



Gujarat Technological University

(Accredited with A+ Grade by NAAC)

Graduate School of Management Studies

A Report on Industrial Visit to HDFC Bank

Title : Industrial Visit to HDFC Bank

Type of Event : Industrial Visit

Date : 16th April 2025

Venue : HDFC Bank Branch, Ahmedabad

Description : The primary goal of the industrial visit to HDFC Bank on 16th April was to provide BBA Semester -06 Finance Specialization Students with practical exposure to the functioning of the banking sector and its application to management studies. The visit was designed to help students understand core banking operations, digital services, customer relationship management, and financial inclusion initiatives while linking academic concepts with real-world practices. The session was enriched by the detailed explanations and demonstrations provided by the bank officials, who guided students through various processes such as account opening, loan handling, and digital transactions. The event was coordinated by Dr. Priyanka Bhatt, Associate Professor at GSMS and ensured that students had an engaging and insightful learning experience.



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The Graduate School of Management Studies, Gujarat Technological University, organized an industrial visit to HDFC Bank on 16th April for the BBA Semester 06 students. The visit was aimed at providing students with practical exposure to the functioning of the banking sector and its significance in the financial system of India. A group of 7 students, accompanied by faculty members, actively participated in the visit and gained valuable insights into the working environment of one of India's leading private sector banks.

During the visit, students were given an overview of HDFC Bank's history, its growth as a leading financial institution since its establishment in 1994, and its role in shaping India's retail and corporate banking landscape. Bank officials provided detailed explanations on core banking services such as savings and current accounts, fixed deposits, loans, credit cards, and digital banking solutions. Special emphasis was placed on the adoption of technology in modern banking, including the use of mobile apps, net banking, UPI services, and cyber security measures taken by the bank to ensure safe transactions.

The interaction also covered the internal workflow of the bank, including customer handling, account opening procedures, KYC norms, loan processing, and digital payment systems. Students were shown how different departments such as retail banking, operations, and relationship management work in coordination to deliver efficient services to customers. This gave the students a clear idea of how theory taught in classrooms connects to real-world banking practices.

Furthermore, the officials highlighted the importance of customer relationship management (CRM) in banking, explaining how building trust, providing personalized services, and ensuring transparency are crucial for retaining customers in a competitive financial market. They also discussed the bank's initiatives in financial inclusion, corporate social responsibility (CSR), and their role in supporting small businesses through loans and credit facilities.



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The visit was highly interactive as students had the opportunity to ask questions on topics like career opportunities in the banking sector, emerging financial technologies such as fintech integration, and challenges faced by banks in today's digital era. The practical exposure helped students understand not only the operational aspects of banking but also the strategic role HDFC Bank plays in India's financial growth.

Overall, the industrial visit provided the students with a holistic learning experience, combining practical insights with conceptual understanding. The exposure to banking operations, customer interaction, and technology-driven services reinforced their academic knowledge while preparing them for future career opportunities in the financial sector.

Photograph of the Event:





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Feedback of the Event:

The industrial visit to HDFC Bank was extremely beneficial for the BBA Semester 6 students, as it offered them real-world exposure to the functioning of the banking sector. Students expressed that the session was very informative and helped them connect classroom theories of finance and management with actual banking practices. They particularly appreciated the detailed explanations given by the bank officials on modern banking services, digital platforms, and the importance of customer relationship management. The demonstration of account opening processes, loan handling, and the use of banking technologies made the visit highly engaging and practical.

Students also shared that the opportunity to interact directly with professionals gave them clarity about career opportunities in banking sector and the skills required to succeed in the sector.