

# Project Report Template

## A Comprehensive analysis of financial performance: Insights from leading banks

Sri Sarada Niketan College For  
Women, Karur

FACULTY MENTOR: Ms. P. PRIYADHARSHINI M.Sc., M.Phil.,

### Project done by

A.MOHANASUNTHARI - Team leader

M.GOWRI -Team member

T. MALATHI -Team member

E. MATHUKEERTHIKA -Team member

V. JAYASANKARI -Team member

## INTRODUCTION

### 1.1 Overview

#### A COMPREHENSIVE ANALYSIS OF FINANCIAL PERORMANCE; INSIGHTS FROM A LEADING BANKS

The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national 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 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 Insights from the data and put the data in the form of visualizations, Dashboards and Story we employed Tableau tool.

## **1 Purpose**

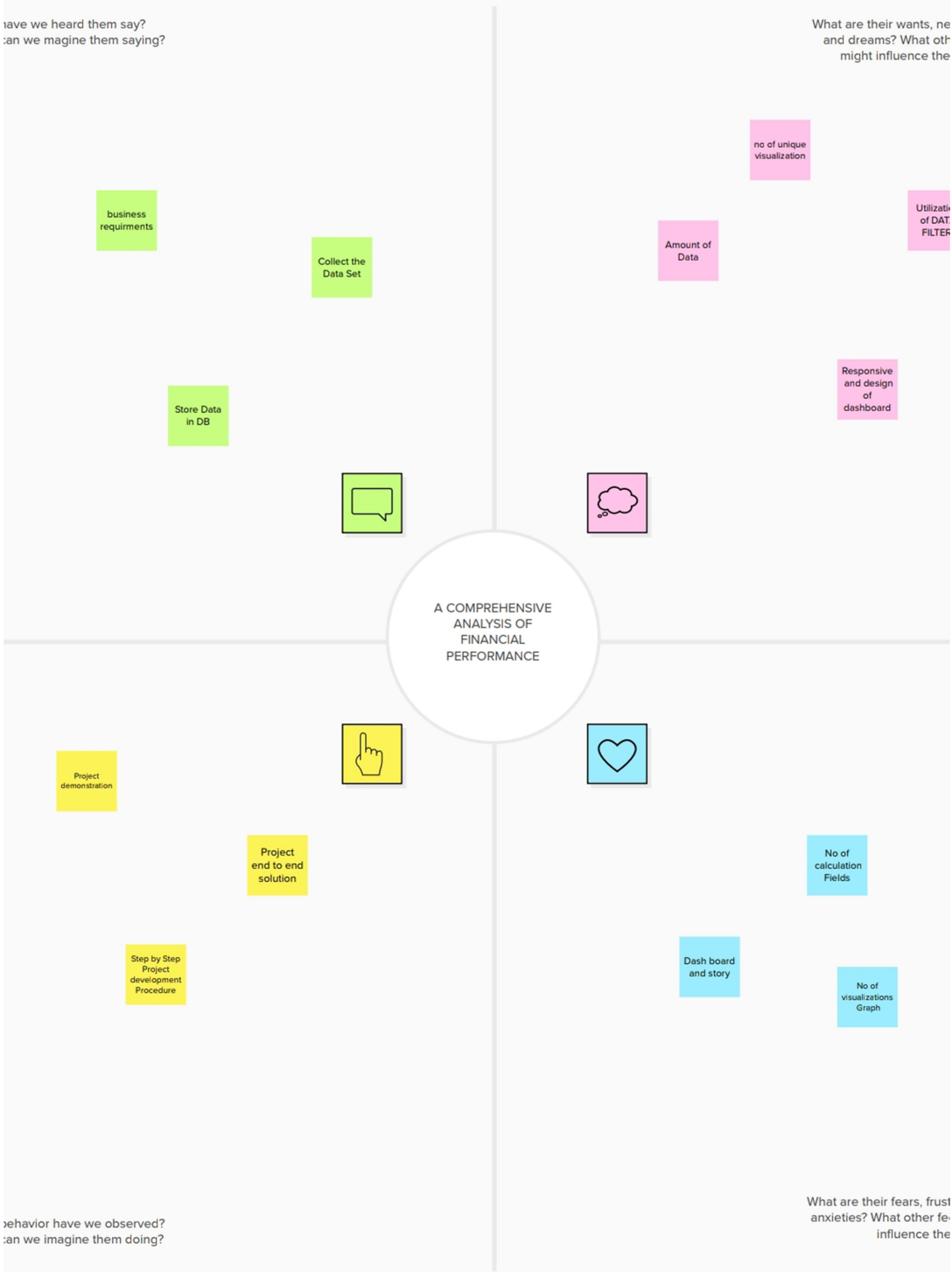
The banking industries in central Europe and Latin America have also been transformed as a result of privatizations of state owned banks that had dominated their banking systems in the past. In this project we are trying to analysis the bank related data and able to extract some in insights from the data using Business Intelligence tools.

## **2. Problem Definition & Design Thinking**

### **2.1 Empathy Map**

Id empathy

information you add here should be representative of the  
:rvations and research you've done about your users.

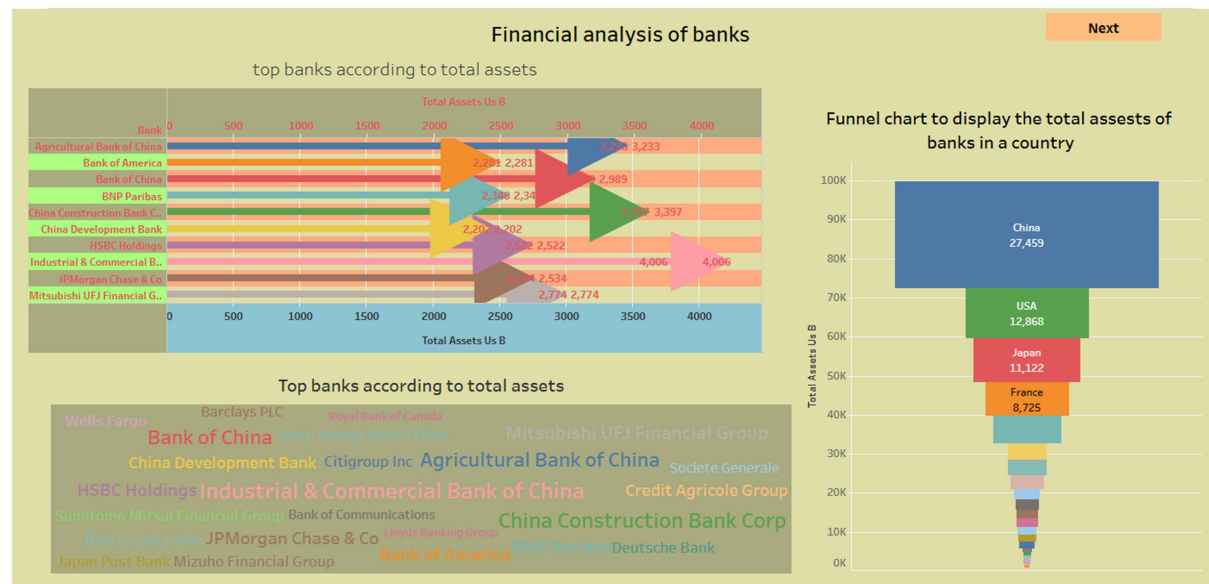


## 2.2 Ideation & Brainstorming Map

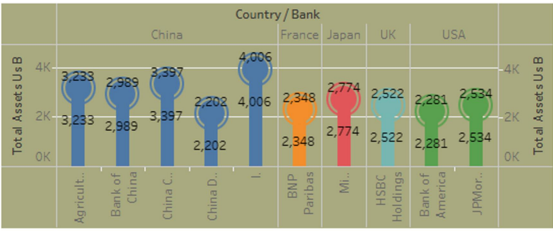


## 2 RESULT

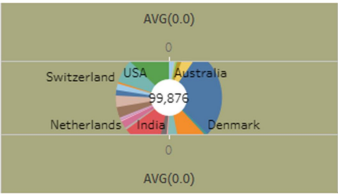
### DASHBOARD



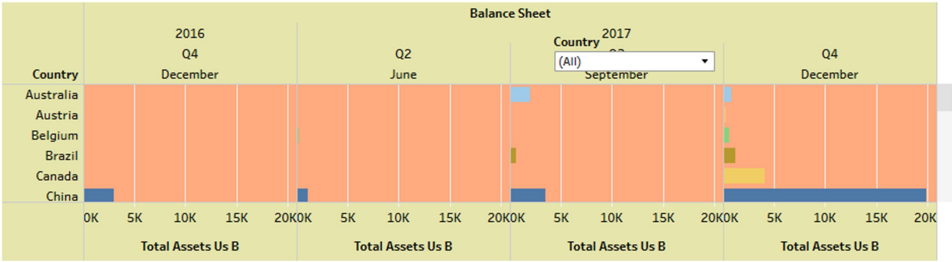
Top banks according to country based on total assets



Top 10 countries with assets proportion



Total assets analysis according to year an quarter



# STORY

Story 1



Story 1



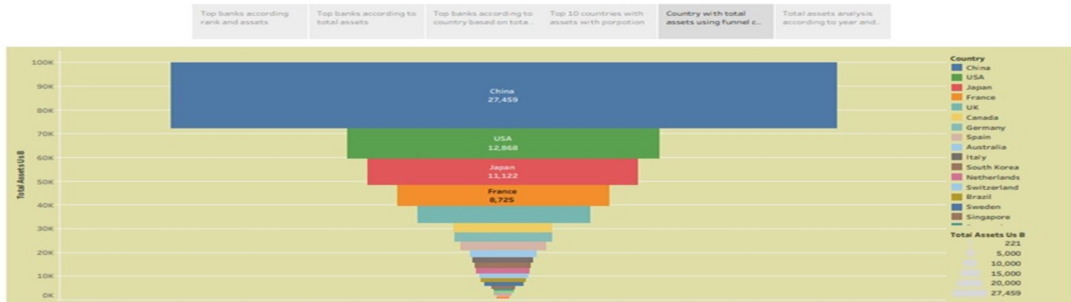
Story 1



## Story 1



## Story 1



## Story 1



## ADVANTAGES & DISADVANTAGES

### Advantages

Financial statement reveal how much a company earns per year in sales. The sales may fluctuate, but financial planners should be able to identify a pattern over years sales figure. Another advantage of using financial statements for future planning and decision making is that they show the company's budgets. The budgets reveal how much wiggle room the company has to spend on launching products, developing making campaigns or expanding the current office size.

### Disadvantages

One disadvantage of using financial statements for decision making is that the data and figure are based on the market at that given time. Depending on the market, it may change quickly so executives should not assume that the numbers from a previous financial statements will remain the same or increase. It may sell much less if a competitor release a similar product.

## 5 APPLICATION

Risk modeling for investment banks Fraud detection

Credit risk analysis

Operational & liquidity risk

Sales performance analysis

Branch and online channel sales analysis

AI-driven chatbots & virtual Assistants

## 6 CONCLUSION

After conducting a comprehensive financial bank analysis of the above four banks, the following conclusions are made: If liquidity ratios of the companies are compared then it is found that only federal bank has the ideal current ratio of 2:1. However by comparing the profitability ratio, activity turnover ratio, assets turnover ratio leverage ratio and dupont analysis of all the company, it is seen that HDFC and federal has fairly stable assets turn over ratio which indicates is efficient utilization of resources in revenue generation. Also, federal has the best price earning ratio among the other banks. The total assets turnover ratio of federal bank shows that it keeps significantly higher assets to meet the debts. Therefore it is inferred that overall federal bank is the most financially stable company in comparison to others.



## 7.FUTURE SCOPE

**Analyze financial ratios to assess profitability, solvency, working capital management, liquidity, and operating effectiveness.** Compare current performance with historical conditions using trend analysis. Compare with peer companies or industry averages to find out how well companies are performance.