

**PROJECT REPORT ON**  
**“A STUDY ON RETAIL LENDING SCHEMES AT HDFC BANK LIMITED”**

Submitted By

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Submitted to

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM**

In partial fulfilment of the requirements for the award of the degree of

**MASTER OF BUSSINESS ADMINISTRATION**



Under the guidance of

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Dr. R Wranton Perez  
Department of MBA  
AIET, Mijar  
May 2018

**EXTERNAL GUIDE**

Mr. Krishna Prasad  
Manager  
HDFC Bank Limited  
Manipal



**Department of Business Administration**  
**Alva's Institute of Engineering And Technology**  
**Shobhavana Campus, Mijar, Moodbidri**



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To Whom So Ever It May Concern

HDFC Bank Limited,  
Centre for Basic Sciences,  
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### Certificate

This is to certify that **Mr. Poojary Suprith Sadhashiva**, student of MBA, Alva's Institute of Engineering and Technology, mijar, Moodbidri, has undertaken a project work titled, 'A Study on Retail Lending Schemes', at our branch, Manipal for 10 weeks as a part of his curriculum;

He has shown keen interest in the project and his conduct and performance during the project work were good. We wish him the very best in his future endeavors.



*[Signature]*  
Date: 07/04/2018

Place: Manipal



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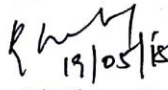
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### CERTIFICATE

It is hereby certified that **Mr. POOJARY SUPRITH SADHASHIVA** bearing **USN: 4AL16MBA34** is a bonafide student of the Master of Business Administration course of the Institute (2016-18), affiliated to Visvesvaraya Technological University, Belgaum.

The project report on the topic "**A STUDY ON RETAIL LENDING SCHEME**" is prepared by him under the guidance of **Dr. R Wranton Perez**, Associate Professor, Department of MBA, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration under Visvesvaraya Technological University, Belgaum, and Karnataka.

  
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## DECLARATION

I hereby declared that work presented in this project report entitled "**RETAIL LENDING SCHEMES ON HDFC BANK LIMITED**" based on the independent study conducted by me under the guidance of **Dr. R Wranton Perez** faculty of M.B.A Department, Alva's Institute of Engineering & Technology, Mijar, Moodbidri.

I am submitting this project report to Visvesvaraya Technological University, Belgaum as the partially fulfilment of requirement for the award of MBA Degree.

I also declare that, this project report or part of it has not been previously submitted for the award of any other degree, Diploma, associate ship, fellowship or other similar title.



**POOJARY SUPRITH SADHASHIVA**

Date: 15/05/2018

Place: Mijar

USN: 4AL16MBA34

## **ACKNOWLEDGEMENT**

Motivation causing people to act in certain direction is very necessary for the success of any task. It gives me immense pleasure to mention those who motivated me and contributed directly or indirectly for completing this project successfully.

First of all I would like to thank “HDFC Bank Limited” for giving me a chance to get a practical experience of business knowledge.

I express my gratitude to Mr. Krishna Prasad (MANAGER) for providing all the infrastructure facilities for the department, which helped me and all others in completing the project successfully.

I express my sincere thanks to Dr. R Wranton Perez, faculty of ALVA’S INSTITUTE OF ENGINEERING AND TECHNOLOGY, Offering me valuable guidance and support in every single stage throughout the course of my entire project work.

I would like to thank my beloved friends and all well-wishers for supporting me in the successful completion of project report.

Date: 15/05/2018

SADHASHIVA

Place: Mijar

POOJARY SUPRITH

MBA

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## **Executive Summary**

This project titled “A study on Retail Lending Schemes at HDFC Bank Limited” is submitted in partial fulfillment of the requirement for the award of Master of Business Administration (MBA).

The main objective of the project is to understand the customer satisfaction towards the Retail lending schemes provided by the bank. For this purpose survey is conducted by collecting the required primary data that is preparing by the questionnaire. Data collected various sources are analyzed with the help of tools like tables and graphs are used.

The study found that the customers are satisfied with terms and conditions, quantum of loan and mainly, service provided and repayment in stipulated time by the customers. Nearly 100 respondents were interviewed where most of them are satisfied with the banking activities of the bank. But there are certain number of respondents who are unknown of various schemes available in the bank. So HDFC Bank should try to make improvement by providing information to the customers with regard to various products available.

The study is conducted with the main objective of to make a brief analysis on the loan products such as to identify the various loan products and its interest rates, to study the customer’s response towards loans and advances.

The study also resulted in to bringing out the findings and useful suggestions which may be helpful to the organization. The findings and suggestions are made based on the analysis of the customer’s response and satisfaction level towards the loan products of the bank.