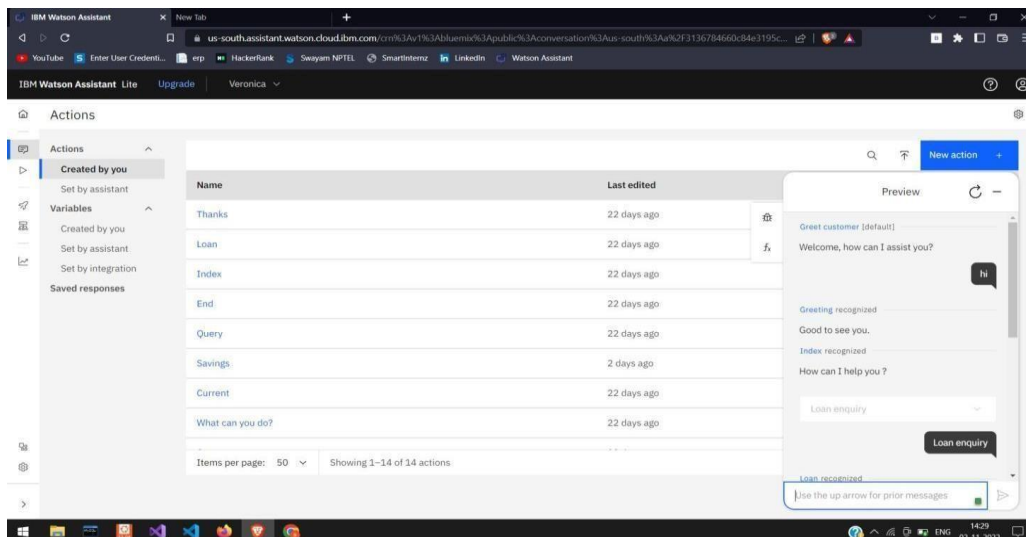
The application can be run using the following guidelines

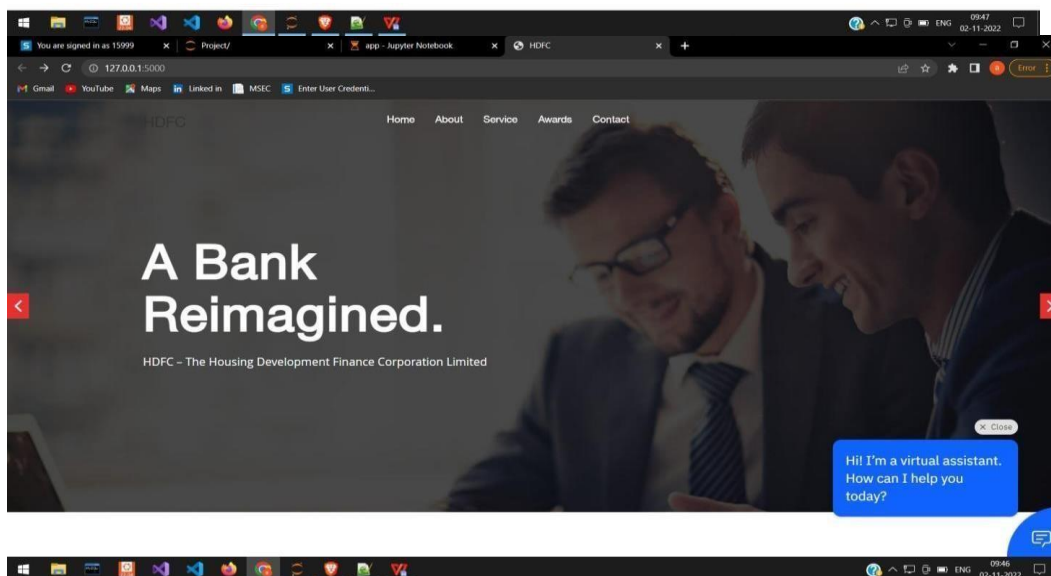
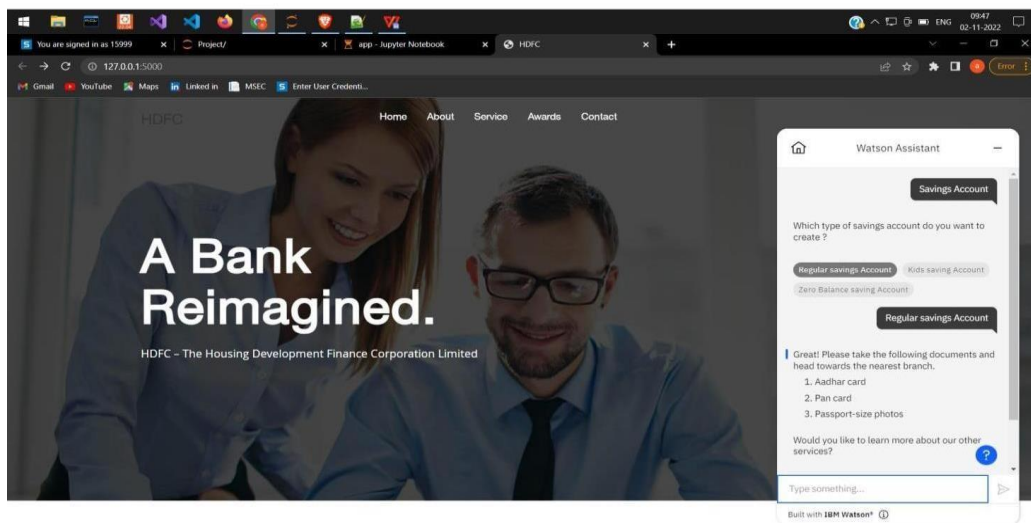
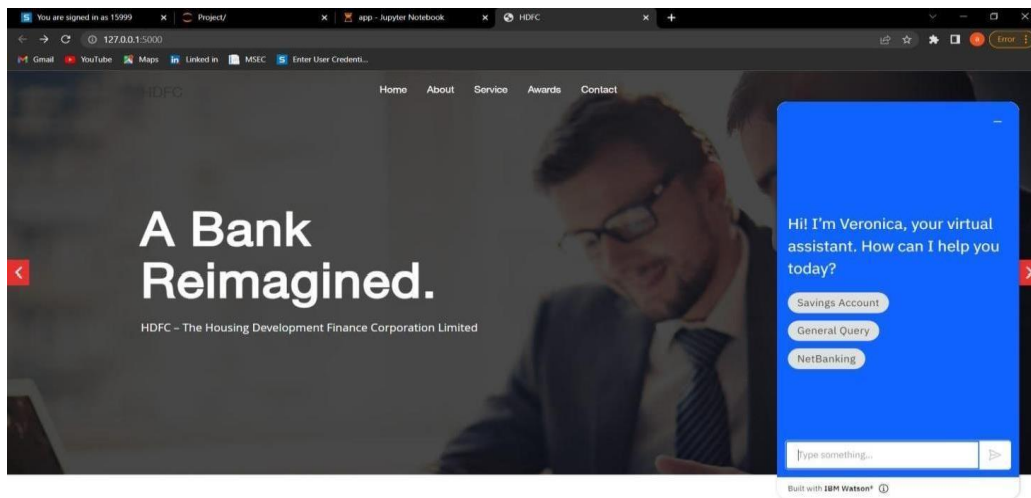
1. Open Jupyter notebook (anaconda3)
2. Navigate to the folder where app.ipynb resides. Run the python code
3. Open a browser and type this URL <http://127.0.0.1:5000/>
4. It launches the application integrated with IBM Watson Assistant.



The screenshot shows a Jupyter Notebook window titled 'app - Jupyter Notebook'. The code in the cell is as follows:

```
In [*]: from flask import Flask, render_template
app = Flask(__name__)
@app.route('/')
def bot():
    return render_template("index.html")
if __name__ == "__main__":
    app.run(debug=True, use_reloader=False)
# Serving Flask app "__main__" (lazy loading)
# Environment: production
# WARNING: This is a development server. Do not use it in a production deployment.
# Use a production WSGI server instead.
# Debug mode: on
# Running on http://127.0.0.1:5000/ (Press CTRL+C to quit)
```





8.TESTING

8.1 Test Cases:

| | E | F | G | H | I | J | K | L | M | N |
|----|---------------------------------|---|---|---|---------------------|--------|----------|-------------------------|--------|--------------|
| 1 | Date | 17-Nov-22 | | | | | | | | |
| 2 | Team ID | PNT2022TMD38845 | | | | | | | | |
| 3 | Project Name | AI-based discourse for Banking Industry | | | | | | | | |
| 4 | Maximum Marks | 4 marks | | | | | | | | |
| 5 | Pre-Requisite | Steps To Execute | Test Data | Expected Result | Actual Result | Status | Comments | TC for Automation (Y/N) | BUG ID | Executed By |
| 6 | Internet connection is required | 1.Enter URL and click go 2. Verify chatbot icon popup displayed or not | https://ibm-chatbot.nizamintruder08.repl.co/ | ChatBot icon should display. | Working as expected | Pass | Nil | N | - | Abirami M |
| 7 | Internet connection is required | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify if chatbot icon popup is displayed 3. After 30 seconds Information about chatbot popup displayed or not. | https://ibm-chatbot.nizamintruder08.repl.co/ | After 30 seconds Information about chatbot popup displayed | Working as expected | Pass | Nil | N | - | Charulatha S |
| 8 | Internet connection is required | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows this greeting or not. | https://ibm-chatbot.nizamintruder08.repl.co/ | User should see the greeting message from chatbot | Working as expected | Pass | Nil | N | - | Vigneswari R |
| 9 | Internet connection is required | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4. Verify whether user able to click the | https://ibm-chatbot.nizamintruder08.repl.co/ | User is able to select the options from the Home Page | Working as expected | Pass | Nil | N | - | Abirami M |
| 10 | - | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4. Verify whether user able to type query in text field or not. | https://ibm-chatbot.nizamintruder08.repl.co/ | User able to type the query in text field. | Working as expected | Pass | Nil | N | - | Charulatha S |
| 11 | Question is required | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4. Verify whether user is able to type query in text field or not. | to open a new savings acco | Users get the response from chatbot. | Working as expected | Pass | Nil | N | - | Vigneswari R |
| 12 | Question is required | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4. Verify whether user is able to type query in text field or not. 5. Verify whether the user gets the response even if the user types the wrong or unrelated query | https://ibm-chatbot.nizamintruder08.repl.co/ | Kindly contact our customer care executive. Contact Us @93xx275839 | Working as expected | Pass | Nil | N | - | Senbagam J |
| 13 | Question is required | 1.Enter URL(https://ibm-chatbot.nizamintruder08.repl.co/) 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4. Verify whether user is able to type query in text field or not. 5. Verify whether the user gets the response 6. Verify whether the options are clickable | https://ibm-chatbot.nizamintruder08.repl.co/ | User is able to click the options and get proper response from bot | Working as expected | Pass | Nil | N | - | Abirami M |

8.2 User Acceptance Testing:

Defect Analysis

| Resolution | Severity 1 | Severity 2 | Severity 3 | Severity 4 | Subtotal |
|----------------|------------|------------|------------|------------|----------|
| By Design | 0 | 0 | 2 | 1 | 3 |
| Duplicate | 0 | 0 | 0 | 0 | 0 |
| External | 0 | 0 | 0 | 0 | 0 |
| Fixed | 0 | 0 | 2 | 1 | 3 |
| Not Reproduced | 0 | 0 | 0 | 0 | 0 |
| Skipped | 0 | 0 | 0 | 0 | 0 |
| Won't Fix | 0 | 0 | 0 | 0 | 0 |
| Totals | | 0 | 2 | 2 | 6 |

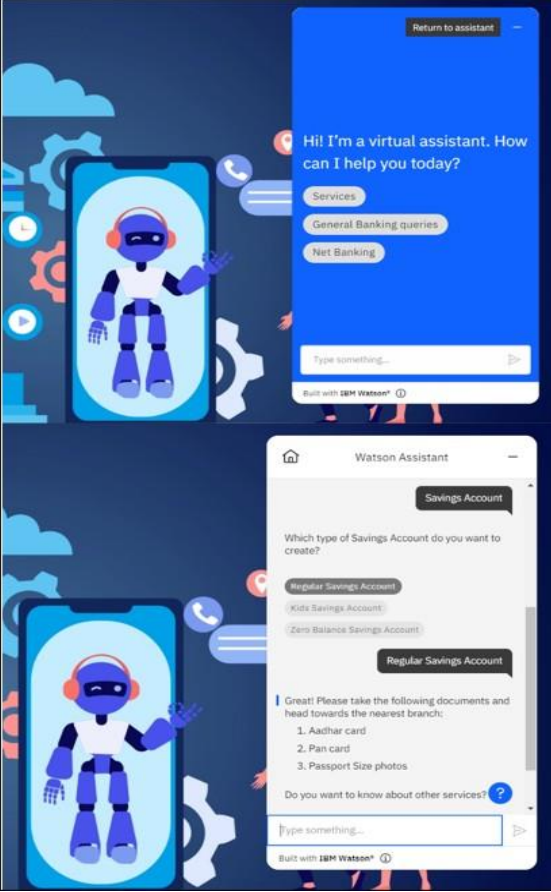
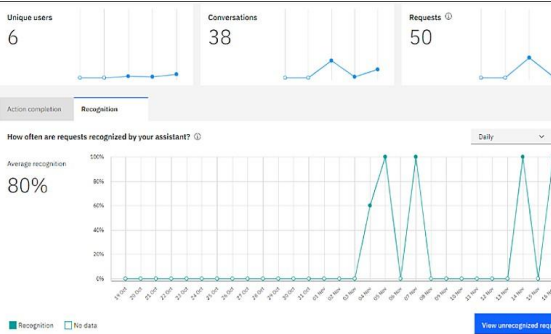
Test Case Analysis

| Section | Total Cases | Not Tested | Fail | Pass |
|---------------------|-------------|------------|------|------|
| Print Engine | 0 | 0 | 0 | 0 |
| Client Application | 8 | 0 | 0 | 8 |
| Security | 0 | 0 | 0 | 0 |
| Outsource Shipping | 0 | 0 | 0 | 0 |
| Exception Reporting | 0 | 0 | 0 | 0 |
| Final Report Output | 8 | 0 | 0 | 8 |
| Version Control | 0 | 0 | 0 | 0 |

9.RESULTS

Performance Metrics:

For the Ai-based discourse for Banking Industry project we do not build any explicit model for enabling conversation between the user and a query handling chatbot. We utilized the IBM service (Watson Assistant) to provide such a service. So there is no performance evaluation using matrices like accuracy, confidence score etc.,

| S.No. | Parameter | Values | Screenshot |
|-------|---------------|---|--|
| 1. | Model Summary | <ul style="list-style-type: none"> The chatbot is used by the user to interact and select queries that are populated based on frequently asked question of banking customers. It quickly responds with expected answers to frequently asked customer queries. It can be scaled as per the requirements of the bank to include answers to queries related to any new feature or service introduced by the bank. |  |
| 2. | Accuracy | Training Accuracy–80% Validation Accuracy–80% |  |

10.ADVANTAGES & DISADVANTAGES

Advantages

- ☐ Fast-pace communication:

In the case of speech chatbots, this is particularly accurate. Some individuals believe that phone contacts with real supervisors are unnecessarily slow and frustrating. Due to their frequent encounters with irate customers, customer support representatives may also find live communication difficult. And no matter how stupid, irate, or irritating the caller is, they have to do it every day and follow protocol. A well- designed chatbot will always be courteous. They reply immediately and don't forget things, therefore their behaviour is independent of their emotions.
- ☐ Round-the-clock support:

Because chatbots offer round-the-clock customer service, both current and future clients can try to resolve their financial issues after work and on the weekends. Additionally, this ultimately improves consumer satisfaction.
- ☐ Enhanced productivity of bank personnel:

Not all client issues call for assistance from personnel. Minor problems may be successfully resolved by artificial intelligence, leaving just the most urgent and difficult cases for the "human method." Therefore, the usage of chatbots frees up some of the time of the staff and increases the effectiveness of customer service. Additionally, such application enables businesses to concentrate the attention and efforts of knowledgeable specialists on crucial issues that cannot be resolved by AI.
- ☐ Convenient mode of communication:

Chatbots may integrate a variety of features that would make them practical for users of all ages. Chatbots may meet this need because, psychologically, younger generations prefer instant messaging to voice communication. However, elderly people might have trouble typing their requests, so a voice bot might be more appropriate for them.
- ☐ Provide a personalized experience:

Even before they begin a discussion, chatbots have access to all of the data on the current customer. Based on the phone number, login/password, authorization token, or other safe and trustworthy forms of identification, they automatically identify and verify the customer. They can then address a customer by name, speak to them in their native tongue, recommend special deals and promotions, etc.

Disadvantages

- ☐ Lack of human emotion and intelligence:

Chatbot still fall behind on human emotions in specific situations and can seem robotic while answering certain complex questions. Fortunately, this gap is decreasing by the day with new and advancement programs.

- Unsuitable for some customers:

In case the customer is multilingual, or uses a region-specific language, the chatbot may or may not be able to carry out the conversation efficiently. This can be a problem in a country like India, where people speak multiple languages and often slip in regional references in their conversations.
- Some customers still like the age-old format of calling the bank and speaking to a customer service representative to solve their issues, no matter how big or small it may be.
- Requires technical expertise:

Although chatbot is designed to reduce human workload, banking sector organizations still need to employ human resources with technical knowhow to handle and manage this chatbot.
- Limited to direct questions:

Chatbot is efficient in answering direct questions. They are also equipped to answer questions one by one. If the customer asks multiple questions in a single breath, the answers are likely to be inaccurate and incomplete.
- The fear of taking over humans:

Just like any other form of technology, the fear of technology taking over humans always lingers in the air when using a chatbot. Many people are still uncomfortable using them and prefer to go the old-fashioned route.

11.CONCLUSION

In every sector where top-notch customer assistance is required, chatbots and other AI helpers are quite helpful. The financial or banking sector is one such industry that is swiftly incorporating new technology into its process. Money and reputation are everything in banking, and AI chatbots have many advantages for both.

Tech-savvy consumers of today are always on the lookout for the best and most personalized customer experiences. It can seem an impossible task to fulfill the onslaught of ever-evolving demands.

However, there is one solution primed to satisfy the modern customer, and that is a chatbot. With a chatbot, organizations can easily offer high-quality support and conflict resolution any time of day, and for a large quantity of customers simultaneously.

According to Microsoft, 90% of consumers expect an online portal for customer service. As a significant aspect of business evolution, the need for AI-powered chatbots will only continue to rise. Chatbots are essential for the growth of business to automate processes and to help solve minor issues and queries of customers.

Banking industry needs a well trained chatbot to handle the various queries and issues and bring a proper resolution so that customer satisfaction is achieved and business is conducted smoothly.

12.FUTURE SCOPE

The percentage of banks utilizing AI tools, and chatbots in particular, is steadily increasing. Another factor is the fast-expanding tendency of using smartphones and other smart devices. The immediate future of artificial intelligence assistants in the banking sector is determined by these two driving forces.

Chatbots are becoming more and more common in bank mobile apps. This makes it simple for them to stay in touch with their customers while also minimizing the need for human staff. According to projections made by Juniper Research, chatbot engagements would save banks 862 million hours in 2023, which equates to a global cost reduction of \$7.3 billion.

In the coming years, chatbot quality will undoubtedly increase. They will learn to better understand demands as they grow more "human," Chatbots will become more adept at predicting human behavior as a result, and they will use this knowledge to continue to improve.

Voice assistants will undoubtedly become more prevalent in the upcoming years across all industries, including banking. For instance, they will significantly speed up client communications. Additionally, the offered functionality will expand, leading to more use cases for chatbots.

Future use of chatbots in the banking sector will continue to raise security issues. The demand for secure and trustworthy AI solutions will become a key factor in the growth of digital technology. The explanation is straightforward: people will only consent to give their credit card information and private information to the most reputable and secure software solutions, including chatbots.

13.APPENDIX

Source Code

App.py

```
from flask import Flask, render_template

app = Flask(__name__)

@app.route('/')
def bot():
    return render_template("index.html")

if __name__ == "__main__":
    app.run(debug=True, use_reloader=False)
```

Index.html

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="utf-8">
  <meta name="viewport" content="width=device-width, initial-scale=1.0">
  <meta name="description" content="">
  <meta name="author" content="">
  <title>HDFC</title>
  <!--Bootstrap-->
  <link rel="stylesheet" type="text/css" href="static/css/bootstrap.css" />
  <!--Stylesheets-->
  <link rel="stylesheet" type="text/css" href="static/css/style.css" />
  <!--Responsive-->
  <link rel="stylesheet" type="text/css" href="static/css/responsive.css" />
  <!--Animation-->
  <link rel="stylesheet" type="text/css" href="static/css/animate.css">
  <!--Prettyphoto-->
  <link rel="stylesheet" type="text/css" href="static/css/prettyPhoto.css" />
  <!--Font-Awesome-->
  <link rel="stylesheet" type="text/css" href="static/css/font-awesome.css" />
  <!--Owl-Slider-->
  <link rel="stylesheet" type="text/css" href="static/css/owl.carousel.css" />
  <link rel="stylesheet" type="text/css" href="static/css/owl.theme.css" />
  <link rel="stylesheet" type="text/css" href="static/css/owl.transitions.css" />
  <!--[if lt IE 9]>
  <script src="js/html5shiv.js"></script>s
```

```

<script src="js/respond.min.js"></script>

[endif]-->
</head>
<body data-spy="scroll" data-target=".navbar-default" data-offset="100">
  <!--Preloader-->
  <div id="preloader">
    <div id="pre-status">
      <div class="preload-placeholder"></div>
    </div>
  </div>
  <!--Navigation-->
  <header id="menu">
    <div class="navbar navbar-default navbar-fixed-top">
      <div class="container">
        <div class="container-fluid">
          <!-- Brand and toggle get grouped for better mobile display -->
          <div class="navbar-header">
            <button type="button" class="navbar-toggle collapsed" data-toggle="collapse" data-target="#bs-
example-navbar-collapse-1" aria-expanded="false">
              <span class="sr-only">Toggle navigation</span>
              <span class="icon-bar"></span>
              <span class="icon-bar"></span>
              <span class="icon-bar"></span>
            </button>
            <a class="navbar-brand" href="#menu">
              <h3>HDFC </h3>
            </a>
          </div>
          <!-- Collect the nav links, forms, and other content for toggling -->
          <div class="collapse navbar-collapse" id="bs-example-navbar-collapse-1">
            <ul class="nav navbar-nav">
              <li class="active">
                <a class="scroll" href="#menu">Home</a>
              </li>
              <li>
                <a class="scroll" href="#about">About</a>
              </li>
              <li>
                <a class="scroll" href="#service">Service</a>
              </li>
              <li>
                <a class="scroll" href="#features">Awards</a>
              </li>
              <!-- <li><a class="scroll" href="#portfolio">Portfolio</a></li><li><a
                class="scroll" href="#pricing">Pricing</a></li> -->
              <!-- <li><a class="scroll" href="#team">Team</a></li> -->
              <!-- <li><a class="scroll" href="#blog">Blog</a></li> -->
            </ul>
          </div>
        </div>
      </div>
    </div>
  </header>

```

```

        <li>
            <a class="scroll" href="#contact">Contact</a>
        </li>
    </ul>
</div>
<!-- /.navbar-collapse -->
</div>
<!-- /.container-fluid -->
</div>
</div>
</header>
<!--Slider-Start-->
<section id="slider">
    <div id="home-carousel" class="carousel slide" data-ride="carousel">
        <div class="carousel-inner">
            <div class="item active" style="background-image:url(static/images/Slider/01.jpg)">
                <div class="carousel-caption container">
                    <div class="row">
                        <div class="col-md-7 col-sm-12 col-xs-12">
                            <!-- <h1>We Are Cosmix</h1> -->
                            <h2>A Bank Reimagined.</h2>
                            <p>HDFC – The Housing Development Finance Corporation Limited </p>
                        </div>
                    </div>
                </div>
            </div>
            <div class="item" style="background-image:url(static/images/Slider/02.jpg)">
                <div class="carousel-caption container">
                    <div class="row">
                        <div class="col-md-7 col-sm-12 col-xs-12">
                            <!--<h1>We Are Cosmix</h1>-->
                            <h2>A Bank Reimagined.</h2>
                            <p>HDFC – The Housing Development Finance Corporation Limited </p>
                        </div>
                    </div>
                </div>
            </div>
            <div class="item" style="background-image:url(static/images/Slider/03.jpg)">
                <div class="carousel-caption container">
                    <div class="row">
                        <div class="col-md-7 col-sm-12 col-xs-12">
                            <h2>A Bank Reimagined.</h2>
                            <p>HDFC – The Housing Development Finance Corporation Limited </p>
                        </div>
                    </div>
                </div>
            </div>
        </div>
        <a class="home-carousel-left" href="#home-carousel" data-slide="prev">

```



```

        <i class="fa fa-angle-left"></i>
    </a>
    <a class="home-carousel-right" href="#home-carousel" data-slide="next">
        <i class="fa fa-angle-right"></i>
    </a>
</div>
</div>
<!--/#home-carousel-->
</section>
<!--About-Section-Start-->
<section id="about">
    <div class="container">
        <div class="col-md-8 col-md-offset-2">
            <div class="heading">
                <h2>ABOUT <span>US</span>
            </h2>
            <div class="line"></div>
            <p>
                <span>
                    <strong>(HDFC) </strong>
                </span>a name that has been associated with the Indian housing sector for the last four decades.
            </p>
        </div>
    </div>
    <div class="row">
        <div class="col-md-12 ab-sec">
            <div class="col-md-6">
                <h3 class="wow fadeInDown" data-wow-duration="1000ms" data-wow-delay="300ms">
                    <span>W</span>ho we Are ?
                </h3>
                <p>
                    <span>
                        <strong></strong>
                    </span>Our mission is to be a world class Indian bank. We have a two-fold objective: first, to be
the preferred provider of banking services for target retail and wholesale customer segments. The second
objective is to achieve healthy growth in profitability, consistent with the bank's risk appetite.
                </p>
            </div>
            <div class="col-md-6 ab-sec-img wow fadeInUp" data-wow-duration="1000ms" data-wow-
delay="300ms">
                
            </div>
        </div>
    </div>
</div>
</section>
<!--About-Sec-2-Start-->

```

```

<!--<div class="bg-sec"><div class="container"><div class="col-md-10 col-sm-10 col-xs-8"><h3>Premium quality free onepage template</h3><p>Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod</p></div><div class="col-md-2 col-sm-2 col-xs-4"><a class="btn-down" href="#">Download</a></div></div> -->
<!--Service-Section-Start-->
<section id="service">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>OUR SERVI <span>CES</span></h2>
</div>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>HDFC Bank provides a number of products and services including wholesale banking, retail banking, treasury, auto loans, two-wheeler loans, personal loans, loans against property, consumer durable loan, lifestyle loan and credit cards. Along with this various digital products are Payzapp and SmartBUY.
</p>
</div>
</div>
<div class="row">
<div class="features-sec">
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-delay="0ms">
<div class="media service-box">
<div class="pull-left">
<!--<i class="fa fa-line-chart"></i> -->
</div>
<div class="media-body">
<h5 class="media-heading">Savings Account</h5>
<p>HDFC Bank offers 11 types of savings accounts to serve the financial needs of students, entrepreneurs, salaried employees, or senior citizens. From regular to premium savings account, one can manage the money efficiently.</p>
</div>
</div>
</div>
</div>
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-delay="100ms">
<div class="media service-box">
<div class="pull-left">
<!-- <i class="fa fa-cubes"></i> -->
</div>
<div class="media-body">
<h5 class="media-heading">Current Account</h5>

```

<p> HDFC Bank offers 18 types of current accounts to serve the needs of different businesses. Current accounts largely deal with liquid deposits does not limit the number of transactions in a day and easily allows for the withdrawal of funds.</p>

</div>

</div>

</div>

<!--/.col-md-4-->

<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-delay="200ms">

<div class="media service-box">

<div class="pull-left">

<!-- <i class="fa fa-pie-chart"></i> -->

</div>

<div class="media-body">

<h5 class="media-heading">Home Loan</h5>

<p> HDFC Bank offers 3 types of home loans for its customers at attractive interest rates. Customers can opt for automated repayment and the EMIs will be directly repaid from HDFC Bank SavingsAccount. </p>

</div>

</div>

</div>

<!--/.col-md-4-->

<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-delay="300ms">

<div class="media service-box">

<div class="pull-left">

<!-- <i class="fa fa-bar-chart"></i> -->

</div>

<div class="media-body">

<h5 class="media-heading">Personal Loan</h5>

<p> HDFC Bank offers a personal loan to its customers at attractive interest rates, low processing fees, & simplified documentation. Customers can also avail pre-approved loan in 10 seconds and others can get a loan in 4 hours.</p>

</div>

</div>

</div>

<!--/.col-md-4-->

<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-delay="400ms">

<div class="media service-box">

<div class="pull-left">

<!-- <i class="fa fa-language"></i>-->

</div>

<div class="media-body">

<h5 class="media-heading">Car Loan</h5>

<p>HDFC Bank helps to finance the dream of buying a new car for its customers with up to 100% funding. Customers can opt for 3 types of car loans as per their requirement with 7 year loan tenure, quickdisbursal, and processing.</p>

```

    </div>
  </div>
</div>
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading">Educational Loan</h5>
      <p> HDFC Bank offers 3 types of education loan to its customers studying across leading
institutions in India & overseas to fulfill their career goals & aspirations. Customers can also avail tax
benefits u/s 80 (E) of Income Tax Act, 1961.</p>
    </div>
  </div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading"> Loan against Property</h5>
      <p> HDFC Bank customers can pledge their property to meet the personal or business goals with
4 types of loan against property. Customers can get up to 65% of one's property's value, attractive interest
rates, and hassle-free processing.</p>
    </div>
  </div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading"> Business Loan</h5>
      <p> HDFC Bank offers business loan to its customers of up to Rs. 50 lakh to fulfill their unique
business. It comes with easy documentation, attractive interest rates, overdraft facility, and flexible
tenures. </p>
    </div>
  </div>

```

```

    </div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
    <div class="media service-box">
        <div class="pull-left">
            <!-- <i class="fa fa-bullseye"></i> -->
        </div>
        <div class="media-body">
            <h5 class="media-heading"> Fixed Deposit</h5>
            <p> HDFC Bank offers fixed deposit schemes with high returns to its customers for
investingmoney. It also provides preferential interest rates (0.50% additional) to senior citizens. </p>
        </div>
    </div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
    <div class="media service-box">
        <div class="pull-left">
            <!-- <i class="fa fa-bullseye"></i> -->
        </div>
        <div class="media-body">
            <h5 class="media-heading"> Credit Card</h5>
            <p> HDFC Bank offers various types of credit cards to fulfill the needs of its customers. The
cardoffers attractive reward points, exclusive travel benefits, dining privileges, and many more. </p>
        </div>
    </div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
    <div class="media service-box">
        <div class="pull-left">
            <!-- <i class="fa fa-bullseye"></i> -->
        </div>
        <div class="media-body">
            <h5 class="media-heading"> Balance Enquiry </h5>
            <p> HDFC Bank account holders can check their account balance via Netbanking,
MobileBanking, Missed Call, SMS, Passbook, ATM & Customer Care Number. </p>
        </div>
    </div>
</div>
<!--/.col-md-4-->

```

```

        </div>
    </div>
    <!--
    <div class="experience"><div class="col-sm-6 col-xs-12"><div class="our-skills wow fadeInLeft"
    data-wow-duration="1000ms" data-wow-delay="300ms"><div class="single-skill wow fadeInLeft" data-
    wow-duration="1000ms" data-wow-delay="300ms"><p class="lead">User Experiences</p><div
    class="progress"><div class="progress-bar six-sec-ease-in-out" role="progressbar" aria-valuenow="0"
    aria-valuemin="0" aria-valuemax="90" style="width: 95%;"> 95% </div></div></div><div
    class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="400ms"><p
    class="lead">Web Design</p><div class="progress"><div class="progress-bar six-sec-ease-in-out"
    role="progressbar" aria-valuenow="0" aria-valuemin="0" aria-valuemax="80" style="width: 80%;">
    80% </div></div></div><div class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-
    wow-delay="500ms"><p class="lead">Programming</p><div class="progress"><div class="progress-
    bar progress-bar-primary six-sec-ease-in-out" role="progressbar" aria-valuenow="0" aria-
    valuemin="100" aria-valuemax="60" style="width: 60%;"> 60% </div></div></div><div class="single-
    skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="600ms"><p
    class="lead">Fun</p><div class="progress"><div class="progress-bar progress-bar-primary six-sec-ease-
    in-out" role="progressbar" aria-valuenow="0" aria-valuemin="100" aria-valuemax="70" style="width:
    70%;"> 70% </div></div></div></div></div><div class="col-sm-6 wow fadeInUp" data-wow-
    duration="1000ms" data-wow-delay="600ms"></div></div></div>
-->
</section>
<!--Features-Section-Start-->
<section id="features">
    <div class="container">
        <div class="col-md-8 col-md-offset-2">
            <div class="heading">
                <h2>Awards and Recognition <span></span></h2>
            </div>
            <div class="line"></div>
            <p>
                <span>
                    <strong></strong>
                </span>
            </p>
        </div>
    </div>
    <!--<ul class="nav nav-tabs" role="tablist"><li role="presentation" class="active"><a href="#tab-1"
    role="tab" data-toggle="tab"><i class="fa fa-paper-plane"></i></a></li><li role="presentation"><a
    href="#tab-2" role="tab" data-toggle="tab"><i class="fa fa-laptop"></i></a></li><li role="presentation"><a href="#tab-3" role="tab" data-toggle="tab"><i class="fa
    fa-code"></i></a></li><li role="presentation"><a href="#tab-4" role="tab" data-toggle="tab"><i
    class="fa fa-th-large"></i></a></li><li role="presentation"><a href="#tab-5" role="tab" data-
    toggle="tab"><i class="fa fa-file-image-o"></i></a></li></ul>-->
    <div class="tab-content">
        <div role="tabpanel" class="tab-pane fade in active feat-sec" id="tab-1">
            <div class="col-md-6 tab">
                <h5> 2020 </h5>

```

```

</div>
</div>
<p class="feat-sec"> Best Bank in India: Euromoney Awards <br> Best Bank in India:
FinanceAsiaCountry Awards <br>
</p>
<h5> 2021 </h5>
</div>
<p class="feat-sec-1"> Best bank in india: FinanceAsia Country Awards <br>Best bank for
SMEs: Asiamoney best bank awards <br> Best bank in india: [[Euromoney#The Euromoney Awards for
Excellence|The Euromoney Awards for Excellence <br> Ranks No. 1 in Mass Affluent
category:Euromoney Private Banking and Wealth Management Survey <br> On 12 January 2022 HDFC
BANK has been adjudged ' Best Private Bank in India' at the Global Private Banking Awards 2021,
Organised by Professional WealthManagement (PWM) <br>
</p>
<h5> 2022 </h5>
</div>
<p class="feat-sec-1">Best Bank In India: Euromoney Awards for Excellence 2022 <br>
</p>
</div>
<div class="col-md-6 tab-img">

</div>
</div>
<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-2">
<div class="col-md-6 tab">
<h5>Graphic Design</h5>
</div>
</div>
<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry.
Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer
took a galley of type and scrambled it to make a type specimen book. It has survived not only five
centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was
popularised in the 1960s with the release of Letraset sheets containing <br>
</p>
<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software
like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this
mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account
of the system, and expound </p>
</div>
<div class="col-md-6 tab-img">

</div>
</div>
<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-3">
<div class="col-md-6 tab">
<h5>Web Development</h5>
</div>
</div>

```

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

</div>

<div class="col-md-6 tab-img">

</div>

</div>

<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-4">

<div class="col-md-6 tab">

<h5>Responsive Design</h5>

<div class="line"></div>

<div class="clearfix"></div>

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

</div>

<div class="col-md-6 tab-img">

</div>

</div>

<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-5">

<div class="col-md-6 tab">

<h5>Creative Gallery</h5>

<div class="line"></div>

<div class="clearfix"></div>

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistaken

idea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

```
</div>
<div class="col-md-6 tab-img">
  
</div>
</div>
</div>
</div>
</div>
</section>
<!--Portfolio-Section-Start-->
<!--
<section id="portfolio"><div class="container"><div class="col-md-8 col-md-offset-2"><div
class="heading"><h2>AWESOME
FEATUR<span>ES</span></h2><
div class="line"></div><p><span><strong>L</strong></span>orem ipsum dolor sit amet, consectetur
adipiscing elit, sed do eiusmod tempor incididunt ut
et dolore magna aliqua. Ut enim ad minim veniam</p></div></div><div class="text-center"><ul
class="portfolio-filter"><li><a class="active" href="#" data-filter="*">All Works</a></li><li><a
href="#" data-filter=".creative">Creative</a></li><li><a href="#" data-
filter=".corporate">Corporate</a></li><li><a href="#" data-filter=".portfolio">Portfolio</a></li></ul> --
>
<!--/#portfolio-filter-->
<!--</div><div class="portfolio-items"><div class="col-md-4 col-sm-6 col-xs-12 portfolio-item
creative"><div class="portfolio-item-inner"><div class="portfolio-info"><a class="preview" href="images/Portfolio/01.jpg" data-
rel="prettyPhoto"><i class="fa fa-plus-circle"></i></a><h6>ITEM-
1</h6><p>Lorem Ipsum</p></div></div></div>

<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate portfolio"><div
class="portfolio- item-inner"><div
class="portfolio- info"><a class="preview" href="images/Portfolio/02.jpg" data-rel="prettyPhoto"><i
class="fa fa-plus- circle"></i></a><h6>ITEM-2</h6><p>Lorem Ipsum</p></div></div></div>

<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item creative"><div class="portfolio-item-
inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/03.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-3</h6><p>Lorem Ipsum</p></div></div></div>

<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate"><div class="portfolio-item-
inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/04.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-4</h6><p>Lorem Ipsum</p></div></div></div>
```

```

<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item creative portfolio"><div class="portfolio-
item-inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/05.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-5</h6><p>Lorem Ipsum</p></div></div></div>

```

```

<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate"><div class="portfolio-item-
inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/06.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-6</h6><p>Lorem Ipsum</p></div></div></div>

```

```

<!--/.portfolio-item-->
<!-- </div></div></section> -->
<!--Pricing-Section-Start-->
<!--
<section id="pricing"><div class="container"><div class="col-md-8 col-md-offset-2"><div
class="heading"><h2>PRICE
PACKAGES</h2><div class="line"></div><p><span><strong>L</strong></span>orem ipsum dolor sit amet, consectetur
adipiscing elit, sed do eiusmod tempor incididunt ut
et dolore magna aliqua. Ut enim ad minim veniam</p></div></div><div class="row"><div
class="col-sm-6 col-md-3"><div class="wow zoomIn" data-wow-duration="400ms" data-wow-
delay="0ms"><ul class="pricing"><li class="plan-header"><div class="price-duration"><div
class="price">
$39 </div><div class="duration"> per month </div></div><div class="plan-name"> Starter
</div></li><li><strong>1</strong>
DOMAIN</li><li><strong>100GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>
BANDWIDTH</li><li>SHARED SSL
CERTIFICATE</li><li><strong>10</strong> EMAIL
ADDRESS</li><li><strong>24/7</strong> SUPPORT</li><li><a class="btn-
order" href="#">Order Now</a></li></ul></div></div><div class="col- sm-6 col-md-3"><div
class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="200ms"><ul class="pricing"><li
class="plan-header"><div class="price-duration"><div class="price"> $69 </div><div class="duration">
per month </div></div><div
class="plan-name"> Business
</div></li><li><strong>3</strong>
DOMAIN</li><li><strong>300GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>
BANDWIDTH</li><li>SHARED SSL
CERTIFICATE</li><li><strong>30</strong> EMAIL
ADDRESS</li><li><strong>24/7</strong> SUPPORT</li><li><a class="btn-
order" href="#">Order Now</a></li></ul></div></div><div class="col- sm-6 col-md-3"><div
class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="400ms"><ul class="pricing"><li
class="plan-header"><div class="price-duration"><div class="price"> $99 </div><div class="duration">
per month </div></div><div
class="plan-name"> Pro
</div></li><li><strong>5</strong>
DOMAIN</li><li><strong>500GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>

```

BANDWIDTHSHARED
 SSLCERTIFICATE50
 EMAIL
 ADDRESS24/7
 SUPPORTOrder Now</div></div><div
 class="col-sm-6 col-md-3"><div class="wow zoomIn" data-wow-duration="400ms" data-wow-
 delay="600ms"><ul class="pricing"><li class="plan-header"><div class="price-duration"><div
 class="price"> \$199 </div><div

```

class="duration">      per      month      </div></div><div      class="plan-name">      Ultra
</div></li><li><strong>10</strong>      DOMAIN</li><li><strong>1000GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>
BANDWIDTH</li><li>SHARED
SSLCERTIFICATE</li><li><strong>100</strong>
EMAIL
ADDRESS</li><li><strong>24/7</strong>
SUPPORT</li><li><a
class="btn-order"      href="#">Order
Now</a></li></ul></div></div></div></div></section>
-->
<!--Team-Section-Start-->
<section id="team">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>OUR TEAM</span>AM</span>
</h2>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>
</p>
</div>
</div>
<div class="row">
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".1s">
<div class="team-sec">
<div class="team-img">

<div class="team-desc">
<h5>Ajith Kumar</h5>
<p>Developer </p>
<ul class="team-social-icon">
<li>
<a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">
<i class="fa fa-facebook-f"></i>
</a>
</li>
<li>
<a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
<i class="fa fa-twitter"></i>
</a>
</li>
<li>
<a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
<i class="fa fa-pinterest-p"></i>
</a>
</li>
<li>

```

```

        <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
          <i class="fa fa-instagram"></i>
        </a>
      </li>
      <li>
        <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
          <i class="fa fa-google-plus"></i>
        </a>
      </li>
    </ul>
  </div>
</div>
</div>
</div>
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".2s">
  <div class="team-sec">
    <div class="team-img">
      
    <div class="team-desc">
      <h5>Simeon</h5>
      <p>Developer</p>
      <ul class="team-social-icon">
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">
            <i class="fa fa-facebook-f"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
            <i class="fa fa-twitter"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
            <i class="fa fa-pinterest-p"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
            <i class="fa fa-instagram"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
            <i class="fa fa-google-plus"></i>
          </a>
        </li>
      </ul>
    </div>
  </div>

```

```

        </ul>
    </div>
</div>
</div>
</div>
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".3s">
    <div class="team-sec">
        <div class="team-img">
            
        <div class="team-desc">
            <h5>Kathiravan</h5>
            <p>Developer</p>
            <ul class="team-social-icon">
                <li>
                    <a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">
                        <i class="fa fa-facebook-f"></i>
                    </a>
                </li>
                <li>
                    <a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
                        <i class="fa fa-twitter"></i>
                    </a>
                </li>
                <li>
                    <a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
                        <i class="fa fa-pinterest-p"></i>
                    </a>
                </li>
                <li>
                    <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
                        <i class="fa fa-instagram"></i>
                    </a>
                </li>
                <li>
                    <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
                        <i class="fa fa-google-plus"></i>
                    </a>
                </li>
            </ul>
        </div>
    </div>
</div>
</div>
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".4s">
    <div class="team-sec">
        <div class="team-img">

```


occur</h5><h6>SAM DEEN</h6><p>Web Designer</p></div><div class="col-md-10 col-md-offset-1"><h5>Nam libero tempore, cum soluta nobis est eligendi optio cumque nihil impedit quo minus id quod maxime placeat facere possimus, omnis voluptas</h5><h6>JOHN DOE</h6><p>CEO</p></div></div></div></section> -->

<!--Fun-Facts-Section-Start-->

<!--

<section id="fun-facts"><div class="container"><div class="row"><div class="col-sm-6 col-md-3"><div class="fun-fact text-center"><h3><i class="fa fa-thumbs-o-up"></i>365</h3><h6>Happy Clients</h6></div></div><div class="col-sm-6 col-md-3"><div class="fun-fact text-center"><h3><i class="fa fa-briefcase fa-6"></i>73987</h3><h6>Completed Projects</h6></div></div><div class="col-sm-6 col-md-3"><div class="fun-fact text-center"><h3><i class="fa fa-coffee"></i>297345</h3><h6>Cups of Coffee</h6></div></div><div class="col-sm-6 col-md-3"><div class="fun-fact text-center"><h3><i class="fa fa-code"></i>9823686</h3><h6>Lines of Code</h6></div></div></div></div></section> -->

<!--Blog-Section-Start-->

<section id="blog">

<div class="container">

<div class="col-md-8 col-md-offset-2">

<div class="heading">

<h2>LATEST BL OG</h2>

</h2>

<div class="line"></div>

<p>

</p>

</div>

</div>

<div class="row">

<div class="col-md-12">

<div class="col-md-4 blog-sec">

<div class="blog-info">

<div class="data-meta">

<h4>Oct</h4>

10

 2022

</div>

<a href="https://www.hdfcsales.com/blog/hdfc-hassle-free-way-to-avail-loan-against-

property" />

<h5>Home Loan</h5>

<ul class="blog-icon">

<i class="fa fa-pencil"></i>


```

        <h6>John</h6>
      </a>
    </li>
    <li class="comment">
      <i class="fa fa-comment"></i>
      <a href="#">
        <h6>13</h6>
      </a>
    </li>
  </ul>
  <p> HDFC LAP can be levied on entirely constructed, freehold residential and commercial properties. The need for the loan can differ from business needs to marriage, medical expenses, or other personal needs. Transferring your outstanding loan from another bank/financial institution is also possible.</p>
  <a href=" https://www.hdfcsales.com/blog/hdfc-hassle-free-way-to-avail-loan-against- property" class="btn-blg">Read More</a>
</div>
</div>
<div class="col-md-4 blog-sec">
  <div class="blog-info">
    
    <div class="data-meta">
      <h4>Mar</h4>
      <strong>28</strong>
      <br> 2022
    </div>
    <a href="https://www.hdfcsales.com/blog/what-is-the-difference-between-critical-illness-rider-and-standalone-critical-illness-plan/">
      <h5>General Insurance</h5>
    </a>
    <ul class="blog-icon">
      <li>
        <i class="fa fa-pencil"></i>
        <a href="#">
          <h6>Maria</h6>
        </a>
      </li>
      <li class="comment">
        <i class="fa fa-comment"></i>
        <a href="#">
          <h6>04</h6>
        </a>
      </li>
    </ul>
    <p> It is essential to buy a Critical Illness Insurance which will support during a medical emergency. Critical Illness Insurance is available as two options- Standalone Policy and Critical Illness rider. A Standalone Policy is a plan that provides full coverage for critical illnesses. The Critical Illness Rider is an

```

optional add-on feature you buy along with your Health Insurance Policy. Both Standalone Policy and Rider provide coverage against critical illnesses.</p>

Read More

</div>

</div>

<div class="col-md-4 blog-sec">

<div class="blog-info">

<div class="data-meta">

<h4>Sept</h4>

22

 2022

</div>

<h5> Pension Plan</h5>

<ul class="blog-icon">

<i class="fa fa-pencil"></i>

<h6>Bear</h6>

<li class="comment">

<i class="fa fa-comment"></i>

<h6>05</h6>

<p>One of the key contributors to the fact that retirement can be unpleasant is the instability of one's financial circumstances. Those who have committed their entire careers to achieve financial success are typically anxious about approaching retirement. Considering these factors, the government has devised several programs such as the National Pension Scheme in India to ensure retirees' financial stability and security. Pension plans or NPS System India offers a particular level of financial stability for retirees while contributing to the nation's economic growth.</p>

Read More

</div>

</div>

</div>

</div>

</div>

</section>

<!--Client-Section-Start-->

<!--

```

<div id="client"><div class="container"><div id="client-slider" class="owl-carousel"><div class="item
client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div><div class="item client-logo"><a
href="#"></a></div><div class="item
client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div><div class="item client-logo"><a
href="#"></a></div></div></div> -->
<!--Contact-Section-Start-->
<section id="contact">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>CONTACT <span>US</span>
</h2>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>
</p>
</div>
</div>
<div class="text-center">
<div class="col-md-6 col-sm-6 contact-sec-1">
<h4>CONTACT IN <span>FO</span>
</h4>
<ul class="contact-form">
<li>
<i class="fa fa-map-marker"></i>
<h6>
<strong>Address:</strong> Ramon House, <br> 169, Backbay Reclamation <br> 5th
Floor,Mumbai – 400 020, <br> Maharashtra, India.
</h6>
</li>
<li>
<i class="fa fa-envelope"></i>
<h6>
<strong>Mail Us:</strong>
<a href="#"> investor.helpdesk@hdfcbank.com</a>
</h6>
</li>
<li>
<i class="fa fa-phone"></i>
<h6>
<strong>Phone:</strong> + 91 – 022 - 22850032

```

```

        </h6>
    </li>
    <li>
        <i class="fa fa-wechat"></i>
        <h6>
            <strong>Website:</strong>
            <a href="#">www.hdfcbank.com</a>
        </h6>
    </li>
</ul>
</div>
<div class="col-md-6 col-sm-6">
    <form id="main-contact-form" name="contact-form" method="post" action="#">
        <div class="row wow fadeInDown" data-wow-duration="1000ms" data-wow-delay="300ms">
            <div class="col-sm-6">
                <div class="form-group">
                    <input type="text" name="name" class="form-control" placeholder="Name"
required="required">
                </div>
            </div>
            <div class="col-sm-6">
                <div class="form-group">
                    <input type="email" name="email" class="form-control" placeholder="Email Address"
required="required">
                </div>
            </div>
            <div class="form-group">
                <input type="text" name="subject" class="form-control" placeholder="Subject"
required="required">
            </div>
            <div class="form-group">
                <textarea name="message" id="message" class="form-control" rows="4" placeholder="Enter
your message" required="required"></textarea>
            </div>
            <a class="btn-send col-md-12 col-sm-12 col-xs-12" href="#">Send Now</a>
        </form>
    </div>
</div>
</div>
</section>
<br>
<br>
<br>
<br>
<footer id="footer">
    <div class="bg-sec">
        <div class="container">

```

```

    <h2>LOOKING FORWARD TO <strong>HEAR </strong>FROM YOU! </h2>
  </div>
</div>
</footer>
<footer id="footer-down">
  <h2>Follow Us On</h2>
  <ul class="social-icon">
    <li class="facebook hvr-pulse">
      <a href="#">
        <i class="fa fa-facebook-f"></i>
      </a>
    </li>
    <li class="twitter hvr-pulse">
      <a href="#">
        <i class="fa fa-twitter"></i>
      </a>
    </li>
    <li class="linkedin hvr-pulse">
      <a href="#">
        <i class="fa fa-linkedin"></i>
      </a>
    </li>
    <li class="google-plus hvr-pulse">
      <a href="#">
        <i class="fa fa-google-plus"></i>
      </a>
    </li>
    <li class="youtube hvr-pulse">
      <a href="#">
        <i class="fa fa-youtube"></i>
      </a>
    </li>
    <li class="instagram hvr-pulse">
      <a href="#">
        <i class="fa fa-instagram"></i>
      </a>
    </li>
    <li class="behance hvr-pulse">
      <a href="#">
        <i class="fa fa-behance"></i>
      </a>
    </li>
  </ul>
  <p> &copy; Copyright 2022 HDFC </p>
</footer>
<!--Jquery-->
<script type="text/javascript" src="static/js/jquery.min.js"></script>
<!--Bootstrap-Jquery-->

```

```

<script type="text/javascript" src="static/js/bootstrap.js"></script>
<!--Preetypphoto-Jquery-->
<script type="text/javascript" src="static/js/jquery.prettyPhoto.js"></script>
<!--NiceScroll-Jquery-->
<script type="text/javascript" src="static/js/jquery.nicescroll.js"></script>
<script type="text/javascript" src="static/js/waypoints.min.js"></script>
<!--Isotopes-->
<script type="text/javascript" src="static/js/jquery.isotope.js"></script>
<!--Wow-Jquery-->
<script type="text/javascript" src="static/js/wow.js"></script>
<!--Count-Jquery-->
<script type="text/javascript" src="static/js/jquery.countTo.js"></script>
<script type="text/javascript" src="static/js/jquery.inview.min.js"></script>
<!--Owl-Crousels-Jquery-->
<script type="text/javascript" src="static/js/owl.carousel.js"></script>
<!--Main-Scripts-->
<script type="text/javascript" src="static/js/script.js"></script>
<!--
<script>
window.watsonAssistantChatOptions =
{
  integrationID: "9085b1c9-8981-49e9-b7e7-c7dbef89f247", // The ID of this integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your service instance.
  onLoad: function(instance) { instance.render(); }
};
setTimeout(function(){
  const t=document.createElement('script');
  t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/"

+(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
  document.head.appendChild(t);
});
</script> -->
<!--
<script>
window.watsonAssistantChatOptions =
{
  integrationID: "cf33d8bf-cfeb-48f9-bd00-dad8a538e0e7", // The ID of this integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "0229cbaa-fe6f-42c8-ba9c-87c08d616c29", // The ID of your service instance.
  onLoad: function(instance) { instance.render(); }
};
setTimeout(function(){
  const t=document.createElement('script');
  t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/"

+(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
  document.head.appendChild(t);
});
</script>

```

-->

```

<script>
window.watsonAssistantChatOptions =
{
  integrationID: "918fa72b-fd0c-4ae1-9cd1-f4806c3b969d", // The ID of this integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your service instance.
  onLoad: function(instance) {
    instance.render();
  }
};
setTimeout(function() {
  const t = document.createElement('script');
  t.src      =      "https://web-chat.global.assistant.watson.appdomain.cloud/versions/"
    +(window.watsonAssistantChatOptions.clientVersion || 'latest') +
"/WatsonAssistantChatEntry.js";
  document.head.appendChild(t);
});
</script>
</body>
</html><!DOCTYPE html>
<html lang="en">
<head>
<meta charset="utf-8">
<meta name="viewport" content="width=device-width, initial-scale=1.0">
<meta name="description" content="">
<meta name="author" content="">
<title>HDFC</title>
<!--Bootstrap-->
<link rel="stylesheet" type="text/css" href="static/css/bootstrap.css" />
<!--Stylesheets-->
<link rel="stylesheet" type="text/css" href="static/css/style.css" />
<!--Responsive-->
<link rel="stylesheet" type="text/css" href="static/css/responsive.css" />
<!--Animation-->
<link rel="stylesheet" type="text/css" href="static/css/animate.css">
<!--Prettyphoto-->
<link rel="stylesheet" type="text/css" href="static/css/prettyPhoto.css" />
<!--Font-Awesome-->
<link rel="stylesheet" type="text/css" href="static/css/font-awesome.css" />
<!--Owl-Slider-->
<link rel="stylesheet" type="text/css" href="static/css/owl.carousel.css" />
<link rel="stylesheet" type="text/css" href="static/css/owl.theme.css" />
<link rel="stylesheet" type="text/css" href="static/css/owl.transitions.css" />
<!--[if lt IE 9]>

<script src="js/html5shiv.js"></script>s

<script src="js/respond.min.js"></script>

[endif]-->
</head>
<body data-spy="scroll" data-target=".navbar-default" data-offset="100">

```



```

<!--Preloader-->
<div id="preloader">
  <div id="pre-status">
    <div class="preload-placeholder"></div>
  </div>
</div>
<!--Navigation-->
<header id="menu">
  <div class="navbar navbar-default navbar-fixed-top">
    <div class="container">
      <div class="container-fluid">
        <!-- Brand and toggle get grouped for better mobile display -->
        <div class="navbar-header">
          <button type="button" class="navbar-toggle collapsed" data-toggle="collapse" data-target="#bs-
example-navbar-collapse-1" aria-expanded="false">
            <span class="sr-only">Toggle navigation</span>
            <span class="icon-bar"></span>
            <span class="icon-bar"></span>
            <span class="icon-bar"></span>
          </button>
          <a class="navbar-brand" href="#menu">
            <h3>HDFC </h3>
          </a>
        </div>
        <!-- Collect the nav links, forms, and other content for toggling -->
        <div class="collapse navbar-collapse" id="bs-example-navbar-collapse-1">
          <ul class="nav navbar-nav">
            <li class="active">
              <a class="scroll" href="#menu">Home</a>
            </li>
            <li>
              <a class="scroll" href="#about">About</a>
            </li>
            <li>
              <a class="scroll" href="#service">Service</a>
            </li>
            <li>
              <a class="scroll" href="#features">Awards</a>
            </li>
            <!-- <li><a class="scroll" href="#portfolio">Portfolio</a></li><li><a
              class="scroll" href="#pricing">Pricing</a></li> -->
            <!-- <li><a class="scroll" href="#team">Team</a></li> -->
            <!-- <li><a class="scroll" href="#blog">Blog</a></li> -->
            <li>
              <a class="scroll" href="#contact">Contact</a>
            </li>
          </ul>
        </div>
      </div>
    </div>
  </div>

```

```

        <!-- /.navbar-collapse -->
    </div>
    <!-- /.container-fluid -->
</div>
</div>
</header>
<!--Slider-Start-->
<section id="slider">
    <div id="home-carousel" class="carousel slide" data-ride="carousel">
        <div class="carousel-inner">
            <div class="item active" style="background-image:url(static/images/Slider/01.jpg)">
                <div class="carousel-caption container">
                    <div class="row">
                        <div class="col-md-7 col-sm-12 col-xs-12">
                            <!-- <h1>We Are Cosmix</h1> -->
                            <h2>A Bank Reimagined.</h2>
                            <p>HDFC – The Housing Development Finance Corporation Limited </p>
                        </div>
                    </div>
                </div>
            </div>
            <div class="item" style="background-image:url(static/images/Slider/02.jpg)">
                <div class="carousel-caption container">
                    <div class="row">
                        <div class="col-md-7 col-sm-12 col-xs-12">
                            <!--<h1>We Are Cosmix</h1>-->
                            <h2>A Bank Reimagined.</h2>
                            <p>HDFC – The Housing Development Finance Corporation Limited </p>
                        </div>
                    </div>
                </div>
            </div>
            <div class="item" style="background-image:url(static/images/Slider/03.jpg)">
                <div class="carousel-caption container">
                    <div class="row">
                        <div class="col-md-7 col-sm-12 col-xs-12">
                            <h2>A Bank Reimagined.</h2>
                            <p>HDFC – The Housing Development Finance Corporation Limited </p>
                        </div>
                    </div>
                </div>
            </div>
        </div>
        <a class="home-carousel-left" href="#home-carousel" data-slide="prev">
            <i class="fa fa-angle-left"></i>
        </a>
        <a class="home-carousel-right" href="#home-carousel" data-slide="next">
            <i class="fa fa-angle-right"></i>
        </a>
    </div>

```

```

    </div>
  </div>
  <!--/#home-carousel-->
</section>
<!--About-Section-Start-->
<section id="about">
  <div class="container">
    <div class="col-md-8 col-md-offset-2">
      <div class="heading">
        <h2>ABOUT <span>US</span>
      </h2>
      <div class="line"></div>
      <p>
        <span>
          <strong>(HDFC) </strong>
        </span>a name that has been associated with the Indian housing sector for the last four decades.
      </p>
    </div>
  </div>
  <div class="row">
    <div class="col-md-12 ab-sec">
      <div class="col-md-6">
        <h3 class="wow fadeInDown" data-wow-duration="1000ms" data-wow-delay="300ms">
          <span>W</span>ho we Are ?
        </h3>
        <p>
          <span>
            <strong></strong>
          </span>Our mission is to be a world class Indian bank. We have a two-fold objective: first, to be
the preferred provider of banking services for target retail and wholesale customer segments. The second
objective is to achieve healthy growth in profitability, consistent with the bank's risk appetite.
        </p>
      </div>
      <div class="col-md-6 ab-sec-img wow fadeInUp" data-wow-duration="1000ms" data-wow-
delay="300ms">
        
      </div>
    </div>
  </div>
</section>
<!--About-Sec-2-Start-->
<!--<div class="bg-sec"><div class="container"><div class="col-md-10 col-sm-10 col-xs-
8"><h3>Premium quality free onepage template</h3><p>Lorem ipsum dolor sit amet, consectetur
adipiscing elit, sed do eiusmod</p></div><div class="col-md-2 col-sm-2 col-xs-4"><a class="btn-
down" href="#">Download</a></div></div> -->
<!--Service-Section-Start-->
<section id="service">

```

```

<div class="container">
  <div class="col-md-8 col-md-offset-2">
    <div class="heading">
      <h2>OUR SERVI <span>CES</span>
    </h2>
    <div class="line"></div>
    <p>
      <span>
        <strong></strong>
      </span>HDFC Bank provides a number of products and services including wholesale banking,
      retail banking, treasury, auto loans, two-wheeler loans, personal loans, loans against property, consumer
      durable loan, lifestyle loan and credit cards. Along with this various digital products are Payzapp and
      SmartBUY.
    </p>
  </div>
</div>
<div class="row">
  <div class="features-sec">
    <div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
    delay="0ms">
      <div class="media service-box">
        <div class="pull-left">
          <!--<i class="fa fa-line-chart"></i> -->
        </div>
        <div class="media-body">
          <h5 class="media-heading">Savings Account</h5>
          <p>HDFC Bank offers 11 types of savings accounts to serve the financial needs of students,
          entrepreneurs, salaried employees, or senior citizens. From regular to premium savings account, one can
          manage the money efficiently.</p>
        </div>
      </div>
    </div>
    <!--/.col-md-4-->
    <div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
    delay="100ms">
      <div class="media service-box">
        <div class="pull-left">
          <!--<i class="fa fa-cubes"></i> -->
        </div>
        <div class="media-body">
          <h5 class="media-heading">Current Account</h5>
          <p>HDFC Bank offers 18 types of current accounts to serve the needs of different businesses.
          Current accounts largely deal with liquid deposits does not limit the number of transactions in a day and
          easily allows for the withdrawal of funds.</p>
        </div>
      </div>
    </div>
    <!--/.col-md-4-->
  </div>
</div>

```

```

<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="200ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-pie-chart"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading">Home Loan</h5>
      <p> HDFC Bank offers 3 types of home loans for its customers at attractive interest rates.
Customers can opt for automated repayment and the EMIs will be directly repaid from HDFC Bank
SavingsAccount. </p>
    </div>
  </div>
</div>
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="300ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bar-chart"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading">Personal Loan</h5>
      <p> HDFC Bank offers a personal loan to its customers at attractive interest rates, low
processing fees, & simplified documentation. Customers can also avail pre-approved loan in 10 seconds
and others can get a loan in 4 hours.</p>
    </div>
  </div>
</div>
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="400ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-language"></i>-->
    </div>
    <div class="media-body">
      <h5 class="media-heading">Car Loan</h5>
      <p>HDFC Bank helps to finance the dream of buying a new car for its customers with up to
100% funding. Customers can opt for 3 types of car loans as per their requirement with 7 year loan tenure,
quickdisbursal, and processing.</p>
    </div>
  </div>
</div>
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">

```

```

<div class="pull-left">
  <!-- <i class="fa fa-bullseye"></i> -->
</div>
<div class="media-body">
  <h5 class="media-heading">Educational Loan</h5>
  <p> HDFC Bank offers 3 types of education loan to its customers studying across leading
institutions in India & overseas to fulfill their career goals & aspirations. Customers can also avail tax
benefits u/s 80 (E) of Income Tax Act, 1961.</p>
</div>
</div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading"> Loan against Property</h5>
      <p> HDFC Bank customers can pledge their property to meet the personal or business goals with
4 types of loan against property. Customers can get up to 65% of one's property's value, attractive interest
rates, and hassle-free processing.</p>
    </div>
  </div>
</div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading"> Business Loan</h5>
      <p> HDFC Bank offers business loan to its customers of up to Rs. 50 lakh to fulfill their unique
business. It comes with easy documentation, attractive interest rates, overdraft facility, and flexible
tenures. </p>
    </div>
  </div>
</div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">

```

```

<div class="pull-left">
  <!-- <i class="fa fa-bullseye"></i> -->
</div>
<div class="media-body">
  <h5 class="media-heading"> Fixed Deposit</h5>
  <p> HDFC Bank offers fixed deposit schemes with high returns to its customers for
investing money. It also provides preferential interest rates (0.50% additional) to senior citizens. </p>
</div>
</div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading"> Credit Card</h5>
      <p> HDFC Bank offers various types of credit cards to fulfill the needs of its customers. The
card offers attractive reward points, exclusive travel benefits, dining privileges, and many more. </p>
    </div>
  </div>
</div>
<!--/.col-md-4-->
<!--/.col-md-4-->
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-
delay="500ms">
  <div class="media service-box">
    <div class="pull-left">
      <!-- <i class="fa fa-bullseye"></i> -->
    </div>
    <div class="media-body">
      <h5 class="media-heading"> Balance Enquiry </h5>
      <p> HDFC Bank account holders can check their account balance via Netbanking,
Mobile Banking, Missed Call, SMS, Passbook, ATM & Customer Care Number. </p>
    </div>
  </div>
</div>
</div>
<!--/.col-md-4-->
</div>
</div>
<!--
<div class="experience"><div class="col-sm-6 col-xs-12"><div class="our-skills wow fadeInLeft"
data-wow-duration="1000ms" data-wow-delay="300ms"><div class="single-skill wow fadeInLeft" data-
wow-duration="1000ms" data-wow-delay="300ms"><p class="lead">User Experiences</p><div
class="progress"><div class="progress-bar six-sec-ease-in-out" role="progressbar" aria-valuenow="0"

```

```

aria-valuemin="0" aria-valuemax="90" style="width: 95%;> 95% </div></div></div><div
class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="400ms"><p
class="lead">Web Design</p><div class="progress"><div class="progress-bar six-sec-ease-in-out"
role="progressbar" aria-valuenow="0" aria-valuemin="0" aria-valuemax="80" style="width: 80%;>
80% </div></div></div><div class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-
wow-delay="500ms"><p class="lead">Programming</p><div class="progress"><div class="progress-
bar progress-bar-primary six-sec-ease-in-out" role="progressbar" aria-valuenow="0" aria-
valuemin="100" aria-valuemax="60" style="width: 60%;> 60% </div></div></div><div class="single-
skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="600ms"><p
class="lead">Fun</p><div class="progress"><div class="progress-bar progress-bar-primary six-sec-ease-
in-out" role="progressbar" aria-valuenow="0" aria-valuemin="100" aria-valuemax="70" style="width:
70%;> 70% </div></div></div></div></div><div class="col-sm-6 wow fadeInUp" data-wow-
duration="1000ms" data-wow-delay="600ms"></div></div></div>

```

```
-->
```

```
</section>
```

```
<!--Features-Section-Start-->
```

```
<section id="features">
```

```
<div class="container">
```

```
<div class="col-md-8 col-md-offset-2">
```

```
<div class="heading">
```

```
<h2>Awards and Recognition <span></span>
```

```
</h2>
```

```
<div class="line"></div>
```

```
<p>
```

```
<span>
```

```
<strong></strong>
```

```
</span>
```

```
</p>
```

```
</div>
```

```
</div>
```

```

<!--<ul class="nav nav-tabs" role="tablist"><li role="presentation" class="active"><a href="#tab-1"
role="tab" data-toggle="tab"><i class="fa fa-paper-plane"></i></a></li><li role="presentation"><a
href="#tab-2" role="tab" data-toggle="tab"><i class="fa fa-laptop"></i></a></li><li role="presentation"><a href="#tab-3" role="tab" data-toggle="tab"><i class="fa
fa-code"></i></a></li><li role="presentation"><a href="#tab-4" role="tab" data-toggle="tab"><i
class="fa fa-th-large"></i></a></li><li role="presentation"><a href="#tab-5" role="tab" data-
toggle="tab"><i class="fa fa-file-image-o"></i></a></li></ul>-->

```

```
<div class="tab-content">
```

```
<div role="tabpanel" class="tab-pane fade in active feat-sec" id="tab-1">
```

```
<div class="col-md-6 tab">
```

```
<h5> 2020 </h5>
```

```
<div class="line"></div>
```

```
<div class="clearfix"></div>
```

```

<p class="feat-sec"> Best Bank in India: Euromoney Awards <br> Best Bank in India:
FinanceAsiaCountry Awards <br>

```

```
</p>
```

```
<h5> 2021 </h5>
```

```
<div class="line"></div>
```


<p class="feat-sec-1"> Best bank in india: FinanceAsia Country Awards
Best bank for SMEs: Asiamoney best bank awards
 Best bank in india: [[Euromoney#The Euromoney Awards for Excellence|The Euromoney Awards for Excellence
 Ranks No. 1 in Mass Affluent category:Euromoney Private Banking and Wealth Management Survey
 On 12 January 2022 HDFC BANK has been adjudged ' Best Private Bank in India' at the Global Private Banking Awards 2021, Organised by Professional WealthManagement (PWM)

</p>

<h5> 2022 </h5>

<div class="line"></div>

<p class="feat-sec-1">Best Bank In India: Euromoney Awards for Excellence 2022

</p>

</div>

<div class="col-md-6 tab-img">

</div>

</div>

<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-2">

<div class="col-md-6 tab">

<h5>Graphic Design</h5>

<div class="line"></div>

<div class="clearfix"></div>

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

</div>

<div class="col-md-6 tab-img">

</div>

</div>

<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-3">

<div class="col-md-6 tab">

<h5>Web Development</h5>

<div class="line"></div>

<div class="clearfix"></div>

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

</div>

<div class="col-md-6 tab-img">

</div>

</div>

<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-4">

<div class="col-md-6 tab">

<h5>Responsive Design</h5>

<div class="line"></div>

<div class="clearfix"></div>

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

</div>

<div class="col-md-6 tab-img">

</div>

</div>

<div role="tabpanel" class="tab-pane fade feat-sec" id="tab-5">

<div class="col-md-6 tab">

<h5>Creative Gallery</h5>

<div class="line"></div>

<div class="clearfix"></div>

<p class="feat-sec">Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing

</p>

<p class="feat-sec-1">Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum."But I must explain to you how all this mistakenidea of denouncing pleasure and praising pain was born and I will give you a complete account of the system, and expound </p>

</div>

<div class="col-md-6 tab-img">

</div>

```

    </div>
  </div>
</div>
</section>
<!--Portfolio-Section-Start-->
<!--
<section id="portfolio"><div class="container"><div class="col-md-8 col-md-offset-2"><div
class="heading"><h2>AWESOME
FEATUR<span>ES</span></h2><
div class="line"></div><p><span><strong>L</strong></span>orem ipsum dolor sit amet, consectetur
adipisicing elit, sed do eiusmod tempor incididunt ut
et dolore magna aliqua. Ut enim ad minim veniam</p></div></div><div class="text-center"><ul
class="portfolio-filter"><li><a class="active" href="#" data-filter="*">All Works</a></li><li><a
href="#" data-filter=".creative">Creative</a></li><li><a href="#" data-
filter=".corporate">Corporate</a></li><li><a href="#" data-filter=".portfolio">Portfolio</a></li></ul> --
>
<!--/#portfolio-filter-->
<!--</div><div class="portfolio-items"><div class="col-md-4 col-sm-6 col-xs-12 portfolio-item
creative"><div class="portfolio-item-inner"><div class="portfolio-info"><a class="preview" href="images/Portfolio/01.jpg" data-
rel="prettyPhoto"><i class="fa fa-plus-circle"></i></a><h6>ITEM-
1</h6><p>Lorem Ipsum</p></div></div></div>
<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate portfolio"><div
class="portfolio-item-inner"><div
class="portfolio-info"><a class="preview" href="images/Portfolio/02.jpg" data-rel="prettyPhoto"><i
class="fa fa-plus-circle"></i></a><h6>ITEM-2</h6><p>Lorem Ipsum</p></div></div></div>
<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item creative"><div class="portfolio-item-
inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/03.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-3</h6><p>Lorem Ipsum</p></div></div></div>
<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate"><div class="portfolio-item-
inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/04.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-4</h6><p>Lorem Ipsum</p></div></div></div>
<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item creative portfolio"><div class="portfolio-
item-inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/05.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-5</h6><p>Lorem Ipsum</p></div></div></div>

```

```

<!--/.portfolio-item-->
<!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate"><div class="portfolio-item-
inner"><div class="portfolio-
info"><a class="preview" href="images/Portfolio/06.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-
circle"></i></a><h6>ITEM-6</h6><p>Lorem Ipsum</p></div></div></div>

<!--/.portfolio-item-->
<!-- </div></div></section> -->
<!--Pricing-Section-Start-->
<!--
<section id="pricing"><div class="container"><div class="col-md-8 col-md-offset-2"><div
class="heading"><h2>PRICE
PACKAG<span>ES</span></h2><
div class="line"></div><p><span><strong>L</strong></span></span>orem ipsum dolor sit amet, consectetur
adipisicing elit, sed do eiusmod tempor incididunt ut
et dolore magna aliqua. Ut enim ad minim veniam</p></div></div><div class="row"><div
class="col-sm-6 col-md-3"><div class="wow zoomIn" data-wow-duration="400ms" data-wow-
delay="0ms"><ul class="pricing"><li class="plan-header"><div class="price-duration"><div
class="price">
$39 </div><div class="duration"> per month </div></div><div class="plan-name"> Starter
</div></li><li><strong>1</strong>
DOMAIN</li><li><strong>100GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>
BANDWIDTH</li><li>SHARED SSL
CERTIFICATE</li><li><strong>10</strong> EMAIL
ADDRESS</li><li><strong>24/7</strong> SUPPORT</li><li><a class="btn-
order" href="#">Order Now</a></li></ul></div></div><div class="col- sm-6 col-md-3"><div
class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="200ms"><ul class="pricing"><li
class="plan-header"><div class="price-duration"><div class="price"> $69 </div><div class="duration">
per month </div></div><div
class="plan-name"> Business
</div></li><li><strong>3</strong>
DOMAIN</li><li><strong>300GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>
BANDWIDTH</li><li>SHARED SSL
CERTIFICATE</li><li><strong>30</strong> EMAIL
ADDRESS</li><li><strong>24/7</strong> SUPPORT</li><li><a class="btn-
order" href="#">OrderNow</a></li></ul></div></div><div class="col- sm-6 col-md-3"><div
class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="400ms"><ul class="pricing"><li
class="plan-header"><div class="price-duration"><div class="price"> $99 </div><div class="duration">
per month </div></div><div
class="plan-name"> Pro
</div></li><li><strong>5</strong>
DOMAIN</li><li><strong>500GB</strong>
DISKSPACE</li><li><strong>UNLIMITED</strong>
BANDWIDTH</li><li>SHARED SSL
CERTIFICATE</li><li><strong>50</strong> EMAIL
ADDRESS</li><li><strong>24/7</strong> SUPPORT</li><li><a class="btn-
order" href="#">Order Now</a></li></ul></div></div><div class="col- sm-6 col-md-3"><div
class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="600ms"><ul class="pricing"><li
class="plan-header"><div class="price-duration"><div class="price"> $199 </div><div
class="duration"> per month </div></div><div
class="plan-name"> Ultra

```

```

</div></li><li><strong>10</strong>
                                DOMAIN</li><li><strong>1000GB</strong>
                                DISKSPACE</li><li><strong>UNLIMITED</strong>
                                BANDWIDTH</li><li>SHARED
                                SSLCERTIFICATE</li><li><strong>100</strong>
                                EMAIL
                                ADDRESS</li><li><strong>24/7</strong>
SUPPORT</li><li><a
Now</a></li></ul></div></div></div></div></section>
-->
                                class="btn-order"
                                href="#">Order

```

```

<!--Team-Section-Start-->
<section id="team">
  <div class="container">
    <div class="col-md-8 col-md-offset-2">
      <div class="heading">
        <h2>OUR TEAM</h2>
      </div>
      <div class="line"></div>
      <p>
        <span>
          <strong></strong>
        </span>
      </p>
    </div>
  </div>
  <div class="row">
    <div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".1s">
      <div class="team-sec">
        <div class="team-img">
          
        </div>
        <div class="team-desc">
          <h5>Ajith Kumar</h5>
          <p>Developer</p>
          <ul class="team-social-icon">
            <li>
              <a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">
                <i class="fa fa-facebook-f"></i>
              </a>
            </li>
            <li>
              <a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
                <i class="fa fa-twitter"></i>
              </a>
            </li>
            <li>
              <a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
                <i class="fa fa-pinterest-p"></i>
              </a>
            </li>
            <li>
              <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
                <i class="fa fa-instagram"></i>
              </a>
            </li>
            <li>
              <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
                <i class="fa fa-google-plus"></i>
              </a>
            </li>
          </ul>
        </div>
      </div>
    </div>
  </div>

```

```

        </a>
      </li>
    </ul>
  </div>
</div>
</div>
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".2s">
  <div class="team-sec">
    <div class="team-img">
      
    <div class="team-desc">
      <h5>Simeon</h5>
      <p>Developer</p>
      <ul class="team-social-icon">
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">
            <i class="fa fa-facebook-f"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
            <i class="fa fa-twitter"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
            <i class="fa fa-pinterest-p"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
            <i class="fa fa-instagram"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
            <i class="fa fa-google-plus"></i>
          </a>
        </li>
      </ul>
    </div>
  </div>
</div>
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".3s">

```

```

<div class="team-sec">
  <div class="team-img">
    
    <div class="team-desc">
      <h5>Kathiravan</h5>
      <p>Developer</p>
      <ul class="team-social-icon">
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">
            <i class="fa fa-facebook-f"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
            <i class="fa fa-twitter"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
            <i class="fa fa-pinterest-p"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
            <i class="fa fa-instagram"></i>
          </a>
        </li>
        <li>
          <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
            <i class="fa fa-google-plus"></i>
          </a>
        </li>
      </ul>
    </div>
  </div>
</div>
<div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".4s">
  <div class="team-sec">
    <div class="team-img">
      
      <div class="team-desc">
        <h5>Sri Adithya</h5>
        <p>Developer</p>
        <ul class="team-social-icon">
          <li>
            <a href="#" data-toggle="tooltip" data-placement="top" title="Facebook">

```



```

        <i class="fa fa-facebook-f"></i>
    </a>
</li>
<li>
    <a href="#" data-toggle="tooltip" data-placement="top" title="Twitter">
        <i class="fa fa-twitter"></i>
    </a>
</li>
<li>
    <a href="#" data-toggle="tooltip" data-placement="top" title="Pinterest">
        <i class="fa fa-pinterest-p"></i>
    </a>
</li>
<li>
    <a href="#" data-toggle="tooltip" data-placement="top" title="Instagram">
        <i class="fa fa-instagram"></i>
    </a>
</li>
<li>
    <a href="#" data-toggle="tooltip" data-placement="top" title="Google-plus">
        <i class="fa fa-google-plus"></i>
    </a>
</li>
</ul>
</div>
</div>
</div>
</div>
</div>
</div>
</section>
<!--Testimonials-Section-Start-->
<!--
<section id="testimonials" class="parallex"><div class="container"><div class="quote"><i class="fa fa-
quote-left"></i></div><div class="clearfix"></div><div class="slider-text"><div id="owl-testi"
class="owl-carousel owl-theme"><div class="item"><div class="col-md-10 col-md-offset-
1"><imgsrc="images/Testimonials/02.jpg" class="img-circle" alt=""><h5>Neque porro quisquam est, qui
dolorem ipsum quia dolor sit amet, consectetur, adipisci velit, sed quia non numquam eius
modi.</h5><h6>EMA JOHNSON</h6><p>Web Developer</p></div></div><div class="col-md-10 col-
md-offset-1"><h5>Nor again is there
anyone who loves or pursues or desires to obtain pain of itself, because it is pain, but because
occasionally circumstances occur</h5><h6>SAM DEEN</h6><p>Web Designer</p></div><div
class="col-md-10 col-md-offset- 1"><h5>Nam libero tempore, cum soluta nobis est eligendi optio cumque nihil impedit quo minus id
quod maxime placeat facere possimus, omnis voluptas</h5><h6>JOHN
DOE</h6><p>CEO</p></div></div></div></div></div></section> -->
<!--Fun-Facts-Section-Start-->
<!--

```

```

<section id="fun-facts"><div class="container"><div class="row"><div class="col-sm-6 col-md-3"><div
class="fun-fact text-center"><h3><i class="fa fa-thumbs-o-up"></i><span
class="timer">365</span></h3><h6>Happy Clients</h6></div></div><div class="col-sm-6 col-md-
3"><div class="fun-fact text-center"><h3><i class="fa fa-briefcase fa-6"></i><span
class="timer">73987</span></h3><h6>Completed Projects</h6></div></div><div class="col-sm-6 col-
md-3"><div class="fun-fact text-center"><h3><i class="fa fa-
coffee"></i><span class="timer">297345</span></h3><h6>Cups of Coffee</h6></div></div><div
class="col-sm-6 col-md- 3"><div class="fun-fact text-center"><h3><i class="fa
fa-code"></i><span class="timer">9823686</span></h3><h6>Lines of
Code</h6></div></div></div></div></section> -->

```

```

<!--Blog-Section-Start-->
<section id="blog">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>LATEST BL <span>OG</span>
</h2>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>
</p>
</div>
</div>
<div class="row">
<div class="col-md-12">
<div class="col-md-4 blog-sec">
<div class="blog-info">

<div class="data-meta">
<h4>Oct</h4>
<strong>10</strong>
<br> 2022
</div>
<a href="https://www.hdfcsales.com/blog/hdfc-hassle-free-way-to-avail-loan-against-
property" />
<h5>Home Loan</h5>
</a>
<ul class="blog-icon">
<li>
<i class="fa fa-pencil"></i>
<a href="#">
<h6>John</h6>
</a>
</li>
<li class="comment">
<i class="fa fa-comment"></i>
<a href="#">

```

```

        <h6>13</h6>
      </a>
    </li>
  </ul>
  <p> HDFC LAP can be levied on entirely constructed, freehold residential and commercial properties. The need for the loan can differ from business needs to marriage, medical expenses, or other personal needs. Transferring your outstanding loan from another bank/financial institution is also possible.</p>
  <a href=" https://www.hdfcsales.com/blog/hdfc-hassle-free-way-to-avail-loan-against- property" class="btn-blg">Read More</a>
</div>
</div>
<div class="col-md-4 blog-sec">
  <div class="blog-info">
    
    <div class="data-meta">
      <h4>Mar</h4>
      <strong>28</strong>
      <br> 2022
    </div>
    <a href="https://www.hdfcsales.com/blog/what-is-the-difference-between-critical-illness-rider-and-standalone-critical-illness-plan/ ">
      <h5>General Insurance</h5>
    </a>
    <ul class="blog-icon">
      <li>
        <i class="fa fa-pencil"></i>
        <a href="#">
          <h6>Maria</h6>
        </a>
      </li>
      <li class="comment">
        <i class="fa fa-comment"></i>
        <a href="#">
          <h6>04</h6>
        </a>
      </li>
    </ul>
    <p> It is essential to buy a Critical Illness Insurance which will support during a medical emergency. Critical Illness Insurance is available as two options- Standalone Policy and Critical Illness rider. A Standalone Policy is a plan that provides full coverage for critical illnesses. The Critical Illness Rider is an optional add-on feature you buy along with your Health Insurance Policy. Both Standalone Policy and Rider provide coverage against critical illnesses.</p>
    <a href="https://www.hdfcsales.com/blog/what-is-the-difference-between-critical-illness-rider-and-standalone-critical-illness-plan/ " class="btn-blg">Read More</a>
  </div>
</div>
<div class="col-md-4 blog-sec">

```

```

<div class="blog-info">
  
  <div class="data-meta">
    <h4>Sept</h4>
    <strong>22</strong>
    <br> 2022
  </div>
  <a href="https://www.hdfcsales.com/blog/best-government-pension-scheme-for-senior-
citizens/">
    <h5> Pension Plan</h5>
  </a>
  <ul class="blog-icon">
    <li>
      <i class="fa fa-pencil"></i>
      <a href="#">
        <h6>Bear</h6>
      </a>
    </li>
    <li class="comment">
      <i class="fa fa-comment"></i>
      <a href="#">
        <h6>05</h6>
      </a>
    </li>
  </ul>
  <p>One of the key contributors to the fact that retirement can be unpleasant is the instability of
one's financial circumstances. Those who have committed their entire careers to achieve financial success
are typically anxious about approaching retirement. Considering these factors, the government has
devised several programs such as the National Pension Scheme in India to ensure retirees' financial
stability and security. Pension plans or NPS System India offers a particular level of financial stability for
retirees while contributing to the nation's economic growth.</p>
  <a href="https://www.hdfcsales.com/blog/best-government-pension-scheme-for-senior-
citizens/" class="btn-blg">Read More</a>
</div>
</div>
</div>
</div>
</section>
<!--Client-Section-Start-->
<!--
<div id="client"><div class="container"><div id="client-slider" class="owl-carousel"><div class="item
client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div><div class="item client-logo"><a
href="#"></a></div><div class="item
client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div><div class="item client-logo"><a href="#"></a></div></div></div> -->
<!--Contact-Section-Start-->
<section id="contact">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>CONTACT <span>US</span>
</h2>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>
</p>
</div>
<div class="text-center">
<div class="col-md-6 col-sm-6 contact-sec-1">
<h4>CONTACT IN <span>FO</span>
</h4>
<ul class="contact-form">
<li>
<i class="fa fa-map-marker"></i>
<h6>
<strong>Address:</strong> Ramon House, <br> 169, Backbay Reclamation <br> 5th
Floor,Mumbai – 400 020, <br> Maharashtra, India.
</h6>
</li>
<li>
<i class="fa fa-envelope"></i>
<h6>
<strong>Mail Us:</strong>
<a href="#"> investor.helpdesk@hdfcbank.com</a>
</h6>
</li>
<li>
<i class="fa fa-phone"></i>
<h6>
<strong>Phone:</strong> + 91 – 022 - 22850032
</h6>
</li>
<li>
<i class="fa fa-wechat"></i>
<h6>
<strong>Website:</strong>
<a href="#"> www.hdfcbank.com</a>

```

```

        </h6>
    </li>
</ul>
</div>
<div class="col-md-6 col-sm-6">
    <form id="main-contact-form" name="contact-form" method="post" action="#">
        <div class="row wow fadeInDown" data-wow-duration="1000ms" data-wow-delay="300ms">
            <div class="col-sm-6">
                <div class="form-group">
                    <input type="text" name="name" class="form-control" placeholder="Name"
required="required">
                </div>
            </div>
            <div class="col-sm-6">
                <div class="form-group">
                    <input type="email" name="email" class="form-control" placeholder="Email Address"
required="required">
                </div>
            </div>
            <div class="form-group">
                <input type="text" name="subject" class="form-control" placeholder="Subject"
required="required">
            </div>
            <div class="form-group">
                <textarea name="message" id="message" class="form-control" rows="4" placeholder="Enter
your message" required="required"></textarea>
            </div>
            <a class="btn-send col-md-12 col-sm-12 col-xs-12" href="#">Send Now</a>
        </form>
    </div>
</div>
</div>
</section>
<br>
<br>
<br>
<br>
<footer id="footer">
    <div class="bg-sec">
        <div class="container">
            <h2>LOOKING FORWARD TO <strong>HEAR </strong>FROM YOU! </h2>
        </div>
    </div>
</footer>
<footer id="footer-down">
    <h2>Follow Us On</h2>
    <ul class="social-icon">

```

```

<li class="facebook hvr-pulse">
  <a href="#">
    <i class="fa fa-facebook-f"></i>
  </a>
</li>
<li class="twitter hvr-pulse">
  <a href="#">
    <i class="fa fa-twitter"></i>
  </a>
</li>
<li class="linkedin hvr-pulse">
  <a href="#">
    <i class="fa fa-linkedin"></i>
  </a>
</li>
<li class="google-plus hvr-pulse">
  <a href="#">
    <i class="fa fa-google-plus"></i>
  </a>
</li>
<li class="youtube hvr-pulse">
  <a href="#">
    <i class="fa fa-youtube"></i>
  </a>
</li>
<li class="instagram hvr-pulse">
  <a href="#">
    <i class="fa fa-instagram"></i>
  </a>
</li>
<li class="behance hvr-pulse">
  <a href="#">
    <i class="fa fa-behance"></i>
  </a>
</li>
</ul>
<p> &copy; Copyright 2022 HDFC </p>
</footer>
<!--Jquery-->
<script type="text/javascript" src="static/js/jquery.min.js"></script>
<!--Bootstrap-Jquery-->
<script type="text/javascript" src="static/js/bootstrap.js"></script>
<!--Preetyphoto-Jquery-->
<script type="text/javascript" src="static/js/jquery.prettyPhoto.js"></script>
<!--NiceScroll-Jquery-->
<script type="text/javascript" src="static/js/jquery.nicescroll.js"></script>
<script type="text/javascript" src="static/js/waypoints.min.js"></script>
<!--Isotopes-->

```

```

<script type="text/javascript" src="static/js/jquery.isotope.js"></script>
<!--Wow-Jquery-->
<script type="text/javascript" src="static/js/wow.js"></script>
<!--Count-Jquey-->
<script type="text/javascript" src="static/js/jquery.countTo.js"></script>
<script type="text/javascript" src="static/js/jquery.inview.min.js"></script>
<!--Owl-Crousels-Jqury-->
<script type="text/javascript" src="static/js/owl.carousel.js"></script>
<!--Main-Scripts-->
<script type="text/javascript" src="static/js/script.js"></script>
<!--
<script>
window.watsonAssistantChatOptions =
{
  integrationID: "9085b1c9-8981-49e9-b7e7-c7dbef89f247", // The ID of this integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your service instance.
  onLoad: function(instance) { instance.render(); }
};
setTimeout(function(){
  const t=document.createElement('script');
  t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/"

+(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
  document.head.appendChild(t);
});
</script> -->
<!--
<script>
window.watsonAssistantChatOptions =
{
  integrationID: "cf33d8bf-cfeb-48f9-bd00-dad8a538e0e7", // The ID of this integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "0229cbaa-fe6f-42c8-ba9c-87c08d616c29", // The ID of your service instance.
  onLoad: function(instance) { instance.render(); }
};
setTimeout(function(){
  const t=document.createElement('script');
  t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/"

+(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
  document.head.appendChild(t);
});
</script>
-->
<script>
window.watsonAssistantChatOptions =
{
  integrationID: "918fa72b-fd0c-4ae1-9cd1-f4806c3b969d", // The ID of this integration.
  region: "us-south", // The region your integration is hosted in.
  serviceInstanceID: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your service instance.

```



```
onLoad: function(instance) {  
  instance.render();  
}
```

```
    }  
  };  
  setTimeout(function() {  
    const t = document.createElement('script');  
    t.src      =      "https://web-chat.global.assistant.watson.appdomain.cloud/versions/"  
                    +(window.watsonAssistantChatOptions.clientVersion || 'latest') +  
    "/WatsonAssistantChatEntry.js";  
    document.head.appendChild(t);  
  });  
</script>  
</body>  
</html>
```

GitHub & Project Demo Link:

- [Click here to redirect Git hub repository](#)
- [Click here to redirect to the Project demo](#)