

Professional Readiness for Innovation, Employability, and Entrepreneurship

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 References

[1] Title: A Review of Chatbots in the Banking Sector

Author: Shashank Bairy R and Rashmi R

Published year: 2021

Description: This paper explains the basic anatomy of the chatbots and the various applications

of the chatbots in banking sector. It also went over various improvements that could be made on the current chatbot technologies. It states that the role of chatbots play in the banking sector will only continue to raise due to the constant improvements being made to its logic and increased demand among the customer for better experience.

[2] Title: Dialogue AI for Financial Services

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

Published year: 2018

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

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

Author: Duygu Altinok

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

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

Author: Dr. Shalini Sayiwal

Published year: 2020

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

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

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

Published year: 2020

Description: The paper demonstrates how AI is always evolving. This study introduces a novel idea that discusses machine intelligence and highlights the possibilities of intelligent systems. The latest disruptive force that has altered how customers connect is the growth of chatbots in

the finance industry. Artificial intelligence has transformed the way that banks communicate with their consumers in the banking sector by enabling chatbots. Any nation's development depends heavily on the banking industry. It also investigates the chatbot's current usability to determine whether it can satisfy customers' fluctuating needs.

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

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

Published year: 2022

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

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

Author: Takuma Okuda and Sanae Shoda

Published year: 2018

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

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

Author: Hana Demma Wube, Sintayehu Zekarias Esubalew, Firesew Fayiso Weldesellasie and Taye

Girma Debele

Published year: 2022

Description: This study gives a thorough, systematic analysis of the literature of papers on text-based chatbots in the banking industry. It discusses the understanding of chatbots in the financial sector in terms of implementation, adoption intention, attitude toward use, and acceptance; it also discusses how people perceive, expect, and trust chatbots, as well as how they are engaging and emotionally motivated; management of the security and privacy vulnerabilities of the chatbots; and it identifies potential strategies that can impede the effective, successful use of chatbots. Finally, the key findings on the use of text chatbots in the financial industry are given. In addition, the unresolved problems in the existing study are noted, and a number of future research avenues are recommended.

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

Author: Samir Rustamov, Aygul Bayramova and Emin Alasgarov

Published year: 2021

Description: In the paper, the main two components of dialogue management systems—NLU and Dialogue Manager—have been investigated. In the first step of NLU, they utilized the Language Identification component for language detection with both built-in LI methods such as fastText and custom ML models trained on the domain-based dataset. The second step of the work was the comparison of the classic ML classifiers and DIET architecture for the user intention detection. Four different ML algorithms with nine various features are trained with 36 different models. The Dialogue Management module is then trained by transformer embedding dialogue policy.

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

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

Published year: 2020

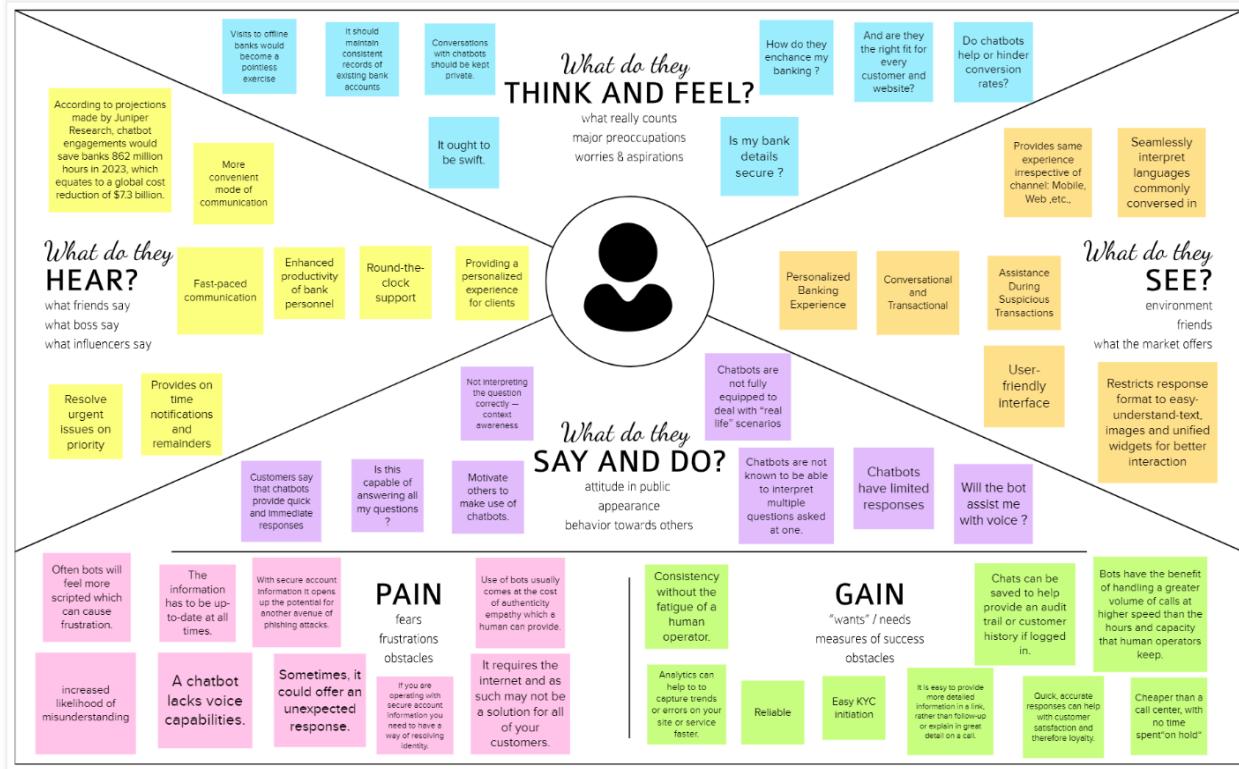
Description: The paper's primary goal is to provide visitors with basic health information. When a person initially accesses the website, they must register before they may ask the bot questions. If the answer is not found in the database, the system employs an expert system to respond to the requests.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

2.3 Problem Statement Definition

Conversational Banking is a smarter way to retain the loyal customers by offering them a quick response to their queries. But the problem is to train the bank employees to get absolute knowledge to answer every query and having good skills of handling customers. Moreover, the employees can't provide 24*7 secure and reliable service. So, we have to develop an AI based chatbot that could answer the customers query immediately which should be easy to use.

3. IDEATION & PROPOSED SOLUTION

3.1 Empathy Map Canvas



3.2 Ideation & Brainstorming

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

Brainstorm & idea prioritization

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

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

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

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

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

Learn how to use the facilitation tools
Use the Facilitation Superpowers to run a happy and productive session!

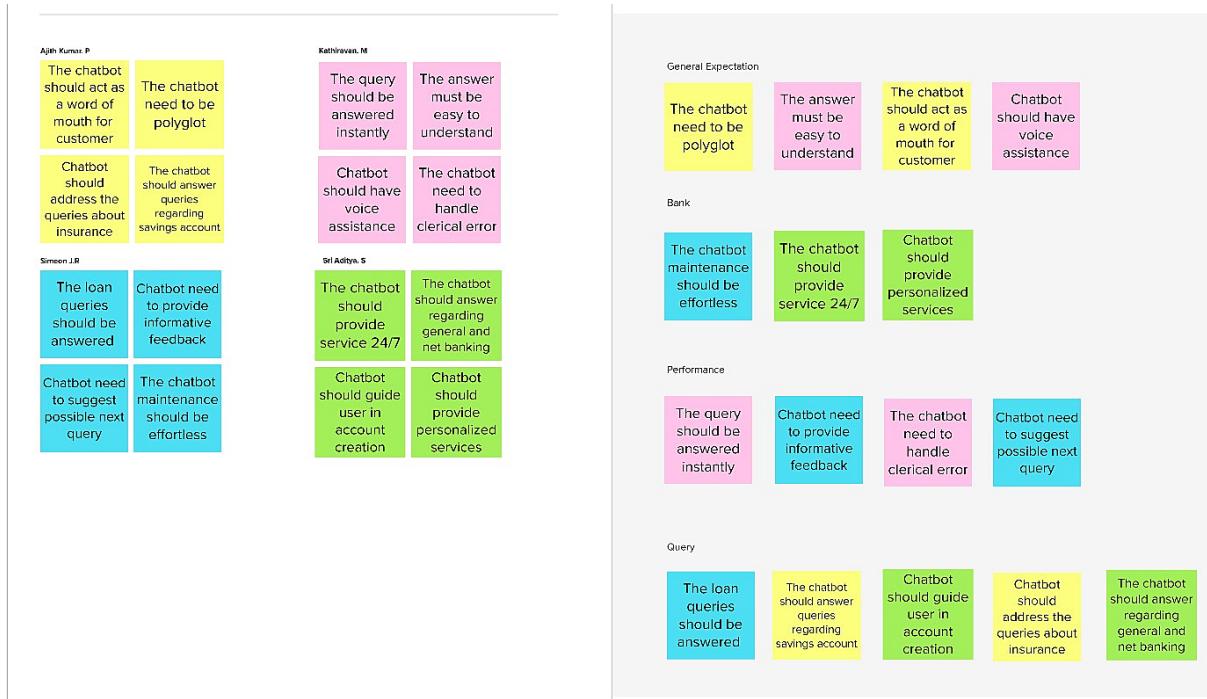
PROBLEM
Conversations in banking can be a real pain for customers. In a recent year, 40% of customers by calling them a cold response to their queries. But the problem is to train the bank employees to get knowledge to answer all the questions. The reason is that the employee can be available 24/7 and may not be able to answer all the questions. This means we have to create a AI based discourse for banking industry.

Key rules of brainstorming
Run an smooth and productive session.

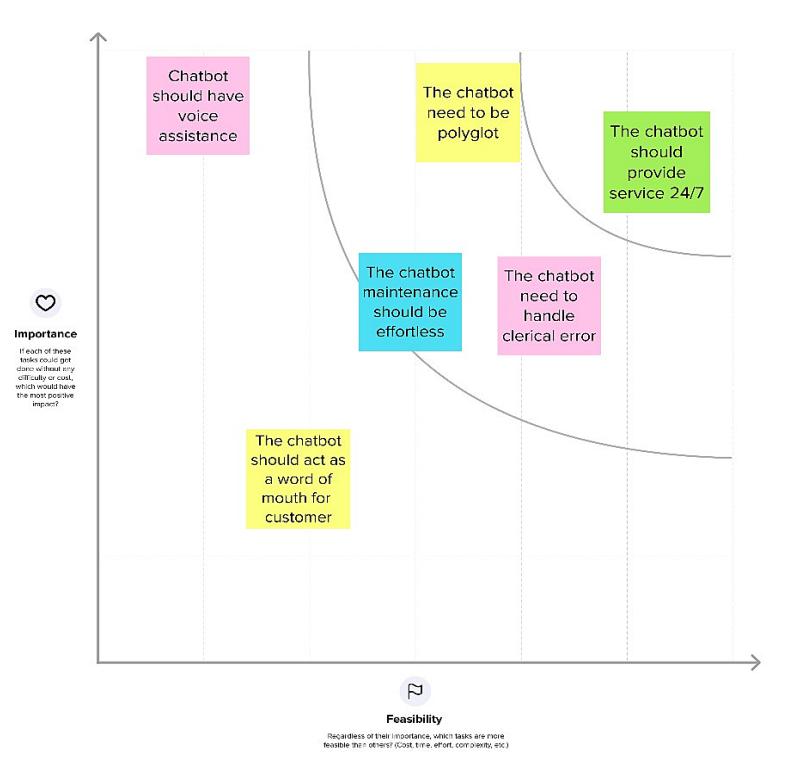
- Stay on topic.
- Encourage wild ideas.
- Defer judgment.
- Listen to others.
- Go for volume.
- If possible, be visual.

Share template feedback

Step-2: Brainstorm, Idea Listing and Grouping



Step-3: Idea Prioritization



3.3 Proposed Solution

S. No.	Parameter	Description
1.	Problem Statement (Problem to be solved)	Banks are unable to satisfactorily respond to customer questions about their products or services, which lowers customer satisfaction. For simple questions, customers must routinely visit banks.
2.	Idea / Solution description	An intelligent system must be implemented to help clients navigate all of the financial services the bank offers in order to offer people the best possible option.
3.	Novelty / Uniqueness	AI-powered chatbots should be able to respond to any general banking questions including opening an account, loans, net banking, other services, etc. It quickly and effectively responds to client questions while being economical.
4.	Social Impact / Customer Satisfaction	Chatbot will offer personalised and effective contact between the user and the bank in order to address the user satisfaction issues related to banking services. It is intended to serve as the all-encompassing virtual assistant that enables users to ask banking-related queries without going to the bank or calling customer care centres and to offer pertinent recommendations.
5.	Business Model (Revenue Model)	For banks, using a chatbot to answer client questions will be a cost-effective solution. It does away with the

		requirement for a sizable customer service team and even lessens the workload of bank employees, whose time 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.

3.4 Problem Solution fit

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

4.REQUIREMENT ANALYSIS

4.1 Functional requirement

Following are the functional requirements of the proposed solution.

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

4.2 Non-Functional requirements

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

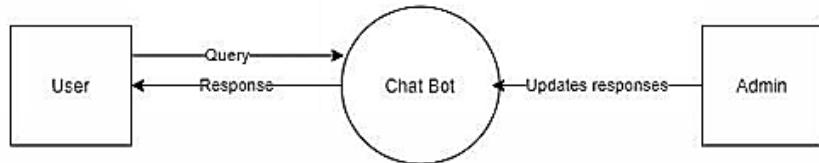
NFR no.	Non-Functional Requirement	Description
NFR-1	Usability	To improve customer experience, financial companies are using chatbots to automate the majority of their duties, including addressing client complaints, responding to inquiries, providing investment advice, etc., They can help organizations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

NFR-3	Reliability	Because of this, the bot must represent two crucial qualities: security and dependability. Inaccurate transactions or errors in message interpretation can result in more serious problems, such as losing the customer.
NFR-4	Performance	The chatbot's speed should be quicker than the time it would take a human to write the response. The chatbot should be coupled with a knowledge-based database and configured to swiftly retrieve information.
NFR-5	Availability	Chatbots should be available 24/7 and not get tired. Any time of the day or night, they should be on call and prepared to respond to queries from late-night visitors or just those in other time zones.
NFR-6	Scalability	The chatbot should be designed scalable so that it can accommodate many users and other modules at once. The chatbot should also be designed to function in the majority of server setups. In light of this, a chatbot should be able to operate in any server environment.

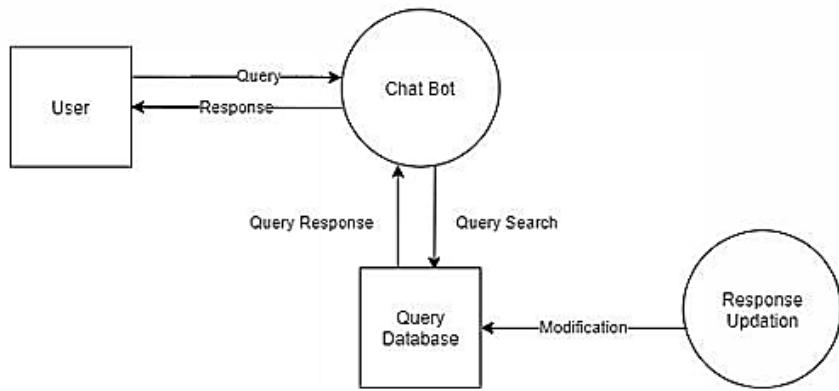
5.PROJECT DESIGN

5.1 Data Flow Diagrams

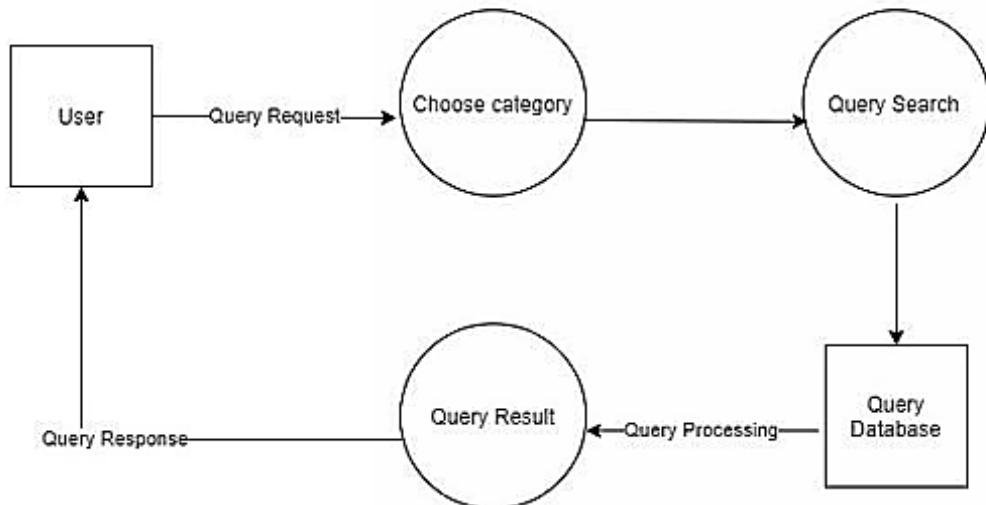
Level 0 - DFD



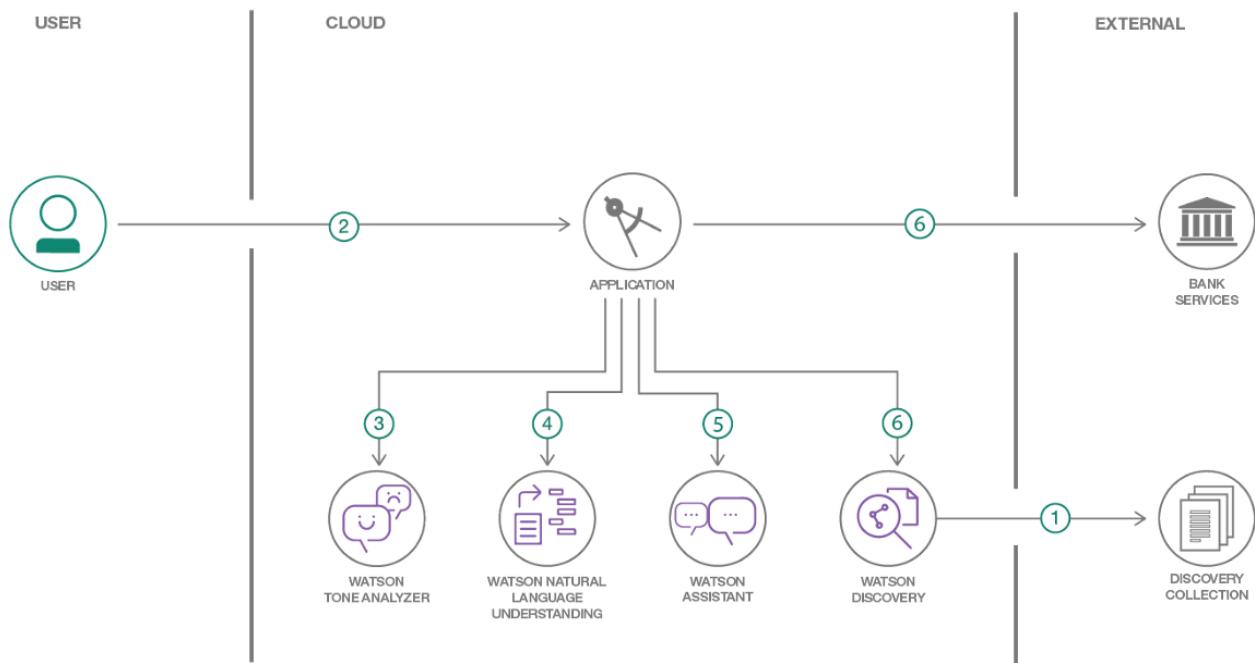
Level 1 - DFD



Level 2 - DFD



5.2 Solution & Technical Architecture



5.3 User Stories

User type	Functional Requirement (Epic)	User Story Number	User Story / Task	Acceptance criteria	Priority	Release
Customer (Mobile or Web user)	Savings Account Action	USN-1	As a user, he/she can get the details of required documents for Regular Savings Account.	I can clear my queries regarding Regular Savings Account creation.	High	Sprint-1
		USN-2	As a user, I can check the details for creating Kids Savings Account.	I can clear my queries regarding Kids Savings Account creation.	High	Sprint-1
		USN-3	As a user, I can check the details for creating Zero Balance Savings Account.	I can clear my queries regarding Zero Balance Savings Account creation.	Low	Sprint-1
	Current Account Action	USN-4	As a user, he/she can get the details of required documents for creating Partnership Account.	I can clear my queries regarding Partnership Account creation.	Medium	Sprint-2
		USN-5	As a user, I can check	I can clear my queries	High	Sprint-

			the details for creating Proprietorship Account.	regarding Proprietorship Account creation.		2
	Loan Action	USN-6	As a user, he/she can get the details of required documents for availing student loan from the bank.	I can clear my queries regarding Student loan approval.	High	Sprint-2
		USN-7	As a user, I can check the details for availing gold loan, top-up loan, house loan, vehicle loan from the bank.	I can clear my queries regarding gold loan, top-up loan, house loan, vehicle loan approval.	High	Sprint-2
	General Query Action	USN-8	As a user, he/she can question the bot about bank working hours, currency conversion policy, storage facility available in the bank.	I can clear my queries regarding bank working hours, currency conversion policy, storagefacility available in the bank.	High	Sprint-3
		USN-9	As a user, I can query the bot about CIBIL score, list of available branches, nearest branch.	I can clear my queries regarding CIBIL score, listof available ranches, nearest branch.	Medium	Sprint-3
	Net Banking Action	USN-10	As a user, he/she can question the bot about the significance and advantages of net banking.	I can clear my queries regarding features of netbanking.	Low	Sprint-3
		USN-11	As a user, I can get the details about steps involved in signing up for net banking, issues related to net banking.	I can clear my queries regarding issues in netbanking.	Medium	Sprint-3
Admin	Modifying ActionSkills	USN-12	As an admin, I can modify the responses of the bot.	I can modify the chat botresponses.	High	Sprint-1
	Creating ActionSkills	USN-13	As an admin, I can create new action skills and link it to existing ones.	I can add new action skills.	High	Sprint-1

6.PROJECT PLANNING & SCHEDULING

6.1 Sprint Planning & Estimation

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

6.2 Sprint Delivery Schedule

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

	(using Flask frame work)		to link a html web page.			
Sprint-4	Building HTML code	USN-9	As an admin, I make use of html to create the web page as a front-end for the application.	6	High	Ajith Kumar, Kathiravan, Sri Aditya
Sprint-4	Executing the application	USN-10	As an admin, I can integrate the chat bot with our web page. As a user, I can interact with the chatbot in the web page.	2	Medium	Ajith Kumar, Simeon

6.3 Project Tracker

Sprint	Total Story Points	Duration	Sprint Start Date	Sprint End Date (Planned)	Story Points Completed (as on Planned End Date)	Sprint Release Date (Actual)
Sprint-1	20	6 Days	24 Oct 2022	29 Oct 2022	20	26 Oct 2022
Sprint-2	20	6 Days	31 Oct 2022	05 Nov 2022	20	02 Nov 2022
Sprint-3	20	6 Days	07 Nov 2022	12 Nov 2022	20	09 Nov 2022
Sprint-4	20	6 Days	14 Nov 2022	19 Nov 2022	20	16 Nov 2022

6.4 Burndown Chart



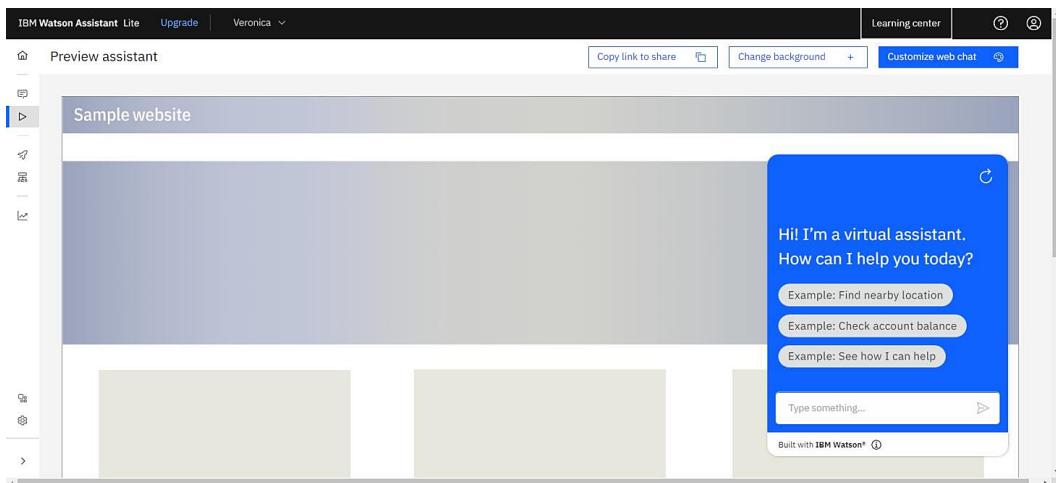
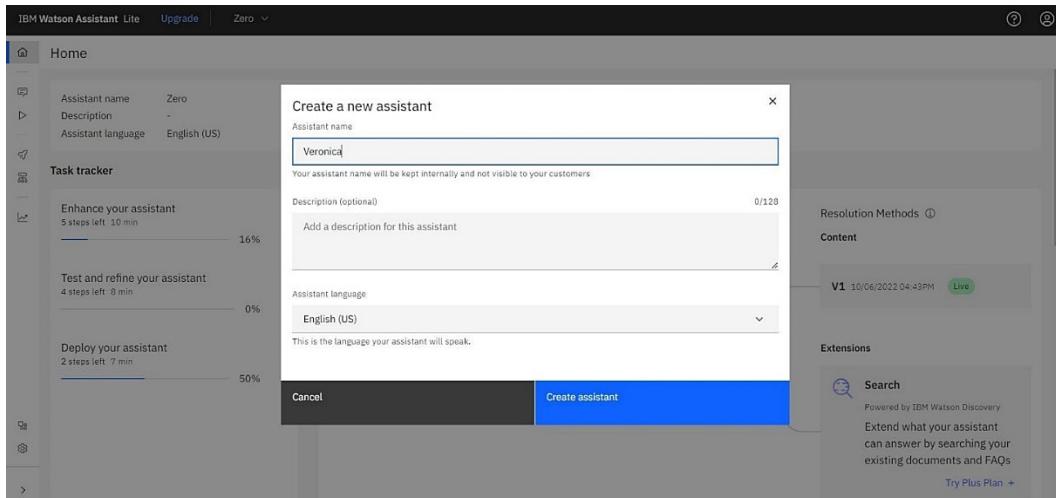
6.5 Reports from JIRA

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

7.CODING & SOLUTIONING

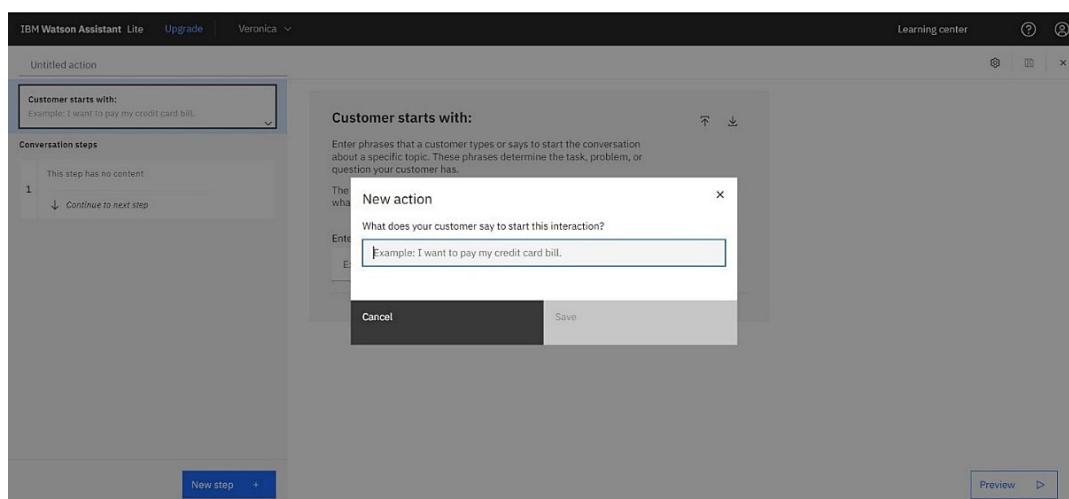
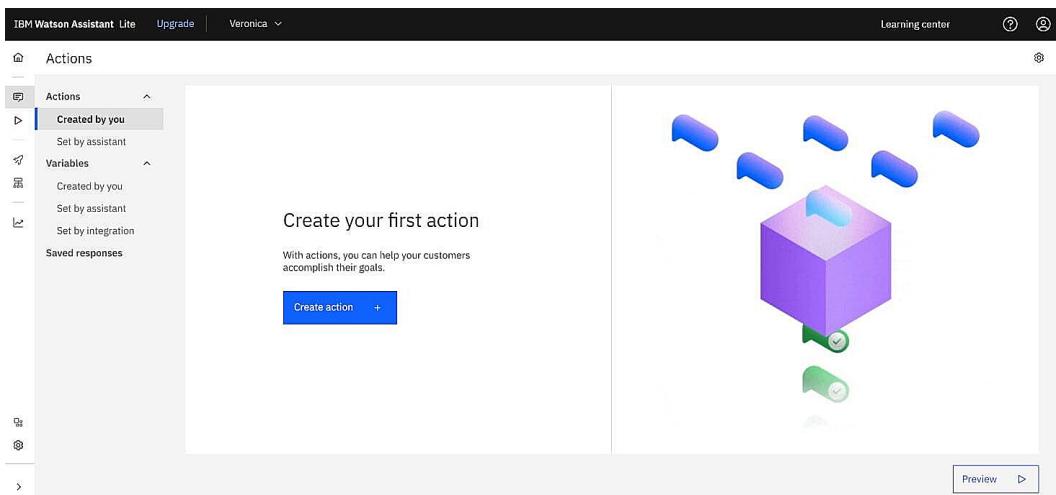
7.1 Creating IBM Watson Assistant Service

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



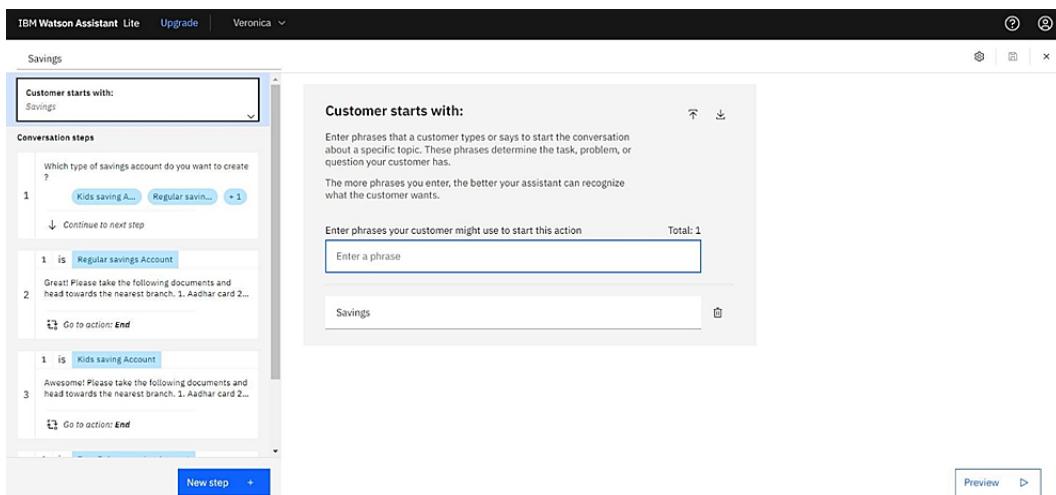
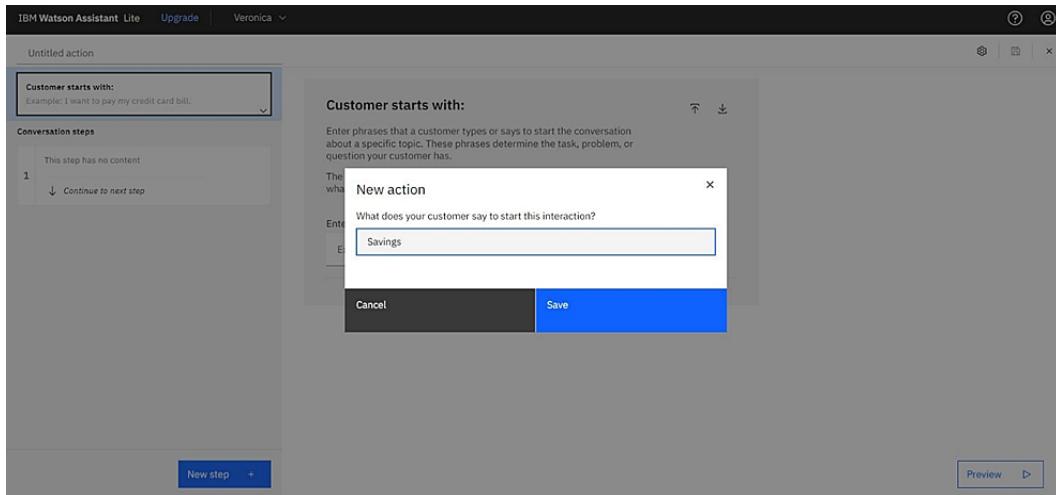
7.2 Creating Action skills

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

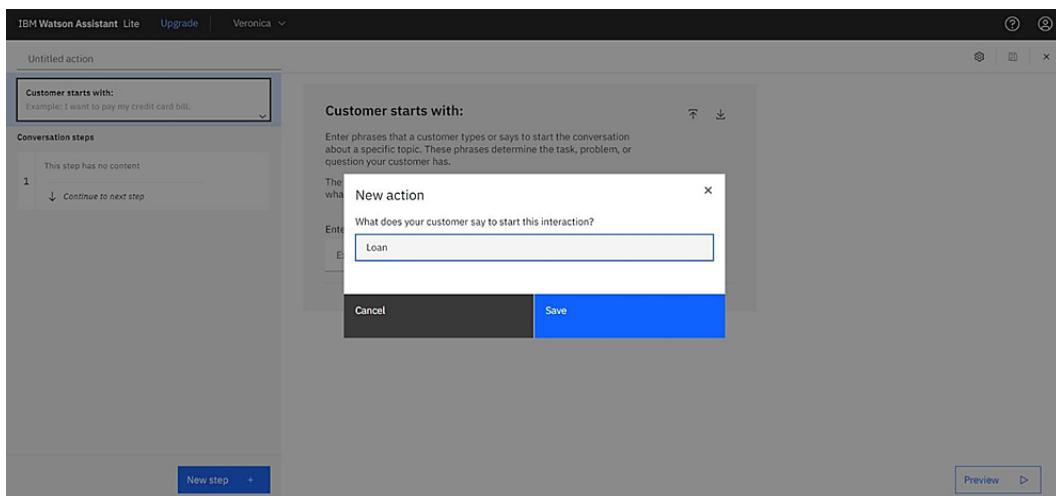


7.2.1 Creating savings action

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.

The screenshot shows the IBM Watson Assistant Lite interface. The left panel displays a conversation flow titled 'Loan'. It starts with a 'Customer starts with:' step containing the phrase 'Loan'. Below it, 'Conversation steps' show a sequence of 6 steps:

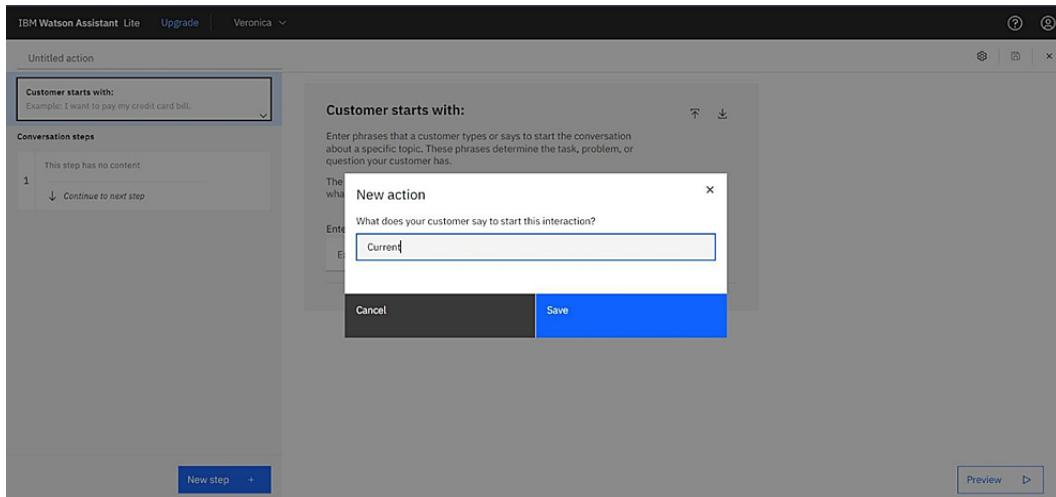
1. What type of loan are you looking for? (Buttons: Gold Loan, Student Loan, + 3)
2. 1 is House Loan (Text: To be eligible for a house loan, please contact our bank service providers with all existing loan details.)
3. 1 is Gold Loan (Text: Please approach the bank with the following documents, 1. Aadhar card 2. Pan card 3. Passport...)
4. 1 is Topup Loan (Text: To be eligible for a top-up loan, please contact our bank service providers with all your existing loan...)
5. 1 is Vehicle Loan (Text: Kindly approach the bank with the following documents: 1. Automobile Invoice 2. Pan card 3....)
6. 1 is Student Loan (Text: Please approach the bank with the following documents: 1. Acceptance letter from an academi...)

The right panel shows a 'Customer starts with:' configuration section with a text input field containing 'Loan' and a preview button.

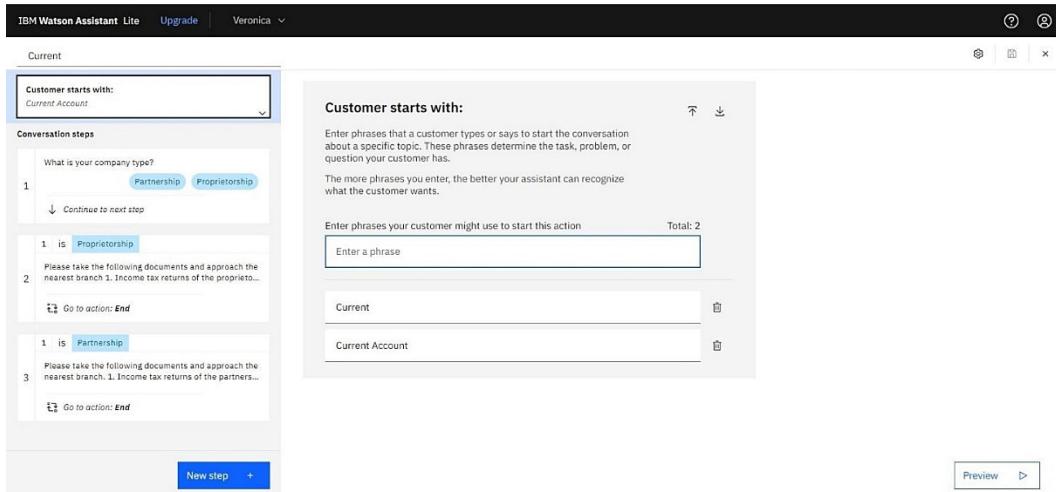
This screenshot shows the same conversation flow for 'Loan' as the previous one, but with 6 steps instead of 3. The steps are identical to those listed above, detailing requirements for House, Gold, Topup, Vehicle, and Student loans.

7.2.3 Creating current account action

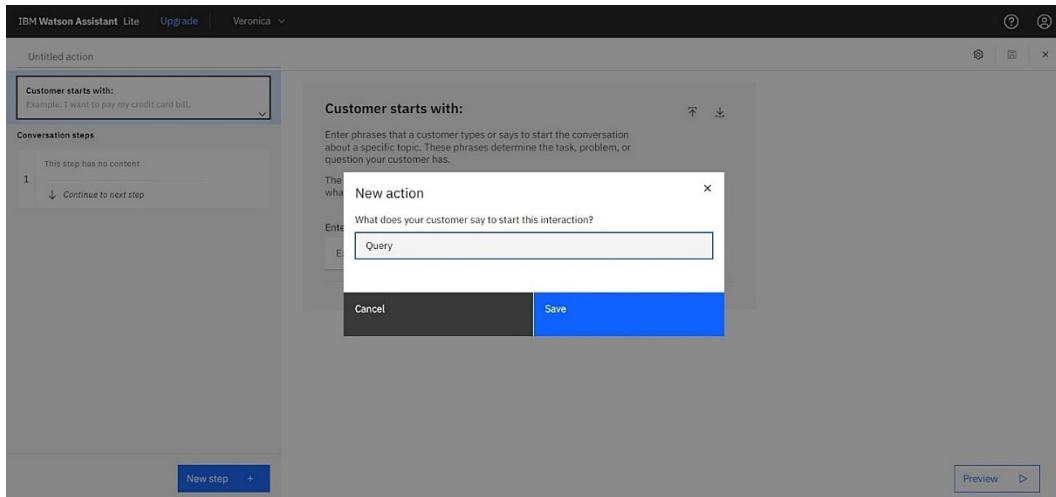
Create a new action skill Current, for the current account action.



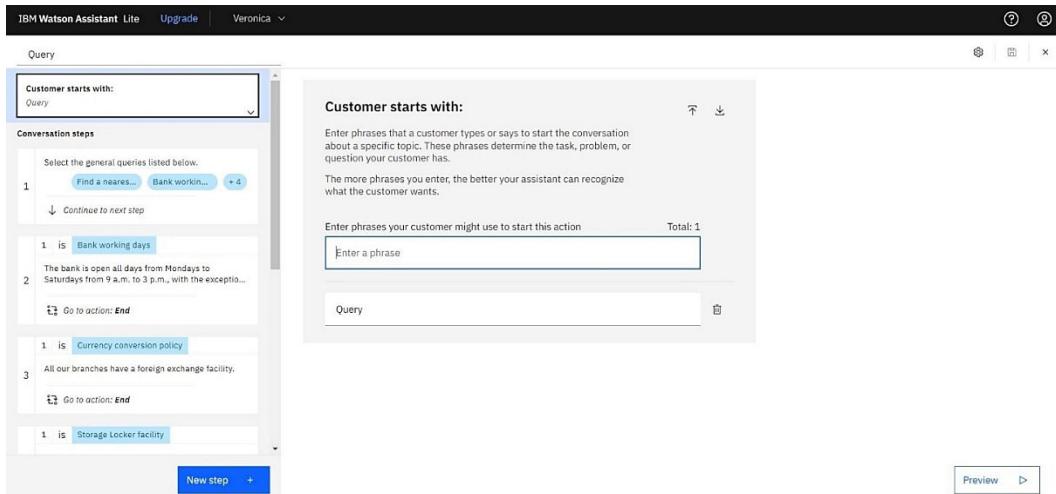
Adding steps in Current action to handle customer queries regarding Partnership and Proprietorship account creation.



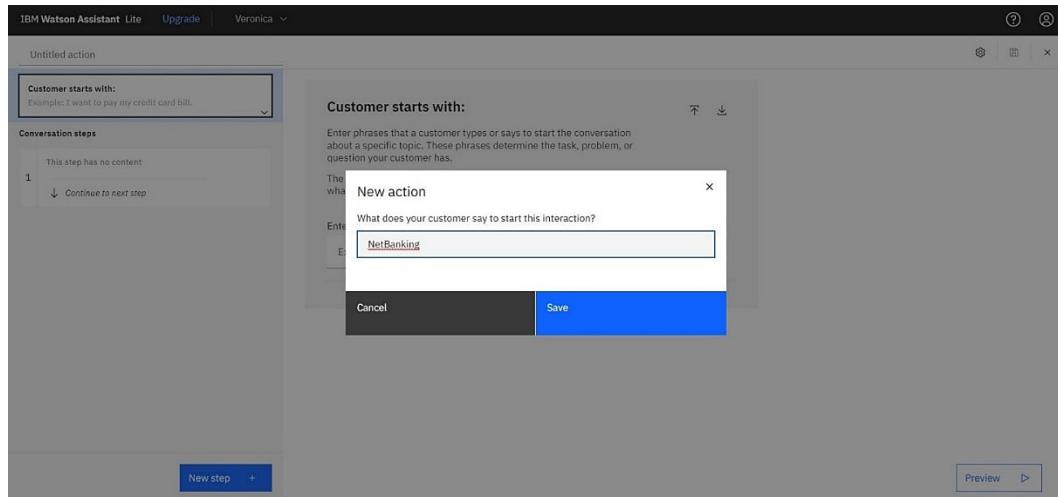
7.2.4 Creating general query action



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.

The screenshot shows the 'NetBanking' action skill in the IBM Watson Assistant Lite interface. It has three steps:

1. 'What is Net Banking?' - Response: 'It is an electronic system provided by banks to their customers that allows them to access financial an...' - Action: 'Go to action: End'
2. 'How do I register for Net Banking?' - Response: 'Please download the Net Banking requisition form and submit it to your home branch.' - Action: 'Go to action: End'
3. 'What are the features of Net Banking?' - Response: 'Check account balances and Statements. You can log into the internet banking account to check your...' - Action: 'Go to action: End'

A preview button is visible at the bottom right.

The screenshot shows the 'NetBanking' action skill in the IBM Watson Assistant Lite interface, updated with five steps:

2. 'It is an electronic system provided by banks to their customers that allows them to access financial an...' - Action: 'Go to action: End'
1. 'How do I register for Net Banking?' - Response: 'Please download the Net Banking requisition form and submit it to your home branch.' - Action: 'Go to action: End'
3. 'What are the features of Net Banking?' - Response: 'Check account balances and Statements. You can log into the internet banking account to check your...' - Action: 'Go to action: End'
4. 'Facing errors in Net Banking?' - Response: 'Please contact our customer care executive or approach your closest branch.' - Action: 'Go to action: End'
1. 'Customer starts with: NetBanking'

A preview button is visible at the bottom right.

7.2.6 Additional action skills

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

The screenshot shows the Watson Assistant interface with the 'Actions' tab selected. On the left, there's a sidebar with categories: Actions, Variables, and Saved responses. Under 'Actions', 'Created by you' is selected, showing a list of 14 actions. The actions are listed in a table with columns for Name, Last edited, and Status. The actions are:

Name	Last edited	Status
Thanks	20 days ago	Green checkmark
Loan	20 days ago	Green checkmark
Index	20 days ago	Green checkmark
End	20 days ago	Green checkmark
Query	20 days ago	Green checkmark
Savings	20 days ago	Green checkmark
Current	20 days ago	Green checkmark
What can you do?	20 days ago	Green checkmark

At the bottom, there are buttons for 'Preview' and 'Run'.

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.

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

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-56b4-4f07-8c87-301053bb5cd", // 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 a web server is opened in the browser, the HTML page will be rendered.

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

Main Function:

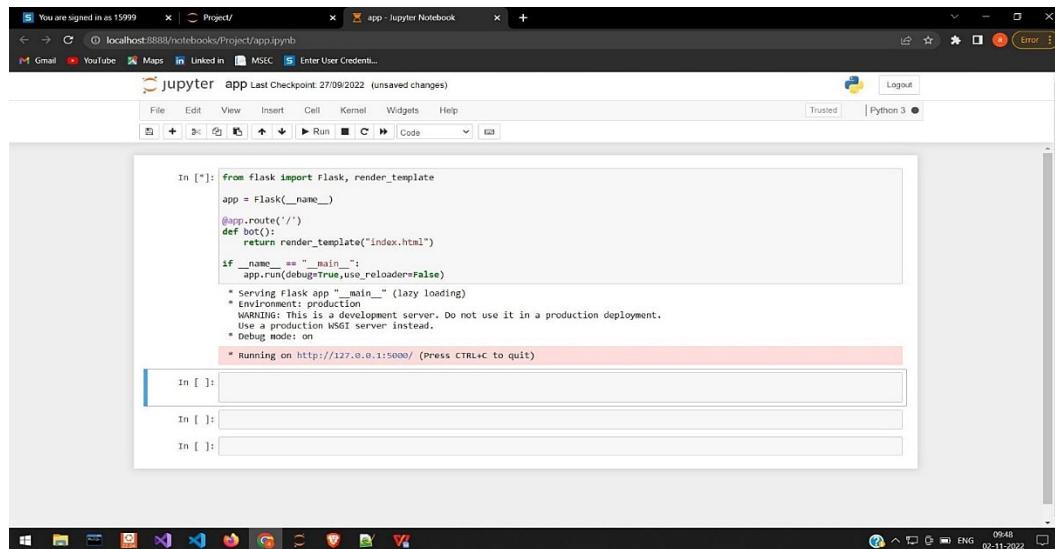
This is used to run the application in local host.

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

7.3.5 Run the application

The application can be run using the following guidelines

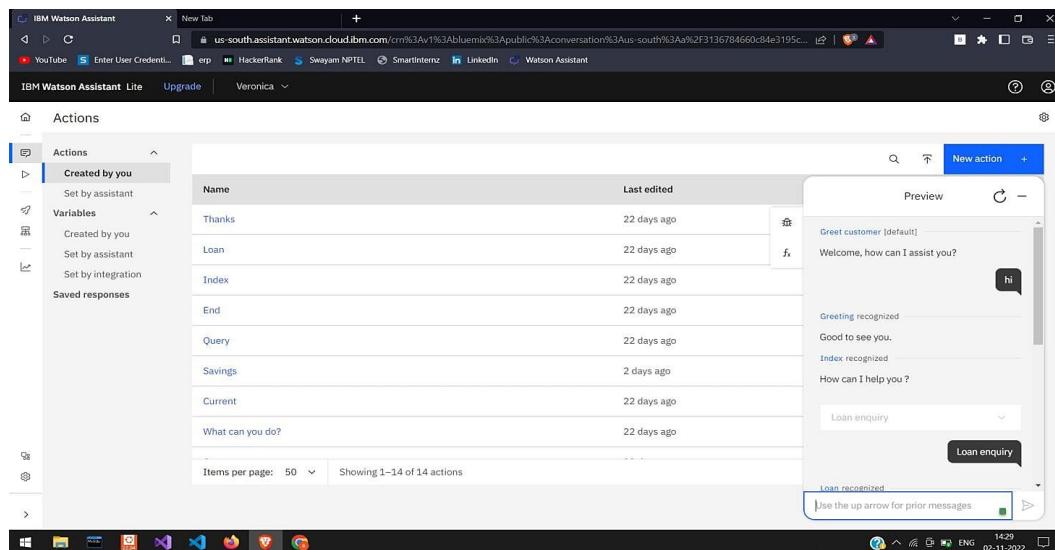
1. Open Jupyter notebook (anaconda3)
2. Navigate to the folder where app.ipynb resides. Run the python code
3. Open a browser and type this URL <http://127.0.0.1:5000/>
4. It launches the application integrated with IBM Watson Assistant.



A screenshot of a Jupyter Notebook window titled "app - Jupyter Notebook". The code cell contains the following Python code:

```
In [*]: from flask import Flask, render_template
app = Flask(__name__)
@app.route('/')
def bot():
    return render_template("index.html")
if __name__ == "__main__":
    app.run(debug=True, use_reloader=False)
```

The output cell shows the application is running on <http://127.0.0.1:5000/>. The system tray at the bottom right shows the date as 02-11-2022 and time as 09:48.



A screenshot of the IBM Watson Assistant interface. On the left, there's a sidebar with sections for Actions, Variables, and Saved responses. The main area shows a list of actions with columns for Name and Last edited. A preview window on the right shows a conversation transcript:

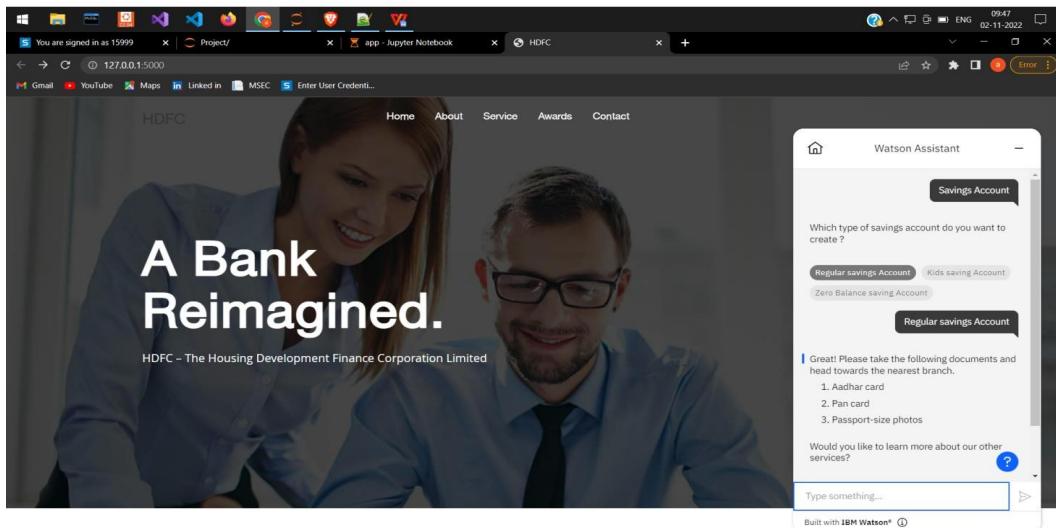
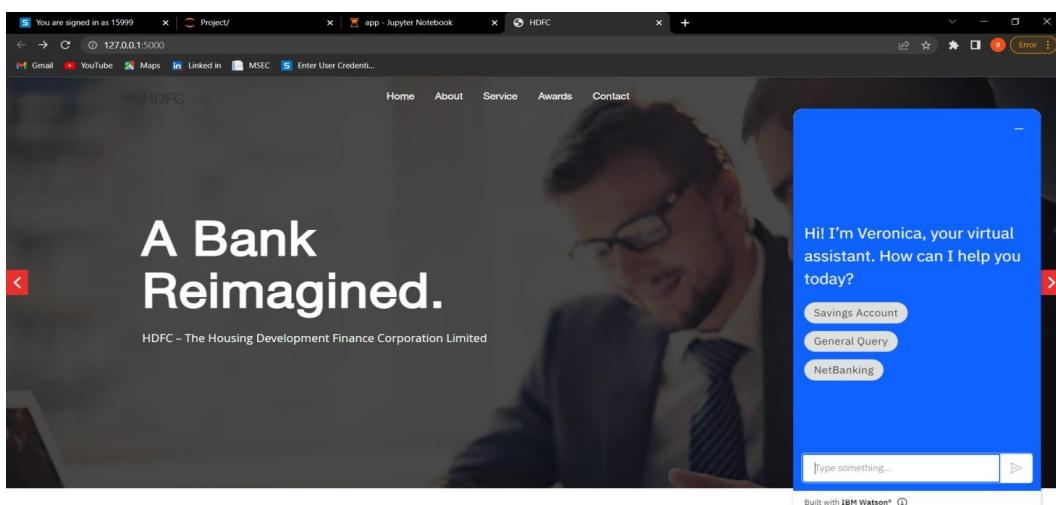
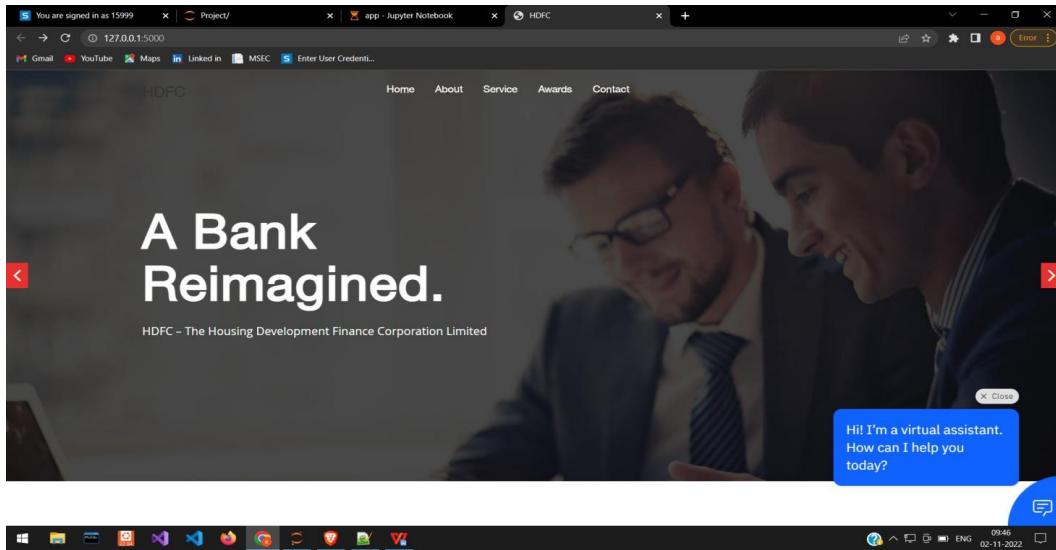
Name	Last edited
Thanks	22 days ago
Loan	22 days ago
Index	22 days ago
End	22 days ago
Query	22 days ago
Savings	2 days ago
Current	22 days ago
What can you do?	22 days ago

Preview window content:

```
Greet customer [default]
Welcome, how can I assist you?
hi

Greeting recognized
Good to see you.
Index recognized
How can I help you ?

Loan enquiry
Loan enquiry
```



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	TCQ Automation Y/N	UAT ID	Executed By
Chatbot Home_TC_001	Functional	Home Page	Verify user is able to see the chatbot icon when website is launched		1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed or not	URL of the bank website	Expected result of a valid output Showing as expected	Showing as expected	Pas	Nil	N	-	Ajith Kumar, Kiran
Chatbot Home_TC_002	UI	Home Page	Verify the UI elements in chatbot icon pop-up		1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. All the UI elements in conversation about chatbot pop-up displayed or not	URL of the bank website	After interacting with the bot, all the UI elements in conversation about chatbot pop-up displayed	Showing as expected	Pas	Nil	N	-	Sai Adya
Chatbot Home_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, Net banking"		1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message	URL of the bank website	User should see the greeting message from chatbot	Showing as expected	Pas	Nil	N	-	Simeon
Chatbot Home_TC_004	Functional	Chat bot	Verify user is able to receive dynamic greeting message		1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message 4. Verify whether user able to receive dynamic greeting message	URL of the bank website	The user receives dynamic greeting message	Showing as expected	Pas	Nil	N	-	Ajith Kumar, Kiran Sai Adya, Simeon
Chatbot Home_TC_005	Functional	Chat bot	Verify user is able to select the action in a given dropdown	Support of action by chatbot	1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message 4. Verify whether user able to receive dynamic greeting message	URL of the bank website	The user can click the action suggested by chatbot	Showing as expected	Pas	Nil	N	-	Kiran Sai Adya
Chatbot Home_TC_006	Functional	Chat bot	Verify user is able to type query in text field		1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message 4. Verify whether user able to type query in text field or not	URL of the bank website	User able to type the query in text field	Showing as expected	Pas	Nil	N	-	Ajith Kumar, Simeon
Chatbot Home_TC_007	Functional	Chat bot	Verify user is able to get the response from chatbot	Query or is required	1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message 4. Verify whether user able to type query in text field or not 5. Verify whether the user get the response even if the user typed the wrong or unrelated query also	How do I engage for Net Banking?	Users get the response from chatbot	Showing as expected	Pas	Nil	N	-	Kiran
Chatbot Home_TC_008	Functional	Chat bot	Verify user is able to get the response from chatbot	Query or is required	1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message 4. Verify whether user able to type query in text field or not 5. Verify whether the user get the response even if the user typed the wrong or unrelated query also	How do I engage for Net Banking?	Users get the response from chatbot	Showing as expected	Pas	Chatbot will respond as it does not have any idea about that	N	-	Ajith Kumar, Kiran Sai Adya, Simeon
Chatbot Home_TC_009	Functional	Chat bot	Verify user what he get the response if the user enter an invalid query with a g		1. Enter URL in browser 2. Verify the chatbot icon pop-up displayed 3. Verify user clicking the icon, it shows greeting message 4. Verify whether user able to type query in text field or not 5. Verify whether the user get the response even if the user typed the wrong or unrelated query also	How do I engage for Net Banking?	Users get the response from chatbot	Showing as expected	Pas	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-pace communication:

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

Round-the-clock support:

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

Enhanced productivity of bank personnel:

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

Convenient mode of communication:

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

Provide a personalized experience:

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

Disadvantages

Lack of human emotion and intelligence:

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

Unsuitable for some customers:

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

Requires technical expertise:

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

Limited to direct questions:

Chatbot is efficient in answering direct questions. They are also equipped to answer questions one by one. If the customer asks multiple questions in a single breath, the answers are likely to be inaccurate and incomplete.

The fear of taking over humans:

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

11. CONCLUSION

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

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="#">
                            <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="#">Home</a>
                            </li>
                            <li>
                                <a class="scroll" href="#">About</a>
                            </li>
                            <li>
                                <a class="scroll" href="#">Service</a>
                            </li>
                            <li>
                                <a class="scroll" href="#">Awards</a>
                            </li>
                            <!-- <li><a class="scroll" href="#">Portfolio</a></li><li><a class="scroll" href="#">Pricing</a></li> -->
                            <!-- <li><a class="scroll" href="#">Team</a></li> -->
                            <!-- <li><a class="scroll" href="#">Blog</a></li> -->
                        </ul>
                    </div>
                </div>
            </div>
        </div>
    </header>

```

```

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

```

```

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

```

```

<!--About-Sec-2-Start-->
  <!--<div class="bg-sec"><div class="container"><div class="col-md-10 col-sm-10 col-xs-8"><h3>Premium quality free onepage template</h3><p>Lorem ipsum dolor sit amet, consectetur 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>
              </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>
                  </div>
                </div>
              </div>
            </div>
          </div>
        </div>
      </div>
    </section>

```

<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 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 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>
        </div>
    </div>

```

```

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

```

```

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

    <div class="experience"><div class="col-sm-6 col-xs-12"><div class="our-skills wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="300ms"><div class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="300ms"><p class="lead">User Experiences</p><div class="progress"><div class="progress-bar six-sec-ease-in-out" role="progressbar" aria-valuenow="0" aria-valuemin="0" aria-valuemax="90" style="width: 95%;">95% </div></div></div><div class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="400ms"><p class="lead">Web Design</p><div class="progress"><div class="progress-bar six-sec-ease-in-out" role="progressbar" aria-valuenow="0" aria-valuemin="0" aria-valuemax="80" style="width: 80%;"> 80% </div></div></div><div class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="500ms"><p class="lead">Programming</p><div class="progress"><div class="progress-bar progress-bar-primary six-sec-ease-in-out" role="progressbar" aria-valuenow="0" aria-valuemin="100" aria-valuemax="60" style="width: 60%;"> 60% </div></div></div><div class="single-skill wow fadeInLeft" data-wow-duration="1000ms" data-wow-delay="600ms"><p class="lead">Fun</p><div class="progress"><div class="progress-bar progress-bar-primary six-sec-ease-in-out" role="progressbar" aria-valuenow="0" aria-valuemin="100" aria-valuemax="70" style="width: 70%;"> 70% </div></div></div></div><div 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>
    </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>
    <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-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 <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-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>

```

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

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

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

<!--.portfolio-item-->
    <!-- </div></div></section> -->
    <!--Pricing-Section-Start-->
    <!--
<section id="pricing"><div class="container"><div class="col-md-8 col-md-offset-2"><div class="heading"><h2>PRICE PACKAG<span>ES</span></h2><div class="line"></div><p><span><strong>L</strong></span><span>orem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut et dolore magna aliqua. Ut enim ad minim veniam</p></div></div><div class="row"><div class="col-sm-6 col-md-3"><div class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="0ms"><ul class="pricing"><li class="plan-header"><div class="price-duration"><div class="price"> $39 </div><div class="duration"> per month </div></div><div class="plan-name"> Starter </div></li><li><strong>1</strong> DOMAIN</li><li><strong>100GB</strong> DISK SPACE</li><li><strong>UNLIMITED</strong> BANDWIDTH</li><li>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>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><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><a class="btn-order" href="#">Order Now</a></li></ul></div></div></div>
-->
<!--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>

```

```

<|>
    <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 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>
</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>
```



```

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></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></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>
                    <span>
                        <strong></strong>
                    </span>
                </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>
                        </div>
                    </div>
                </div>
            </div>
        </div>
    </section>

```

```

</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-blk">Read More

```

        </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>
  </div>

```

<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-blq">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></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>
                <strong></strong>
            </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>
        <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>
    </ul>
</footer>

```

```

<li class="behance hvr-pulse">
  <a href="#">
    <i class="fa fa-behance"></i>
  </a>
</li>
</ul>
<p> © 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-Crouselets-Jquery-->
<script type="text/javascript" src="static/js/owl.carousel.js"></script>
<!--Main-Scripts-->
<script type="text/javascript" src="static/js/script.js"></script>
<!--
<script>
  window.watsonAssistantChatOptions = {
    integrationID: "9085b1c9-8981-49e9-b7e7-c7dbef89f247", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceId: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your service
    instance.
    onLoad: function(instance) { instance.render(); }
  };
  setTimeout(function(){
    const t=document.createElement('script');
    t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/" + (window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
    document.head.appendChild(t);
  });
</script> -->
<!--
<script>
  window.watsonAssistantChatOptions = {
    integrationID: "cf33d8bf-cfeb-48f9-bd00-dad8a538e0e7", // The ID of this integration.

```

```

region: "us-south", // The region your integration is hosted in.
    serviceInstanceId: "0229cbaa-fe6f-42c8-ba9c-87c08d616c29", // The ID of your service
instance.
    onLoad: function(instance) { instance.render(); }
};
setTimeout(function(){
    const t=document.createElement('script');
        t.src="https://web-chat.global.assistant.watson.appdomain.cloud/versions/" + 
(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
        document.head.appendChild(t);
});
</script>
-->
<script>
window.watsonAssistantChatOptions = {
    integrationID: "918fa72b-fd0c-4ae1-9cd1-f4806c3b969d", // The ID of this integration.
    region: "us-south", // The region your integration is hosted in.
    serviceInstanceId: "376d815a-56b4-4f07-8c87-301053bbd5cd", // The ID of your service
instance.
    onLoad: function(instance) {
        instance.render();
    }
};
setTimeout(function() {
    const t = document.createElement('script');
        t.src = "https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +
(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";
        document.head.appendChild(t);
});
</script>
</body>
</html><!DOCTYPE html>
<html lang="en">
<head>
    <meta charset="utf-8">
    <meta name="viewport" content="width=device-width, initial-scale=1.0">
    <meta name="description" content="">
    <meta name="author" content="">
    <title>HDFC</title>
    <!--Bootstrap-->
    <link rel="stylesheet" type="text/css" href="static/css/bootstrap.css" />
    <!--Stylesheets-->
    <link rel="stylesheet" type="text/css" href="static/css/style.css" />
    <!--Responsive-->
    <link rel="stylesheet" type="text/css" href="static/css/responsive.css" />
    <!--Animation-->
    <link rel="stylesheet" type="text/css" href="static/css/animate.css">
    <!--Prettyphoto-->

```

```

<link rel="stylesheet" type="text/css" href="static/css/prettyPhoto.css" />
<!--Font-Awesome-->
<link rel="stylesheet" type="text/css" href="static/css/font-awesome.css" />
<!--Owl-Slider-->
<link rel="stylesheet" type="text/css" href="static/css/owl.carousel.css" />
<link rel="stylesheet" type="text/css" href="static/css/owl.theme.css" />
<link rel="stylesheet" type="text/css" href="static/css/owl.transitions.css" />
<!--[if lt IE 9]>
<script src="js/html5shiv.js"></script>s
<script src="js/respond.min.js"></script>
[endif]-->
</head>
<body data-spy="scroll" data-target=".navbar-default" data-offset="100">
<!--Preloader-->
<div id="preloader">
<div id="pre-status">
<div class="preload-placeholder"></div>
</div>
</div>
<!--Navigation-->
<header id="menu">
<div class="navbar navbar-default navbar-fixed-top">
<div class="container">
<div class="container-fluid">
<!-- Brand and toggle get grouped for better mobile display -->
<div class="navbar-header">
<button type="button" class="navbar-toggle collapsed" data-toggle="collapse" data-target="#bs-example-navbar-collapse-1" aria-expanded="false">
<span class="sr-only">Toggle navigation</span>
<span class="icon-bar"></span>
<span class="icon-bar"></span>
<span class="icon-bar"></span>
</button>
<a class="navbar-brand" href="#menu">
<h3> HDFC </h3>
</a>
</div>
<!-- Collect the nav links, forms, and other content for toggling -->
<div class="collapse navbar-collapse" id="bs-example-navbar-collapse-1">
<ul class="nav navbar-nav">
<li class="active">
<a class="scroll" href="#menu">Home</a>
</li>
<li>
<a class="scroll" href="#about">About</a>
</li>
<li>

```

```

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

```

```
</div>
<div class="col-md-6 ab-sec-img wow fadeInUp" data-wow-duration="1000ms" data-wow-delay="300ms">
    
</div>
</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>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 class="row">
                <div class="features-sec">
                    <div class="col-md-4 col-sm-6 col-xs-6 wow fadeInUp" data-wow-duration="300ms" data-wow-delay="0ms">
                        <div class="media service-box">
                            <div class="pull-left">
                                <!--<i class="fa fa-line-chart"></i> -->
                            </div>
                            <div class="media-body">
                                <h5 class="media-heading">Savings Account</h5>
                                <p>HDFC Bank offers 11 types of savings accounts to serve the financial needs of students, entrepreneurs, salaried employees, or senior citizens. From regular to premium savings account, one can manage the money efficiently.</p>
                            </div>
                        </div>
                    </div>
                </div>
            </div>
        </div>
    </div>
</div>
```

```

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


66


```

```

<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>
<!--/.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>
    <!--/.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>
<!--/.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 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>
        
```

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        </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>
        </div>
    </div>

```

<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 <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 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"><img alt=""><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"><img alt=""><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>Corporate Portfolio</p></div></div></div>

```

```

alt=""><div class="portfolio-info"><a class="preview" href="images/Portfolio/02.jpg" data-rel="prettyPhoto"><i class="fa fa-plus-circle"></i></a><h6>ITEM-2</h6><p>Lorem Ipsum</p></div></div></div>

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

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

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

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

<!--/.portfolio-item-->
<!-- </div></div></section> -->
<!--Pricing-Section-Start-->
<!--
<section id="pricing"><div class="container"><div class="col-md-8 col-md-offset-2"><div class="heading"><h2>PRICE PACKAG<span>ES</span></h2><div class="line"></div><p><span><strong>L</strong></span><span>orem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut et dolore magna aliqua. Ut enim ad minim veniam</p></div></div><div class="row"><div class="col-sm-6 col-md-3"><div class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="0ms"><ul class="pricing"><li class="plan-header"><div class="price-duration"><div class="price"> $39 </div><div class="duration"> per month </div></div><div class="plan-name"> Starter </div></li><li><strong>1</strong> DOMAIN</li><li><strong>100GB</strong> 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></ul><a class="btn-order" href="#">Order Now</a></div></div></div><div class="col-sm-6 col-md-3"><div class="wow zoomIn" data-wow-duration="400ms" data-wow-delay="0ms">
```

```

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 TE <span>AM</span></h2>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>
</p>
<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>
      </ul>
    </div>
  </div>

```

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

```
</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 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>
</div>
</section>
<!--Testimonials-Section-Start-->
<!--
<section id="testimonials" class="parallelex"><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,<br>          omnis          voluptas</h5><h6>JOHN DOE</h6><p>CEO</p></div></div></div></section> -->
<!--Fun-Facts-Section-Start-->
<!--
<section id="fun-facts"><div class="container"><div class="row"><div class="col-sm-6 col-md-3"><div class="fun-fact text-center"><h3><i class="fa fa-thumbs-o-up"></i><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></section> -->
<!--Blog-Section-Start-->
<section id="blog">
<div class="container">
<div class="col-md-8 col-md-offset-2">
<div class="heading">
<h2>LATEST BL <span>OG</span>
</h2>
<div class="line"></div>
<p>
<span>
<strong></strong>
</span>
</p>
</div>
</div>
```

```

<div class="row">
  <div class="col-md-12">
    <div class="col-md-4 blog-sec">
      <div class="blog-info">
        
        <div class="data-meta">
          <h4>Oct</h4>
          <strong>10</strong>
          <br> 2022
        </div>
        <a href="https://www.hdfcsales.com/blog/hdfc-hassle-free-way-to-avail-loan-against-property" />
        <h5>Home Loan</h5>
        </a>
        <ul class="blog-icon">
          <li>
            <i class="fa fa-pencil"></i>
            <a href="#">
              <h6>John</h6>
            </a>
          </li>
          <li class="comment">
            <i class="fa fa-comment"></i>
            <a href="#">
              <h6>13</h6>
            </a>
          </li>
        </ul>
      <p> HDFC LAP can be levied on entirely constructed, freehold residential and commercial properties. The need for the loan can differ from business needs to marriage, medical expenses, or other personal needs. Transferring your outstanding loan from another bank/financial institution is also possible.</p>
      <a href=" https://www.hdfcsales.com/blog/hdfc-hassle-free-way-to-avail-loan-against-property" class="btn-blk">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>
    </div>
  </div>

```

```

<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>
  </div>
</div>

```



```

<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>
        <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> © 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>
<!--Prettyphoto-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-Crousel-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: "0229cbba-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-56b4-4f07-8c87-301053bb5cd", // The ID of your service  

instance.  

    onLoad: function(instance) {  

        instance.render();  

    }  

};  

setTimeout(function() {  

    const t = document.createElement('script');  

        t.src = "https://web-chat.global.assistant.watson.appdomain.cloud/versions/" +  

(window.watsonAssistantChatOptions.clientVersion || 'latest') + "/WatsonAssistantChatEntry.js";  

    document.head.appendChild(t);  

});  

</script>  

</body>  

</html>

```

GitHub & Project Demo Link:

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