

AI BASED DISCOURSE FOR BANKING INDUSTRY

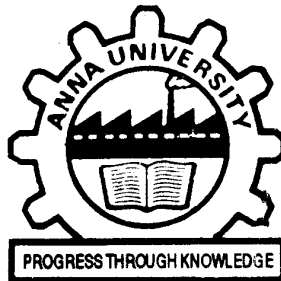
PROJECT REPORT

Submitted by

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In partial fulfillment for the award of the degree of

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DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING
ANNA UNIVERSITY: CHENNAI 600 025**

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CHAPTER-I

INTRODUCTION

1.1 Project Overview:

In this project, we will be building a chatbot using Watson's assistant. This chat should have the following capabilities:

- The Bot should be able to guide a customer to create a bank account.
- The Bot should be able to answer loan queries.
- The Bot should be able to answer general banking queries.
- The Bot should be able to answer queries regarding net banking.

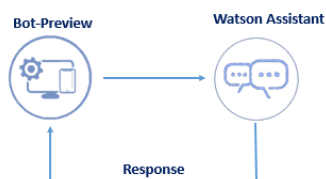
1.2 Services Used:

- IBM Watson Assistant

Watson Assistant



Technical Architecture:



CHAPTER-2

LITERATURE SURVEY

2.1 Introduction :

The online banking transaction system is the application system with the most complex business, the most demanded, and frequent version updates in the software engineering application system. The existing online banking business sub-module is intelligent and faces major challenges in security. Traditional online banking systems cannot meet this capability. This article combines machine learning and online banking business module design to implement a business agent online banking system based on a new architecture.

2.2 literature Review:

SURVEY 1: “Artificial Intelligence Marketing: Chatbots” Uroš Arsenijevic;Marija Jovic 2019 International Conference on Artificial Intelligence: Applications and Innovations (IC AIAI)" According to Marija Jovic et al., the chatbot is analyzed as an artificial intelligence tool in marketing. The chatbot is proposed by using AI which is used to communicate with the customer queries related to banking. To measure the chatbot efficiency three metrics are evaluated as follows: accuracy, precision and response. The main drawback of this proposal is it cannot withstand longer conversation of language principles. Also, there might be a chance or fear of getting wrong information to respondent.

SURVEY 2: “Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language” Sasha Fathima Suhel;Vinod Kumar Shukla;Sonali Vyas;Ved Prakash Mishra 2020 8th International Conference on Reliability, Infocom Technologies and Optimization (Trends and Future Directions) (ICRITO) Sonali Vyas et al., proposed a strategy in designing a virtual chatbot for banking and finance sector. The strategy is based on ARTIFICIAL INTELLIGENCE MARKUP LANGUAGE(AIML), a type of XML. They used this AIML to design a framework for handling customers queries. Using this method, the chatbot can easily interact with the queries based on plain text, letters, spaces and grammatical models. But the framework can't able to supports entire interaction. The pattern used in the framework creates an inadequacy while interpreting the comments passed by the customer. The inadequacies involve, incorrect text recognition, improper grammar asserts, and it only supports FQA's based interaction. Also, it is not able to fulfil the complete implementation of an intelligent question management program capable of self-learning to improve itself in the next stages, thus not only increasing the quality of user service.

SURVEY 3: “Artificial Intelligence in Banking sector: Evidence from Bahrain” Yomna Abdulla;Rabab Ebrahim;Sumathi Kumaraswamy 2020 International Conference on Data Analytics for Business and Industry: Way Towards a Sustainable Economy (ICDABI) Yomna Abdulla et al., highlights that the usage of chatbot based on AI during pandemic was incredible. As per the highlight, in Bahrain most of the banks using chatbot or Digital Assistant based on AI for quick and easy communication. Using this chatbot can manage and resolve customer queries immediately. But also, there are two important drawbacks or aspects of using this kind of chatbots. The critical aspects of using this chatbot is maintaining Technological Infrastructure and Cyber-Security. These two place a crucial role in the complete implementation of chatbots in banking sector.

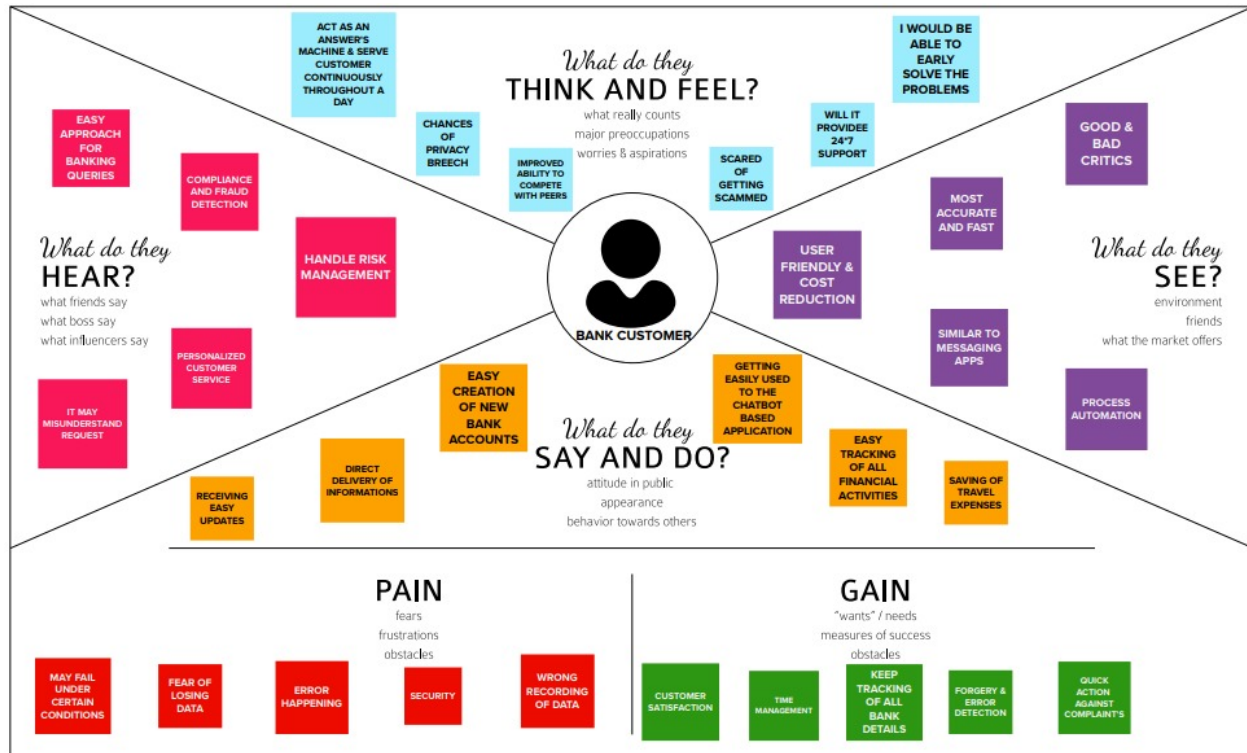
SURVEY 4: “Simulating the Effects of Social Presence on Trust, Privacy Concerns & Usage Intentions in Automated Bots for Finance” Magdalene Ng;Kovila P.L. Coopamootoo;Ehsan Toreini;Mhairi Aitken;Karen Elliot;Aad van Moorsel 2020 IEEE European Symposium on Security and Privacy Workshops (EuroS&PW) According to Magdalene Ng et al., usage of AI based Chatbots are more effective because it has the functionalities like politeness, active listening, empathetic response and personalization towards customer. These functionalities make chatbot most popular and convenient for using. But there are some factors which are neglecting the usage of chatbots in Banking sectors such as privacy and social perception. The above mentioned were the main crucial and stimulating factors which affects chatbot in AI.

SURVEY 5: "CONCEPTUALISING A Library Chatbot Using Open Source Conversational" the purpose of the paper is to conceptualise a novel library chatbot using a recently developed, artificial intelligencepowered open source conversational software platform named rasa, and to propose its potential adoption by libraries. the paper introduces the essence of chatbot technology and their present-day application in libraries.

CHAPTER-3

IDEATION & PROPOSED SOLUTION

3.1 Empathy Map Canvas:



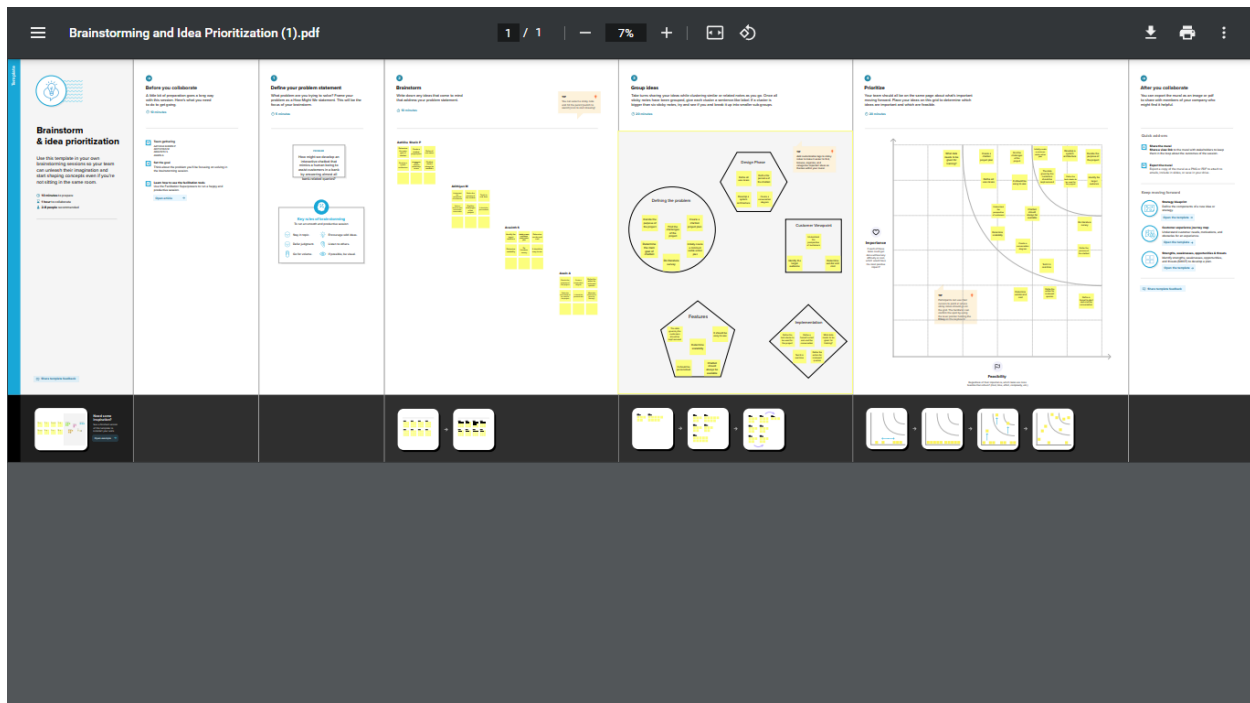
3.2 Ideation & Brainstorming:

Idea 1: It provides instant solution for general banking queries. Providing a solution instantly is one of the key reasons behind creating a chatbot. It must be able to effectively understand and address the queries of the customer as quickly as possible. It must be available 24x7 for customers to access and use.

Idea 2: It provides reliable service on answering net banking queries. The chatbot must be extremely reliable and must provide answers to queries that are reasonably helpful and correct. It should be able to understand the customers' queries and provide them with a meaningful answer. It should not provide wrong answers or cause further confusion.

Idea 3: It facilitates constant guidance to customers on creating bank accounts. Creating bank accounts can be stressful and many new potential customers that are joining banks might be new to banking. These customers will have a lot of doubts and queries and need extensive support in creating a bank account. This support can be provided with the help of chatbots. Chatbots are available 24x7 and will contain answers to all the common/frequently asked questions that one may have during the creation of a bank account.

Brainstorming:



3.3 Problem Statement:

Banking is a crucial sector, it deals with financial transactions which can be availed by everyone, but banks are not able to resolve the queries of customers at all times related to the products or services in satisfactory way which in turn hinders the customer satisfaction. In order to guide the customers throughout all the financial services provided by the bank, an intelligent system has to be introduced to provide people with the best solution possible. The users are bank customers who need a service, available 24/7, to clear all their queries and guide them through the various banking processes. So, an enhanced and smarter way of interaction with the customers has to be built to ensure efficient delivery of service. In order to overcome the user satisfaction issues associated with banking services, a chatbot will provide personal and efficient communication between the user and the bank.

It is built to be the overall virtual assistant that can facilitate customers to ask banking-related questions without visiting the bank or calling up customer service centres as well as providing them with relevant suggestions.

Who does the problem affect?	A customer of the bank
What are the boundaries of the problem?	Customers who have queries related to banking or trying to use various services of the bank
What is the issue?	Customers need to visit banks frequently for simple queries. Banks are not able to answer huge volumes of customers queries efficiently.
When does the issue occur?	When the customer is unable to visit a bank
Where does the issue occur?	It occurs in banking industries
Why is it important that we fix the problem?	It addresses the queries of customers immediately and effectively in a cost efficient manner.
What solution to solve this issue?	Chatbot should be able to answer any general banking queries on account creation, loan, net banking, other services etc. AI chatbots can help the customers to complete their work quickly and efficiently
What methodology used to solve the issue?	Artificial intelligence mimics the human brain in order to make chatting with the chatbot more life- like

3.4 Problem Solution fit:

1. CUSTOMER SEGMENT(S) - Bank Account Holders - Net Banking Users - Loan borrower	4.EMOTIONS BEFORE: Customers feel stressful through manual banking. AFTER: Customers feel Smart through the appliance of this effective chatbot which makes their life comfortable	7. BEHAVIOUR -Late response from bank disappoints customers. - Bank Consumes more time for providing banking functionalities to customers.
2. PROBLEMS / PAINS - Customer should manually visit the Bank for creating Account and solving Banking queries which consumes much time. - Banks cannot be available 24*7 - Instant Access cannot be done directly through banks.	5.AVAILABLE SOLUTIONS - Support through Email: takes more time to solve and take action against filed customer queries. - IOB EVA: provides fast and efficient support but the framework is difficult for users	8 CHANNELS OF BEHAVIOUR ONLINE: Through Advertising in social medias, news platform makes customer to know and recognize the effectiveness of banking chatbot and their instant and secure features. OFFLINE: words of mouth among customers.
3. TRIGERS TO ACT Banking customers wants to make their life easier, save time from manual banking and want to become smart through technologies.	6.CUSTOMER STATE LIMITATIONS - Customer should hold a Bank Account - Smart Device with active Internet Connection - Customer should have install Banking Application.	9. ROOT/CAUSE - Customers don't want to visit bank every time for bank related functions. - Customers' needs to know and track the status of the queries they filed . - Might have worries under their Account Privacy

10. YOUR SOLUTION

To build an effective and efficient banking chatbot using AI and IBM WATSON to provide an easy framework to them on all banking related queries such as account creation, queries related accounts, loan, net banking in a safe and secured manner and consider customer privacy and make available banking features 24*7 to them.

CHAPTER-4

REQUIREMENT ANALYSIS

4.1 Functional requirement:

- Python
- NLP
- IBM Cloud
- IBM Watson Assistant
- Deep Learning
- Python-Flask

4.2 Non Functional requirement:

- Security,
- Performance,
- Usability, And
- Availability

CHAPTER-5

PROJECT DESIGN

5.1 Proposed Solution:

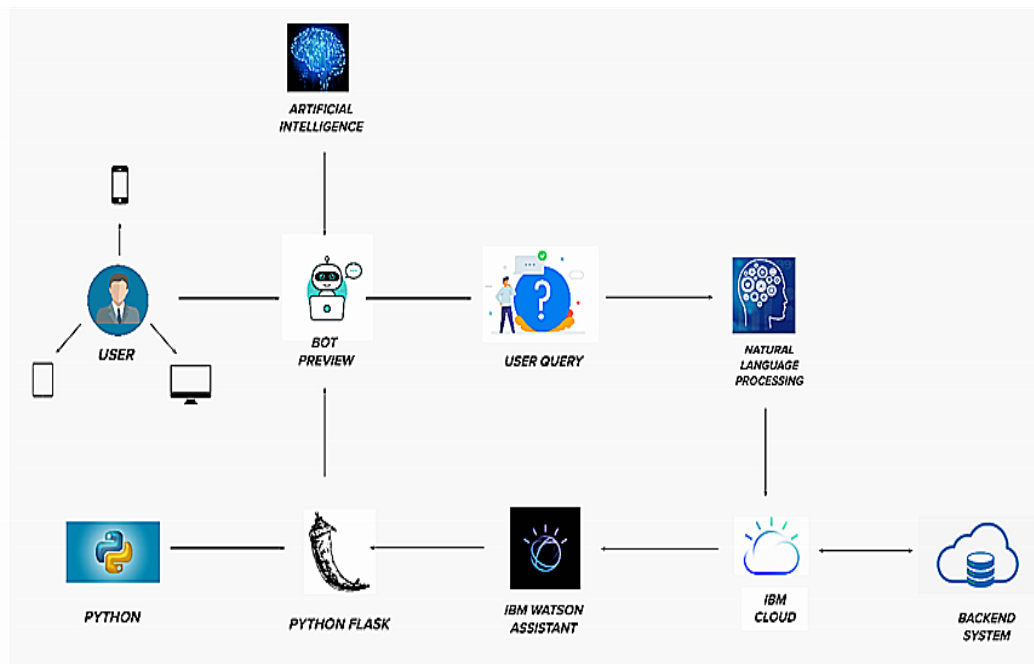
S.No.	Parameter	Description
1	Problem Statement (Problem to be solved)	The Chatbot should solve the customer queries related to banks.
2	Idea / Solution description	We develop chatbots using the IBM Watson Assistant tools service, which leverages NLP techniques like intent classification and entity recognition to understand user intent and context
3	Novelty / Uniqueness	IBM Watson Assistant uses artificial intelligence to contextually understand your customers to deliver fast, consistent, and accurate answers across applications, devices, and channels. Take the frustration out of long waits, tedious searches, and useless chatbots with your trusted AI leader.
4	Social Impact / Customer Satisfaction	Getting instant and accurate responses makes customers feel satisfied in such a way that it solves queries by saving cost and time.
5	Business Model (Revenue Model)	IBM Watson is IBM's AI technology for business, helping organisations to better predict and shape future outcomes, automate complex processes, and optimise employees' time
6	Scalability of the Solution	Deep and broad perspectives on the bank's global features

5.2 Solution Architecture:

Solution architecture is a complex process – with many sub-processes – that bridges the gap between business problems and technology solutions. Its goals are to:

- Find the best tech solution to solve existing business problems.
- Describe the structure, characteristics, behavior, and other aspects of the software to project stakeholders.
- Define features, development phases, and solution requirements.
- Provide specifications according to which the solution is defined, managed, and delivered

Example - Solution Architecture Diagram:



CHAPTER-6

PROJECT PLANNING & SCHEDULING

6.1 Milestone Activity Chart:

Milestone	Task	Starting Date	Ending Date	Project Complete on Status	Team Members
Create IBM Service	Creation of Banking Chabot or Assistant using IBM Watson Assistant	24 Oct 2022	25 Oct 2022	9%	AATHIHA SHERIN P ADITHIYAN M ARAVINTH S ASWIN A
	Understanding Customer's Banking Related Queries and skills	25 Oct 2022	29 Oct 2022	15%	AATHIHA SHERIN P ADITHIYAN M ARAVINTH S ASWIN A
Create Skills and Assistant for Chatbot	Training the Chatbot with Banking related dataset	31 Oct 2022	01 Nov 2022	24%	AATHIHA SHERIN P ADITHIYAN M ARAVINTH S ASWIN A
	Building action and Adding responses to Account Creation	01 Nov 2022	02 Nov 2022	29%	AATHIHA SHERIN P ARAVINTH S
	Building action and Adding responses to Banking related queries	02 Nov 2022	03 Nov 2022	34%	AATHIHA SHERIN P ARAVINTH S ASWIN A
	Building action and Adding responses to Net Banking	03 Nov 2022	04 Nov 2022	39%	AATHIHA SHERIN P ADITHIYAN M ARAVINTH S
	Building action and Adding responses to Loan Queries	04 Nov 2022	05 Nov 2022	44%	ADITHIYAN M ARAVINTH S ASWIN A

Testing Assistant & Integrate with	Testing the chatbot performance with the trained banking functionalities or conversations	07 Nov 2022	09 Nov 2022	60%	ARAVINTH S ASWIN A
Flask webpage					
	Integration of Flask webpage with the chatbot assistant to provide a framework	09 Nov 2022	12 Nov 2022	83%	AATHIHA SHERIN P ARAVINTH S
Deployment Of Chatbot	Final Deployment of AI based chatbot for banking Industry or Running the Chatbot service in fully efficient and effective condition	14 Nov 2022	19 Nov 2022	100%	AATHIHA SHERIN P ADITHIYAN M ARAVINTH S ASWIN A

6.2 Sprint Delivery Plan:

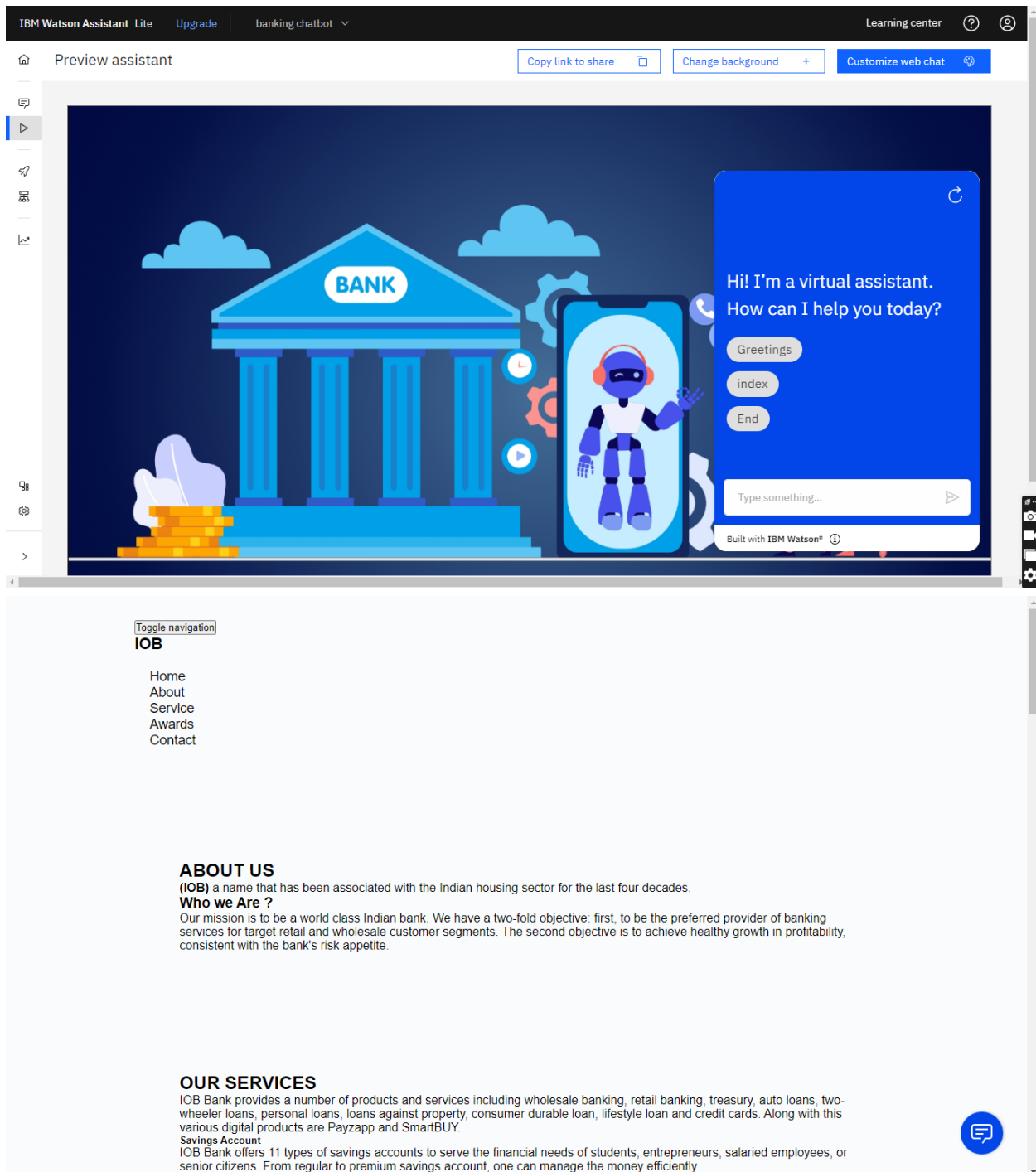
Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-1	Create IBM Service	USN-1	As a user, I can see a Watson Assistant.	1	Medium	ARAVINTH S
Sprint-1	Chatbot Skills Creation	USN-2	As a user, I will see the Chatbot having bankingrelated skills.	1	High	ARAVINTH S
Sprint-2	Creating Saving Account Action	USN-3	As a user, I can converse with the chatbot regarding saving account-related queries.	2	Medium	AATHIHA SHERIN P

Sprint-2	Creating Current Account Action	USN-4	As a user, I can converse with the chatbot regarding current account-related queries.	2	High	AATHIHA SHERIN P
Sprint-3	Creating Loan Account Action	USN-5	As a user, I can converse with the chatbot regarding loan account-related queries.	2	Medium	ADITHIYAN M

Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-3	Creating General Query Action	USN-6	As a user, I can converse with the chatbot regarding general queries.	2	Medium	ARAVINTH S
Sprint-3	Creating Net Banking Action	USN-7	As a user, I can converse with the chatbot regarding net banking-related queries.	2	High	ADITHIYAN M
Sprint-4	Creating Assistant & Integrate With Flask Web Page (Build Python Code)	USN-8	As a user, I can see a flask web page for bank.	1	Medium	ASWIN A
Sprint-4	Build HTML Code	USN-9	As a user, I can web pages integrated with a chatbot.	1	Medium	ASWIN A
Sprint-4	Run The Application	USN-10	As a user, I can communicate with the chatbot 24*7.	1	Medium	AATHIHA SHERIN P

CHAPTER-7

RESULTS



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IOB

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Awards and Recognition

2020

Best Bank in India: Euromoney Awards

Best Bank in India: FinanceAsia Country Awards

2021

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 IOB BANK has been adjudged ' Best Private Bank in India' at the Global Private Banking Awards 2021,

Organised by Professional Wealth Management (PWM)

2022

Best Bank In India: Euromoney Awards for Excellence 2022

Graphic Design

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 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

Web Development

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

X Close

Hi! I'm a virtual assistant.
How can I help you today?

Toggle navigation

IOB

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ABOUT US

(IOB) a name that has been associated with the Indian housing sector for the last four decades.

Who we Are ?

Our mission is to be a world class Indian bank. We have a two-fold objective: first, to be the preferred provider of services for target retail and wholesale customer segments. The second objective is to achieve healthy growth consistent with the bank's risk appetite.

OUR SERVICES

IOB Bank provides a number of products and services including wholesale banking, retail banking, treasury, trade finance, wheel loans, personal loans, loans against property, consumer durable loan, lifestyle loan and credit cards. Various digital products are Payzapp and SmartBUY.

Savings Account

IOB Bank offers 11 types of savings accounts to serve the financial needs of students, entrepreneurs, salaried employees, senior citizens. From regular to premium savings account, one can manage the money efficiently.

Current Account

Watson Assistant

hi

good too see you

how can i help you

Select an option

saving account

current account

loan account action

General Query Action

Net Banking Action

?

Type something...

Built with IBM Watson® ⓘ

CHAPTER-8

ADVANTAGES & DISADVANTAGES

ADVANTAGES:

- Advanced Data Analytics
- Scam Recognition
- Enhanced Banking Services
- Better Customer Support

DISADVANTAGES:

- Unemployment
- Distribution of Power
- Bad Calls
- Highly Expensive

CHAPTER-9

CONCLUSION

Conclusion:

The world of banking is shifting faster than ever, with Artificial Intelligence (AI) leading the way in bringing in sea change in the banking industry. Various AI technologies have been applied in banking in fields such as core banking, operational performance, customer support and analytics. For AI, banking is no longer just physical branches, but a brand-new world of modern banks. The introduction of new banking services by modern day banks is helping them to grow and expand. Technology is enabling increased penetration of the banking system, increased cost effectiveness and is making small value transactions possible. Effective use of technology has a multiplier effect on growth and development of banks.

References:

1. Anbalagan,G.,(2017). New Technological Changes in Indian Banking Sector. International Journal of Scientific Research and Management, 5(9),70157021,DOI.10.1853/ijssrm/v5i9.11.
2. Chen,Z.,Li,Y.,Wu,Y.,& Luo,J.(2017). The transition from traditional banking to mobile internet finance: an organizational innovation perspective - a comparative study of Citibank and ICBC. Financial Innovation <https://doi.org/10.1186/S40854-017-0062-0>.
3. Gupta, S., & Yadav, A. (2017). The Impact of Electronic Banking and Information Technology on the Employees of Banking Sector. Management and Labour Studies, 42(4), 379–387. doi:10.1177/2393957517736457.
4. Sarkar,S.S. (2016).Technological Innovations in India Banking Sector-A trend Analysis. Journal of Commerce &Management Thought, 7-1,171-185.DOI. 10.5958/0976478X.2016.00012.4.
5. Shet,R.A.(2016).Technological Innovations in Indian Banking Sector. International Journal of Scientific Engineering and Research,4(5),11-14.

CHAPTER-10

FUTURE SCOPE

Future Scope:

- The impact of digital technology can be seen in almost all industries, and it is not only redefining industries but also changing the way businesses operate. Presently, every sector is evaluating options and adopting ways to compete in this tech-driven world.
- Nowadays, every country is stepping ahead in terms of digitalization, and this is the reason the number of customers is continuously rising in the banking sector.
- The primary aim of Artificial Intelligence in the banking industry is to assist the customers by keeping their preferences as a priority. Additionally, Artificial Intelligence plays a vital role in ensuring make that customers are happy with the services offered by the bank.
- Digital Wallets: No doubt, the invention of digital wallets has taken the trend of digital money to the next level. If we talk about the specialty of these wallets, customers can buy any item online by simply entering their mobile number or OTP.
- Interactive Voice Response System (IVRS): An interactive voice response system (IVRS) helps the bank to interact with their customers. The main aim of this application is to give a pleasant banking experience to the customers by providing relevant answers to their queries.

CHAPTER-11

APPENDIX

11.1 Source Code:

Python code:

```
from flask import Flask,render_template
app=Flask(__name__)
@app.route('/')
def bot():
    return render_template('Chatbot.html')
if __name__ == "__main__":
    app.run(debug = True)
```

html code:

```
<!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>IOB</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> IOB </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>
          <!-- /.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>IOB – The Housing Development Finance Corporation Limited </p>
  </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>IOB – 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>IOB – The Housing Development Finance Corporation Limited </p>
      </div>
    </div>
  </div>
</div>
</div>
  <a class="home-carousel-left" href="#home-carousel" data-slide="prev"><i class="fa fa-angle-left"></i></a>
  <a class="home-carousel-right" href="#home-carousel" data-slide="next"><i class="fa fa-angle-right"></i></a> </div>
</div>
<!--/#home-carousel-->
</section>
<!--About-Section-Start-->
<section id="about">
  <div class="container">
    <div class="col-md-8 col-md-offset-2">
      <div class="heading">
        <h2>ABOUT <span>US</span></h2>

```

```

        <div class="line"></div>
        <p><span><strong>(IOB) </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>
</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>IOB 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>
</section>

```



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</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>IOB Bank offers 11 types of savings accounts to serve the financial needs of
students, entrepreneurs, salaried employees, or senior citizens. From regular to premium savings
account, one can manage the money efficiently.</p>
        </div>
      </div>
    </div>
    <div 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> IOB 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 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> IOB 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 IOB Bank
Savings Account. </p>
        </div>
      </div>
    </div>
  </div>
</div>
<div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-

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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> IOB 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>IOB 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> IOB 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>
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    <div class="media-body">
      <h5 class="media-heading"> Loan against Property</h5>
      <p> IOB 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-->

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

```

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<!--/.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> IOB 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-->

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```

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

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```

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> IOB 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> IOB 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 Experiances</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>
  </div>
</div>

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    </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><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

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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 IOB 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

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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


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    </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<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>
    </div>
</section>

<!--Portfolio-Section-Start-->
<!--
<section id="portfolio">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>AWESOME FEATUR<span>ES</span></h2>
<div class="line"></div>
<p><span><strong>L</strong></span>orem ipsum dolor sit amet, consectetur adipiscing
elit, sed do eiusmod tempor incididunt ut
    et dolore magna aliqua. Ut enim ad minim veniam</p>
    </div>

```



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</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>
  <!--/.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>
  <!--/.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>
  <!--/.portfolio-item-->
  <!-- <div class="col-md-4 col-sm-6 col-xs-12 portfolio-item corporate">

```

```




fa fa-plus-circle


###### ITEM-4



Lorem Ipsum





fa fa-plus-circle


###### ITEM-5



Lorem Ipsum





fa fa-plus-circle


###### ITEM-6



Lorem Ipsum



34


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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>

1 DOMAIN
100GB DISK SPACE
UNLIMITED BANDWIDTH
SHARED SSL CERTIFICATE
10 EMAIL ADDRESS
24/7 SUPPORT
Order Now

</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>

3 DOMAIN
300GB DISK SPACE
UNLIMITED BANDWIDTH
SHARED SSL CERTIFICATE
30 EMAIL ADDRESS
24/7 SUPPORT
Order Now

</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">

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<div class="container">
  <div class="col-md-8 col-md-offset-2">
    <div class="heading">
      <h2>OUR TEAM</h2>
      <div class="line"></div>
      <p><strong></strong></p>
    </div>
  </div>
  <div class="row">
    <div class="col-md-3 col-sm-6 col-xs-12 team-main-sec wow slideInUp" data-wow-
duration="1s" data-wow-delay=".1s">
      <div class="team-sec">
        <div class="team-img"> 
        <div class="team-desc">
          <h5>Aathiha Sherin P</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=".2s">
      <div class="team-sec">
        <div class="team-img"> 
        <div class="team-desc">
          <h5>Adhithyan M</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=".3s">
    <div class="team-sec">
        <div class="team-img"> 
        <div class="team-desc">
            <h5>Aravinth S</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>Aswin A</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>
</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>
    <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>23</strong><br>
        2022 </div>
        <a href="https://www.iobsales.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>Bheem</h6>
            </a></li>
          <li class="comment"><i class="fa fa-comment"></i><a href="#">
            <h6>21</h6>
            </a></li>
        </ul>
        <p>IOB 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.iobsales.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>Janu</h4>
          <strong>19</strong><br>
        </div>
        <a href="https://www.iobsales.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>Raju </h6>
  </a></li>
  <li class="comment"><i class="fa fa-comment"></i><a href="#">
    <h6>13</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.iobsales.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.iobsales.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>Kalia</h6>
    </a></li>
    <li class="comment"><i class="fa fa-comment"></i><a href="#">
      <h6>22</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.iobsales.com/blog/best-government-pension-scheme-for-senior-citizens/" class="btn-blg">Read More</a> </div>

```

```

        </div>
    </div>
</div>
</section>
<!--Client-Section-Start-->

<!--
<div id="client">
    <div class="container">
        <div id="client-slider" class="owl-carousel">
            <div class="item client-logo"> <a href="#"></a> </div>
            <div class="item client-logo"> <a href="#"></a> </div>
            <div class="item client-logo"> <a href="#"></a> </div>
            <div class="item client-logo"> <a href="#"></a> </div>
            <div class="item client-logo"> <a href="#"></a> </div>
            <div class="item client-logo"> <a href="#"></a> </div>
            <div class="item client-logo"> <a href="#"></a> </div>
        </div>
    </div>
</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> Bheem House, <br>
                            143, Backbay Reclamation <br>

```

```

                    5th Floor,Connaught Place,<br>
                    New Delhi, Delhi 110001, India.</h6>
                </li>
                <li><i class="fa fa-envelope"></i>
                    <h6><strong>Mail Us:</strong> <a href="#">
investor.helpdesk@iobbank.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.IOB.com</a> </h6>
                </li>
            </ul>
        </div>
        <div class="col-md-6 col-sm-6">
            <form id="main-contact-form" name="contact-form" method="post" action="#">
                <div class="row wow fadeInDown" data-wow-duration="1000ms" data-wow-
delay="300ms">
                    <div class="col-sm-6">
                        <div class="form-group">
                            <input type="text" name="name" class="form-control" placeholder="Name"
required="required">
                        </div>
                    </div>
                    <div class="col-sm-6">
                        <div class="form-group">
                            <input type="email" name="email" class="form-control" placeholder="Email
Address" required="required">
                        </div>
                    </div>
                    <div class="form-group">
                        <input type="text" name="subject" class="form-control" placeholder="Subject"
required="required">
                    </div>
                    <div class="form-group">
                        <textarea name="message" id="message" class="form-control" rows="4"
placeholder="Enter your message" required="required"></textarea>
                    </div>
                    <a class="btn-send col-md-12 col-sm-12 col-xs-12" href="#">Send Now</a>
                </form>
            </div>
        </div>
    </div>

```

```

</section>

<br><br><br><br>
<footer id="footer">
  <div class="bg-sec">
    <div class="container">
      <h2>LOOKING FORWARD TO <strong>HEAR </strong>FROM YOU!</h2>
    </div>
  </div>
</footer>
<footer id="footer-down">
  <h2>Follow Us On</h2>
  <ul class="social-icon">
    <li class="facebook hvr-pulse"><a href="#"><i class="fa fa-facebook-f"></i></a></li>
    <li class="twitter hvr-pulse"><a href="#"><i class="fa fa-twitter"></i></a></li>
    <li class="linkedin hvr-pulse"><a href="#"><i class="fa fa-linkedin"></i></a></li>
    <li class="google-plus hvr-pulse"><a href="#"><i class="fa fa-google-plus"></i></a></li>
    <li class="youtube hvr-pulse"><a href="#"><i class="fa fa-youtube"></i></a></li>
    <li class="instagram hvr-pulse"><a href="#"><i class="fa fa-instagram"></i></a></li>
    <li class="behance hvr-pulse"><a href="#"><i class="fa fa-behance"></i></a></li>
  </ul>
  <p> &copy; Copyright 2022 IOB </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-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: "6827dfd4-2308-4e42-9b8d-e73b8c965670", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceID: "e5a1d21e-2939-4d14-9a23-401a94fea6ac", // 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: "6827dfd4-2308-4e42-9b8d-e73b8c965670", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceID: "e5a1d21e-2939-4d14-9a23-401a94fea6ac", // 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: "6827dfd4-2308-4e42-9b8d-e73b8c965670", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceID: "e5a1d21e-2939-4d14-9a23-401a94fea6ac", // 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>

```

static.css:

```

padding: 0%;
margin: 0%;
box-sizing: border-box;
font-family: 'Poppins', sans-serif;
scroll-behavior: none;
list-style: none;
text-decoration: none;
}

:root{
  --main-color:#63e667;
  --text-color:#000000;
  --bg-color:#fafbfc;
  --bid-font:5rem;
  --h2-font:2.25rem;
  --p-font:0.9rem;
  --background-image:url(tierra-mallorca-JXI2Ap8dTNc-
unsplash.jpg);
}

*::selection{
  background:var(--main-color);
  color: #fff;
}
body{
  color: var(--text-color);
  background: var(--bg-color);
}

header{
  position: fixed;

```

```
top: 0%;  
right: 0;  
width: 100%;  
z-index: 1000;  
display: flex;  
align-items: center;  
justify-content: space-between;  
padding: 30px 170px;  
background-color: var(--bg-color);
```

```
}
```

```
.logo{  
  color:var(--main-color);  
  font-weight: 600;  
  font-size: 2.4rem;  
}
```

```
.navbar{  
  display: flex;  
}
```

```
.navbar a {  
  color: var(--text-color);  
  font-size: 1.1rem;  
  padding: 10px 20px;  
  font-weight: 500;  
}
```

```
.navbar a:hover{  
  color: var(--main-color);  
  transition: .3s;  
}
```

```
#menu-icon{  
  font-size: 2rem;  
  cursor: pointer;  
  display: none;  
}
```

```
section{  
  padding: 70px 17%;
```



```

}

.home{
width: 100%;
min-height: 90vh;
display: grid;
grid-template-columns: repeat(2,1fr);
grid: gap 1.5em;
align-items: center;
}

.home-img img{
    max-width: 100%;
    width: 600px;
    height: auto;
    margin-right: 20px;
    margin-top: 80px;
}

.home-text h1{
    font-size: var(--big-font);
    color:rgb(80, 107, 255);
    font-size: 45px;
}

.home-text h2{
    font-size: var(--h2-font);
    margin: 1rem 0 2rem;
    font-size: 20px;
}

.btn{
    display: inline-block;
    padding: 10px 20px;
    background: var(--main-color);
    text-align: center;
    color: #fff;
    border-radius: 25px;
    width: 200px;
    margin: 20px 10px;
    font-weight: bold;
    cursor: pointer;
}

```

```

}

.btn:hover{
    border: none;

}

.about{
    display:grid;
    grid-template-columns: repeat(2,2fr);
    grid-gap:1.5rem;
    align-items: center;
}

.about-img img{
    max-width: 300%;
    width: auto;
    height: auto;
    margin: 20px;
    position: absolute;
    right: 900px;
    margin-top: -180px;

}

.about-text h2{
    color: rgb(80, 107, 255);
    font-weight: 600;

}

.about-text h2{
    font-size: 50px;
    margin: 1rem 0 2rem;

}

.about-text p{
    margin: 0.8rem 0 1.8rem;
    line-height: 1.8;
}

```

```

.about-text span{
  color: var(--text-color);
  font-size: var(--h2-font);
  margin: 1rem 0 2rem;
  font-size: 20px;
}

.services{

  width: 100%;
  min-height: 90vh;
  display: grid;
  grid-template-columns: repeat(2,1fr);
  grid:0.5rem;
  align-items: center;
}

.services-img img{
  max-width: 300%;
  width: auto;
  height: auto;
  position: absolute;
  right: 250px;
  bottom:-980px;
  margin: 2px;
}

}

.services-text{

  color:rgb(80, 107, 255);
  font-size: 45px;
  font-size: var(--h2-font);
  margin: 1rem 0 2rem;
  font-size: 20px;
  align-items: center;
  position: absolute;
  bottom: -500px;
}

}

.contact{

```

```

width: 100%;
min-height: 90vh;
display: grid;
grid-template-columns: repeat(2,1fr);
grid:0.5rem;
align-items: center;
}

.contact-img img{

    max-width: 50%;
width: 150px;
height: 150px;
position: absolute;
right: 1100px;
bottom:-1300px;
margin: 1px;

}

.contact-text{

    color:rgb(100, 159, 249);
font-size: 45px;
font-size: var(--h2-font);
margin: 1rem 0 2rem;
font-size: 20px;
align-items: center;
position: absolute;
bottom: -1350px;
left: 500px;

}
.team members{
    color: aqua;
}

```

11.2 GitHub & Project Demo Link:

GitHub:

TEAM ID : PNT2022TMID45515

GitHub Project Link : [Open Link](#)

ProjectDemoLink: [View File](#)