

COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE OF BANKS



MINIPROJECT ON

**COMPREHENSIVE ANALYSIS OF FINANCIAL
PERFORMANCE :INSIGHTS IN LEADING BANKS**

BACHELOR OF SCIENCE IN MATHEMATICS

BY

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RAJAPALAYAM RAJUS' COLLEGE

**ALinguistic MinorityCo-Educational Institution & Affiliatedto Madurai Kamaraj
University Reaccredited B++byNAAC(CGPA2.9)in III cycle
RAJAPALAYAM**

1.INTRODUCTION

1.1 OVERVIEW:

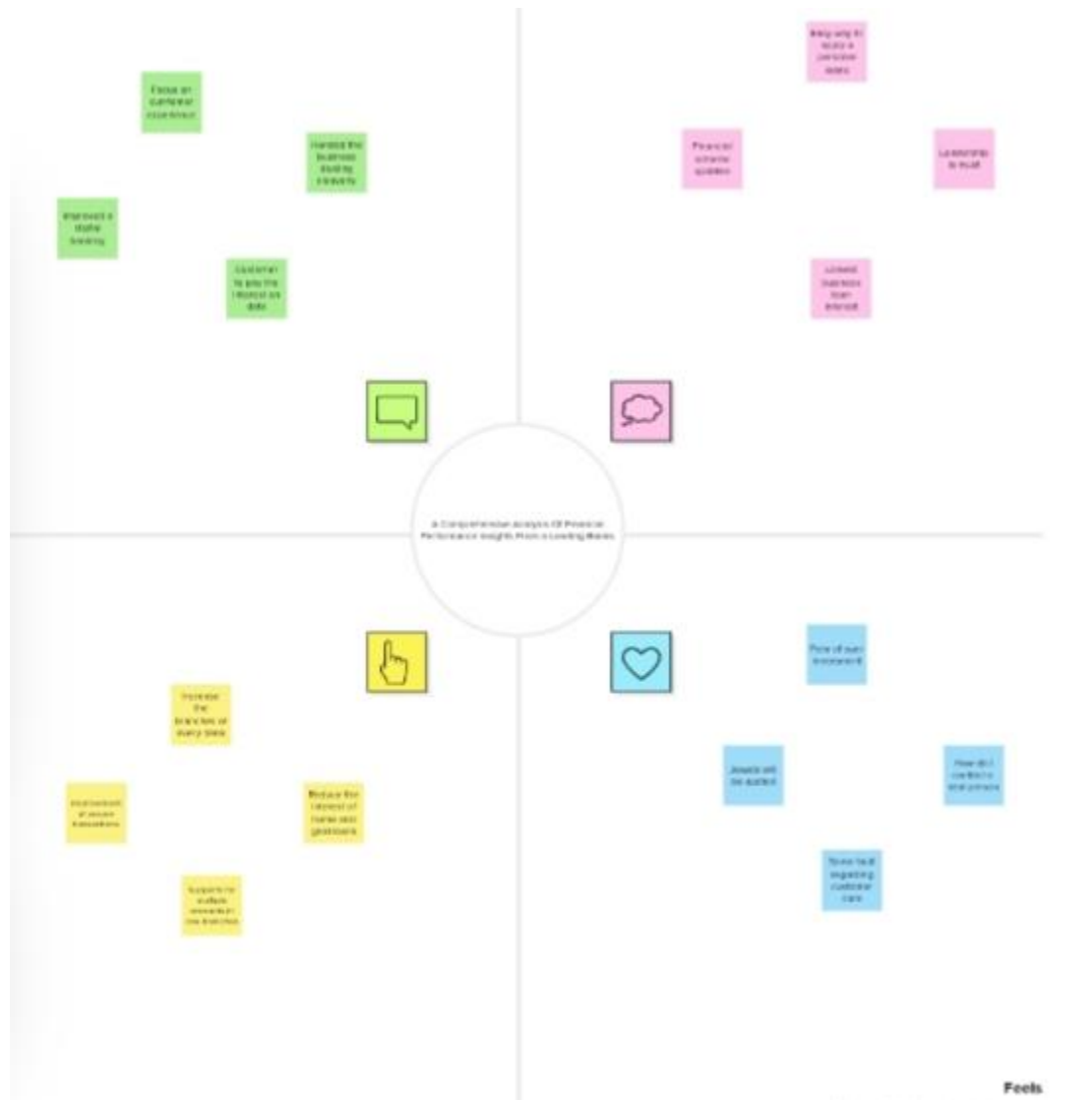
THE BANKING INDUSTRY WORLD -WIDE IS BEING TRANSFORMED .THE
GLOBAL FORCES FOR CHANGE INCLUDE TECHNOLOGICAL INNOVATION THE
REGULATION OF FINANCIAL SERVICES AT THE NATIONAL LEVEL AND OPENING -
UP TO INTERNATIONAL COMPETITION ;AND -EQUALLY IMPORTANT CHANGES IN
CORPORATE BEHAVIOUR ,SUCH AS GROWING DISINTERMEDIATION AND INCREASED
EMPHASIS ON SHARE HOLDER 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 BANK SYSTEM IN THE PAST.

1.2: PURPOSE:

IN THIS PROJECT WE ARE TRYING TO ANALYSIS THE BANKS RELATED DATA AND
ABLE TO EXTRACT SOME INSIGHTS FROM THE DATA USING BUSINESS INTELLIGENCE
TOOLS.

2.PROBLEM DEFINITION &DESIGN THINKING:

2.1.EMPTHAY MAP:



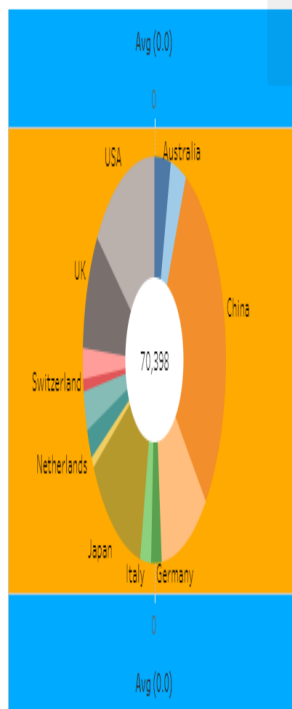
2.2.IDEATION &BRAINSTORMING MAP:



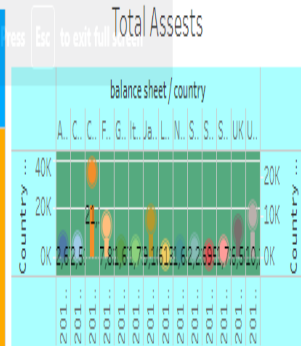
3.RESULT:



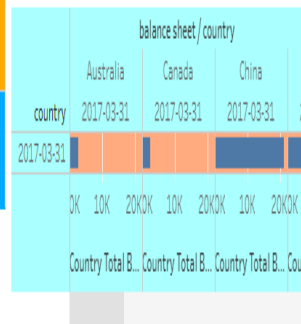
Top 10 Countries With Assets Proportion



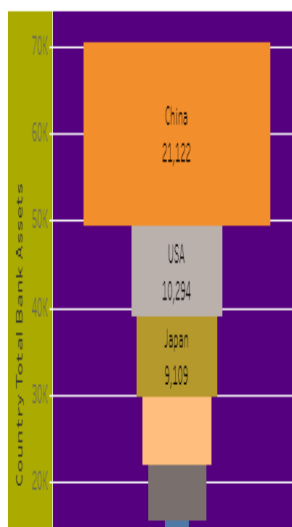
Top Banks According To Country Based On



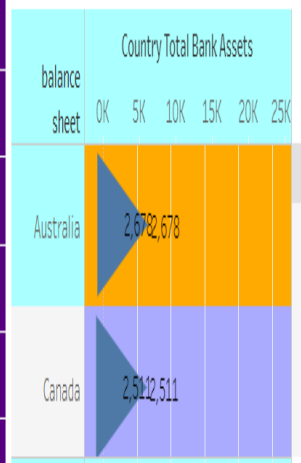
Total Assets Analysis According To Year And Quarter



FUNNEL CHART TO DISPLAY THE TOTAL ASSETS OF BANKS IN A COUNTRY



Top Bank According Rank



balance sheet

- Australia
- Canada
- China
- France
- Germany
- Italy
- Japan
- Luxembourg
- Netherlands
- Spain
- Sweden
- Switzerland
- UK
- USA

Country Total Bank Assets



Activate Windows

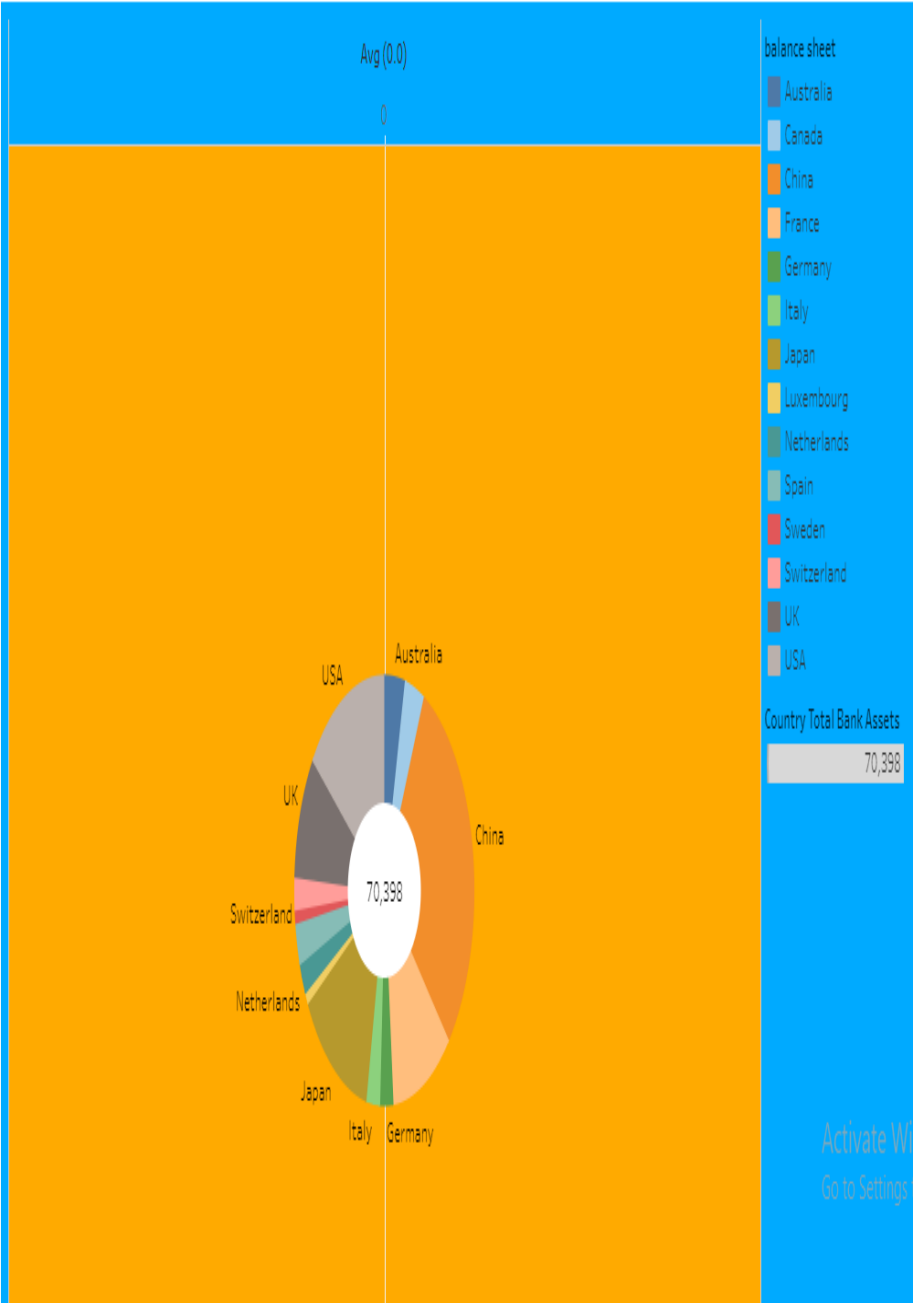
Go to Settings to activate Windows.

STORY BOARD

- <

The Lollipop Graph Shows Top Bank According To Country
- The Arrowmark Chart Shows Top Banks According Rank And
- The Graph Shows Country With Total Assets Using Funnel
- The Chart Shows Total Assets Analysis According To Year And
- The Bichart Shows Top 10 Countres With Assets Proportion

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ABOUT

The Banks are very useful to peoples ,the banks are provides many loans to several deparments ex.agriculture ,education loans,housing loans,bussenis loans,etc...they are protect our personal details ,it easy to make our transection ,they provides some interest for our money ,this was increase our financial states in our life ,digital banking was very use full,ECONOMICAL DEVELOPMENTS ARE VERY IMPORTANT IN OUR NATION.

BANKING STYLERS

Bank Financial Performance



Ranjani

Team Leader



EsakkiEswari

team member



Guruvu

team member



MuthuKumar

team member



Activate Windows

Go to Settings to activate Windows

Lorem ipsum dolor sit amet, consectetur adipisicing elit. Aut eaque, laboriosam veritatis, quos

4.ADVANTAGE&DISADVANDAGE:

1.Banks have been in existence since human society started the business of trade. Around 2000 BC, the merchants in India gave grain loans to farmers and traders to aid them in business. In the Greece & Roman empires, temples accepted deposits and gave loans. Almost every famous civilization in the world, namely Egyptian, Babylonian, Mesopotamian, ancient China & India, had some form of traditional banking setup.

2. However, modern-day banking is a lot more defined and regulated. As defined by Investopedia.com – “A bank is a financial institution licensed to receive deposits and make loans.” By definition, banks provide services of deposits and loans. In addition to these, commercial banks provide many other services such as – credit cards, net banking, investment instruments (certificate of deposits, etc.), purchase and sale of gold coins, and sometimes insurance.

3. A bank is a financial institution licensed to hand out loans, receive direct deposits from consumers, help you manage your investments, and purchase money. They're also responsible for approving applications for things like credit cards, insurance plans, or loans.

4. Another disadvantage is that when you place money in a bank, you cannot *ely*, that can remain hidden until you look at *but it does not grow with time* like an investing account. Banks also charge frequent fees the statementsinvest the money. Instead, the *money sits there secur*

5. Any financial institutions or organisations which deal in money are known as banks. The most commonly recognisable banking services are accepting deposits and providing loans. Along with these two main functions, banks also provide the facility of withdrawing and making payments using cash, cheques or drafts; credit creation; regulating foreign exchange; issuing fresh currency notes; money transfers etc. Private sector banks and Public sector banks are the most commonly classified banks. Banking system in India has evolved a lot over time. The Banking system is responsible to maintain liquidity in the economy, mobilising savings, controlling rates of interest, pushing

innovations and promoting & developing the economy. The Banking system of any country can boost its economy and breakdown the hindrances to growth of economy. Depending on the functions of banks, banks are of certain types like Central Banks, Commercial Banks, Foreign Banks, Savings Banks, Industrial Banks etc..

6. Poor communication : When local banks move their headquarters out of town after a merger or acquisition, customers can expect to feel the effects in several ways, whether it be managing the transition of digital banking products and services, navigating complex instructions on how to migrate and access accounts, or dealing with the process of securing a new debit card. These effects can be made even more difficult due to less-than-ideal communication from the financial institutions in question

5.APPLICATION:

1. Investment decision refers to financial resource allocation. Investors opt for the most suitable assets or investment opportunities based on risk profiles, investment objectives, and return expectations

2.Bank Risk Management is defined as preventing and managing potential risks that can impact a bank's finances and overall operations. Risk Management Systems can help banks collect and track important data related to potential risks

3. A regulator is a person or organization appointed by a government to regulate an area of activity such as banking or industry

3. In short, they are the risks that threaten to disrupt the assumptions at the core of an institution's strategy— risks from changes that threaten to overturn the initial set of strategic assumptions and conditions. But unlike operational and compliance risks, strategic risks are not inherently undesirable.

6.CONCLUSION:

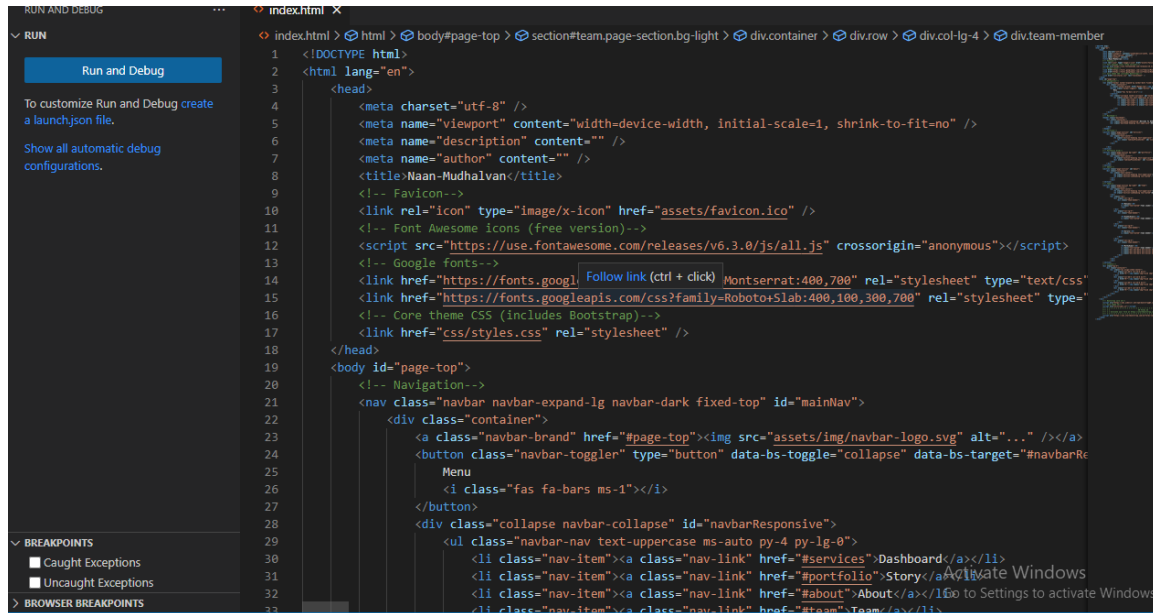
Here we Analysis The Financial Performance Of Banks By Emphy Map
Brainstroming Data Preparation Visualization ,Dashboard,Story.

7.FUTURE SCOPE:

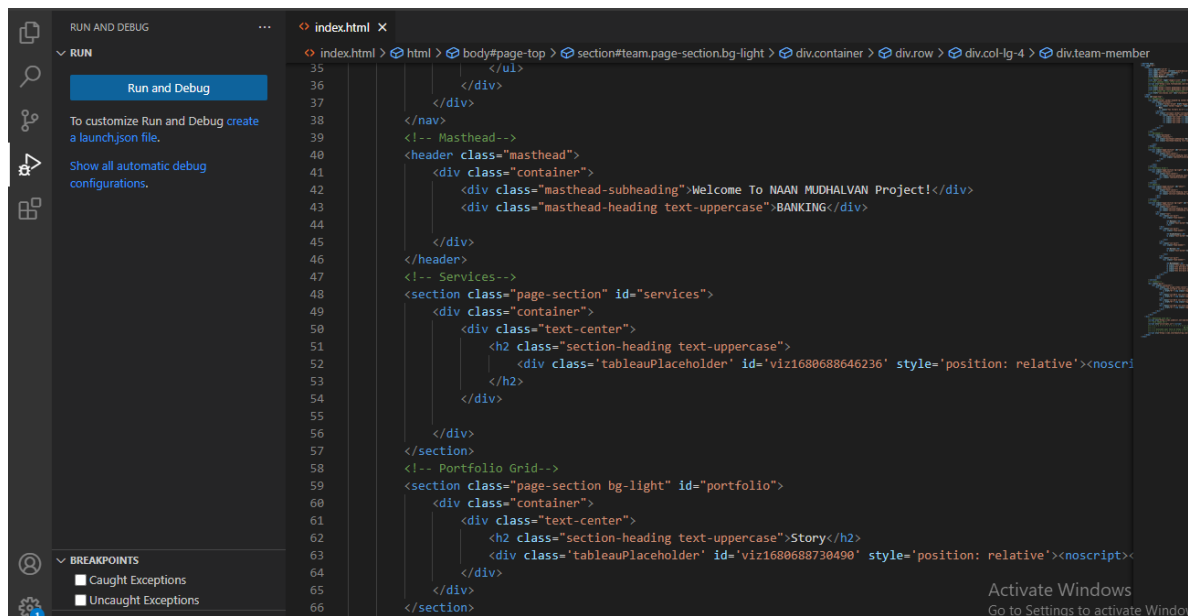
1. The future scope for financial performance analysis of banks is significant, as advancements in technology and changes in the banking industry are likely to impact the way financial performance is evaluated. Some of the future scope for financial performance analysis of banks include:

2. Use of big data and artificial intelligence (AI): Big data and AI can be used to analyze vast amounts of financial data quickly and efficiently, allowing for more comprehensive and accurate financial performance analysis.

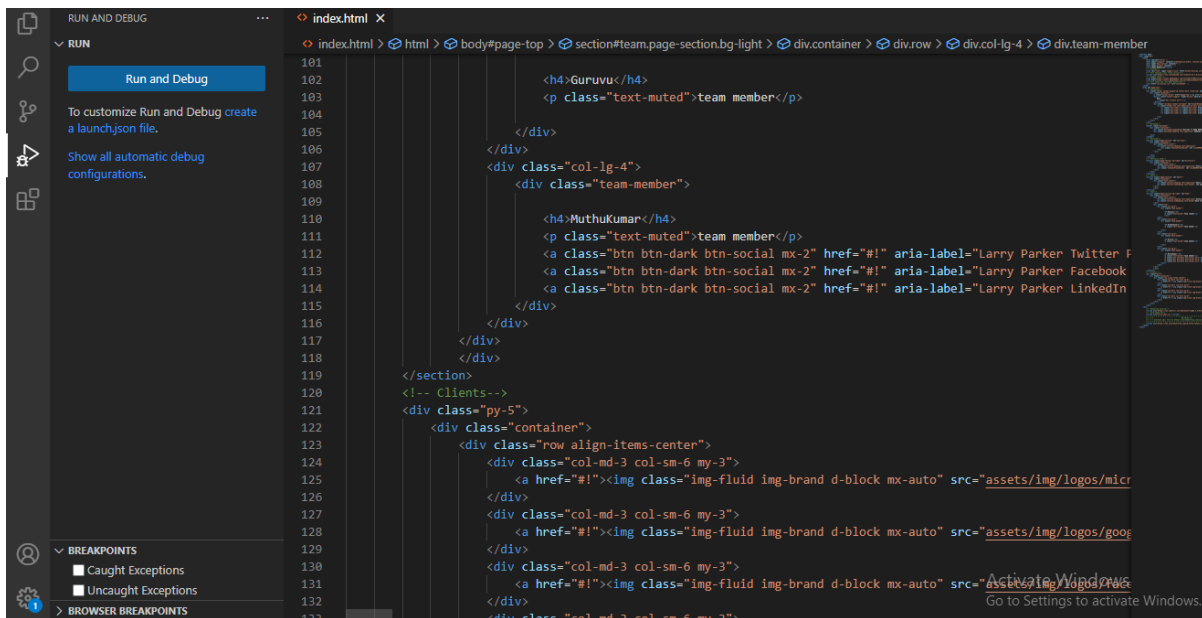
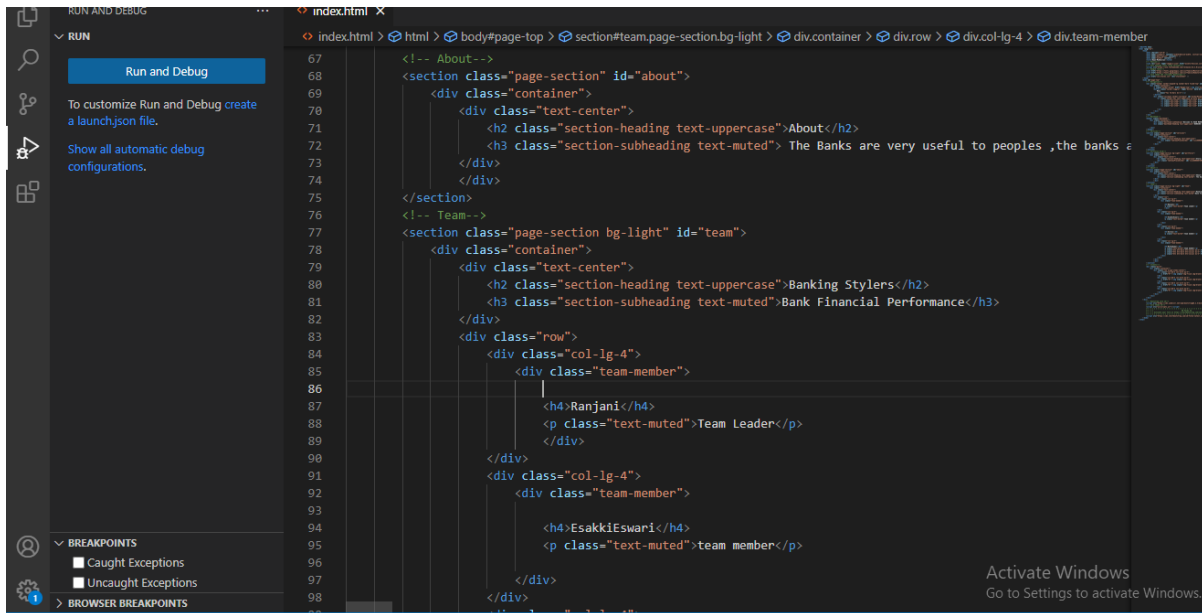
8.APPENDIX:

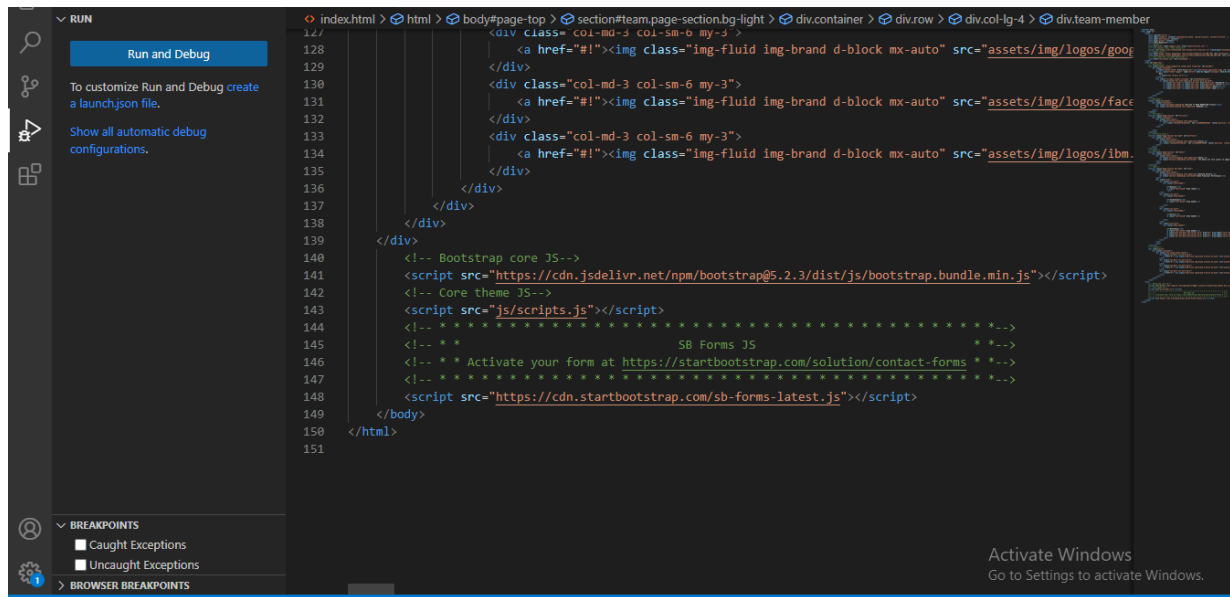


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2 <html lang="en">
3 <head>
4   <meta charset="utf-8" />
5   <meta name="viewport" content="width=device-width, initial-scale=1, shrink-to-fit=no" />
6   <meta name="description" content="" />
7   <meta name="author" content="" />
8   <title>Naan-Mudhalvan</title>
9   <!-- FavIcon-->
10  <link rel="icon" type="image/x-icon" href="assets/favicon.ico" />
11  <!-- Font Awesome icons (free version)-->
12  <script src="https://use.fontawesome.com/releases/v6.3.0/js/all.js" crossorigin="anonymous"></script>
13  <!-- Google fonts-->
14  <link href="https://fonts.googleapis.com/css?family=Montserrat:400,700" rel="stylesheet" type="text/css" />
15  <link href="https://fonts.googleapis.com/css?family=RobotoSlab:400,100,300,700" rel="stylesheet" type="text/css" />
16  <!-- Core theme CSS (includes Bootstrap)-->
17  <link href="css/styles.css" rel="stylesheet" />
18 </head>
19 <body id="page-top">
20   <!-- Navigation-->
21   <nav class="navbar navbar-expand-lg navbar-dark fixed-top" id="mainNav">
22     <div class="container">
23       <a class="navbar-brand" href="#page-top"><a>
24       <button class="navbar-toggler" type="button" data-bs-toggle="collapse" data-bs-target="#navbarResponsive"
25         <i class="fas fa-bars ms-1"></i>
26       </button>
27       <div class="collapse navbar-collapse" id="navbarResponsive">
28         <ul class="navbar-nav text-uppercase ms-auto py-4 py-lg-0">
29           <li class="nav-item"><a class="nav-link" href="#services">Dashboard</a></li>
30           <li class="nav-item"><a class="nav-link" href="#portfolio">Story</a></li>
31           <li class="nav-item"><a class="nav-link" href="#about">About</a></li>
32           <li class="nav-item"><a class="nav-link" href="#team">Team</a></li>
33         </ul>
34       </div>
35     </div>
36   </nav>
37   <!-- Masthead-->
38   <header class="masthead">
39     <div class="container">
40       <div class="masthead-subheading">Welcome To NAAN MUDHALVAN Project!</div>
41       <div class="masthead-heading text-uppercase">BANKING</div>
42     </div>
43   </header>
44   <!-- Services-->
45   <section class="page-section" id="services">
46     <div class="container">
47       <div class="text-center">
48         <h2 class="section-heading text-uppercase">
49           <div class="tableauPlaceholder" id="viz1680688646236" style="position: relative"><noscript>
50             </div>
51         </h2>
52       </div>
53     </div>
54   </section>
55   <!-- Portfolio Grid-->
56   <section class="page-section bg-light" id="portfolio">
57     <div class="container">
58       <div class="text-center">
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60         <div class="tableauPlaceholder" id="viz1680688730490" style="position: relative"><noscript>
61           </div>
62       </div>
63     </div>
64   </section>
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63         </div>
64     </div>
65   </div>
66 </section>
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THANK YOU...
