## Ideation Phase Empathize & Discover

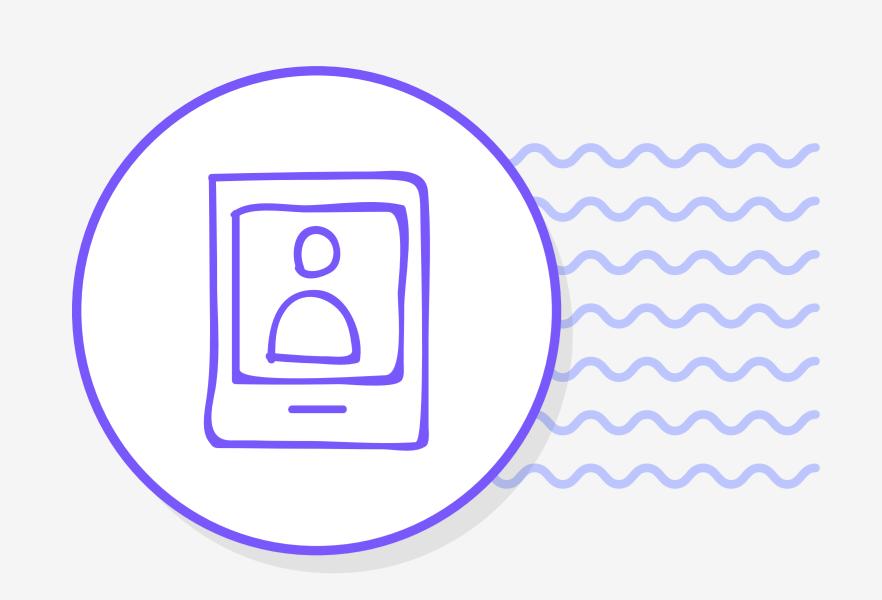
Date	16 March 2023
Team ID	NM2023TMIDOO395
Project Name	A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks
Maximum Marks	5 Marks

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 India banks occupy a substantial portion of the overall stock market and hence, they probably form at least some part of the investment portfolios of equity investors. No matter whether an investor invests through mutual funds or directly in stocks, it is difficult for him/her to escape banks or financial firms. With credit penetration in India still remaining low, financial firms have a long runway for growth in the coming years. It translates into the growing popularity of banking and financial stocks.

However, analysing banks is very different as compared to analysing an FMCG or say an auto company because of the following reasons.

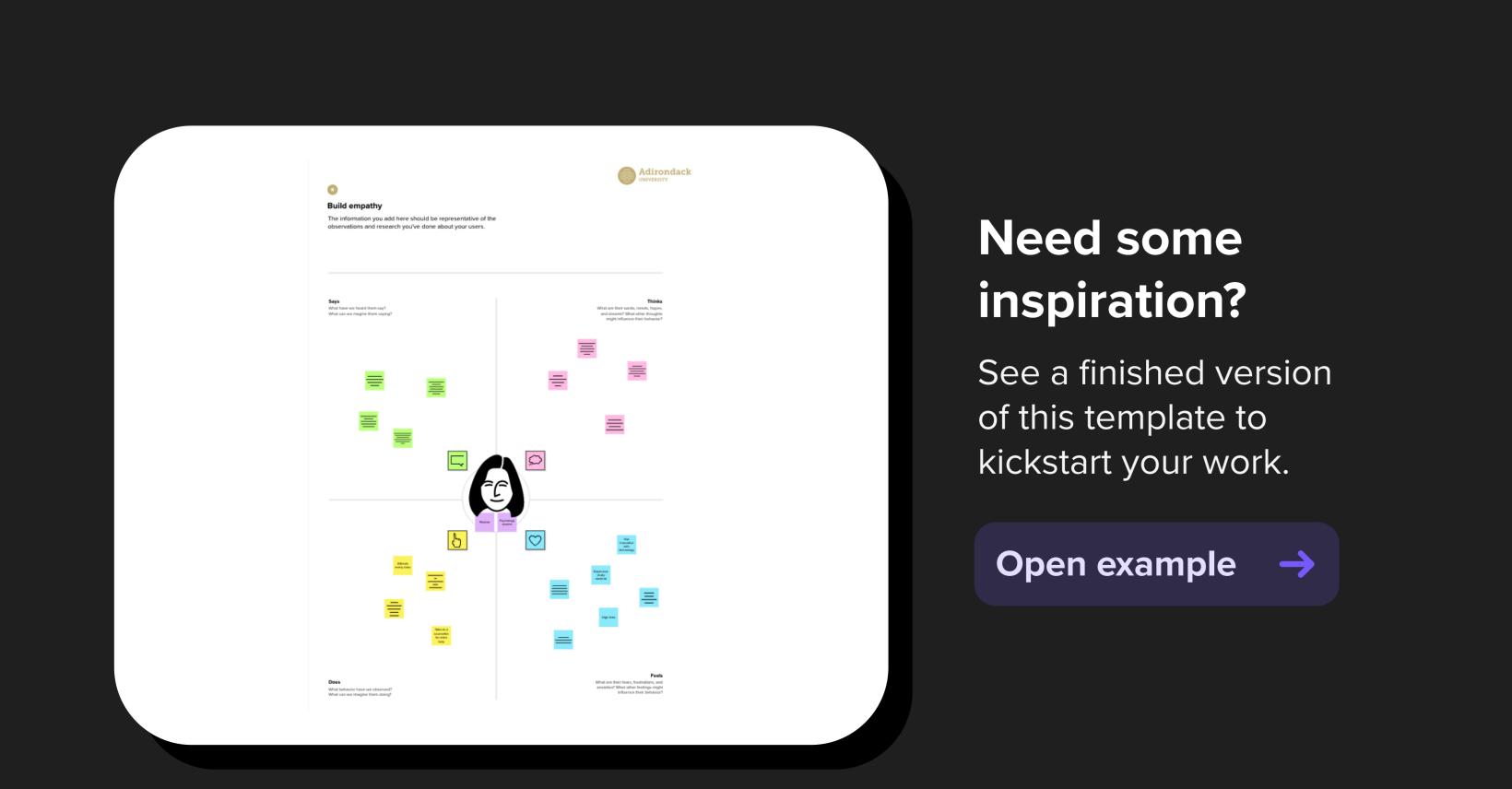
- The financial statements of banks can prove to be a black hole. Lots of numbers can lead to more confusion than any clear understanding.
- Unlike non-financial firms wherein metrics like gross margin, working-capital cycle, debt to equity, etc., are important criteria to consider, banks altogether have different metrics.



## Empathy map

Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.

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## BANK FINANCIAL PERFORMANCE ANALYSIS

A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks

