



BANKING SERVICES AND INVESTMENT PRODUCTS OF HDFC BANK

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EXECUTIVE SUMMARY

“It makes me clear about banking sector”

This study introduces us about the deposits, the investment products or services offered to the public by HDFC Bank, and what is the benefit for investing your money? Investment is a sharing device, so it is crucial to think in a dynamic world where we invest our hard-earned money.

A project is an outcome offer of sincere labor and curious mind. Its worth depends not necessarily on the status of the maker but on practice and profession. The best and most of topic must get wasp and web of it, treated woven with lucidity and logical compulsion. Given the level of treatment there is no essential dichotomy between quality and brevity that together must go into construction of project.

The company aims to cover a large market area with efficient market infrastructure and though better services. My project report has been prepared on the topic “BANKING SERVICES AND INVESTMENT PRODUCTS”. By studying this concept, we can come to know the actual outcome of investment. We spend our money to fulfill our regular needs but we neglect our future necessary requirements, which could be solved through these investments offered to us now a day. Through small investment regularly, we can fill the well (account) which is surely going to help us and save from inflation rate as no one can spend a lot at a single point of time in this era. So small investments are a better idea for everyone with better returns and less lock in period also.

INVESTMENT IS THAT SHARING DEVICE THAT FEED THE DEAR ONES OF YOUR FAMILY WHEN THERE IS ANY REQUIREMENT IN YOUR FAMILY. GOING THROUGH THIS REPORT, ONE CAN EASILY FIND OUT THE

VARIOUS SERVICES OFFERED BY HDFC IN THE FIELD OF DEPOSITS TO SERVE THE SAME WHICH ARE PLANNED AND MADE AFTER CONSIDERING, ANALYZING AND CONCLUDING THE REQUIREMENTS OF THE PEOPLE IN VARIOUS SITUATIONS OF LIFE. THE PLANS ARE CLEARLY EXPLAINED AND THEIR NEED IS DEPICTED IN THE FOLLOWED GRAPHS. I HOPE THIS STUDY WILL BECOME A GOOD ASSET FOR THE READERS.

INTRODUCTION TO THE TOPIC

Banking Services and Investment products of HDFC Bank is the title of the Dissertation project. It specifies the services offered by HDFC Bank which is one of the largest private bank in India . The Project describes about different savings and current account facility offered by bank and other investment options provided by bank. It helps me to analyze about the situation of HDFC Bank .

INTRODUCTION TO THE ORGANISATION

Profile

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalisation of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.

HDFC Bank is India's premier private commercial bank. Today, we have our presence in 300 cities across India with more than 650 branches to bring you the best banking experience ever.

The customer is a King is probably an old adage, but we at HDFC Bank hold true this golden rule even to day. In our earnest endeavour to promote convenience, we customize all our products to meet your world class needs. With this, we attempt to provide you world class products at a competitive price while also offering technology to make banking with us, effortless.

BANKING SERVICES AND INVESTMENT PRODUCTS

PRODUCTS OFFERED-

- **Savings Regular Account**
- **Savings Plus Account**
- **Current Account**
- **Kid's Advantage Account**
- **Institute & School Fee Collection**
- **Family Savings Group**
- **Fixed Deposit**
- **Mudra Gold Bars**
- **HSL account**
- **Loans**
- **Debit Card**
- **Gold Debit Card**
- **Forex and Trade Services**
- **Direct Banking Channels**
- **Convenience Banking**
- **Comparative Chart**
- **Regular Saving Account**

An easy-to-operate savings account that allows you to issue cheques, draw Demand Drafts and withdraw cash. Check up on your balances from the comfort of your home or office through Net Banking, Phone Banking and Mobile Banking.

Need money urgently? Withdraw cash from any of the 1695 ATM centers spread across the country.

Features & Benefits

Wide network of branches and over thousand ATMs to meet all your banking needs no matter where you are located.

Bank conveniently with facilities like NetBanking and MobileBanking- check your account balance, pay utility bills or stop cheque payment, through SMS.

Never overspend- Shop using your International Debit Card that reflects the actual balance in your savings account.

Personalised cheques with your name printed on each cheque leaf for enhanced security.

Take advantage of BillPay, an instant solution to all your frequent utility bill payments. Instruct for payment over the phone or through the Internet.

Avail of facilities like Safe Deposit Locker, Sweep-In and Super Saver facility on your account.

3 Free transactions on SBI/Andhra Bank ATMs per month.

Free Payable-at-Par cheque book, without any usage charges upto a limit of Rs.50,000/- per month.

Free InstaAlerts for all account holders for lifetime of the account.

Free Passbook facility available at home branch for account holders (individuals).

Free Email Statement facility.

saving plus account

Introducing the best banking option for you with HDFC Bank Savings Plus Account. Now you can get access to some of the finest banking facilities with

HDFC Bank's Savings Plus Account. All you have to do is maintain an Average Quarterly Balance of Rs. 10,000/- and experience the benefits as mentioned below:

Features & Benefits

Wide network of branches and over thousand ATMs to meet all your banking needs no matter where you are located.

2 Free transactions on SBI/Andhra Bank ATMs per month.

3 Free transactions on any other Bank's ATM per month.

Free International Debit Card for all account holders for life time of the account. Free Payable at Par (PAP) chequebook without any usage charges upto a limit of 50,000 per month.

*

Free Demand Drafts on HDFC Bank locations, upto a limit of 25,000/- per day.

Free BillPay & InstaAlerts for all account holders for lifetime of the account

Free Electronic Funds Transfer facility, NetBanking, PhoneBanking & MobileBanking

Special relationship discount on purchase of Gold Bars 25%-off on the Locker rental for the 1st year (only).

Intercity Banking / Multi-city Banking.

Free Passbook facility available at home branch for account holders (individuals).

Free Email Statement facility.

CURRENT ACCOUNT

At HDFC Bank , we understand that running a business requires time and money. Also , since your business needs are constantly evolving, it requires effective and timely management. That's where we step in. By providing you with a choice of current Account options that facilitate seamless transactions and help you with faster mobilisation of funds ..

With an HDFC Bank Current Account , avail the freedom of multi-location Banking ! You can have the power of multi-location access to your account from our wide network (537branches in 221 cities) What's more ,you can do all your Banking transactions from the comfort of your office or home ,by using our Direct Banking Channels .

We make it our business ,to help you with your business , by offering you a current Account loaded with all the benefits you need ,to stay ahead of your competition

Plus Current Account

In today's fast-paced world, your business regularly requires you to receive and send funds to various cities in the country. HDFC Bank Plus Current Account gives you the power of inter-city banking with a single account and access to more than 228 cities.

From special cheques that get treated at par with local ones in any city where we have a branch, faster collection of outstation cheques (payable at branch locations), free account to account funds transfer between HDFC Bank accounts to Free inter-city clearing of up to 100 lakhs per month, our priority services have become the benchmark for banking efficiency.

Plus Current Account requires you to maintain an average quarterly balance of Rs. 100,000.

Read on to know the powerful plus points of the HDFC Bank Plus Current Account.

Features and Benefits

- Payable –at-Par chequebook Facility
- Free inter-city funds transfer across our network up to Rs. 100Lachhs per month
- Free Pay Order /Demand Drafts Payable at HDFC Bank location
(check with branch for value limits)
- Free online, real-time Net Banking
- Free collection of outstation cheques, payable on HDFC Bank locations
- Huge savings on Bank charges.

HDFC Bank Trade

Current Account is ideal for small funds transfer across various cities in the country. While Trade Account is suitable for small businessmen and Traders .

Features and Benefits

- Payable –at-Par chequebook facility
- Free inter-city funds transfer across our network up to Rs. 25Lachhs per month
- Free Pay Order /Demand Drafts Payable at HDFC Bank location
(check with branch for value limits)
- Free online, real-time Net Banking
- ATM Card for Individuals/Sole Proprietorships
- 24-Hour Phone Banking access(please check for availability city)

A Trade Current Account requires an average quarterly balance of Rs.40,000/- only

Premium Current Account

You can avail benefits of inter-city banking account with Premium Current Account, that requires an average quarterly balance of only Rs. 25,000, offers Payable-At-Par cheque book facility & FREE inter-city clearing transactions across our network up to Rs.25 Lacs per month

A Current Account with the benefits of accessing your account from a large network of branches, and through direct access channels - the phone, mobile, Internet and through the ATM.

Regular Current Account

The Regular Current Account requires an average quarterly balance of Rs.10,000/-only Besides a free ATM Card and easy accessibility, you first 50 cheque leaves are also offered FREE.

FREE SERVICES OFFERED TO PREMIUM & REGULAR CURRENT ACCOUNT HOLDERS:

ONE ATM CARD PER ACCOUNT (ONLY FOR INDIVIDUALS / SOLE PROPRIETORSHIPS)

REPLACEMENT IN CASE OF DAMAGED CARDS

MONTHLY STATEMENT

ONLINE ,REAL –TIME NETBANKING

24-HOUR PHONE BANKING ACCESS(PLEASE CHECK FOR AVAILABILITY IN YOUR CITY)

NOTE:

AS PER CBDT CIRCULAR ,FOR CASH DEPOSITS OF RS. 50,000 OR ABOVE , PAN NUMBER IS REQUIRED .

ALL CHARGE MENTIONED ARE EXCLUSIVE OF SERVICES TAX AND EDUCATION CESS. CASH DEPOSITS AT NON-HOME BRANCH ARE NOT ALLOWED.

VALUE ADDED FEATURES

CMS (COLLECTIONS FROM VARIOUS LOCATIONS , EVEN NON BRANCH LOCATIONS)

CONTINUOUS STATIONERY

BULKS DDS

CHEQUE WRITING FACILITY

RTGS

TAKE ADVANTAGE OF OUR DIRECT BANKING CHANNELS

NETBANKING- MANAGE YOUR ACCOUNTS FROM ANYWHERE , ANYTIME

PHONE BANKING –TALK TO A PHONE BANKING AGENT FOR ALL YOUR QUERIES

MOBILEBANKING- ACCESS, TRANSACT&INQUIRE ABOUT YOUR ACCOUNT

PHONEBANKING- TALK TO A PHONE BANKING AGENT FOR ALL YOUR QUERIES

MOBILEBANKING-ACCESS, TRANSACT & INQUIRE ABOUT YOUR ACCOUNT

INSTAALERTS –GET ACCOUNT UPDATES ON MOBILE OR E-MAIL.

TRADE SERVICES

WE OFFER THE FOLLOWING TRADE SERVICES OPTIONS WHICH GIVE THE FLEXIBILITY IN CLOSING A DEAL FASTER AND MAINTAINING GOODWILL WITH YOUR BUSINESS ASSOCIATIONS

EXPORTS

WE OFFER A WIDE RANGE OF EXPORT SERVICES DESIGNED TO ASSIST YOUR BUSINESS. WITH OUR STRONG NET WORK WORLDWIDE, WE MAKE YOUR EXPORT BUSINESS HASSLE FREE. **YOU CAN AVAIL THE FOLLOWING FACILITIES:**

IMPORT DOCUMENTS AGAINST PAYMENT(DP)

IMPORT DOCUMENTS AGAINST ACCEPTANCE(DA)

ADVANCE REMITTANCES

IMPORT BILLS UNDER LETTER OF CREDIT

LETTER OF CREDIT

AVAIL OUR LETTER OF CREDIT (L/C'S) FOR YOUR BUSINESS

REQUIREMENTS. OUR LETTER OF CREDIT ISSUED IS VALUED AND ACCEPTED WORLDWIDE .

BANK GUARANTEE

WE ISSUE BANK GUARANTEE ON YOUR BEHALF TO FULFILL YOUR OBLIGATIONS UNDER ANY BUSINESS CONTRACT AND HELP YOUR BUSINESS GROW ALONG WITH A SOUND RELATIONSHIP WITH HDFC BANK.

WITH OUR TRADE SERVICES OPTIONS YOU CAN ENJOY ADVANTAGE LIKE FASTER PAYMENTS, COMPETITIVE EXCHANGE RATES ,SPEEDY REMITTANCES, IMPROVED CASH FLOWS AND COMPETITIVE CHARGES.

FOREIGN EXCHANGE PRODUCTS FOR YOUR BUSINESS TRAVEL ABROAD

FOREIGN CURRENCY DRAFTS

TRAVELLERS CHEQUES

FOREIGN CURRENCY CASH

FOREXPLUS CARD(A CHARGE CARD CIN FOREIGN CURRENCY)

TELEGRAPHIC TRANSFER (SWIFT)

BUSINESS BANKING

BUSINESS BANKING DIVISION CATERS TO THE FINANCIAL REQUIREMENTS OF SMALL AND MEDIUM ENTREPRENEURS . WHATEVER BE YOUR BUSINESS ,THE NEXT-DOOR RETAIL SHOP OR A MANUFACTURING UNIT, WE WOULD BE HAPPY TO OFFER FINANCIAL SOLUTIONS WITH A DECISION TIME OF JUST 7 WORKING DAYS .

WORKING CAPITAL AND TERM LOANS

WE AT HDFC BANK .UNDERSTAND THAT EXPANDING AND GROWING YOUR BUSINESS TO THE HEIGHTS OF SUCCESS IS A DREAM OF EVERY ENTREPRENEUR .TO FULFILL THIS DREAM, WE OFFER

CASH CREDIT

OVERDRAFTS(SECURED/UNSECURED)

EXPORT FINANCE

-PRE SHIPMENT FINANCE

-POST SHIPMENT FINANCE

BILL DISCOUNTING

TERMS LOANS

FIXED DEPOSITS

OUR FIXED DEPOSITS OFFER FLEXIBILITY,SECURITY&HIGHERRETURNIN ASINGLE BUNDLE OF INVESTMENT.

Regular Fixed Deposits

- Flexibility in opting period of deposits, maturity and payment instruction, principal amount and rollover mode.
- Option of going for single interest/Compound Interest& thus reinvesting the principal to let your money earn "More"
- **Sweep-in Facility;** Link your Fixed Deposits to your Savings Account and use it to fall back on, in case of emergencies.
- **Super Saver Facility;**Enjoy a high rate of Interest alongwith the liquidity of a SavingsAccount.Availof an overdraft facility of upto 75% of the value of your Fixed Deposits .
- **No penalty for premature withdrawals**
- **5Year Tax Savings Fixed Deposits ; -A Fixed Deposits with a Difference!**

- Minimum Amount :Rs.100/-:Maximum Amount: Rs.100,000/-(in a Financial Year)
- Tenure:5 Years
- Avail of dual benefits in terms of attractive interest rates alongwith tax exemption under section 80c of the Income Tax Act,1961

DOMESTIC TERM DEPOSITS

Period	Interest Rate (per annum)	(per annum)	**Senior Citizen Rates (per annum)	Effective From
7 - 14 days	Below Rs.15 Lacs	1.00%	1.50%	July 11, 2007
15 - 29 days	Below Rs.15 Lacs	3.00%	3.50%	July 11, 2007
30 - 45 days	Below Rs.15 Lacs	5.50%	6.00%	March 3, 2007

Below
46 - 60

	Rs.15 5.50% days		
Lacs		6.00%	March 3, 2007

Below
61 - 90

	Rs.15 5.50% days		
Lacs		6.00%	March 3, 2007

Below
91 - 99

	Rs.15 6.00% days		
Lacs		6.50%	March 3, 2007

100
-
101

Below Rs.15 7.50% Lacs			
days		8.00%	March 3, 2007

102 -
180 days

Below Rs.15 6.00% Lacs			
		6.50%	March 3, 2007

6
months
Below
1 day -
Rs.15 6.75%

6
Lacs
months
14 days
7.25%
March
3, 2007

6
months
Below
15 days
Rs.15 8.00% 8.50%
- 6
Lacs months
March
3, 2007

16 days

6
Below
months
Rs.15 6.75%
17 days
Lacs
- 1 year
7.25%
March
3, 2007

1 year
Below
1 day -
Rs.15 8.00%
1 year
Lacs 14 days
8.50%
March
12,
2007

1 year
 Below
 15 days
 Rs.15 9.25%
 - 1 year
 Lacs 16 days
 9.75%
 May
 11,
 2007

1 year
 Below
 17 days
 Rs.15 8.00%
 - 2
 Lacs
 years
 8.50%
 March
 12,
 2007

2 years
 Below
 day -
 Rs.15 8.25%
 years
 Lacs 14 days
 8.75%
 March
 12,
 2007

2 years
 15 days Below March
 - 2 Rs.15 9.50% 10.00% 12, years Lacs 2007

16 days
 2 years
 17 days
 - 3
 years
 Below
 Rs.15 8.25%
 Lacs
 8.75%
 March
 12,
 2007

3 years	Below	March
1 day -	Rs.15 8.25%	12,
5 years	Lacs	2007

8.75%

5 years	Below	March
1 day -	Rs.15 8.25%	12,
8 years	Lacs	2007

8.75%

- Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date of receipt of the funds by the bank. When booking FD through NetBanking please note the actual interest rate being applied on the "Confirm" screen. This screen appears before you confirm your request for opening a new FD.
- ** Only Senior Citizens / Retired Personnel (60 years and above) who are Resident Indians are eligible. The special rates are applicable only for INR deposits.
- *** The FD rate applicable for a monthly interest option will be a discounted rate over the standard FD Rate. Please contact the nearest Branch for further information.
- **** For interest rates on Fixed Deposits for Rs. 15 Lacs and above, please contact your nearest HDFC Bank branch.
- Effective 01st Dec'06, the interest rate applicable for premature closure of deposits will be lower of :
the original rate at which the deposit has been booked OR
the base rate applicable for the tenure for which the deposit has been in force with the Bank.
The base rate is the rate applicable to deposits of less than Rs.15 lacs.

Super Saver Facility

Enjoy a high rate of interest along with the liquidity of a Savings Account by opting for a Super Saver Facility on your savings account. Avail of an overdraft facility of up to 75% of the value of your Fixed Deposit.

Get the best of both worlds.

Features & Benefits

It's like two Accounts working in tandem to give you better returns.

Choose between a Savings Account or Current Account to link to your Fixed Deposit.

Avail an overdraft facility to supplement your household or business needs. Pay back with interest only on the drawn amount, while the remaining Fixed Deposit continues to earn you interest.

Flexibility in altering period of deposit, maturity and payment instructions, principal amount and rollover mode.

Senior citizens enjoy a higher rate of interest on their Fixed Deposits.

Mudra Gold Bar



Pure and Reliable

Mudra is great value for money. These 24 K Gold Bars are made in Switzerland and come with an Assay certification, signifying the highest level of purity as per international standards.

Convenience

Mudra Gold Bars are currently available in 2.5, 5 g, 10 g, 20g and 50 g denominations. The Gold Bars are presented in tamper-proof certicard packs.

[5g](#) [10g](#) [50g](#) [Heart Shaped](#)

Price

Mudra Gold Bars are competitively priced based on the daily prices in the international bullion market. The price is inclusive of customs duty and other charges involved in the retailing of gold bars.

Today's Gold bar prices are: Heart Shape: , 5g , 10g , 20g , 50g

Buy Now

Mudra gold bars are available at over 537 HDFC Bank branches across 220 cities. [Click here](#) for the list of cities. [Click here](#) to download the order form.

HDFC SECURITIES 3-IN-1 ADVANTAGE ACCOUNT SAVINGS , DEMAT & TRADING

The Account gives you the power to:

- Transact in real- time without risk of transaction delays.
- Receive instant order and trade confirmation.
- Get live quotes, market trends and economy updates as it happens.
- Get timely recommendations on Equity, Mutual Funds and IPO from our high quality research team.
- Pay lower brokerage on higher trading volume.

Services

The 3-in-1 Advantage Account is well –suited for investors who are starting out as well as the experienced trader. You can trade on both BSE and NSE through the internet or over the phone.

Our services include:

Cash-n- Carry Transactions

The traders result in delivery of shares into your Demat Account .You can sell these shares after the delivery is realized in your account.

Day Trading

These are traders that are squared-off on the same day i.e. if you buy shares, you can sell them on the same day. These traders do not result in delivery .

Derivatives Trade futures and option online.

Subscribe to IPOs

You also have access to a dedicated Customer Services Desk for any help needed during trading.

Demat Account



HDFC BANK is one of the leading Depository Participant (DP) in the country with over 8 Lac demat accounts.

HDFC Bank Demat services offers you a secure and convenient way to keep track of your securities and investments, over a period of time, without the hassle of handling physical documents that get mutilated or lost in transit.

HDFC BANK is Depository participant both with -National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL).

Features & Benefits

AS OPPOSED TO THE EARLIER FORM OF DEALING IN PHYSICAL CERTIFICATES WITH DELAYS IN TRANSACTION, HOLDING AND TRADING IN DEMAT FORM HAS THE FOLLOWING BENEFITS :

SETTLEMENT OF SECURITIES TRADED ON THE EXCHANGES AS WELL AS OFF MARKET TRANSACTIONS

SHORTER SETTLEMENTS THEREBY ENHANCING LIQUIDITY PLEDGING OF SECURITIES.

AUTO CREDIT OF RIGHTS / BONUS / PUBLIC ISSUES / DIVIDEND CREDIT THROUGH ECS

AUTO CREDIT OF PUBLIC ISSUE REFUNDS TO THE BANK ACCOUNT

NO STAMP DUTY ON TRANSFER OF SECURITIES HELD IN DEMAT FORM

NO CONCEPT OF MARKET LOTS

CHANGE OF ADDRESS, SIGNATURE, DIVIDEND MANDATE, REGISTRATION OF POWER OF ATTORNEY, TRANSMISSION ETC. CAN BE EFFECTED

ACROSS COMPANIES HELD IN DEMAT FORM BY A SINGLE INSTRUCTION TO THE DEPOSITORY PARTICIPANT (DP).

HOLDING / TRANSACTION DETAILS THROUGH INTERNET / EMAIL

Personal Loans

Whatever the occasion, our range of **Personal Loans** can help. The procedure is simple, documentation is minimal and approval is quick.

Features & Benefits

Borrow up to Rs 10,00,000 for any purpose depending on your requirements.

Flexible Repayment options, ranging from 12 to 48 months.

Repay with easy EMIs.

One of the lowest interest rates.

Hassle free loans - No guarantor/security/collateral required.

Speedy loan approval.

Convenience of service at your doorstep. Customer privileges If you are an HDFC Bank account holder, we have special rates for you.

If you are an existing Auto Loan customer with a clear repayment of 12 months or more from any of our approved financiers or us, you can get a hassle free personal loan (without income documentation).

If you are an existing HDFC Bank Personal Loan customer with a clear repayment of 12 months or more, we can Top-Up your personal loan.

Credit-Shield

In case of death or total permanent disability of the loanee, the loanee/nominee can avail of the Payment Protection Insurance (Credit Shield) which insures the principle outstandings on the loan upto a maximum of the loan amount. Principle outstanding is defined as the amount of loan outstanding (not including any arrears in payment or interest thereon) at the Date of Loss, having accounted for payments made and interest accruing as determined in the Policy. Hence, the amount covered does not include any principal added because of non - payment of EMI and also will not include interest/ accrued charges.

Personal-Accident-Cover

In order to ensure that your family is taken care of we also offer a Personal Accident cover of Rs.2,00,000 at a nominal premium.

Premium will be charged for both these products which will be deducted from the loan amount at the time of disbursement. A transaction fee of Rs.350 will also be deducted at the time of disbursement. Please note that service tax @ 12.36% will also be charged.

Educational Loan

Features & Benefits

Loans upto Rs. 7.5 Lakhs for Education in India and upto Rs. 15 lakhs for Education abroad!

Attractive interest rates.

Repayment to start 1 year after course completion / 6 months after obtaining employment (whichever is earlier)

Loan available upto tenure of 7 years including moratorium period.

Hassle free loans and speedy approvals.

Convenience of service at your doorstep.

Loans available for other course related expenses also!

Special privileges

Loans disbursed directly to the educational institution.

Loan to be released as per fee schedules of institutes.

Loans available for short duration/ job oriented courses also.

Worldwide acceptance

Accepted at over 23 million Merchant Establishments around the world, including 110,000 Merchant Establishments in India.

Revolving credit facility

Pay a minimum amount, which is 5% (subject to a minimum amount of Rs.200) of your total bill amount or any higher amount whichever is convenient and carry forward the balance to a better financial month. For this facility you pay a nominal charge of just 2.95% per month (35.4% annually) (2.90% per month 34.8% annually for HDFC Bank Account Holders).

Free Add-on card

You can share these wonderful features with your loved ones too - we offer the facility of an add-on card for your spouse, children or parents. Allow us to offer add-on cards to you FREE OF COST with our compliments.

Please [click here](#) for some FAQs about the HDFC Bank Gold Credit Card

Forex and Trade Services



Are you a frequent flyer for business or often holiday abroad? Are you an importer/exporter of foreign and Indian goods?

If you need to deal in foreign currency and keep tabs on exchange rates every now and then, transfer monies to India, make payments etc., HDFC Bank has a range of products and services that you can choose from to transact smoothly, efficiently and in a timely manner.

We offer the following Foreign Exchange Products and Services.

Foreign Exchange and Trade Services

THE FOLLOWING ARE DIFFERENT METHODS OF TRANSACTING IN FOREIGN EXCHANGE AND REMITTING MONEY.

TRAVELLERS CHEQUES

FOREIGN CURRENCY CASH

FOREIGN CURRENCY DRAFTS

CHEQUE DEPOSITS REMITTANCES

CASH TO MASTER

TRADE SERVICES

FOREX SERVICES BRANCH LOCATOR

IMPORTANT GUIDELINES AND SCHEDULES

ALL FOREIGN EXCHANGE TRANSACTIONS ARE CONDUCTED BY STRICTLY ADHERING TO RBI GUIDELINES. DEPENDING ON THE NATURE OF YOUR TRANSACTION OR POINT OF TRAVEL, YOU WILL NEED TO UNDERSTAND YOUR FOREIGN EXCHANGE LIMITS.

RBI GUIDELINES

FOREX LIMITS

NON HDFC BANK ACCOUNT HOLDERS

We understand your world KID'S ADVANTAGE ACCOUNT

Who can Apply?

- All kid's under 18years of age
- The parents/ guardian * must have a savings Account with us . if not, he/she needs to open anew Savings Account
- Natural guardian only . Legal guardian would be permitted to open accounts under this product only on an exceptional basis.

Features & Benefits

- Free ATM/Debit Card for kid's between 7-18 years of age
- Free Starting instructions(SI) on the parent /guardian Savings Account
- Investment tie –ups with Mutual Funds for the secured future of child

- Personalised cheque book in the name of the child
- Free InstaAlert
- Free Mobile Banking ,phone Banking& Net Banking facilities

Average Quarterly Balance (AQB) Requirement

- FD of Rs. 10,000/- in the name of the child with a Zero Balance savings Account, mandatory at the time of account opening
- In case FD balance falls below Rs. 10,000/- then AQB of Rs.5,000/- to be maintained

Average Quarterly Balance (AQB) Non Maintenance charges

If AQB less than 5,000/-& FD balance is less than 10,000/- Than Rs. 300/- charged per quarter.

INSTITUTE & SCHOOL FEE COLLECTION Who can Apply?

- Any Institute with minimum 500 students .
- Average annual fee of Rs. 10,000/-per student .

Features & Benefits

- Allows parents to walk – in to ‘select branches’ of HDFC Bank to deposit the fee .
- Daily report of the fee collection is sent to the school by CMS Team through an email.
- The Institute /School can avail of Trust Account benefits by opening a Trust Account.

Average Quarterly Balance (AQB) Requirement

The Institute account can be Trust Account or normal Savings Account . The AQB requirement will be as per the product availed .

Average Quarterly Balance (AQB) Non –maintenance charges

Non –maintenance charges for the required AQB will be as per the product availed.

Family Savings Group

Who can Apply?

- Existing Customer- having 1 or more accounts (Savings/NRI/ Salary Reimbursement/Kid’s Account) with us at the same or different branches.
- New Customer – You and family* members intend to have 1 or more accounts with us. Spouse, father , mother, son, daughter, brother, sister, grand parents or grand children

Eligibility

Upto 4 Savings Accounts of individuals can be clubbed under a single family Savings Group. The Family Savings Group links together upto four individual HDFC Bank accounts (same family) under a single group. Take advantage of the group Average Quarterly Balance (AQB) and operate your individual accounts without worrying about minimum balance.

Features & Benefits

All account holders can operate their account freely without worrying about their minimum balance. Family members with NRI status can also be part of the group. Get 5 Free Cash withdrawal transactions on SBI ATMs per group per month. Upto 2 free DD's/ MC's on HDFC Bank locations per account per month (max. up to Rs. 25,000/- per instrument per day). Free International Debit Card for all account holders till the account is part of the Family group. (NRO Accounts will be issued only ATM cards) Free BillPay & InstaAlerts facility for all account holders till the account is part of the Family Group. Free Standing Instructions for investment into Mutual Funds. Free OneView to access all your accounts. Free MobileBanking, NetBanking & PhoneBanking

Payable-at-par facility at a nominal cost for all accounts in the family group.**

**Available only on request at the branch

Cash delivery @ Rs. 50/- per delivery***

We under stand your world

DIRECT BANKING CHANNELS

Phone Banking

Avail the convenience of operating the Bank Account from the comfort Of home , without even visting the branch.

- Carry out multiple transactions with great ease. e.g.:
 - Balance enquiry
 - Details of last 5 transactions
 - Cheque status enquiry and request for stop cheque
 - Cheque book & statement request
 - Information on various product offering & lots more!

Net Banking

Your account is where you are!

- Get real- time information at the click of a button
- HDFC Bank's NetBanking is secure. It uses industry standard technologies & infrastructures, thus ensuring the safety & security of the transactions.
- Following are some of the transactions that can be carried out;
 - View Account Balance & Securities
 - Transfer Funds between accounts
 - Create Fixed Deposit online
 - Request for a Demand Draft
 - Pay Bills
- Order for a cheque book, request stop payment on a cheque and lots more!

Mobile Banking

Access the Bank Account with HDFC Bank's unique Mobile Banking Service.

- MobileBanking works through asset of text messages (SMS) without even making a call.
- All one needs to do is to type in the specified code for the transactions as a text message and spend it to 676712
- HDFC Bank's Mobile Banking service provides a host of features at your finger-tips through SMS:
 - Get the balance details.
 - Obtain last 3 transactions details
 - Request for a cheque book
 - Stop a cheque payment
 - Request an account statement

We under stand your world

CONVENIENCE BANKING

Bill Pay

No need to stand in long queues and wast time and effort for paying bills through Utility company’s counters.

Register for Bill Pay and pay Utility Bills through ATM/Net Banking /Phone Banking/Mobile Banking.

- Pay at your convenience any time, from any where
- Over 80 utility companies covered , comprising of Electricity, Telephone, Mobile, Gas and Life Insurance companies across India
- Register online on HDFC Bank website or by submitting the BillPay registration from the branch.

Insta Alert

Be updated on your accounts while on the move. Receive alerts for transactions in your account.

- SMS alerts on mobile phone or e-mail alerts on e-mail or both
- Choose from the various alert types :
 - Debit transactions greater than Rs. 5,000/- ,Rs.10,000/-, Rs. 20,000/-, Rs.50,000/-
 - Credit in account greater than Rs.5,000/- , Rs. 10,000/- ,Rs. 20,000/- ,Rs. 50,000/-
 - Account Balance below Rs.5,000/- , Rs. 10,000/- ,Rs. 20,000/- ,Rs. 50,000/-
 - Weekly account balance
 - Utility bill payment due alert
 - POS(point of sale) alerts
- Register online through Net Banking or by submitting the Insta Alert registration form at the branch.

Feature benefits	s& Kid’s Advan tage A/C	Savin gs Regul ar Plus A/C	Savin gs Plus A/C	Savin gs Max A/ C
A Q B Require ment(Rs.)	5,000/-	5,000/-	10,000 /-	25,000 /-

FD Require ment for Nil AQB (Rs.)	10,000 /-	50,000 /-	50,000 /-	1,00,0 00/-	
Internati onal Debit Card p.a. (Rs.)	Free Maestr o Debit Card (for then kid)	100/-	Free(f or all applica nts)	Free (for all applica nts)	
Women' s Advanta ge Debit Card Charges	x	150/-	150/-	Free (for all applica nts)	

p.a.

Gold Debit Card Charges p.a. (Rs.)	x	500/-	500/-	Free for primar y applica nt. Rs. 250/for the other applica nts
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Free Account Statement	Quarterly	Quarterly	Quarterly	Monthly
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PAP (Free Issuance)	x	Free usage upto Rs.50,000/- per month. Above Rs.50,000/- Charge of Rs.2.90 per thousands for the entire amount	Free usage upto Rs.50,000/- per month. Above Rs.50,000/- Charge of Rs.2.90 per thousands for the entire amount	Free usage upto Rs.1,00,000/- per month. Above Rs.1,00,000/- Charge of Rs.2.90 per thousands for the entire amount
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Free DD/ MC (at home branch)	x	x	Free upto Rs.25, 000/- per DD/ MC on HDFC Bank locatio ns	Free upto Rs.50, 000/- per DD/ MC on HDFC Bank locatio ns
Free transacti ons on SBI/ Andhra Bank ATMs	x	3 per month	2 per month	Unlimit ed

Free transacti ons on other Bank ATMs	x	x	3 per month	Unlimit ed
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Bill Pay Charges p.a.	Rs.100 /-	Rs.10 0/-	Free	Free
InstaAlert	Free	Free	Free	Free
Phone Banking, Net Banking, Mobile Banking & NEFT	Free	Free	Free	Free
Waiver on Locker Rental	x	x	25% discount for the first	50% discount for the first

year

year

Education Insurance	Free Education Insurance of Rs. 1,00,000/- in the event of death by accident of the parent/ guardian	x	x	x
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<p>out facility</p>	<p>the balanc e in the Kid's A/C reache s Rs.10, 000/- the amoun t in excess of Rs.5,0 00/- is swept out into an FD for a</p>			<p>e in excess of Rs.50, 000/- is swept out into an FD with a min. value of Rs.25, 000/- for a period of 1 year and 1day</p>
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<p>period</p>

Third Party cash deposit / withdrawal (at non home	x	x	x	Free upto of Rs.50, 000/- per day
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branch)

COMPARATIVE CHART

DOCUMENTATION FOR RESIDENT INDIVIDUALS

Documents for establishing Proof of address:

1.) Passport (not expired)
 2.) Permanent Driving license (expired)
 3.) Telephone bill/electricity bill of public and approved private operators in the state (not older than 3 months from the date of account opening)
 4.) Bank Account Statement of a PSU/Private Sector/Foreign bank (not older than 3 months from date of account opening).
 5.) Election Card/Voters ID (if it has address).
 6.) Ration Card
 7.) Letter/Monthly outgoing bill (only from registered societies)*
 8.) Copy of title deeds (wherein original title deeds are registered and stamped)
 9.) Lease/Leave & License agreement / Rent agreement copy duly stamped accompanied by CPV done by branch staff.
 10.) Latest property tax bill/property tax paid receipt.
 11.) Senior Citizens Card issued by the State / Central Government of India (if it has address).
 12.) Mobile post –paid bill of public /private operators in the state .
 13.) Consumer gas connection card/book OR latest pipe gas bill*
 14.) Domicile certificate with communication address issued by Municipal Corporation.
 15.) Arms License issued by the State / Central Government of India authority which contains photograph of the applicants.
 16.) Photo ID Card with photograph (issued by J&K & Goa State Government).*
 17.) Photo Social Security Card issued by Central /State Government / Union territories.
 18. Pension Payment Card issued by State / Central Government of India with Photograph of applicant.
 19.) IRIS scanned household card with photograph (issued by Andhra Pradesh Government).
- ❖ -On the letterhead, which carries the society's registration number. The letter should carry the applicant's name & full address as well as the signatories' full name, designation (Secretary, President) and address (Maintenance charges receipt issued by the society NOT acceptable).
 - ❖ -Gas charges paid receipt not acceptable.

❖ -ID Card issued by the State Government of J&K is acceptable if they carry the connotation- 'government of Jammu & Kashmir , Civil Secretariat, Srinagar/ Jammu'

Mutual funds are funds that pool the money of several investors to invest in equity or debt markets. Mutual Funds could be Equity funds , Debt funds or balanced funds.

Funds are selected on quantitative parameters like volatility, FAMA Model, risk adjusted returns, rolling return coupled with a qualitative analysis of fund performance and investment styles through regular interactions / due diligence processes with fund managers.

Advantages of Investing into a Mutual Fund

The reason that mutual funds are so popular is that they offer the ability to easily invest in increasingly more complicated financial markets. A large part of the success of mutual funds is also the advantages they offer in terms of diversification, professional management and liquidity.

Flexibility - Mutual Fund investments also offers you a lot of flexibility with features such as systematic investment plans, systematic withdrawal plans & dividend reinvestment.

Affordability - They are available in units so this makes it very affordable. Because of the large corpus, even a small investor can benefit from its investment strategy.

Liquidity - In open ended schemes, you have the option of withdrawing or redeeming your money at any point of time at the current NAV

Diversification - Risk is lowered with Mutual Funds as they invest across different industries & stocks.

Professional Management - Expert Fund Managers of the Mutual Fund analyse all options based on experience & research

Potential of return -The fund managers who take care of your Mutual Fund have access to information and statistics from leading economists and analysts around the world. Because of this, they are in a better position than individual investors to identify opportunities for your investments to flourish.

they are in a better position than individual investors to identify opportunities for your investments to flourish.

Low Costs - The benefits of scale in brokerage, custodial and other fees translate into lower costs for investors.

Regulated for investor protection - The Mutual Funds sector is regulated to safeguard the investor's interest Your relationship managers will help you determine your investment profile, which will be based on your needs,

possibilities and expectations. Your investment profile will help you choose the type of investments that suits you the best.

Open –ended Fund/ Scheme:

An open-ended fund or scheme is one that is available for subscription and repurchase on a continuous basis. These schemes do not have a fixed maturity period. Investors can conveniently buy and sell units at Net Asset Value (NAV) related prices which are declared on a daily basis. They key feature of openend scheme is liquidity.

Close-ended Fund/ Scheme:

A close –ended fund or scheme has a stipulated maturity period e.g. 5-7 years . The fund is open for subscription only during a specified period at the time of launch of the scheme . Investors can invest in the scheme at the time of initial public issue and there after they can buy or sell the units of the scheme on the stock exchanges where the units are listed .In order to provide an exit route to the investors , some close –ended funds give an option of selling back the units to the mutual fund through periodic repurchase at NAV related prices. SEBI Regulation stipulate that at least one of the two exit routes is provided to the investor i.e. either repurchase facility or through listing on stock exchanges.

These mutual funds scheme disclose NAV generally on weekly basis ADVANTAGES AND DISADVANTAGES OF MUTUAL FUND

Advanta2es of Mutual Funds:

- **Professional Management** - The primary advantage of funds (at least theoretically) is the professional management of your money. Investors purchase funds because they do not have the time or the expertise to manage their own portfolio. A mutual fund is a relatively inexpensive way for a small investor to get a full-time manager to make and monitor investments.
- **Diversification** - By owning shares in a mutual fund instead of owning individual stocks or bonds, your risk is spread out. The idea behind diversification is to invest in a large number of a~sets so that a loss in any particular investment is minimized by gains in others. **In** other words, the more stocks and bonds you own, the less anyone of them can hurt you (think about Enron). Large mutual funds typically own hundreds of different stocks in many different industries. It wouldn't be possible for an investor to build this kind of a portfolio with a small amount of money.
- **Economies of Scale** - Because a mutual fund buys and sells large amounts of securities at a time, its transaction costs are lower than you as an individual would pay.
- **Liquidity** - Just like an individual stock, a mutual fund allows you to request that your shares be converted into cash at any time.
- **Simplicity** - Buying a mutual fund is easy! Pretty well any bank has its own line of mutual funds, and the minimum investment is small. Most companies also have automatic purchase plans whereby as little as \$100 can be invested on a monthly basis.

This could be easily understood through this illustration:

Amount invested	NAV	Units	Cum. units	Cum. amount	Value of investment
1000	10	100.00	100	1000	1000
1000	9	111.11	211	2000	1900
1000	10	100.00	311	3000	3111
1000	11	90.909	402	4000	4422
1000	12	83.333	485	5000	5824
1000	13	76.923	562	6000	7310
1000	17	58.824	621	7000	10559
1000	14	71.429	693	8000	9695
1000	11	90.909	783	9000	8618
1000	10	100.00	883	10000	8834
1000	12	83.333	967	11000	11601

1000	15	66.667	1033	12000	15502
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Total amount = Rs.12000, Total units = 1033 Average cost per unit = $\text{Rs.}120000/1033 = \text{Rs.}11.60$

Average price per unit

= Rs.12

SIPping the Standard Chartered Mutual Fund way: 1)Through Standing Instructions:

If you hold accounts with Standard Chartered Bank, HDFC Bank and UTI Bank you just need to fill in the Standing Instruction slip that is contained in the main SIP application form. You have to give us at least 6 debits to enrol for a SIP.

2) Through Electronic Credit Service (ECS):

If you do not have an account with any of the above mentioned banks then use our powerful AutoSave feature. Just fill up a "Mandate form for ECS (debit)AutoSave" form accompanied with a copy of a blank cheque.

For either modes, you do not apply for a lumpsum investment to start a SIP. SIPs will also be available to investors during the New Fund Offering (NFO) of Standard Chartered Classic Equity Fund.

Debit Mandates

Investors who hold bank accounts with Standard Chartered Bank no longer have to write out cheques whilst investing in any of our funds. The Debit Mandate is included as a part of the application form. Thus it saves you the bother of carrying your cheque book every time you think of investing.

Scheme options(equity)

The Standard Chartered Imperial Equity Fund Presenting the Standard Chartered Imperial Equity Fund.

The Imperial Equity Fund is an open - ended diversified equity fund that would seek to invest in India's outstanding companies.

The scheme will invest in well - managed growth companies that are available at reasonable value. Companies would be identified through a systematic process of forecasting earnings based on a deep understanding of the industry growth potential and interaction with company management to access the company's core competencies to achieve long term sustainable profit growth.

The Standard Chartered Classic Equity Fund The Scheme is expected to deliver superior relative returns for investors looking for a focused portfolio of fundamentally good businesses.

Presenting Standard Chartered Classic Equity Fund - a Fund that seeks to stand by you through the test of time.

Standard Chartered Classic Equity Fund is a truly diversified fund that would not be limited by diktats of investing in either a particular section of the market or a particular style of investing.

It would attempt to retain its freshness and stay contemporary with an unrestricted investment style (within pre-defined and controlled boundaries) and thus deliver returns that are truly consistent and relevant.

<u>COMPARISON</u>	<u>OF</u>	<u>STANDARD</u>	<u>CHARTERED</u>	<u>EQUITY</u>
SCHEMES:				
CLASSIC IMPERIAL PREMIER				
EQUITY EQUITY EQUITY				

Options	I	Open ended equity fund	Open ended equity fund	Open ended equity fund
Type of scheme				
New fund offer	p	10	10	10
Minimum application		000 per month	000 per month	000 per month
Options		Growth & dividend	Growth & dividend	Growth & dividend
		payout & reinvestment	payout & reinvestment	payout & reinvestment
		options	options	options
Entry load		NIL	NIL	2.25%
Exit load		1 % within 1 year	1% within 1 year	1 % within 1 year
Fund manager		I Rajiv Anand	Kenneth Andrade	Kenneth Andrade

IMPORTANCE OF THE STUDY

The business management courses are insufficient to solve all the problems arising in practical field. There is no any shortcut way to solve management problems coming out of concern. Thus this eight weeks summer training in any successful running or organization, through it is a part of fulfillment of M.B.A. program is must for the students. The aim of training is to develop the ability of correct decision making. A correct decision cut the right moment itself is an added advantage for any problem arising out on regular basis.

SCOPE OF THE STUDY

As we know research inculcates scientific and inductive thinking and it promotes the development of logical habit of thinking and organization.

The role of research in several fields of applied economies, whether related to business or to the economy as a whole, has greatly increased in modern times. A Research Project is a medium to search optimum solution to the part of a major existing problem. Often it is done for anticipating the future. In business scenario a research is a crucial part of management functioning

LITERATURE REVIEW

This project is done through institute, industry survey under the title “**Banking Services and Investment Products**”

For preparing this project we went to many organizations institutional organizations of HDFC .We collected information of customers consuming various services provided by HDFC Bank. We have used document of the HDFC Bank and others departmental document to find out information about services which are provided by HDFC Bank. We have also used information from internet. How to made questionnaire this is done by reading the various books i.e. Research Methodology-R.C. Kothari, Market Research-Mehrotra etc. we discussed with our guide Mr. P.K MITRA, and then we started Research. We went to the different government offices and corporate offices and observe the following things---

1. Whether our product is available or not at that company & organizations institutional.

2. If not then we saw of which company product is available.
3. What is strength of various services which are provided by HDFC Bank.
4. Has that organization so many brands of Banking services.

We check the response of customer about the services which are used by organization using the questioner.

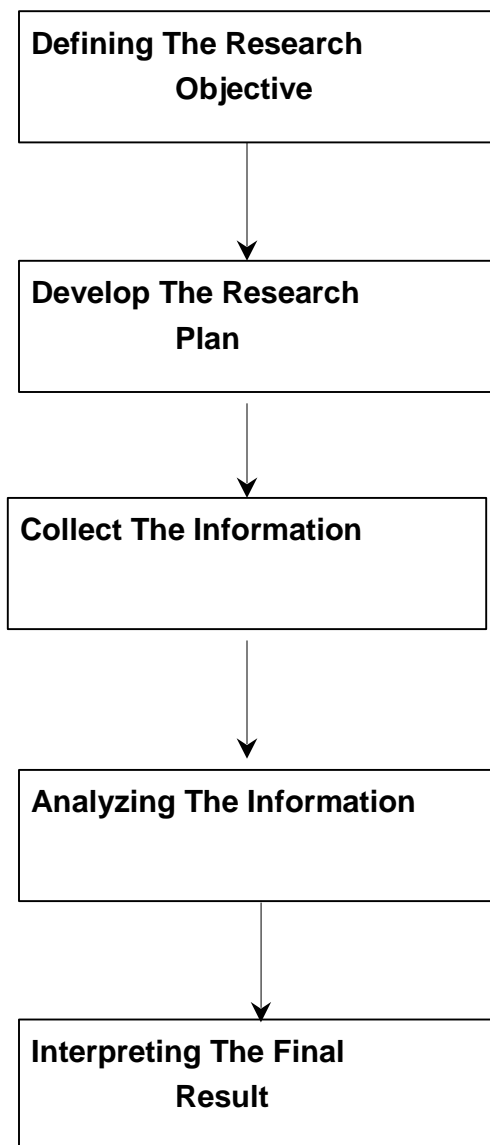
We check the various options Investment options used by public... What is the awareness of Banking service in general public.

. After all it becomes possible to make a meaningful and useful project report.

RESEARCH DESIGN

RESEARCH PROCESS

The Marketing Research Process



SAMPLE SIZE

100 CUSTOMER

SAMPLING TECHNIQUE SIMPLE RANDOM SAMPLING

The Research Objective: -

The objective of my project to identify the target marking and segment it for HDFC Bank Ltd. Prod. During the course of the project, I got the in-depth knowledge of all products offered by HDFC Bank like Saving Account, Fixed Deposit, Personal Loan, Car Loan, Mutual Funds and Insurance Products etc. So my objective was to segment whatever is applicable in that particular market.

To find out the awareness of HDFC product among the customers.

To find out the factors affecting the purchase of HDFC products.

To find out from where the customer prefer to buy the HDFC products.

To find out which bank is being preferred by the customer.

To find out the purpose of taking HDFC products.

In this way, I have segmented the various markets of HDFC according to their need and that was my objective.

Develop The Research Plan:-

The second stage of research process is developing the most efficient plan for collecting the needed information. Designing a research plan calls for decision on the data sources; research approaches, sampling plans and contact methods. **Data Collection: -** The researchers can collect the secondary data, primary data or he can collect both.

SECONDARY DATA

Secondary data is that data, those are collected for another purpose and already exist somewhere. Secondary data provide a starting point for research and offer the low cost and ready availability. When the needed data do not exist the researcher have to collect the primary data.

PRIMARY DATA

Primary data is that data which is freshly collected for a specific purpose for a specific research project.

SURVEY RESEARCH: -

Surveys are the best method for descriptive research. Companies undertake this method to learn about the people's knowledge, belief, preferences and satisfaction and to measure these magnitudes in general population.

For this project report, the survey is conducted on the branches and at ATMs

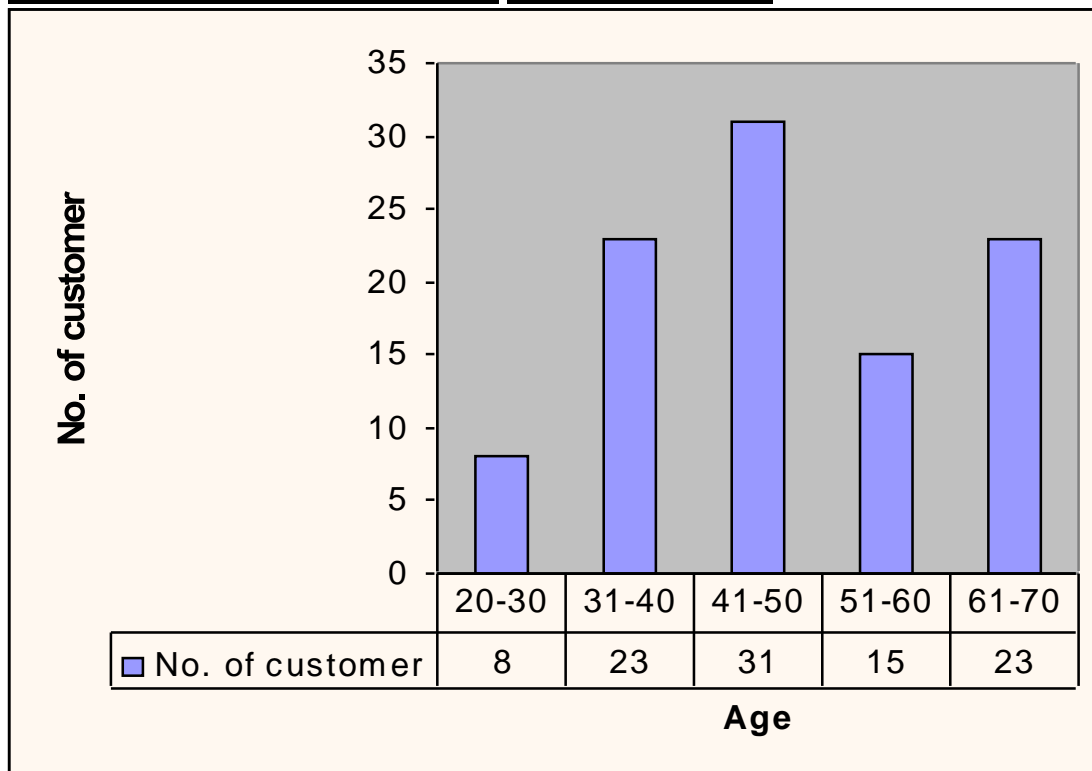
RESEARCH INSTRUMENT: -

The instrument, which is used in this research, is mainly questionnaire method.

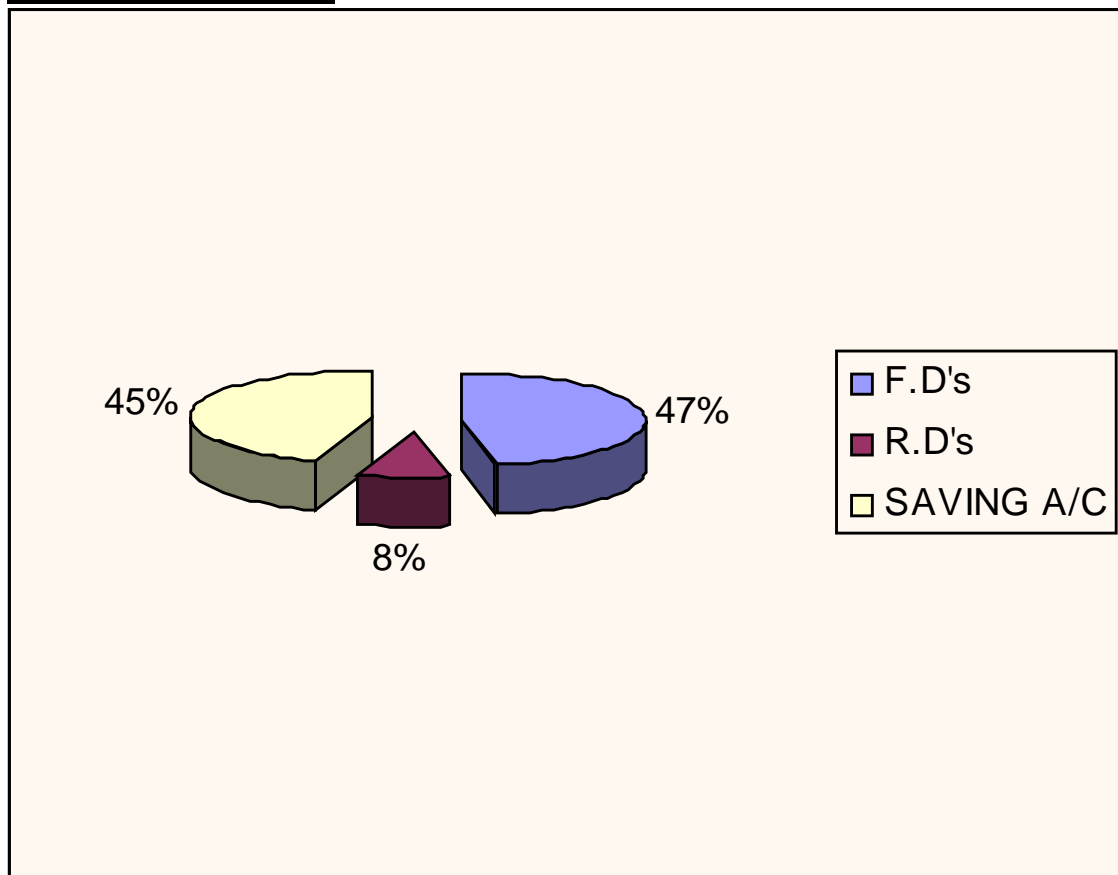
Questionnaire Method: - A questionnaire consists of a set of question presented to set of respondents. Due its flexibility, the questionnaire is far by the most common instrument used to collect primary data.

Questionnaires are needed to be carefully developed, tested before they are administrated on a large scale. The questionnaire consists of close-ended questions in order to specify all possible answer and provide answer that are easier to interpret and tabulate

HOW AGE FACTOR INFLUENCE FIXED DEPOSITS



According to the survey and the graph the young people are not interested in fixed deposits because they want very high returns on there investment in very less time so they want there money to be invested in stock market equity and that’s all that’s why they don’t want to invest there money in fixed deposits because here they get comparatively less returns. The person of 31 to 40 are somehow interested because they are newly married and they would like to save there money for there future. The person aged 41 to 50 Would like to invest there money in very safe area they even don’t think about equity and share market because they have the responsibility of there children and they would like to save there money very - very safely that’s why they have the best option of fixed deposits. The people aged 51 to 60 now they want to live there own life so they normally spend money on there own so chases of investing the money reduces. The people who invest they normally invest there money in fixed deposits or in some safe place like debt, liquidity or growth. The people aged 61 to 70 these people invest the most in fixed deposits because now they want to save there money for there grandson’s or granddaughter and normally they don’t spend there money on themselves.

SALE OF PRODUCTS

As the graph shows the number of customer interested in fixed deposits is more than R.D's and saving A/C. because people want to invest there money in one go instead of investing there money per month because they think that if they have the money they can invest there money at that point of time like if a person get retired he cant go for recurring deposit than so the number of people is more in fixed deposits.

CONCLUSION

I improved my knowledge about the marketing techniques, which is beneficial for my future. I got the experience from different type of customer. However, after getting the knowledge about the products as well as about the customers I can say that

“They can watch there small savings grow by getting the right and safe investment plan at the right time.”

I hope that even after the above limitations this project study with its analysis would completely and truly represent the Bank. I hope after the study with the help of the recommendations and the suggestion, this project will not only highlight the negative areas of the bank but also help it to satisfy the customers. I hope that this project is complete and satisfactory for my as well as my institution.

Less Investment, Less Lock-In Period and High Returns

There will be a lot of competition with each offering better investment plans and services. People have a vast array of choice to choose. Foreign banks like (HSBC, and ABILLION Ambro) will bring in their management, financial and technical strength in the market, which would ensure better services. Thus, this project undertaken by me is an internal marketing research conducted by me on behalf of my bank. In this process, I ask the customer about the product offered by the bank I pitch customer in 2 branches of HDFC Bank .

From the finding of the questions following conclusion have been derived

- a) Maximum fixed deposits have been done in HDFC bank.
- b) Maximum people prefer to bank with HDFC bank.
- c) If the bank has good schemes and healthy interest rates then sales increases.
- d) People prefer to buy gold from the bank during festival days (navratre and dewali) because bank is providing pure gold i.e. 99.99% at reasonable prices.
- e) People want verities of schemes in fixed deposit and recurring deposit.

RECOMMENDATIONS AND SUGGESTION

As it is, clear from the study that the customers exist in the market but due to verity of products, they got confused.

If the bank wants to grow it, should provide high returns at less investment and also sustain its existing customer.

There should be very effective customer department, so that problem of existing customer can be sorted out, as the customers are only one to spread the mouth of good.

There is significantly high level of ignorance among the customer about many parameters on which the comparative study has been done between the two banks.

There is need on the part of the bank to make people aware about the banking system and its various unique features. There is urgent need on the part of the bank to improve the services of network , especially its coverage because many customers have ranked other bank poorly on there parameters Even existing subscriber (most of them) don't know how many varied function they can perform with the bank. Most of them do banking just for there day to day transaction.

We should keep in mind all the following point: -

- a) To conduct business according to high standards of honesty and to render that services to its customer, which, in the same circumstances, it would apply to or demand for itself.
- b) To provide competent and focus customer, bank should provide better services.
- c) To engage in active and fair competition.
- d) To provide advertising and sales material those are clear as to purpose and honest and fair as to content.
- e) To provide fair and expeditious handling of customer complaints and disputes.
- f) Provide correct information to the customer so that he can't blame to the bank.

REFERENCES

I collected the matter on the basis information & data analysis, these informations are collected from many sources & found these information from business magazine, news paper & other sources.

Beside of all we got help from website & mentor.

These are-

1. [www.hdfc .com](http://www.hdfc.com)
2. Suggestions of P.K Mitra sir & Ankur Sir
3. Bank's documents