

PROJECT REPORT

Title : AI Based Discourse for Banking Industry
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1.INTRODUCTION

1.1 Project Overview

A language unit longer than a single sentence is referred to as a discourse in linguistics. The Latin prefix dis-, which means "away," and the root word currere, which means "to run," are the sources of the word discourse. Thus, the word discourse, which means "run away," alludes to how talks flow. To enable a conversation between a human and computer we use Artificial intelligence to understand the natural language and reply with generation of natural language from the facts it knows. This AI discourse is enabled using chatbot. This project aims to deploy an AI based discourse in the field of Banking industry to provide 24*7 confidential, secure and personalized service

1.2 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

2.1 Existing problem

The modern market and technology advancements drive industries to change and modernize their procedures. One of the most developed industries is banking, which is constantly seeking the newest technical advancements to boost productivity. As tech-savvy customers become more prevalent, more banking institutions are launching chatbot solutions using artificial intelligence to cut expenses. Finding the information, we need on net banking websites requires scrolling through numerous pages. When speaking with clients directly, bank employees encounter several difficult circumstances. Chatbots can be used to gracefully avoid such circumstances. When requesting a service from a financial institution in the past, such as withdrawing money from a bank account, the customer was often forced to fill out a form or use the screens on an ATM, tasks that they had to comprehend and carry out on their own. For those who are not familiar with such methods, this can be challenging.

Just like every other technology that reign the current era, chatbots have some minor issues with implementation in the Banking industry. Some of the problems in implementing chatbot for banking are

- One of the major drawbacks of chatbots is that they may struggle to assist when a customer's question is unclear or too detailed. If a customer asks a question that is not on this limited list of questions that can be answered by a chatbot, the bot is likely to become confused and either go around in circles while attempting to understand the question (often to no avail), or simply leave them hanging without providing an answer. In either situation, the customers won't have a positive experience, and the business' reputation could suffer.
- Chatbots were developed to respond to straightforward inquiries that can be addressed with information. Due to their limited response capacity, chatbots are frequently unable to respond to questions that require multiple parts or a decision.
- To ensure that chatbots are providing the customers with accurate information and accurately portraying the banking, they need to be optimized frequently. You'll need to update the bot as user demand and company goals change, which calls for analyzing previous bot conversations to discover the most frequent queries the bot encounters.

2.2

Abstract:

Indian banks are leading in implementing and adopting artificial intelligence. Non-bank lenders, insurance players and payments companies are in the line, and are increasingly benefiting from the same. To enhance this process, we will be building a chatbot using Watson's assistant. Which in order helps the customer to create a bank account and be able to answer loan queries along with net banking and general banking queries.

Introduction:

The best service a bank can offer to its customers is one that's meaningful, engaging and personalized. Banking chatbots have huge potential in customer engagement. It gives customers 24/7 access to support and banks can make great use of Conversational AI and improve customer engagement to enhance the experience and improve retention.

AI Proposed methodology:

The proposed technique of our project is to design a chat bot. In this chat bot we can make customers interact with AI virtually and can submit queries. The customers can apply for their bank account opening in this chatbot instead of waiting in the queue and can save lot of manpower and time. Once when the customers have opened the account, they will be provided with a confirmation message to their registered mobile number. This proposed system is very much useful even for requesting simple general banking queries. The customers can also get information about how net banking works and queries based on it using this chat bot. Also, the customers can request for loan and loan queries using this chatbot and check whether they are eligible to get loan just by their personal mobile phones instead of direct interaction with the bank employees.

Software used:

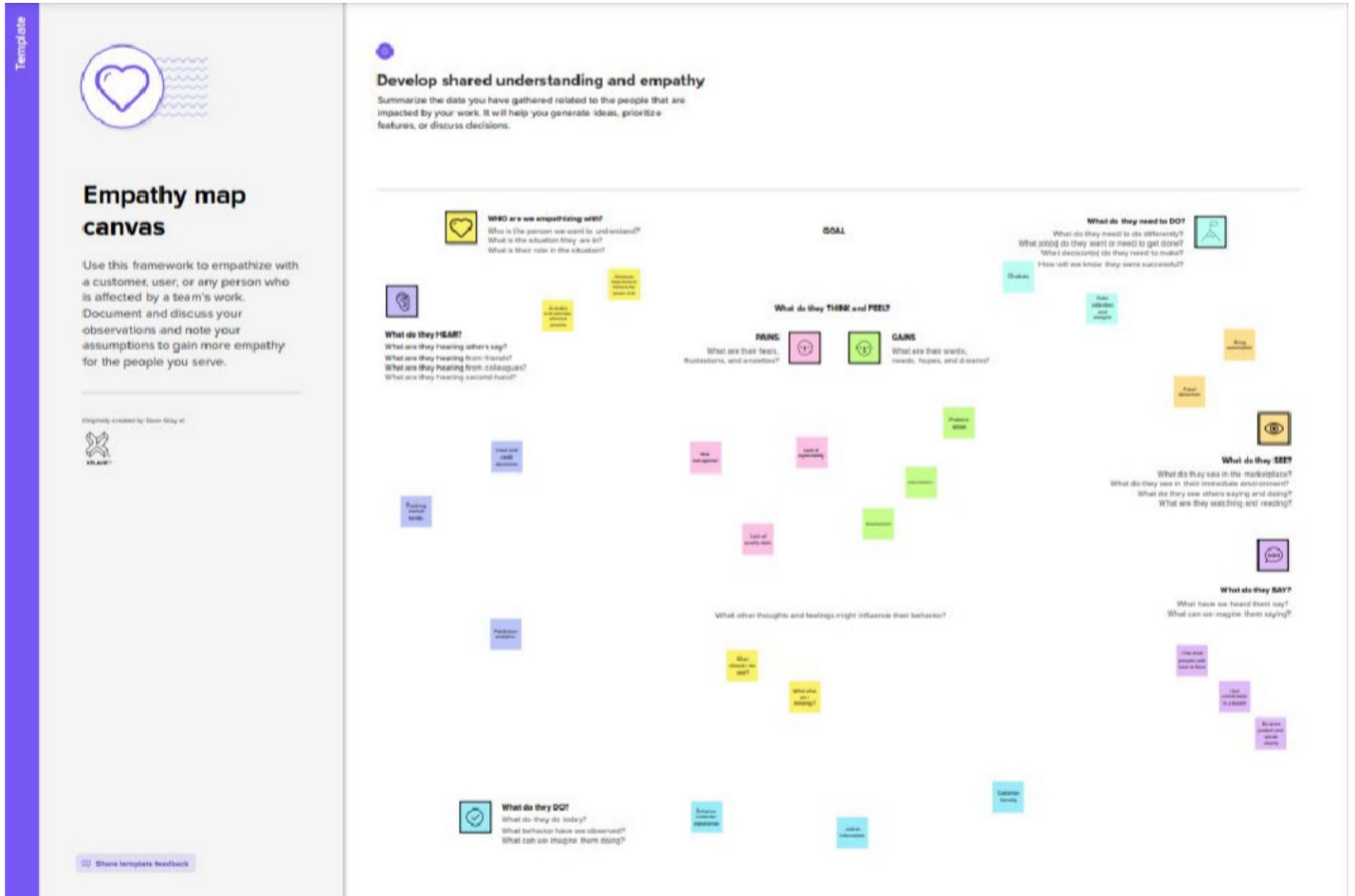
Python, IBM cloud, IBM-AI platform, HTML, Flask webpage. Conclusion: The goal of our project is to attain the aim, using the system software, the customer can easily create their bank account without wasting their time and to wait in a long queue. This system is mainly used to solve the general customer queries in banking. On the other hand, security has become important in information technology especially in those applications involving data sharing. These features make this as a real time project with good personal and social values. This system is mainly used for reducing physical contact and crowding in banks.

References:

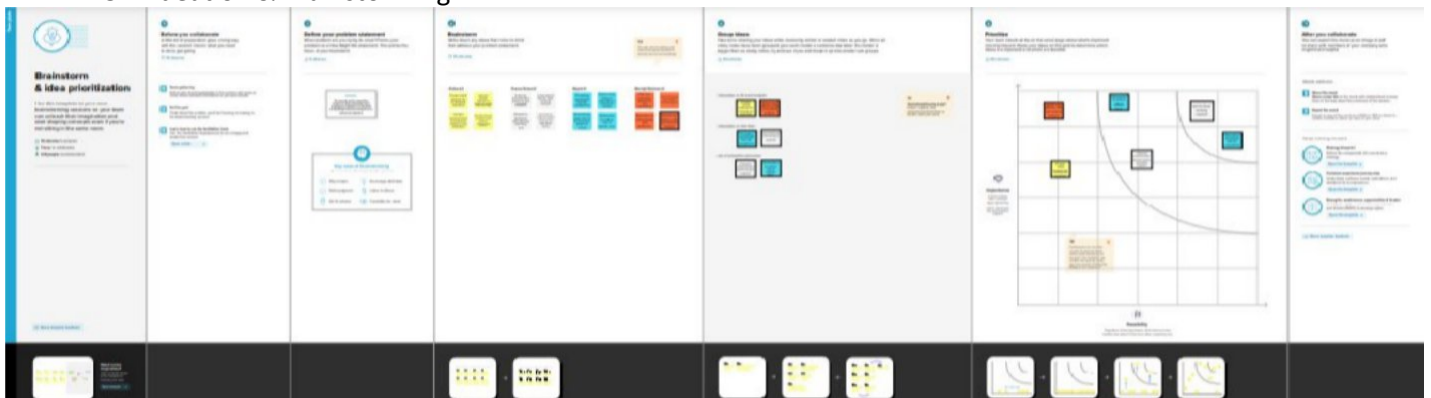
- Special Issue of the Journal of Banking and Finance in honour of Giorgio P. Szegö Edited by Anthony Saunders, Stavros A. Zenios, Rita Ecclesia
- Asset Pricing and Factor Investing Edited by Emiliios Emiliios, Joëlle Miffre, Benoît Sévi
- Indian journal of finance and banking by CRIBFB

3.IDEATION & PROPOSED SOLUTION

3.1 Empathy Map Canvas



3.2 Ideation & Brainstorming



3.3 proposed solution

| S.NO | PARAMETERS | DESCRIPTION |
|------|--|--|
| 1 | Problem statement (problem to be solved) | To provide quick remedies based on the customers and employee problems in the field of banking industry using AI as a technical solution |
| 2 | Idea/Solution description | Using chat bot, we can make customers interact with AI virtually and can submit queries. The customers can apply for their bank account opening in this chatbot instead of waiting in the queue and can save lot of manpower and time. |
| 3 | Novelty/Uniqueness | <ul style="list-style-type: none">➤ Chat bot can be accesses 24/7 from anywhere.➤ Customer friendly.➤ Can verify customer reports to shortlist trusted clients or customers |
| 4 | Social impact/Customer satisfaction | All general banking queries can be solved, including loan, account opening, net banking |
| 5 | Business model (Revenue model) | Using chat bot, we can contact customer's queries. the chat bot box can give solutions to users based on their queries. it will store their personal information and documents and queries in the database |
| 6 | Scalability of the solution | This model is easily adopted among online users and it can be easily deployed. It can be used and accessed by everyone and it can handle the queries from the customer |

| | | |
|----|--------------------------------|--|
| 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 maybe 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. |

3.3 Problem Solution fit

Project Title: Banking industry

Project Design Phase-I - Solution Fit Template

Team ID: PNT2022TMID33210

| | | | | |
|--|--|--|---|---|
| Define CS, fit into CC Focus on J&P, tap into | 1. CUSTOMER SEGMENT(S) Clients are customer CS | 6. CUSTOMER CONSTRAINTS CC <ul style="list-style-type: none"> Fewer Maintenance Delays Optimized customer Experience Advanced Analytics for Streamlined Operations | 5. AVAILABLE SOLUTIONS Chat bot app can be used in mobile phone downloaded from online platform AS | Explore AS, differentiate Focus on J&P, tap into |
| | 2. JOBS-TO-BE-DONE / PROBLEMS To provide quick remedies based on the customers and employee problems | 9. PROBLEM ROOT CAUSE RC The customer can easily create their bank account without wasting their time and to wait in a long queue | 7. BEHAVIOUR BE According to the needs of the customers we should provide a genuine empathy for the problem regarded. Looking over the rating section we can easily find out how the customer gets issue while using the application. | |

| | | | | |
|-------------------------|---|---|---|--------------------------|
| Identify strong TR & EM | 3. TRIGGERS TR Customers can be triggered to the application by the usage of their neighbors and by looking over their neighbors. | 10. YOUR SOLUTION SL The customers can request for loan and loan queries using this chatbot and check whether they are eligible to get loan just by their personal mobile phones instead of direct interaction with the bank employees. | 8. CHANNELS of BEHAVIOUR CH ONLINE Customers try to request for the problems through the application how they use and how it is favoring them using the rating option by which we can find the behavior of the customer and issues or problems they face. OFFLINE Customer can approach directly | Focus on J & P, tap into |
| | 4. EMOTIONS: BEFORE / AFTER EM Before: customers won't be aware of new loan acquiring possibilities instantly After: Customer can be aware of knowing all general banking information through online | | | |

4. REQUIREMENT ANALYSIS

Functional Requirements:

Following are the functional requirements of the proposed solution.

| FR No. | Functional Requirement (Epic) | Sub Requirement (Story / Sub-Task) |
|--------|-------------------------------|--|
| FR-1 | User Registration | Registration through mobile number or ID card |
| FR-2 | User Confirmation | Confirmation via mobile number OTP |
| FR-3 | Authentication | Verified through Mobile number OTP Verified through Email OTP |
| FR-4 | Administrative functions | Bank loans and customer queries are maintained properly |
| FR-5 | Authorization | Customer are able to know the loan details |
| FR-6 | Transactions | Customer can deposit the amount through Net Banking. |

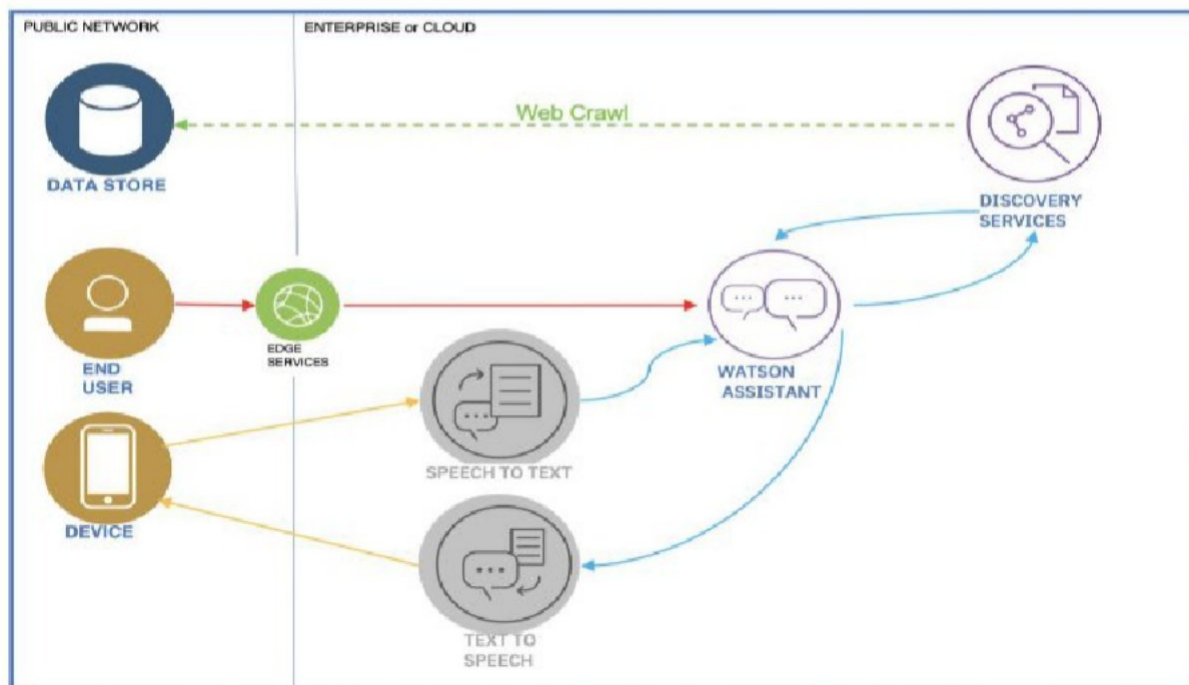
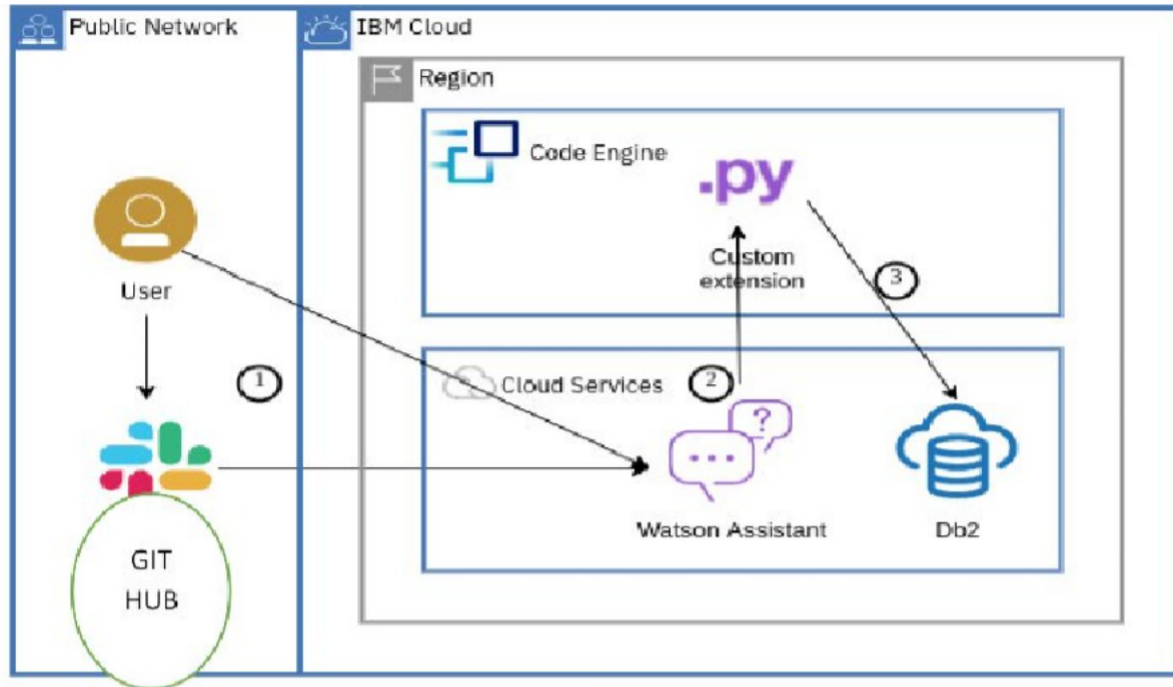
Non-functional Requirements:

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

| FR No. | Non-Functional Requirement | Description |
|--------|----------------------------|--|
| NFR-1 | Usability | Customer can deposit the amount from anywhere, anytime without having to be present physically skipping the queue process. |
| NFR-2 | Security | Unique Pin ID should be giving for the customers for online transactions. |
| NFR-3 | Reliability | In case of transactions or server issues the amount will be debited back to users account as soon as possible. |
| NFR-4 | Performance | User friendly, Effective method, stress less and reliable. |
| NFR-5 | Availability | The site is reinforced to with stand heavy traffic and can sustain high number of users at once, making it highly available. |
| NFR-6 | Scalability | Regular updates can be provided to fix the bugs thus making sure smooth running of the site in the long run. |

5.PROJECT DESIGN

Solution & Technical Architecture



5.1 User Stories

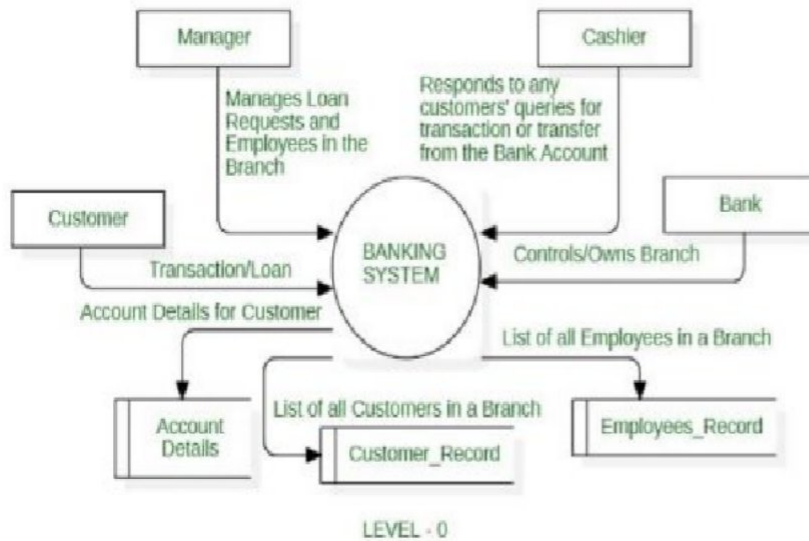
User Stories

Use the below template to list all the user stories for the product.

| User Type | Functional Requirement (Epic) | User Story Number | User Story / Task | Acceptance criteria | Priority | Release |
|-----------|-------------------------------|-------------------|--|--|----------|----------|
| Customer | Registration | USN-1 | . As a user, I can register for the application by entering my email, password, and confirming my password | I can access my account / dashboard | High | Sprint-1 |
| Customer | Application | USN-2 | As a user, I could install the application and use it for applying loan eligibility. | I can get the username and password so that we can access the account. | High | Sprint-1 |
| Customer | Dataset | USN-3 | As a user, it is very much help for me to understand about the queries. | I can access the customer queries effectively | High | Sprint-2 |
| Customer | Initialisation | USN-4 | As a user, the Bank has to implement the online mode so that the peoples could use it instead of waiting in queue. | I can accept that this will be easy to implement. | High | Sprint-3 |
| Customer | Usages | USN-5 | As a user, we could use the application to predict the amount of the loan percentage in advance | I can ensure that this will be very much helpful for the users. | Medium | Sprint-4 |

Data Flow Diagrams:

A Data Flow Diagram (DFD) is a traditional visual representation of the information flows within a system. A neat and clear DFD can depict the right amount of the system requirement graphically. It shows how data enters and leaves the system, what changes the information, and where data is stored.



6.PROJECT PLANNING & SCHEDULING

Sprint Delivery Schedule:

Product Backlog, Sprint Schedule, and Estimation (4 Marks)

Use the below template to create product backlog and sprint schedule

| Sprint | Functional Requirement (Epic) | User Story Number | User Story / Task | Story Points | Priority | Team Members |
|----------|-------------------------------|-------------------|---|--------------|----------|--|
| Sprint-1 | Registration | USN-1 | As a user, I can register for the application by entering my email, password, and confirming my password | 5 | High | Kishore, pranav sriram, rajesh, muhajir rahman |
| Sprint-1 | Application | USN-2 | As a user, I could install the application and use it for applying loan eligibility | 5 | High | Kishore, pranav sriram, rajesh, muhajir rahman |
| Sprint-2 | Dataset | USN-3 | As a user, It is very much help for me to understand about the queries. | 5 | High | Kishore, pranav sriram, rajesh, muhajir rahman |
| Sprint-3 | Initialisation | USN-4 | As a user, the Bank has to implement the online mode so that the peoples could use it instead of waiting in queue | 5 | High | Kishore, pranav sriram, rajesh |
| Sprint-4 | Usages | USN-5 | As a user, we could use the application to predict the amount of the loan percentage in advance | 5 | Medium | Kishore, pranav sriram, rajesh |

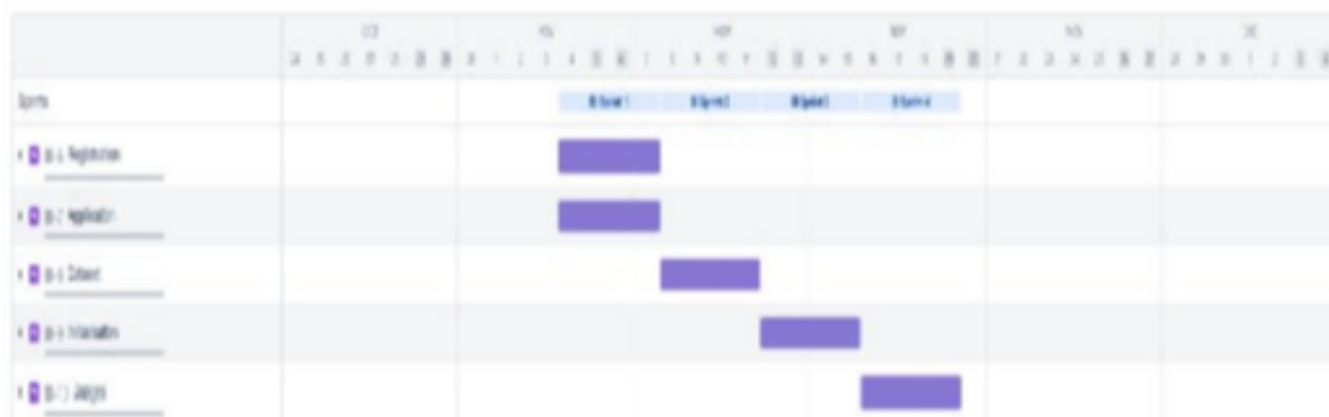
6.1 Project Tracker

Project Tracker, Velocity & Burndown Chart: (4 Marks)

| 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 | 4 Nov 2022 | 7 Nov 2022 | 20 | |
| Sprint-2 | 20 | 6 Days | 8 Nov 2022 | 11 Nov 2022 | 20 | |
| Sprint-3 | 20 | 6 Days | 12 Nov 2022 | 15 Nov 2022 | 20 | |
| Sprint-4 | 20 | 6 Days | 16 Nov 2022 | 19 Nov 2022 | 20 | |

Velocity:

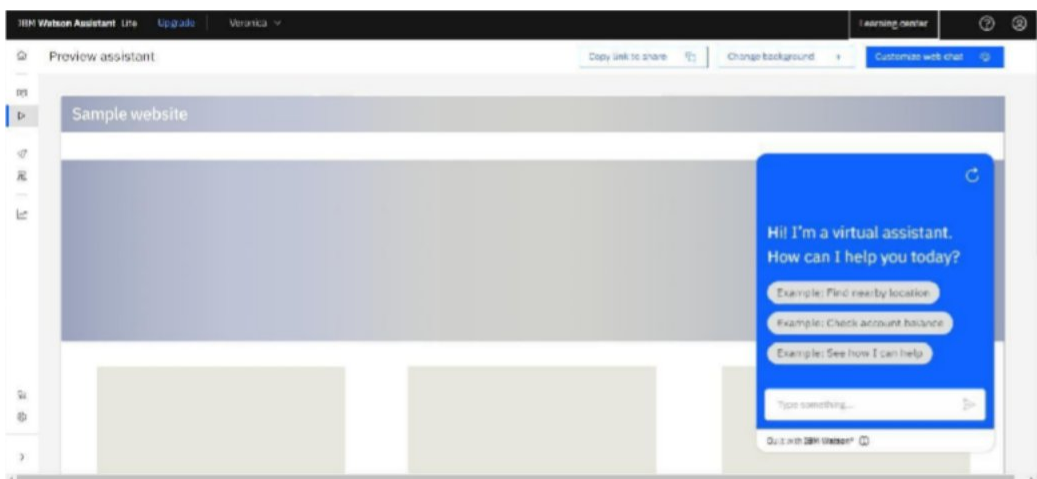
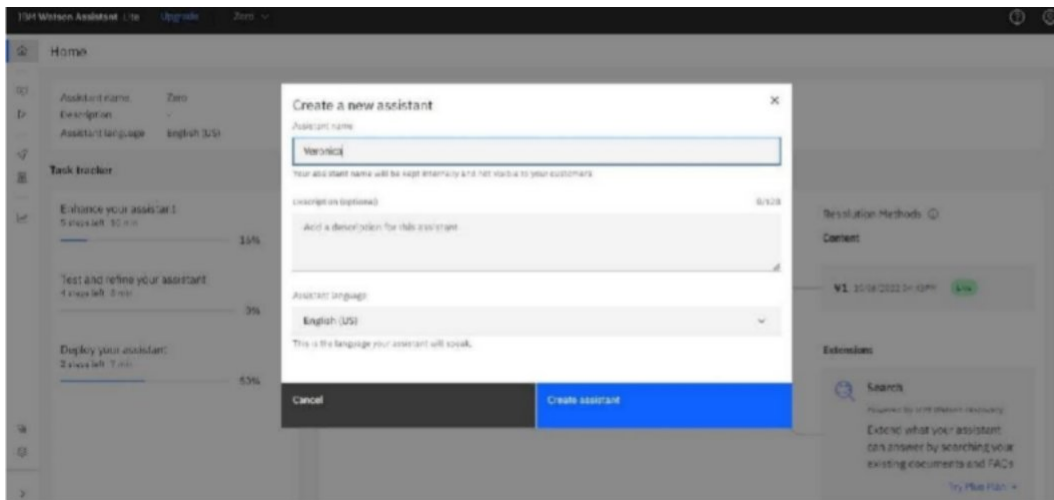
Imagine we have a 10-day sprint duration, and the velocity of the team is 20 (points per sprint). Let's calculate the team's average velocity (AV) per iteration unit (story points per day)



7.CODING & SOLUTIONING

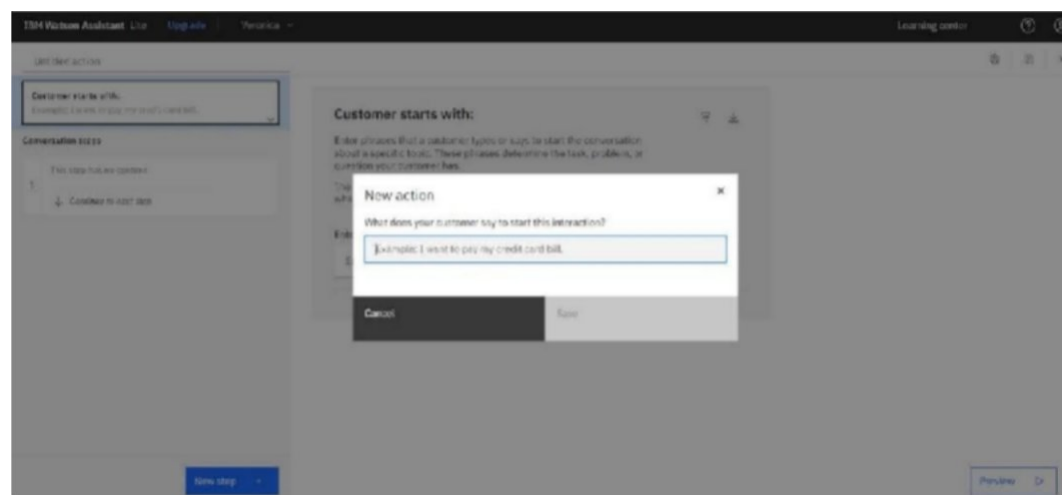
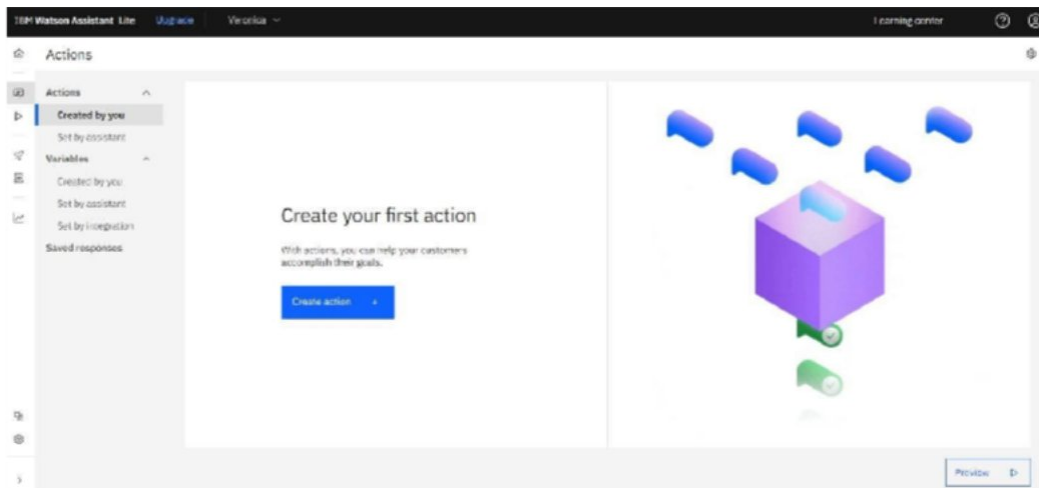
7.1 Creating IBM Watson Assistant Service

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



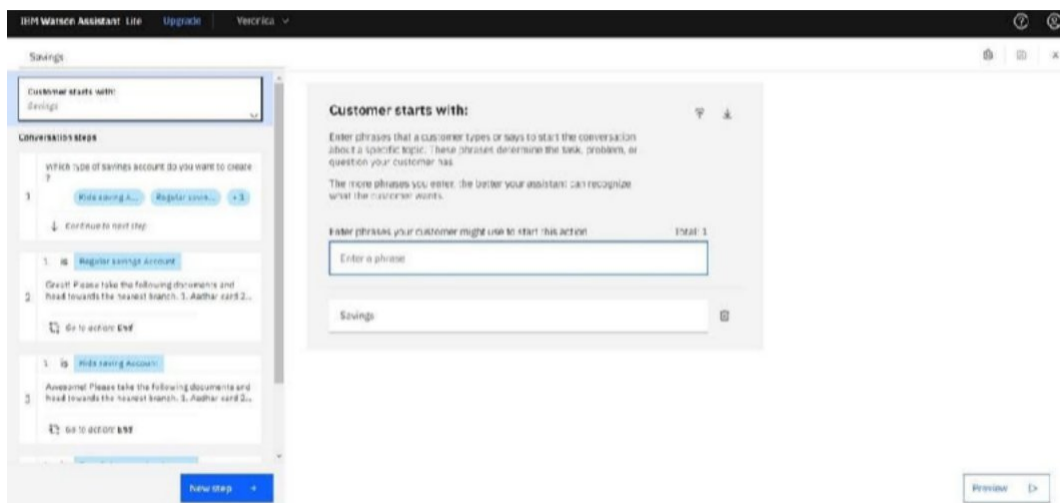
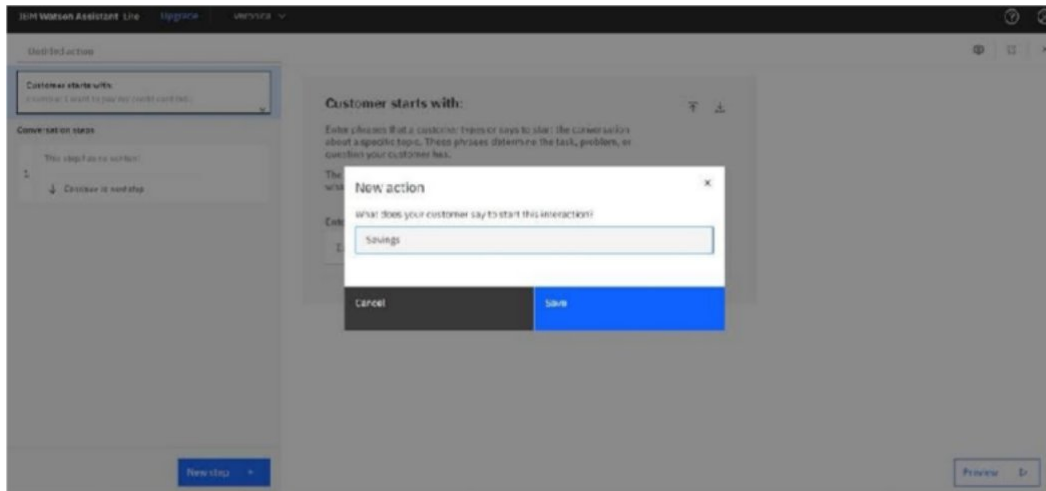
7.2 Creating Action skills

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.

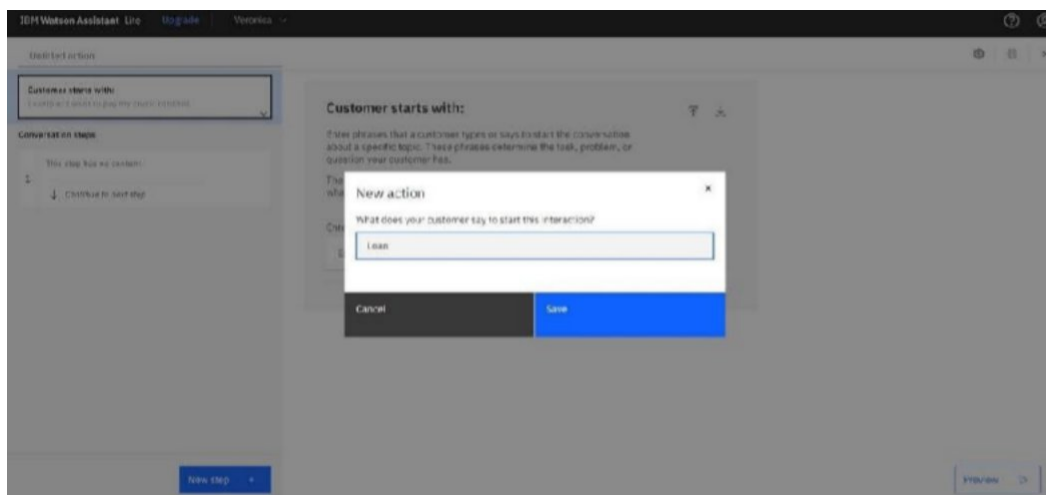


7.2.1 Creating savings action

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

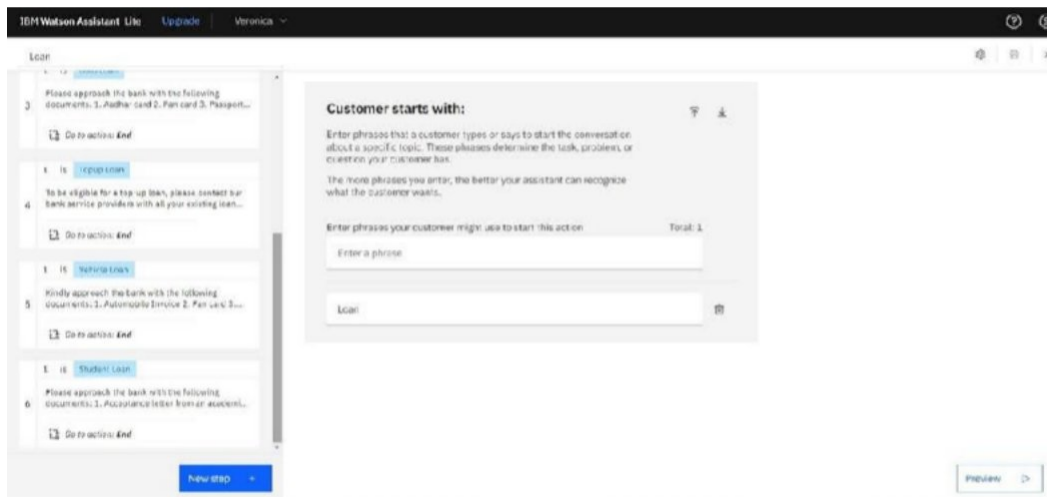
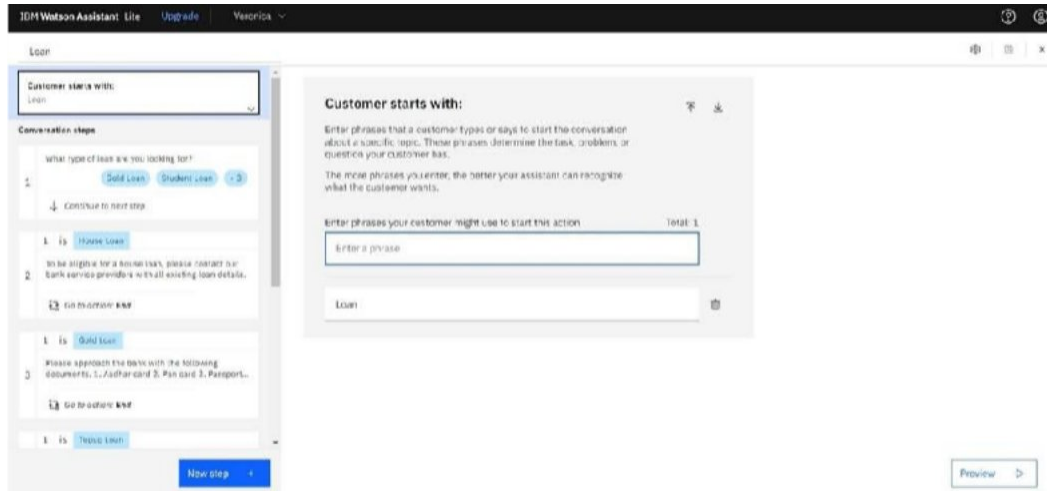


7.2.2 Creating Loan action



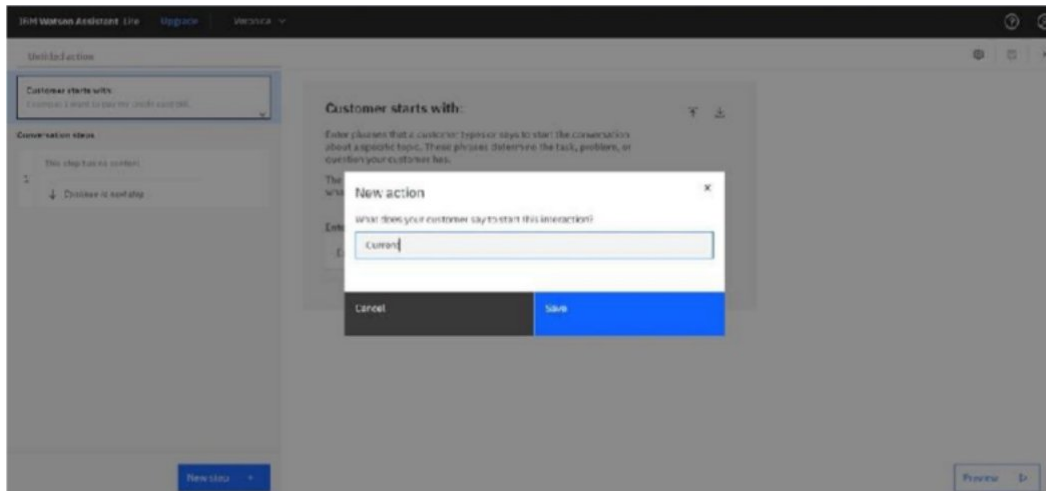
Adding steps in loan action to handle customer queries regarding Housing loan, gold loan,

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

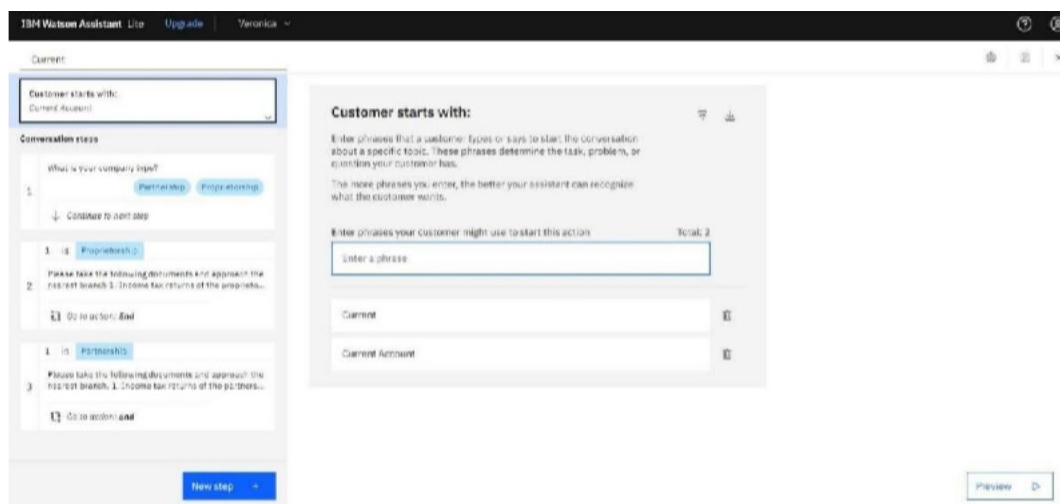


7.2.3 Creating current account action

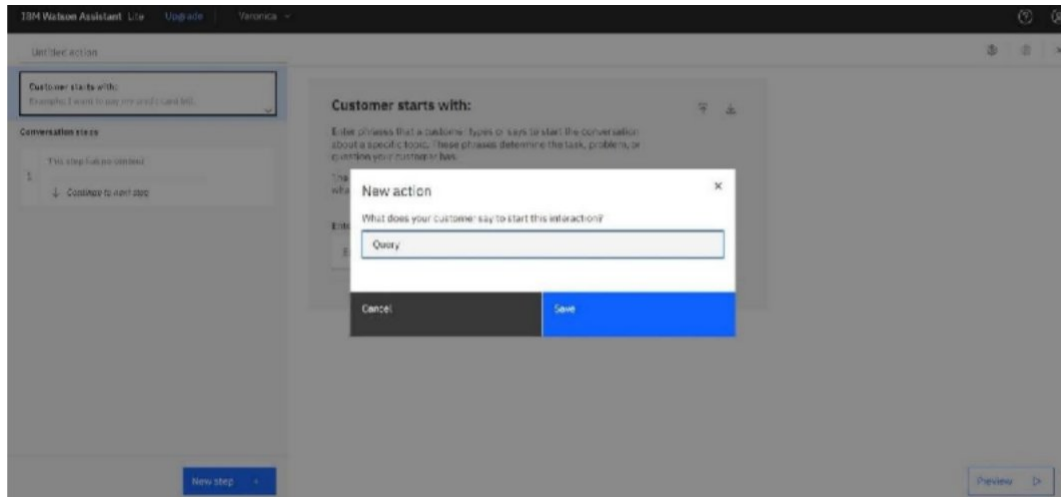
Create a new action skill Current, for the current account action.



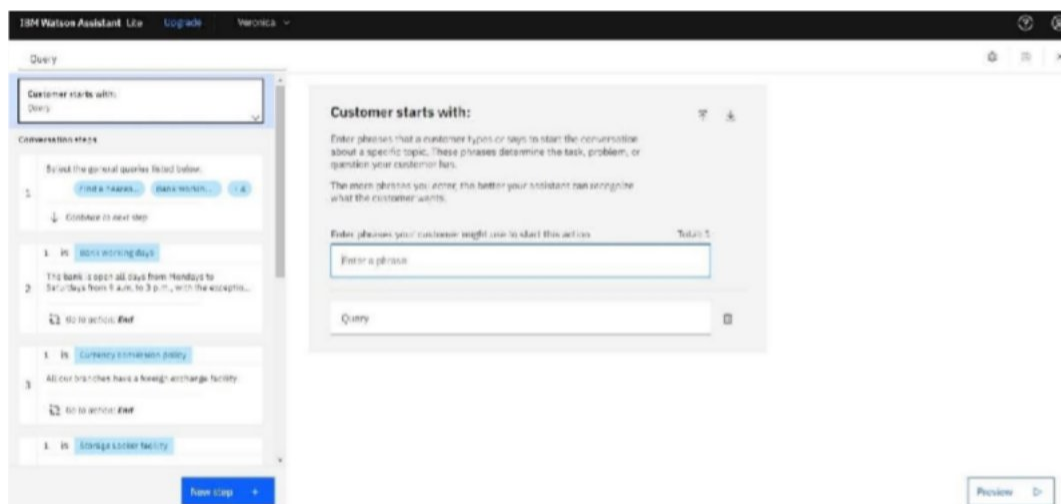
Adding steps in Current action to handle customer queries regarding Partnership and Proprietorship account creation.



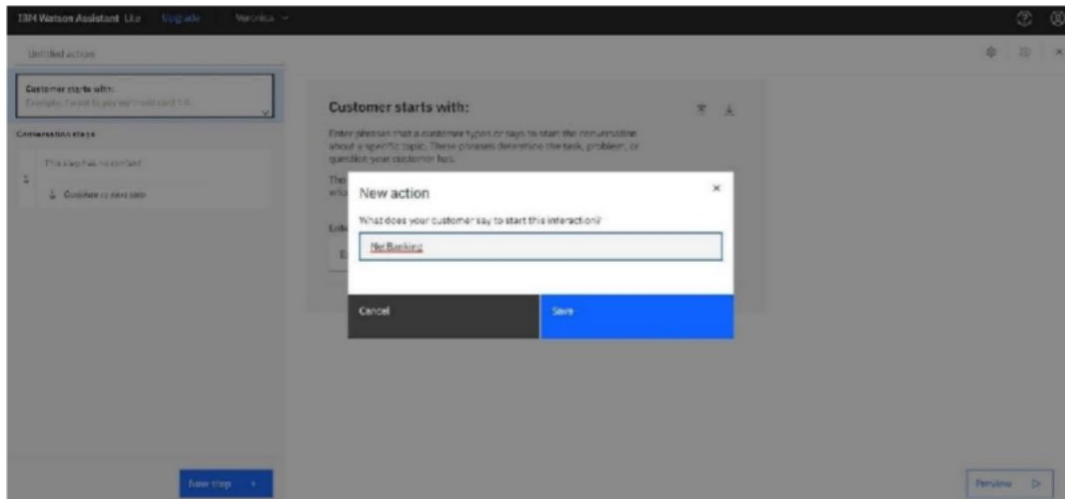
7.2.4 Creating general query action



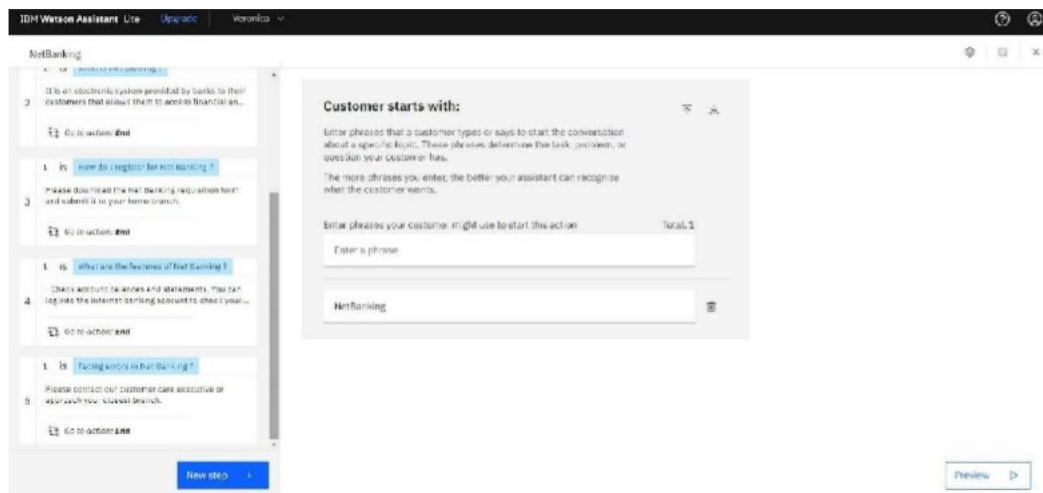
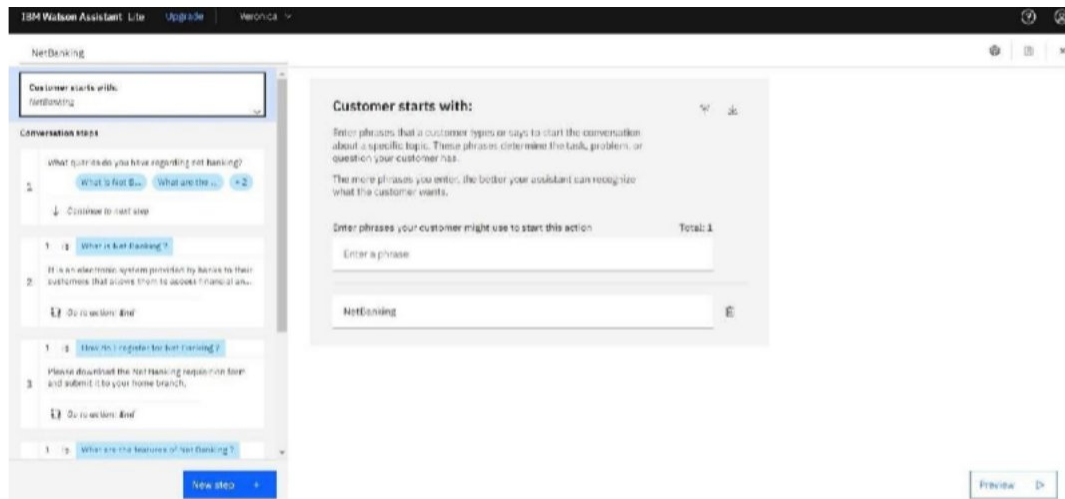
Adding steps in Query action to handle queries regarding Bank working hours, Currency conversion policy, Storage locker facility, CIBIL score, list of all branches, nearest available branch, etc.,



7.2.5 Creating net banking action

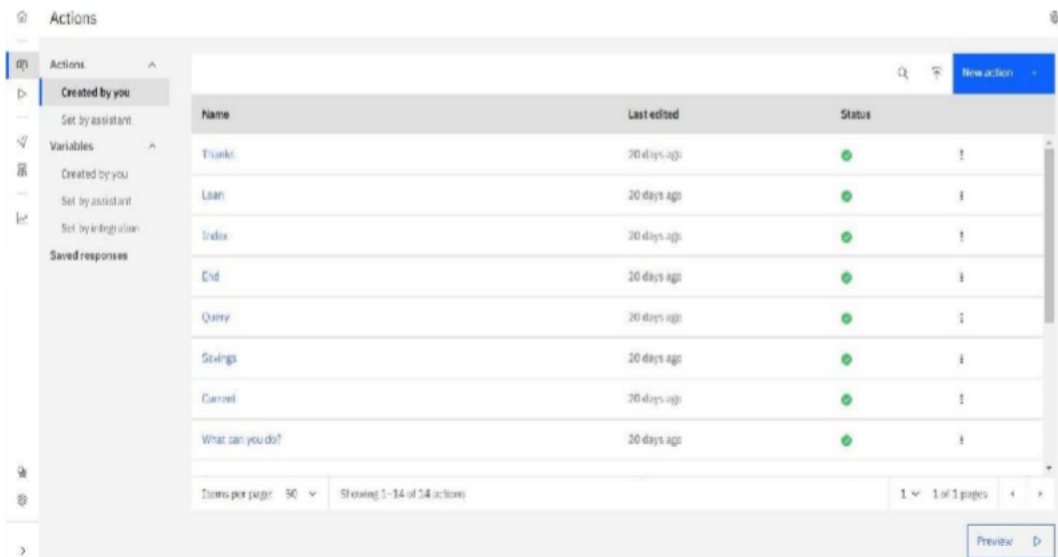


Adding steps in Net Banking Action skill to handle queries of customers regarding significance and issues of net banking.



7.2.6 Additional action skills

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



| Name | Last edited | Status |
|------------------|-------------|--------|
| Greet | 20 days ago | Active |
| Loan | 20 days ago | Active |
| Index | 20 days ago | Active |
| End | 20 days ago | Active |
| Query | 20 days ago | Active |
| Statings | 20 days ago | Active |
| Cancel | 20 days ago | Active |
| What can you do? | 20 days ago | Active |

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:

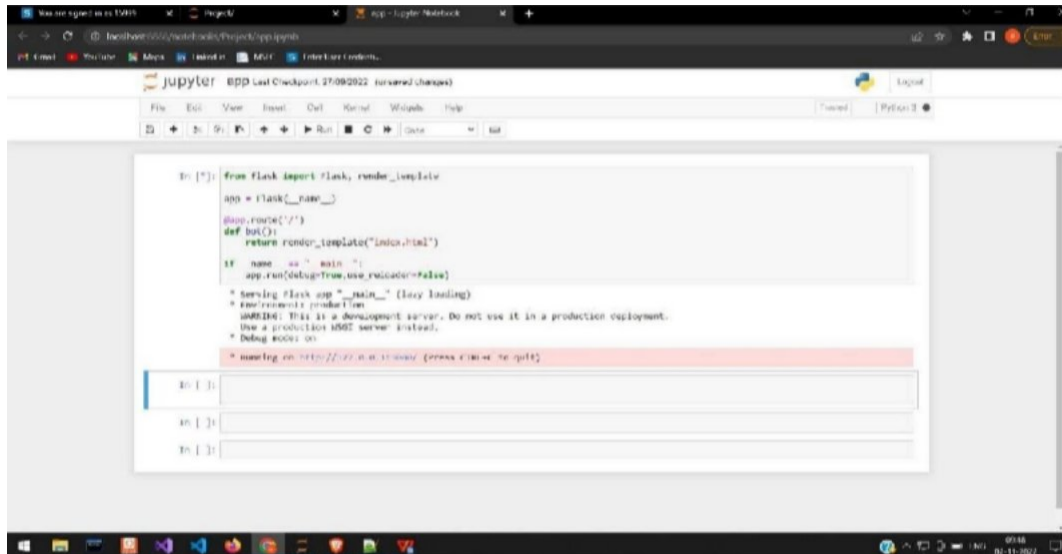
This is used to run the application in local host.

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

7.3.5 Run the application

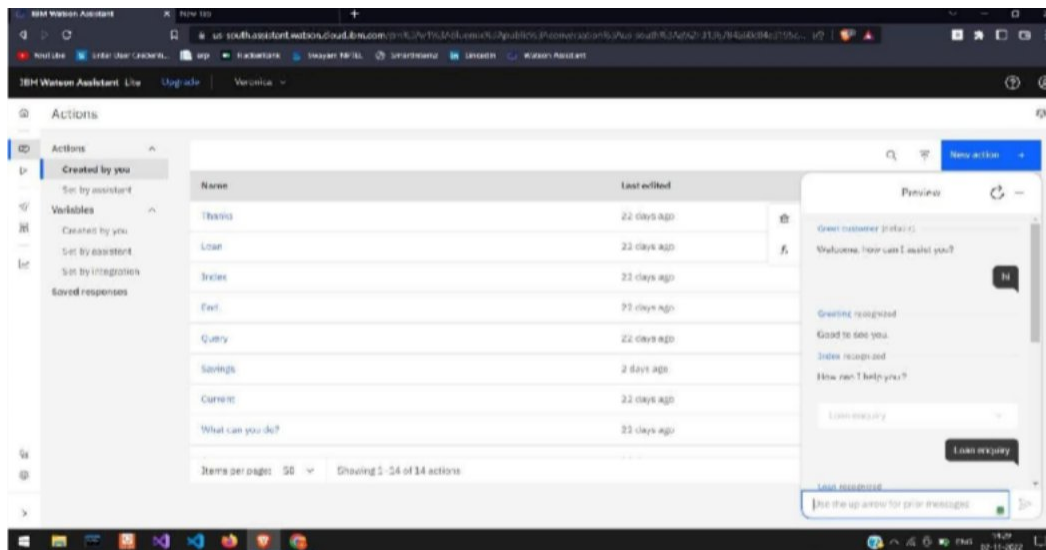
The application can be run using the following guidelines

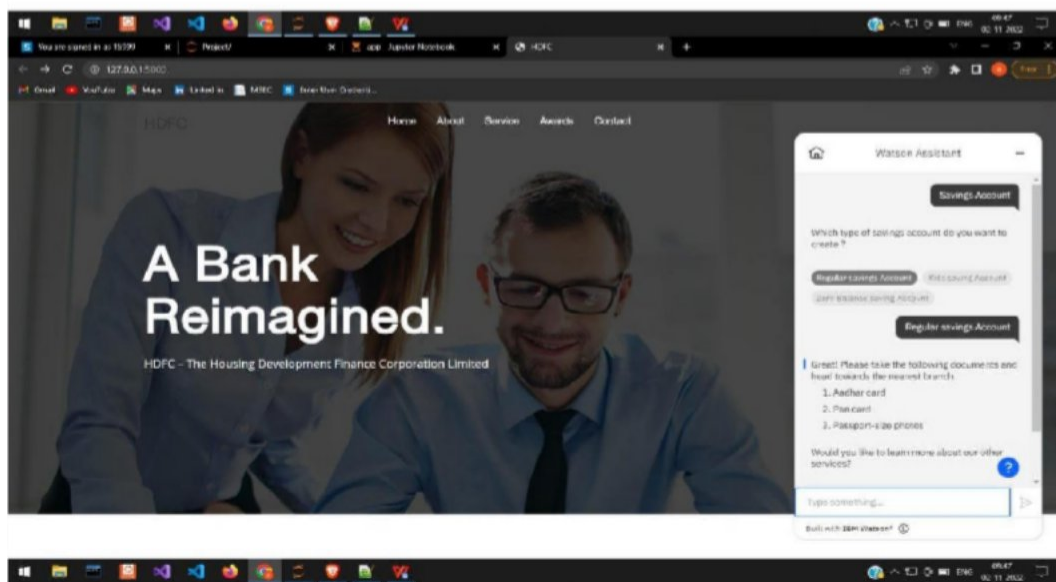
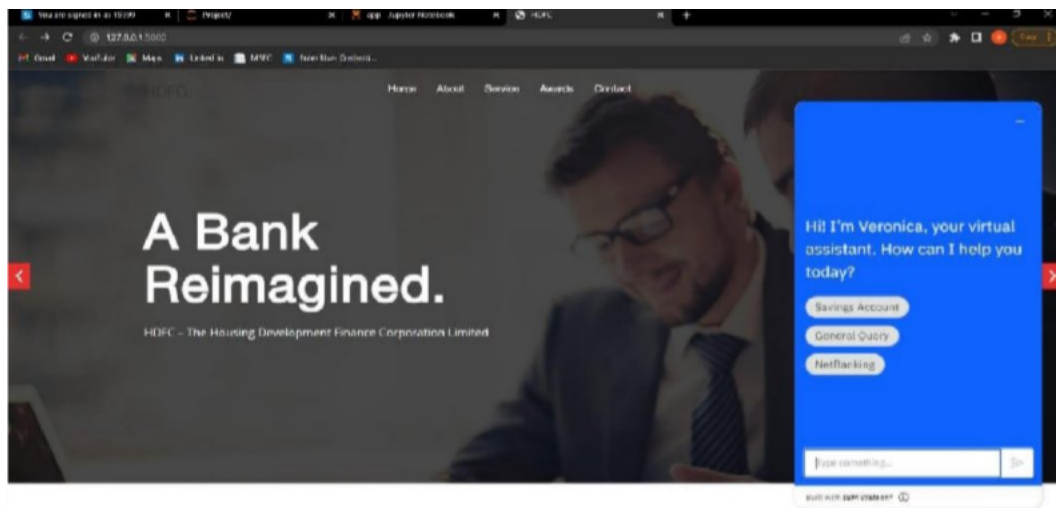
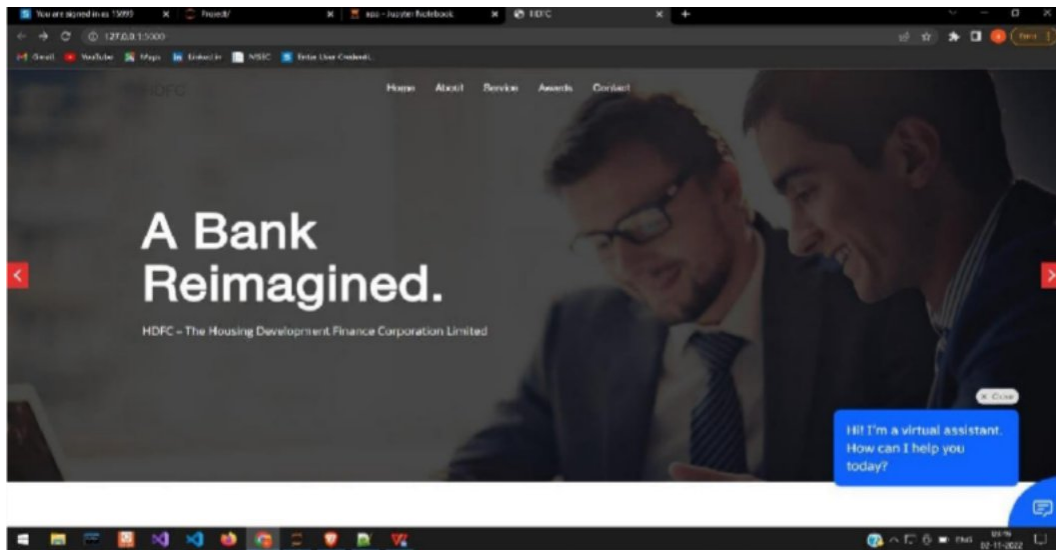
1. Open Jupyter notebook (anaconda3)
2. Navigate to the folder where app.ipynb resides. Run the python code
3. Open a browser and type this URL <http://127.0.0.1:5000/>
4. It launches the application integrated with IBM Watson Assistant.



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

```
In [1]: 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 Scenarios

| Test Scenarios no. | Test Scenarios |
|--------------------|--|
| TS_001 | Verify user is able to see the chatbot icon when website is launched |
| TS_002 | Verify the UI elements in chatbot icon popup |
| TS_003 | Verify user is able to see the greeting from chatbot "Hi! I'm a Banking Bot. How can I help you today? Savings account, General query, Net banking |
| TS_004 | Verify user is able to type query in text field. |
| TS_005 | Verify user is able to get the response from chatbot |
| TS_006 | Verify user whether get the response if the user enters the query with clerical error |

8.2 User Acceptance Testing

| Test case ID | Feature Type | Component | Test Scenario | Pre-Requisite | Steps To Execute | Test Data | Expected Result | Actual Result | Status | Comments | TC for Automation(Y/N) | BUG ID | Executed By |
|--------------------|--------------|-----------|---|---------------------------------|---|---------------------------------------|---|---------------------|--------|--|------------------------|--------|---|
| ChatbotHome_TC_001 | Functional | Home Page | Verify user is able to see the chatbot icon when website is launched | | 1. Enter URL and click go 2. Verify chatbot icon popup displayed or not | URL of the bank's website | ChatBot icon should display. | Working as expected | Pass | Nil | N | — | Ajith Kumar, Kathiravan |
| ChatbotHome_TC_002 | UI | Home Page | Verify the UI elements in chatbot icon popup | | 1. Enter URL and click go 2. Verify chatbot icon popup displayed 3. After 30 seconds information about chatbot popup displayed or not. | URL of the bank's website | After 30 seconds chatbot pops outwith asking for any suggestion | Working as expected | Pass | Nil | N | — | Sri Aditya |
| ChatbotHome_TC_003 | Functional | Home page | Verify user is able to see the greeting from chatbot "Hi! I'm a Banking Bot. How can I help you today? Savings account, General query, Netbanking | | 1. Enter URL and click go 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows this greeting or not. | URL of the bank's website | User should see the greeting messagefrom chatbot | Working as expected | Pass | Nil | N | — | Simeon |
| ChatbotHome_TC_004 | Functional | Chatbot | Verify user is able to receivedynamic greeting message | | 1. Enter URL and click go 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4.Verify whether user able to receive dynamic greeting message | URL of the bank's website | User able to receive dynamic greeting message | Working as expected | Pass | Nil | N | — | Ajith Kumar, Kathiravan, Sri Aditya, Simeon |
| ChatbotHome_TC_005 | Functional | Chatbot | Verify user is able to select theaction suggested by chatbot | Suggestion of action by chatbot | 1. Enter URL and click go 2. Verify chatbot icon popup displayed 3. Verify when clicking that icon, it shows greeting. 4. Verify whether user able to select the action suggested bychatbot | URL of the bank's website | User able to select the actionsuggested by chatbot | Working as expected | Pass | Nil | N | — | Kathiravan ,Sri Aditya |
| ChatbotHome_TC_004 | Functional | Chatbot | Verify user is able to type query intext field. | | 1. Enter URL and click go 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. | URL of the bank's website | User able to type the query in textfield. | Working as expected | Pass | Nil | N | — | Ajith Kumar, Simeon |
| ChatbotHome_TC_006 | Functional | Chatbot | Verify user is able to get thereponse from chatbot | Question is required | 1. Enter URL and click go 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 also | How do i register for Net Banking? | Users get the response from chatbot. | Working as expected | Pass | Nil | N | — | Kathiravan |
| ChatbotHome_TC_007 | Functional | Chatbot | Verify user is able to get thereponse from chatbot | Question is required | 1. Enter URL and click go 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 also | When my credit card will be delivered | Users get the response from chatbot. | Working as expected | Pass | Chatbot will respond as it doesn't have any ideas about that | N | — | Ajith Kumar, Kathiravan, Sri Aditya, Simeon |
| ChatbotHome_TC_008 | Functional | Chatbot | Verify user whether get the response if the user enter the querywith typo | | 1. Enter URL and click go 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 also | How do i register for net banking? | Users get the response from chatbot. | Working as expected | Pass | Nil | N | — | Ajith Kumar |

8.3 UAT Report

8.3.1 Defect Analysis

This report shows the number of resolved or closed bugs at each severity level, and how they were resolved

| Resolution | Severity 1 | Severity 2 | Severity 3 | Severity 4 | Subtotal |
|------------|------------|------------|------------|------------|----------|
| By Design | 5 | 3 | 1 | 2 | 11 |

| | | | | | |
|----------------|----|----|----|----|----|
| Duplicate | 1 | 0 | 3 | 1 | 5 |
| External | 3 | 2 | 1 | 1 | 7 |
| Fixed | 10 | 1 | 3 | 15 | 29 |
| Not Reproduced | 0 | 0 | 0 | 1 | 1 |
| Skipped | 0 | 1 | 2 | 1 | 4 |
| Won't Fix | 0 | 5 | 2 | 1 | 8 |
| Totals | 19 | 12 | 12 | 22 | 65 |

8.3.2 Test Case Analysis

This report shows the number of test cases that have passed, failed, and untested

| Section | Total Cases | Not Tested | Fail | Pass |
|-------------------------------|-------------|------------|------|------|
| Bank's website | 5 | 0 | 0 | 5 |
| Complex query handling | 3 | 0 | 0 | 3 |
| Clerical error handling | 7 | 0 | 0 | 7 |
| Response for unknown question | 5 | 0 | 0 | 5 |
| Dynamic greeting | 5 | 0 | 0 | 5 |
| Next action suggestion | 13 | 0 | 0 | 13 |
| Chatbot query handling | 47 | 0 | 0 | 47 |

9.RESULTS

9.1 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.,

10. ADVANTAGES & DISADVANTAGES

Advantages

- **Fast-paced 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.

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>
            <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 adipisicing 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>
```

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 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 Savings Account. </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, quick disbursal, 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 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>
<!--/.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: FinanceAsia
Country Awards <br>
</p>
<h5> 2021 </h5>
<div class="line"></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 Wealth
Management (PWM) <br>
</p>
<h5> 2022 </h5>
<div class="line"></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 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 <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 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 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>
  </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 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 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 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 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>
</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></p><p>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 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
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> DISK
SPACE</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> DISK
SPACE</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> DISK
SPACE</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>      DISK
SPACE</li><li><strong>UNLIMITED</strong>      BANDWIDTH</li><li>SHARED      SSL
CERTIFICATE</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></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>
          </ul>
        </div>
      </div>
    </div>
  </div>

```

```

        <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=".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">

```



```

<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>
</section>
<!--Testimonials-Section-Start-->
<!--
```

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></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>

<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

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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>
</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-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-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><!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>
    <script src="js/respond.min.js"></script>
  </if>
</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>
    </section>

```

```

    </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>
    </div>
  </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 Savings
Account. </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, quick
disbursal, 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>
<!--/.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 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

</h2>

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

<p>

</p>

</div>

</div>

<!--<ul class="nav nav-tabs" role="tablist"><li role="presentation" class="active"><i class="fa fa-paper-plane"></i><li role="presentation"><i class="fa fa-laptop"></i><li role="presentation"><i class="fa fa-code"></i><li role="presentation"><i class="fa fa-th-large"></i><li role="presentation"><i class="fa fa-file-image-o"></i>-->

<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
 Best Bank in India: FinanceAsia Country Awards

</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 Wealth Management (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 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 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 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 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 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 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>
</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><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><h2>ITEM-6</h2><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
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> DISK
SPACE</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> DISK
SPACE</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> DISK
SPACE</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> DISK
SPACE</li><li><strong>UNLIMITED</strong> BANDWIDTH</li><li>SHARED SSL
CERTIFICATE</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 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>
</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"><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></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>
```

```
</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-bl" >Read More</a>
```

```
</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></div></div>
```

alt=""/></div><div class="item client-logo"></div><div class="item client-logo"></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 US

</h2>

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

<p>

</p>

</div>

</div>

<div class="text-center">

<div class="col-md-6 col-sm-6 contact-sec-1">

<h4>CONTACT IN FO

</h4>

<ul class="contact-form">

<i class="fa fa-map-marker"></i>

<h6>

Address: Ramon House,
 169, Backbay Reclamation
 5th Floor,
Mumbai – 400 020,
 Maharashtra, India.

</h6>

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

<h6>

Mail Us:

 investor.helpdesk@hdfcbank.com

</h6>

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

<h6>

Phone: + 91 – 022 - 22850032

</h6>

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

<h6>

Website:

www.hdfcbank.com

```

        </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>
</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>
```

