ACTIVITY : 1.SPECIFY THE BUSINESS PROBLEM:

REFER PROJECT DESCRIPTION.

2.BUSINESS REQUIREMENTS:

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.

3.LITERATURE SURVEY:

A literature survey for the financial analysis of banks would involve researching and reviewing previous studies, articles, and reports on the topic. This could include information on the methods and techniques used for financial analysis of banks, as well as the results and conclusions of these studies. Some potential areas of focus for a literature survey on financial analysis of banks could include: Ratio analysis, which involves comparing different financial metrics (such as return on assets, return on equity, etc.) to assess a bank's performance and compare it to industry averages or other benchmarks. Stress testing, which involves simulating adverse economic scenarios to evaluate a bank's ability to withstand financial shocks. Risk management, which involves identifying, assessing, and mitigating the various risks facing a bank, such as credit risk, market risk, and operational risk. Basel III, which is a set of international regulatory standards for banks that includes measures for capital adequacy, liquidity, and leverage.

4.SOCIAL OR BUSINESS IMPACT:

: Financial analysis of banks can have a significant social impact by identifying areas where the bank's operations or lending practices may be causing harm to vulnerable communities or perpetuating inequality. For example, a financial analysis might reveal that a bank is heavily invested in fossil fuel companies, contributing to climate change, or that the bank is disproportionately denying loans to minority-owned businesses, perpetuating economic discrimination Business Model/Impact: Financial analysis of banks can have a significant impact on the business operations of the bank itself and its competitors. For example, a financial analysis can help the bank identify areas where it is underperforming compared to its peers, such as in terms of profitability or asset quality. This information can then be used to develop strategies for improving the bank's performance, such as by reducing costs, increasing revenue, or improving risk management practices.