

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE: INSIGHTS FROM A LEADING BANKS

1. INTRODUCTION:

1.1 OVERVIEW:

The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and - equally important - changes in corporate behavior, such as growing disintermediation and increased emphasis on shareholder value. In addition, recent banking crises in Asia and Latin America have accentuated these pressures. The banking industries in central Europe and Latin America have also been transformed as a result of privatizations of state-owned banks that had dominated their banking systems in the past. In this project we are trying to analysis the bank related data and able to extract some insights from the data using Business Intelligence tools. To Extract the Insights from the data and put the data in the form of visualizations, Dashboards and Story we employed Tableau tool.

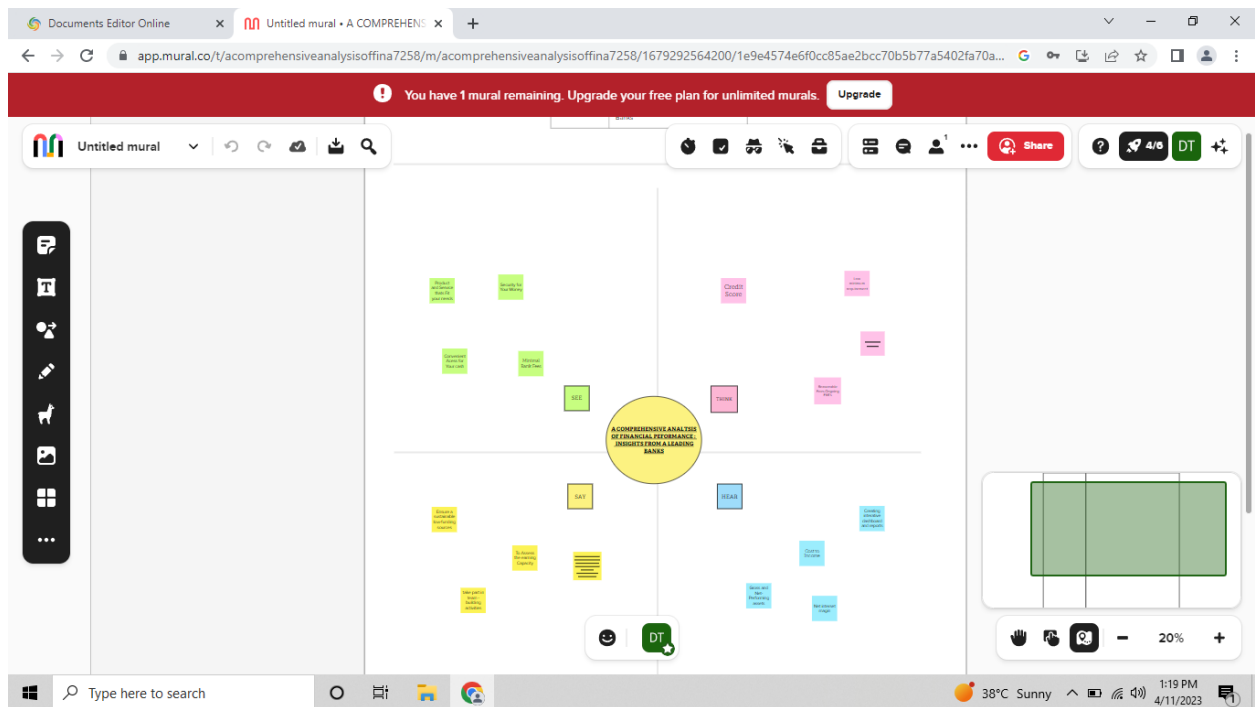
1.2 PURPOSE:

The business requirements for analyzing the performance and efficiency of banks in world include identifying KPIs, comparing performance across different countries and states, identifying patterns and trends over time, identifying affecting factors, creating interactive dashboards and reports, identifying areas for improvement, making data-driven decisions, comparing to the industry average and creating forecasting models for future performance. The ultimate goal is to gain insights and improve performance through data visualization techniques.

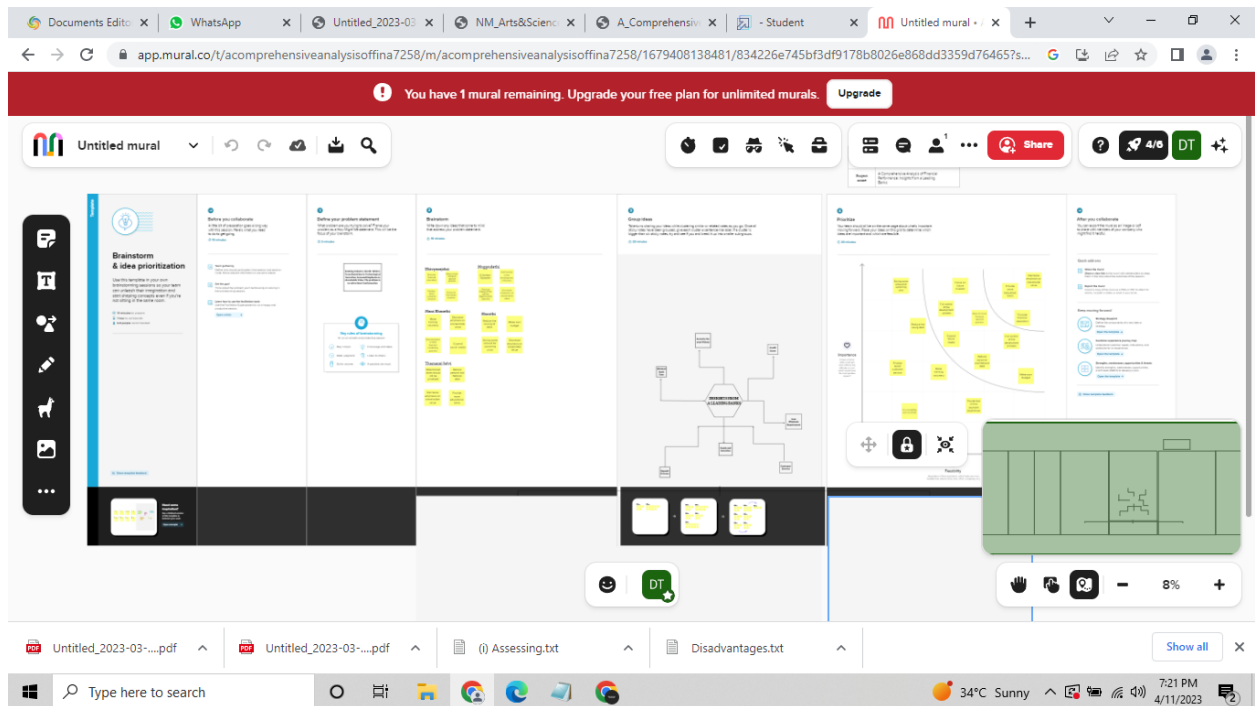
2. PROBLEM DEFINITION & DESIGN THINKING:

Banking industry world-wide is transformed due to technological innovation, increased emphasis on shareholder value. The problem is to solve these transformation ?.

2.1 EMPATHY MAP:



2.2 IDEATION&BRAINSTROMING MAP:



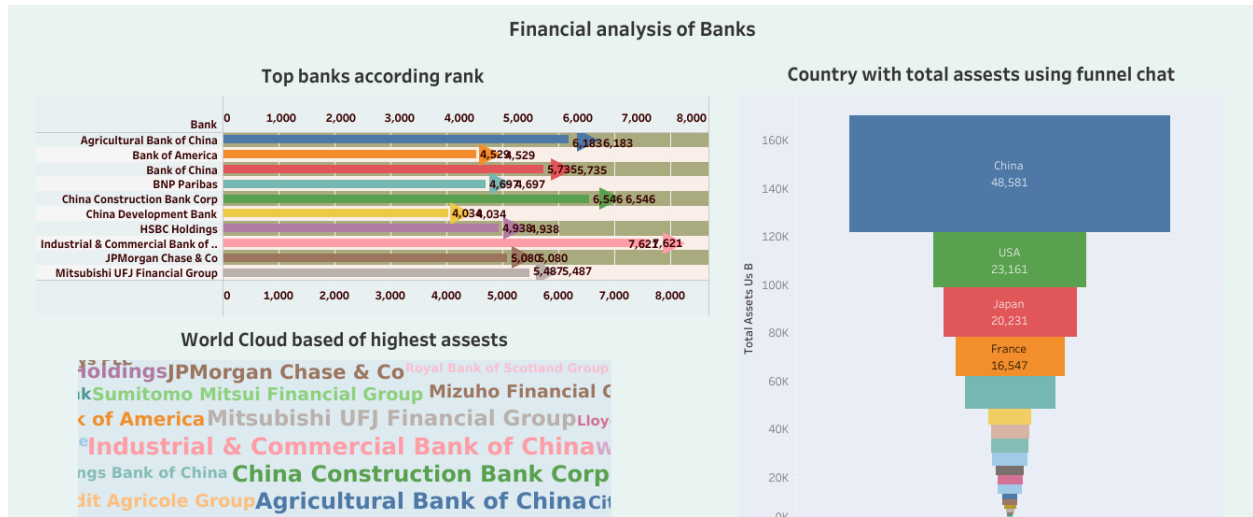
3. DATA SET:

[Click here for dataset](#)

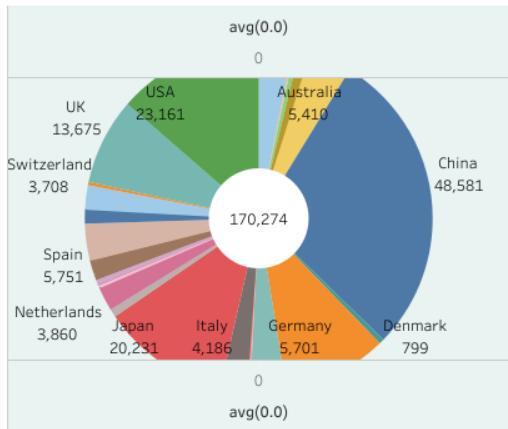
Column Description of the Dataset:

- Bank: Name of the bank
- Country: In which country the bank is operating
- Total assets: Total assets of the banks
- Rank: Rank of the bank among the world
- Landmass: Under which continent the banks belongs to

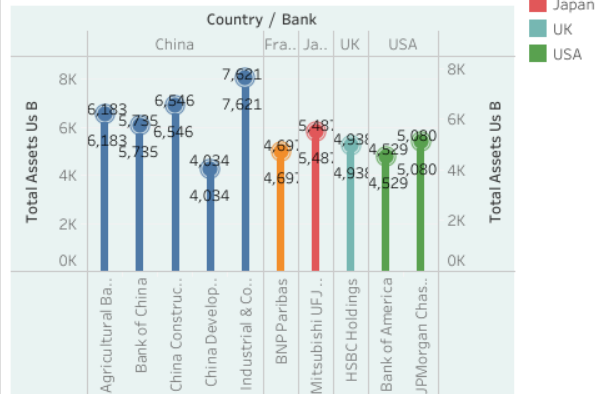
4. RESULT:



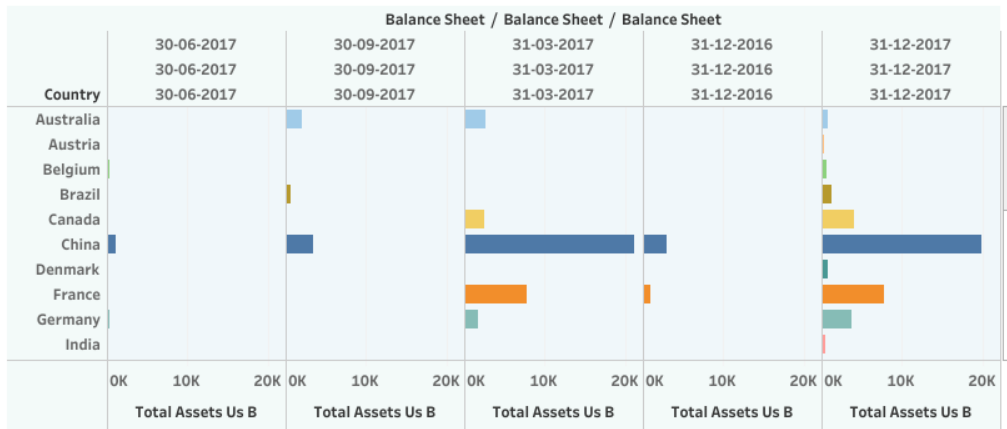
Top 10 Countries with assest propotion



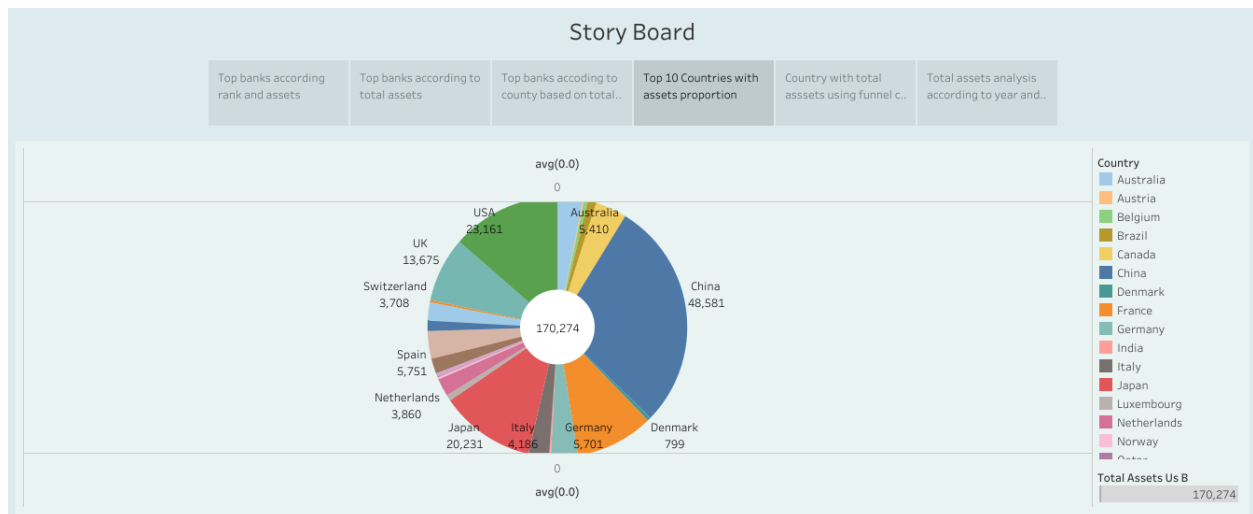
Top Banks according to country based on total assests



Total assets analysis according to year and quarter



Story Board



5. ADVANTAGES &DISADVANTAGES:

Advantage:

- Helps in forecasting and planning by performing trend analysis.
- Helps in estimating budget for the firm by analyzing previous trends.
- It helps in determining how efficiently a firm or an organization is operating.
- It provides significant information to users of accounting information regarding the performance of the business.
- It helps in comparison of two or more firms.
- It helps in determining both liquidity and long term solvency of the firm.

.Disadvantage:

- Financial statements seem to be complicated.
- Several organizations work in various enterprises each possessing different environmental positions such as market structure, regulation, etc., Such factors are important that a comparison of 2 organizations from varied industries might be ambiguous.
- Financial accounting data is influenced by views and hypotheses. Accounting criteria provide different accounting methods, which reduces comparability and thus ratio analysis is less helpful in such circumstances.
- Ratio analysis illustrates the associations between prior data while users are more concerned about current and future data

5. APPLICATION:

- Among all the challenges faced by the banking, the most prominently reported problem are glowing disintermediation, increased emphasis on shareholder value, technological innovation, deregulation of financial services. Increasing competition , regulatory compliance, Changing business models, Customer retention.

6. CONCLUSION:

- .First we create Empathy map and Ideation and Brainstorm map.
- Download data set from the project manual.
- Put the data into SQL and covert into Tableau and doing all the activities.
- Compare the activities and Publish into Tableau public sever.
- Create a Web integration by using with HTML code.

7. FUTURE SCOPE:

- Future are derivative financial contracts that obligate parties to buy or sell an asset at a predetermined future date and price.
- Successful banks will master data-driven customer experience across channels, underpinned by an artificial intelligence and robotic automation.
- Consumers are becoming far more aware of the value of their personal data and the importance of keeping it safe and secure.

APPENDIX:

Source code:

HTML Code

```
!DOCTYPE html>
<html lang="en">

<head>
  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0" name="viewport">

  <title>Fin Analytica</title>
  <meta content="" name="description">
  <meta content="" name="keywords">

  <!-- Favicons -->
  <link href="assets/img/favicon.png" rel="icon">
  <link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">

  <!-- Google Fonts -->
  <link rel="preconnect" href="https://fonts.googleapis.com">
  <link rel="preconnect" href="https://fonts.gstatic.com" crossorigin>
  <link
href="https://fonts.googleapis.com/css2?family=Open+Sans:ital,wght@0,300;0,400;0,
500;0,600;0,700;1,300;1,400;1,600;1,700&family=Montserrat:ital,wght@0,300;0,400;0,
500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&family=Raleway:ital,wght@0,300;0,4
00;0,500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&display=swap"
rel="stylesheet">

  <!-- Vendor CSS Files -->
  <link href="assets/vendor/bootstrap/css/bootstrap.min.css" rel="stylesheet">
  <link href="assets/vendor/bootstrap-icons/bootstrap-icons.css"
rel="stylesheet">
  <link href="assets/vendor/aos/aos.css" rel="stylesheet">
  <link href="assets/vendor/glightbox/css/glightbox.min.css" rel="stylesheet">
  <link href="assets/vendor/swiper/swiper-bundle.min.css" rel="stylesheet">
```

```

<!-- Template Main CSS File -->
<link href="assets/css/main.css" rel="stylesheet">

<!-- =====
* Template Name: Impact - v1.1.1
* Template URL: https://bootstrapmade.com/impact-bootstrap-business-website-
template/
* Author: BootstrapMade.com
* License: https://bootstrapmade.com/license/
===== -->
</head>

<body>

<!-- ===== Header ===== -->
<section id="topbar" class="topbar d-flex align-items-center">
  <div class="container d-flex justify-content-center justify-content-md-
between">
    <div class="contact-info d-flex align-items-center">
      <i class="bi bi-envelope d-flex align-items-center"><a
href="mailto:contact@example.com">finanalytica@gmail.com</a></i>
      <i class="bi bi-phone d-flex align-items-center ms-
4"><span>+999999999</span></i>
    </div>
    <div class="social-links d-none d-md-flex align-items-center">
      <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
      <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
      <a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
      <a href="#" class="linkedin"><i class="bi bi-linkedin"></i></i></a>
    </div>
  </div>
</section><!-- End Top Bar -->

<header id="header" class="header d-flex align-items-center">

  <div class="container-fluid container-xl d-flex align-items-center justify-
content-between">
    <a href="index.html" class="logo d-flex align-items-center">
      <!-- Uncomment the line below if you also wish to use an image logo -->
      <!--  -->
      <h1>Fin Analytica<span>.</span></h1>
    </a>
    <nav id="navbar" class="navbar">
      <ul>

```

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        <li><a href="#hero">Home</a></li>
        <li><a href="#about">About</a></li>
        <li><a href="#portfolio">Dashboard</a></li>
        <li><a href="#team">Story</a></li>

        <li><a href="#contact">Contact</a></li>
    </ul>
</nav><!-- .navbar -->

<i class="mobile-nav-toggle mobile-nav-show bi bi-list"></i>
<i class="mobile-nav-toggle mobile-nav-hide d-none bi bi-x"></i>

</div>
</header><!-- End Header -->
<!-- End Header -->

<!-- ===== Hero Section ===== -->
<section id="hero" class="hero">
    <div class="container position-relative">
        <div class="row gy-5" data-aos="fade-in">
            <div class="col-lg-6 order-2 order-lg-1 d-flex flex-column justify-content-center text-center text-lg-start">
                <h2>Welcome to <span>Fin Analytica</span></h2>
                <p>A widely used approach to analyzing a bank, CAMELS, considers a bank's Capital adequacy, Asset quality, Management capabilities, Earnings sufficiency, Liquidity position, and Sensitivity to market risk..</p>
                <div class="d-flex justify-content-center justify-content-lg-start">
                    <a href="#about" class="btn-get-started">Get Started</a>
                    <a href="https://www.youtube.com/watch?v=FTTGALaRZoc"
class="glightbox btn-watch-video d-flex align-items-center"><i class="bi bi-play-circle"></i><span>Watch Video</span></a>
                </div>
            </div>
            <div class="col-lg-6 order-1 order-lg-2">
                
            </div>
        </div>
    </div>

    <div class="icon-boxes position-relative">
        <div class="container position-relative">
            <div class="row gy-4 mt-5">

                <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-delay="100">

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        <div class="icon-box">
            <div class="icon"><i class="bi bi-card-text"></i></div>
            <h4 class="title"><a href="" class="stretched-link">Statiscal
analysis</a></h4>
        </div>
    </div>
    <!--End Icon Box -->

    <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-delay="200">
        <div class="icon-box">
            <div class="icon"><i class="bi bi-bar-chart"></i></div>
            <h4 class="title"><a href="" class="stretched-link">Data
Visualization</a></h4>
        </div>
    </div>
    <!--End Icon Box -->

    <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-delay="300">
        <div class="icon-box">
            <div class="icon"><i class="bi bi-laptop"></i></div>
            <h4 class="title"><a href="" class="stretched-link">Machine
Learning</a></h4>
        </div>
    </div>
    <!--End Icon Box -->

    <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-delay="500">
        <div class="icon-box">
            <div class="icon"><i class="bi bi-cpu"></i></div>
            <h4 class="title"><a href="" class="stretched-link">Artificial
Intelligence</a></h4>
        </div>
    </div>
    <!--End Icon Box -->

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

</div>
</section>
<!-- End Hero Section -->

<main id="main">

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<!-- ===== About Us Section ===== -->
<section id="about" class="about">
  <div class="container" data-aos="fade-up">

    <div class="section-header">
      <h2>About Us</h2>
      <p>We provide best Business intelligence solutions to the
companies,which makes a strategy for elevating their business in the market</p>
    </div>

    <div class="row gy-4">
      <div class="col-lg-6">
        <h3>Insight generations through sophasticated tools</h3>
        

      </div>
      <div class="col-lg-6">
        <div class="content ps-0 ps-lg-5">
          <p class="fst-italic">
            We provide business solutions in various domains.
          </p>
          <ul>
            <li><i class="bi bi-check-circle-fill"></i> Insights generations
using Business Intelligence.</li>
            <li><i class="bi bi-check-circle-fill"></i> Building Data models
using Statistics.</li>
            <li><i class="bi bi-check-circle-fill"></i> Developing the
predictive models.</li>
          </ul>

          <div class="position-relative mt-4">
            
            <a href="https://www.youtube.com/watch?v=LXb3EKWsInQ"
class="lightbox play-btn"></a>
          </div>
        </div>
      </div>
    </div>

  </div>
</section><!-- End About Us Section -->

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<!-- ===== Stats Counter Section ===== -->
<section id="stats-counter" class="stats-counter">
  <div class="container" data-aos="fade-up">

    <div class="row gy-4 align-items-center">

      <div class="col-lg-6">
        
      </div>

      <div class="col-lg-6">

        <div class="stats-item d-flex align-items-center">
          <span data-purecounter-start="0" data-purecounter-end="1000000"
data-purecounter-duration="1" class="purecounter"></span>
          <p><strong>Students</strong> has Succesfully trained</p>
        </div><!-- End Stats Item -->

        <div class="stats-item d-flex align-items-center">
          <span data-purecounter-start="0" data-purecounter-end="300" data-
purecounter-duration="1" class="purecounter"></span>
          <p><strong>Projects</strong> has been developed</p>
        </div><!-- End Stats Item -->

        <div class="stats-item d-flex align-items-center">
          <span data-purecounter-start="0" data-purecounter-end="10000" data-
purecounter-duration="1" class="purecounter"></span>
          <p><strong>Hours Of Support</strong> has been delivered</p>
        </div><!-- End Stats Item -->

      </div>

    </div>

  </div>

</section><!-- End Stats Counter Section -->

<!-- ===== Call To Action Section ===== -->
<section id="call-to-action" class="call-to-action">
  <div class="container text-center" data-aos="zoom-out">
    <a href="https://www.youtube.com/watch?v=To2nuBRP7fE" class="glightbox
play-btn"></a>
    <h3>Call To Action</h3>
  </div>
</section>

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        <a class="cta-btn" href="#">Call To Action</a>
    </div>
</section><!-- End Call To Action Section -->

<!-- ===== Portfolio Section ===== -->
<section id="portfolio" class="portfolio sections-bg">
    <div class="container" data-aos="fade-up">

        <div class="section-header">
            <h2>Insights</h2>

        </div>
<div class='tableauPlaceholder' id='viz1681304162356' style='position:
relative'><noscript><a href='#'><img alt='Dashboard 2 '
src='https://public.tableau.com/static/images/Ta/Task6_16
811180981520/Dashboard2/1_rss.png' style='border: none'
/></a></noscript><object class='tableauViz' style='display:none;'><param
name='host_url' value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param
name='embed_code_version' value='3' /> <param name='site_root' value='' /><param
name='name' value='Task6_16811180981520/Dashboard2' /><param name='tabs'
value='no' /><param name='toolbar' value='yes' /><param name='static_image'
value='https://public.tableau.com/static/images/Ta/Task6_
16811180981520/Dashboard2/1.png' /> <param name='animate_transition'
value='yes' /><param name='display_static_image' value='yes' /><param
name='display_spinner' value='yes' /><param name='display_overlay' value='yes'
/><param name='display_count' value='yes' /><param name='language' value='en-US'
/><param name='filter' value='publish=yes' /></object></div>
    <script type='text/javascript'>
        var divElement =
document.getElementById('viz1681304162356');
        var vizElement =
divElement.getElementsByTagName('object')[0];
        if (
divElement.offsetWidth > 800 ) {
vizElement.style.width='1000px';vizElement.style.height='827px';} else if (
divElement.offsetWidth > 500 ) {
vizElement.style.width='1000px';vizElement.style.height='827px';} else {
vizElement.style.width='100%';vizElement.style.height='977px';}
        var scriptElement = document.createElement('script');
        scriptElement.src = 'https://public.tableau.com/javascripts/api/viz_v1.js';
        vizElement.parentNode.insertBefore(scriptElement, vizElement);
    </script><div class='tableauPlaceholder' id='viz1681304436755'
style='position: relative'><noscript><a href='#'><img alt='Financial analysis of
Banks '
src='https://public.tableau.com/static/images/Ta/Task6pro
/Dashboard1/1_rss.png' style='border: none' /></a></noscript><object
class='tableauViz' style='display:none;'><param name='host_url'

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value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param name='embed_code_version'
value='3' /> <param name='site_root' value='' /><param name='name'
value='Task6pro&#47;Dashboard1' /><param name='tabs' value='no' /><param
name='toolbar' value='yes' /><param name='static_image'
value='https:&#47;&#47;public.tableau.com&#47;static&#47;images&#47;Ta&#47;Task6p
ro&#47;Dashboard1&#47;1.png' /> <param name='animate_transition' value='yes'
/><param name='display_static_image' value='yes' /><param name='display_spinner'
value='yes' /><param name='display_overlay' value='yes' /><param
name='display_count' value='yes' /><param name='language' value='en-US'
/></object></div>
<script type='text/javascript'>
    var divElement = document.getElementById('viz1681304436755');
    var vizElement = divElement.getElementsByTagName('object')[0];
    if ( divElement.offsetWidth > 800 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.7
5)+'px';} else if ( divElement.offsetWidth > 500 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.7
5)+'px';} else { vizElement.style.width='100%';vizElement.style.height='977px';}
        var scriptElement = document.createElement('script');
        scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
        vizElement.parentNode.insertBefore(scriptElement, vizElement);
    </script>

</div>
</section><!-- End Portfolio Section -->

<!-- ===== Our Team Section ===== -->
<section id="team" class="team">
    <div class="container" data-aos="fade-up">

        <div class="section-header">
            <h2>Story Board</h2>
            <div class='tableauPlaceholder' id='viz1671017372979' style='position:
relative'><noscript><a href='#'><img alt='Story Board for Financial Analysis of
Banks '
src='https:&#47;&#47;public.tableau.com&#47;static&#47;images&#47;St&#47;Storyboa
rdofbanks&#47;Story2&#47;1_rss.png' style='border: none' /></a></noscript><object
class='tableauViz' style='display:none;'><param name='host_url'
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param name='embed_code_version'
value='3' /> <param name='site_root' value='' /><param name='name'
value='Storyboardofbanks&#47;Story2' /><param name='tabs' value='no' /><param
name='toolbar' value='yes' /><param name='static_image'
value='https:&#47;&#47;public.tableau.com&#47;static&#47;images&#47;St&#47;Storyb
oardofbanks&#47;Story2&#47;1.png' /> <param name='animate_transition' value='yes'
/><param name='display_static_image' value='yes' /><param name='display_spinner'

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value='yes' /><param name='display_overlay' value='yes' /><param
name='display_count' value='yes' /><param name='language' value='en-US' /><param
name='filter' value='publish=yes' /></object></div>                                <script
type='text/javascript'>                                var divElement =
document.getElementById('viz1671017372979');                                var vizElement =
divElement.getElementsByTagName('object')[0];
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.
75)+'px';                                var scriptElement =
document.createElement('script');                                scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement, vizElement);
</script>
<!-- ===== Contact Section ===== -->
<section id="contact" class="contact">
  <div class="container" data-aos="fade-up">

    <div class="section-header">
      <h2>Contact</h2>
      <p></p>
    </div>

    <div class="row gx-lg-0 gy-4">

      <div class="col-lg-4">

        <div class="info-container d-flex flex-column align-items-center
justify-content-center">
          <div class="info-item d-flex">
            <i class="bi bi-geo-alt flex-shrink-0"></i>
            <div>
              <h4>Location:</h4>
              <p>Telangana</p>
            </div>
          </div><!-- End Info Item -->

          <div class="info-item d-flex">
            <i class="bi bi-envelope flex-shrink-0"></i>
            <div>
              <h4>Email:</h4>
              <p>finanalytica</p>
            </div>
          </div><!-- End Info Item -->

          <div class="info-item d-flex">
            <i class="bi bi-phone flex-shrink-0"></i>

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        <div>
            <h4>Call:</h4>
            <p>+1 5589 55488 55</p>
        </div>
    </div><!-- End Info Item -->

    <div class="info-item d-flex">
        <i class="bi bi-clock flex-shrink-0"></i>
        <div>
            <h4>Open Hours:</h4>
            <p>Mon-Sat: 11AM - 23PM</p>
        </div>
    </div><!-- End Info Item -->
</div>

</div>

<div class="col-lg-8">
    <form action="forms/contact.php" method="post" role="form"
class="php-email-form">
        <div class="row">
            <div class="col-md-6 form-group">
                <input type="text" name="name" class="form-control" id="name"
placeholder="Your Name" required>
            </div>
            <div class="col-md-6 form-group mt-3 mt-md-0">
                <input type="email" class="form-control" name="email"
id="email" placeholder="Your Email" required>
            </div>
        </div>
        <div class="form-group mt-3">
            <input type="text" class="form-control" name="subject"
id="subject" placeholder="Subject" required>
        </div>
        <div class="form-group mt-3">
            <textarea class="form-control" name="message" rows="7"
placeholder="Message" required></textarea>
        </div>
        <div class="my-3">
            <div class="loading">Loading</div>
            <div class="error-message"></div>
            <div class="sent-message">Your message has been sent. Thank
you!</div>
        </div>
    </div>

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```

        <div class="text-center"><button type="submit">Send
Message</button></div>
    </form>
</div><!-- End Contact Form -->

</div>

</div>
</section><!-- End Contact Section -->

</main><!-- End #main -->

<!-- ===== Footer ===== -->
<footer id="footer" class="footer">

    <div class="container">
        <div class="row gy-4">
            <div class="col-lg-5 col-md-12 footer-info">
                <a href="index.html" class="logo d-flex align-items-center">
                    <span>Fin Analytica</span>
                </a>
                <p>We provide solutions to your business.</p>
                <div class="social-links d-flex mt-4">
                    <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
                    <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
                    <a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
                    <a href="#" class="linkedin"><i class="bi bi-linkedin"></i></a>
                </div>
            </div>

            <div class="col-lg-2 col-6 footer-links">
                <h4>Useful Links</h4>
                <ul>
                    <li><a href="#">Home</a></li>
                    <li><a href="#">About us</a></li>
                    <li><a href="#">Services</a></li>
                    <li><a href="#">Terms of service</a></li>
                    <li><a href="#">Privacy policy</a></li>
                </ul>
            </div>

            <div class="col-lg-2 col-6 footer-links">
                <h4>Our Services</h4>
                <ul>
                    <li><a href="#">Data Science</a></li>

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        <li><a href="#">Artificial Intelligence</a></li>
        <li><a href="#">Business Intelligence</a></li>
        <li><a href="#">Data Analytics</a></li>
        <li><a href="#">Cloud Application Development</a></li>
    </ul>
</div>

<div class="col-lg-3 col-md-12 footer-contact text-center text-md-start">
    <h4>Contact Us</h4>
    <p>
        Gachibowli<br>
        Hyderabad,Telangana 500050<br>
        India <br><br>
        <strong>Phone:</strong> +1 5589 55488 55<br>
        <strong>Email:</strong> Finanalytica@example.com<br>
    </p>

</div>

</div>
</div>

<div class="container mt-4">
    <div class="copyright">
        &copy; Copyright <strong><span>Impact</span></strong>. All Rights
Reserved
    </div>
    <div class="credits">
        <!-- All the links in the footer should remain intact. -->
        <!-- You can delete the links only if you purchased the pro version. -->
        <!-- Licensing information: https://bootstrapmade.com/license/ -->
        <!-- Purchase the pro version with working PHP/AJAX contact form:
https://bootstrapmade.com/impact-bootstrap-business-website-template/ -->
        Designed by <a href="https://bootstrapmade.com/">BootstrapMade</a>
    </div>
</div>

</footer><!-- End Footer -->
<!-- End Footer -->

<a href="#" class="scroll-top d-flex align-items-center justify-content-
center"><i class="bi bi-arrow-up-short"></i></a>

<div id="preloader"></div>

```

```
<!-- Vendor JS Files -->
<script src="assets/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>
<script src="assets/vendor/aos/aos.js"></script>
<script src="assets/vendor/glightbox/js/glightbox.min.js"></script>
<script src="assets/vendor/purecounter/purecounter_vanilla.js"></script>
<script src="assets/vendor/swiper/swiper-bundle.min.js"></script>
<script src="assets/vendor/isotope-layout/isotope.pkgd.min.js"></script>
<script src="assets/vendor/php-email-form/validate.js"></script>

<!-- Template Main JS File -->
<script src="assets/js/main.js"></script>

</body>
```