

A comprehensive analysis of financial performance .Insights from a leading banks

1) Introduction:

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 visualization

2) Purpose :

bank is a financial institution which is involved in borrowing and lending money. Banks take customer deposits in return for paying customers an annual interest payment. The bank then uses the majority of these deposits to lend to other customers for a variety of loans. The difference between the two interest rates is effectively the profit margin for banks. Banks play an important role in the economy for offering a service for people wishing to save. Banks also play an important role in offering finance to businesses who wish to invest and expand. These loans and business investment are important for enabling economic growth.

Main purpose of bank:

Keep money safe for customers

Offer customers interest on deposits, helping to protect against money losing value against inflation.

Lending money to firms, customers and homebuyers.

Offering financial advice and related financial services, such as insurance

Safety of deposits:

Banks are seen as a secure place to deposit money. It would be impractical and risky to keep all your savings as cash under your bed. In medieval times, people would often pay early banks (e.g. Knights Templar) to keep their money and assets safe. It also saves people worrying about money. In the UK, commercial banks are guaranteed by the Bank of England as a lender of last resort. Therefore, consumers see them as safe places to deposit money.

Interest if deposits:

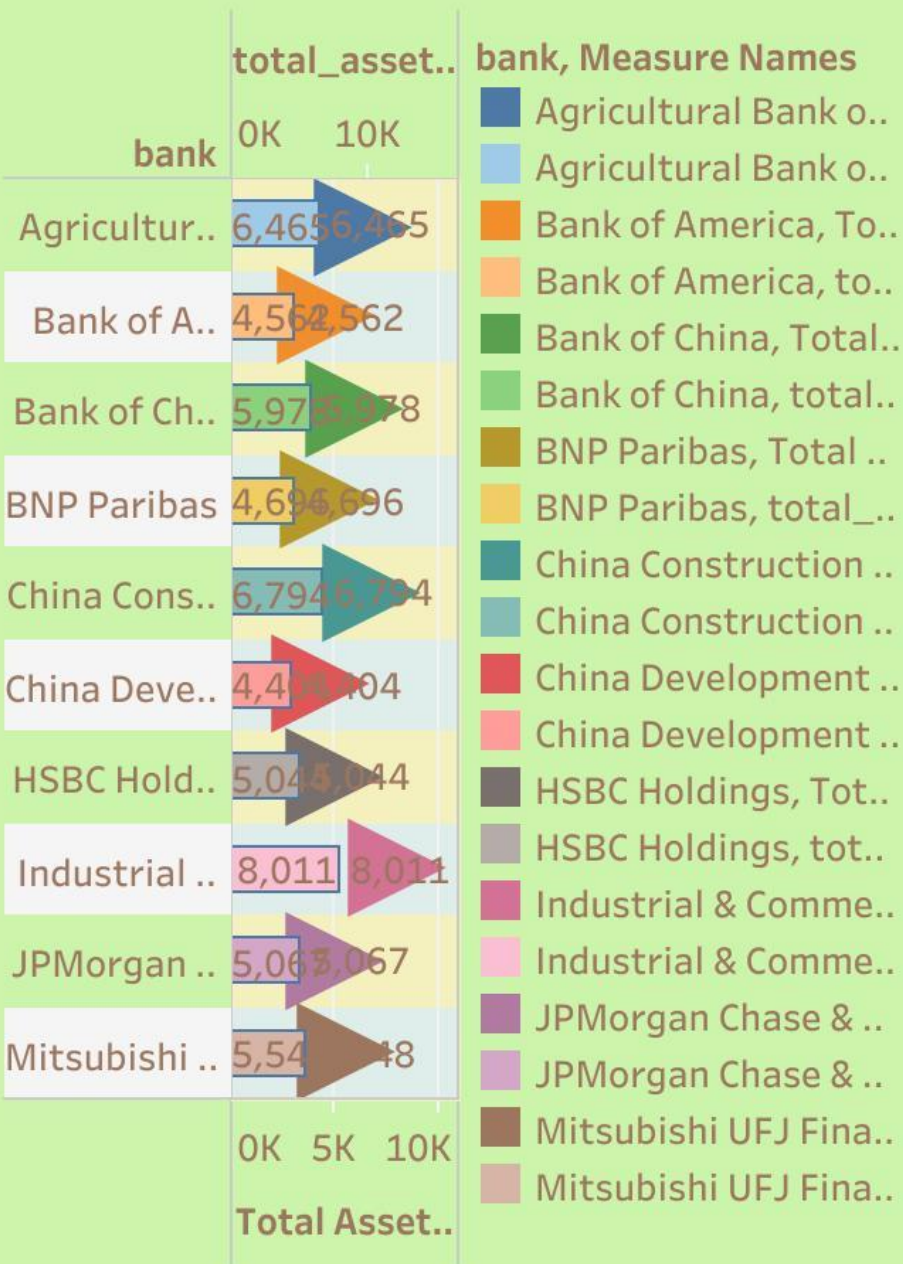
Commercial banks pay interest on deposits. For current accounts, this may be very low, but for saving accounts, the interest rate can be significant. In a period of inflation, interest rates on deposits are very important for maintaining the real value of your savings. For example, if inflation is 4% then keeping cash will see the value of savings decrease in value. However, if the bank i 6 then the real value of your savings will increase. For some customers, such as purpose.

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TOP 10 BANKS

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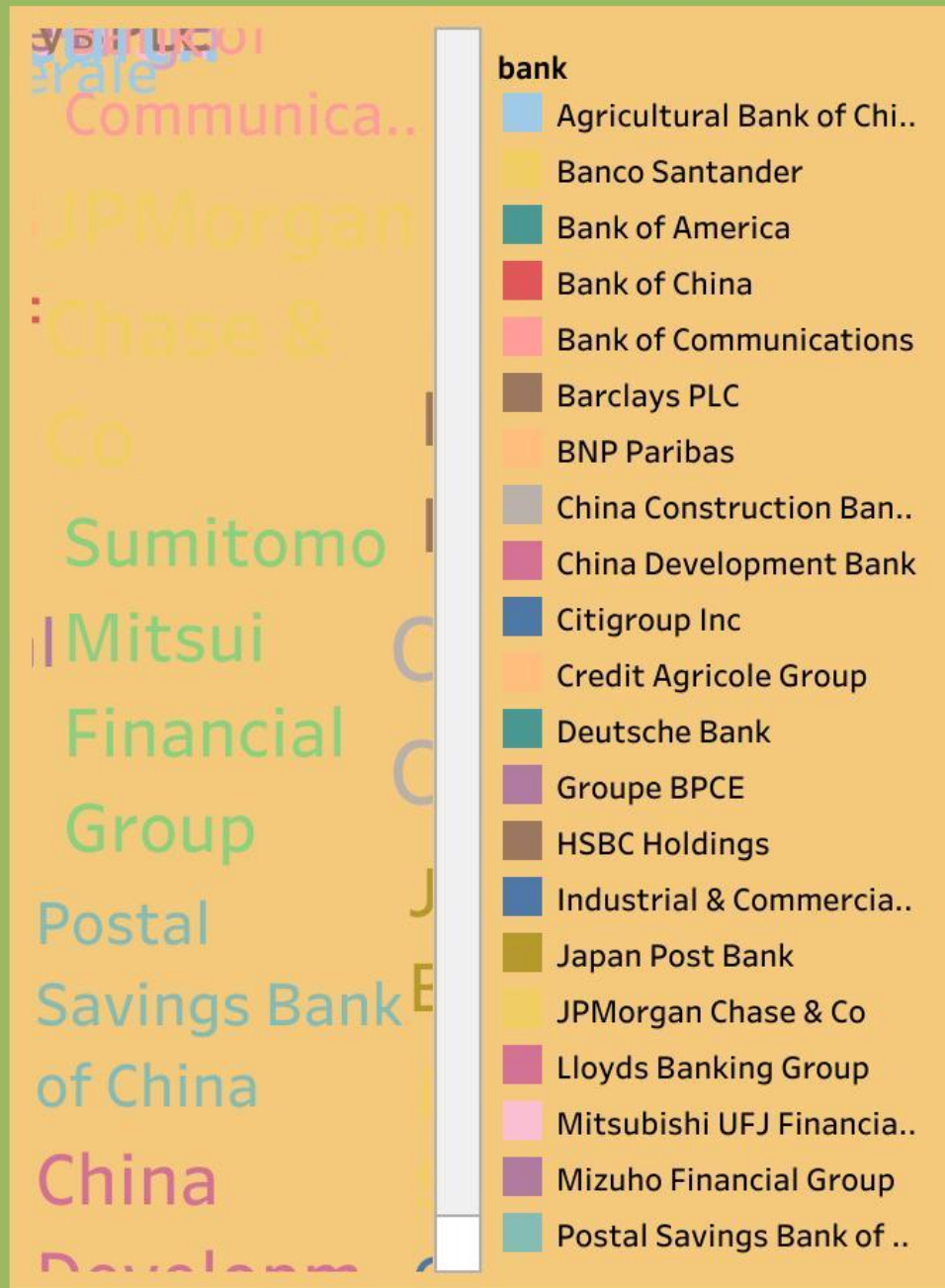


STORY BOARD

TOP 10
BANKS

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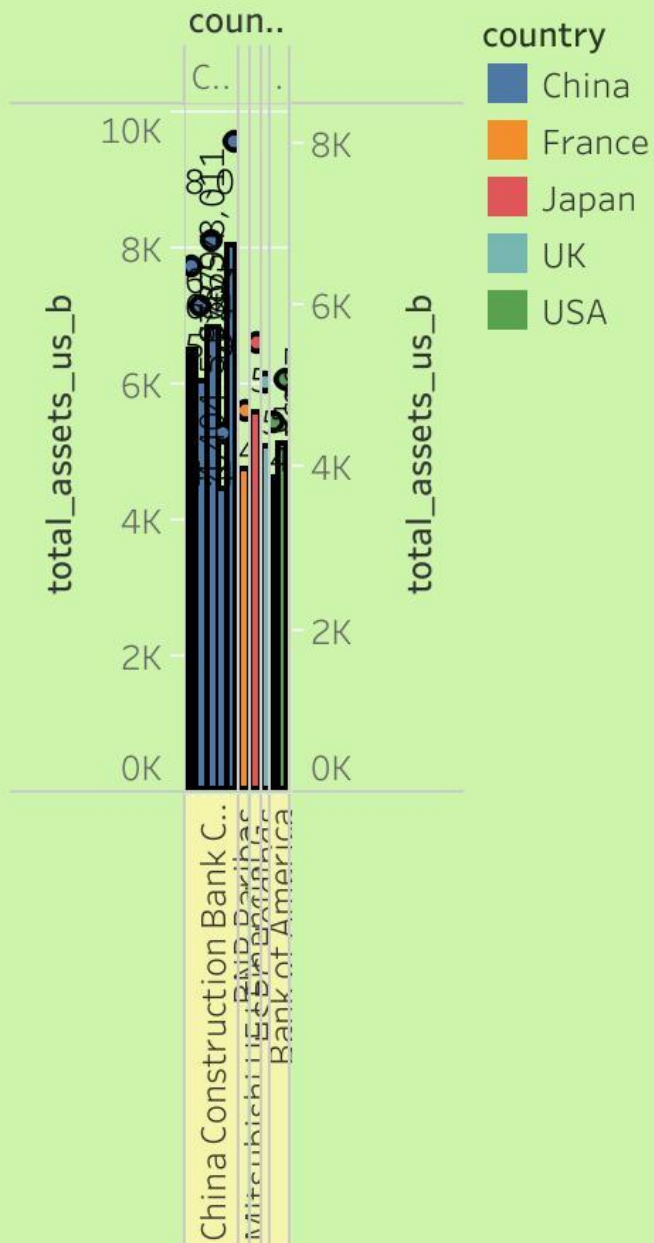


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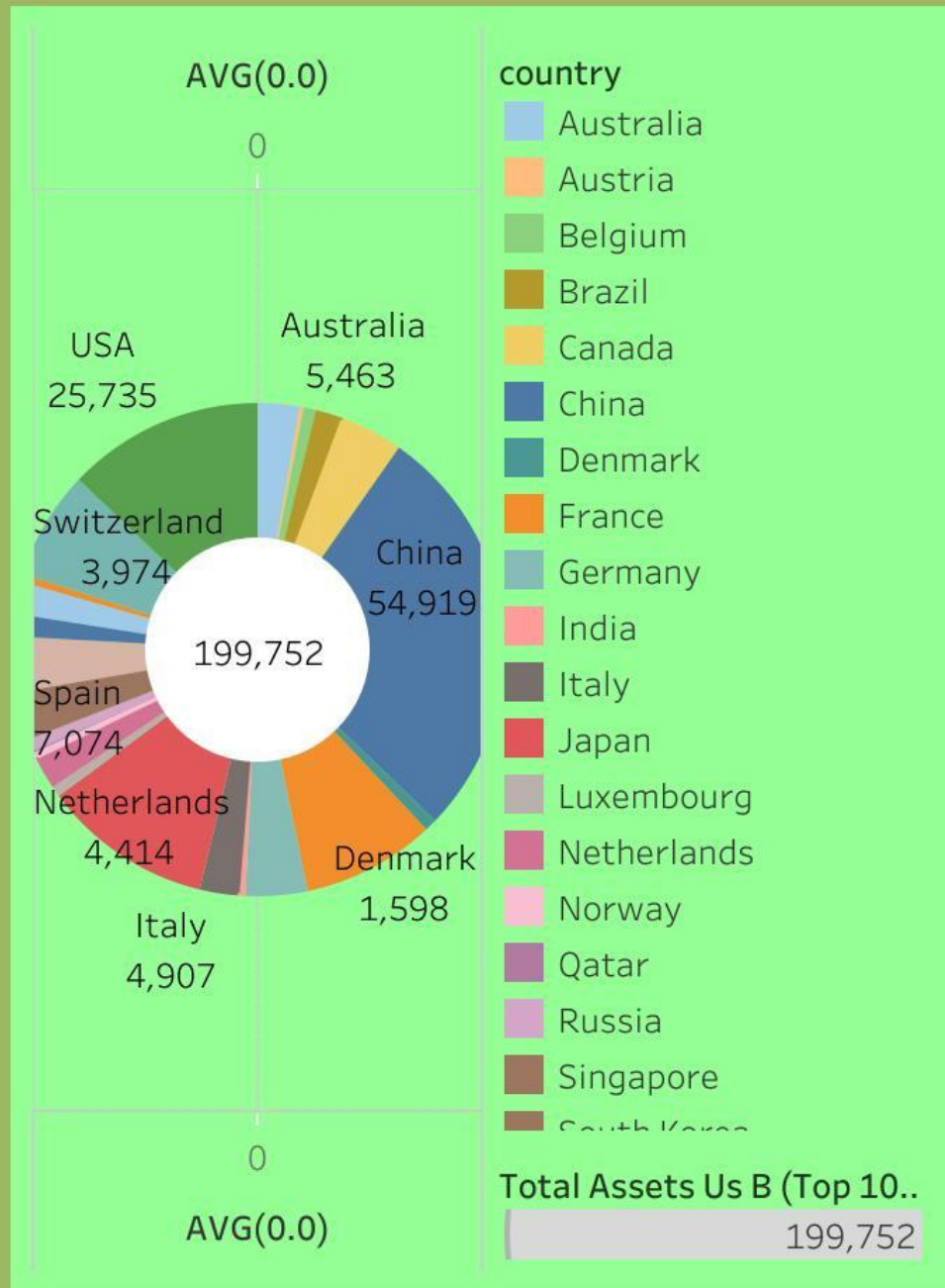


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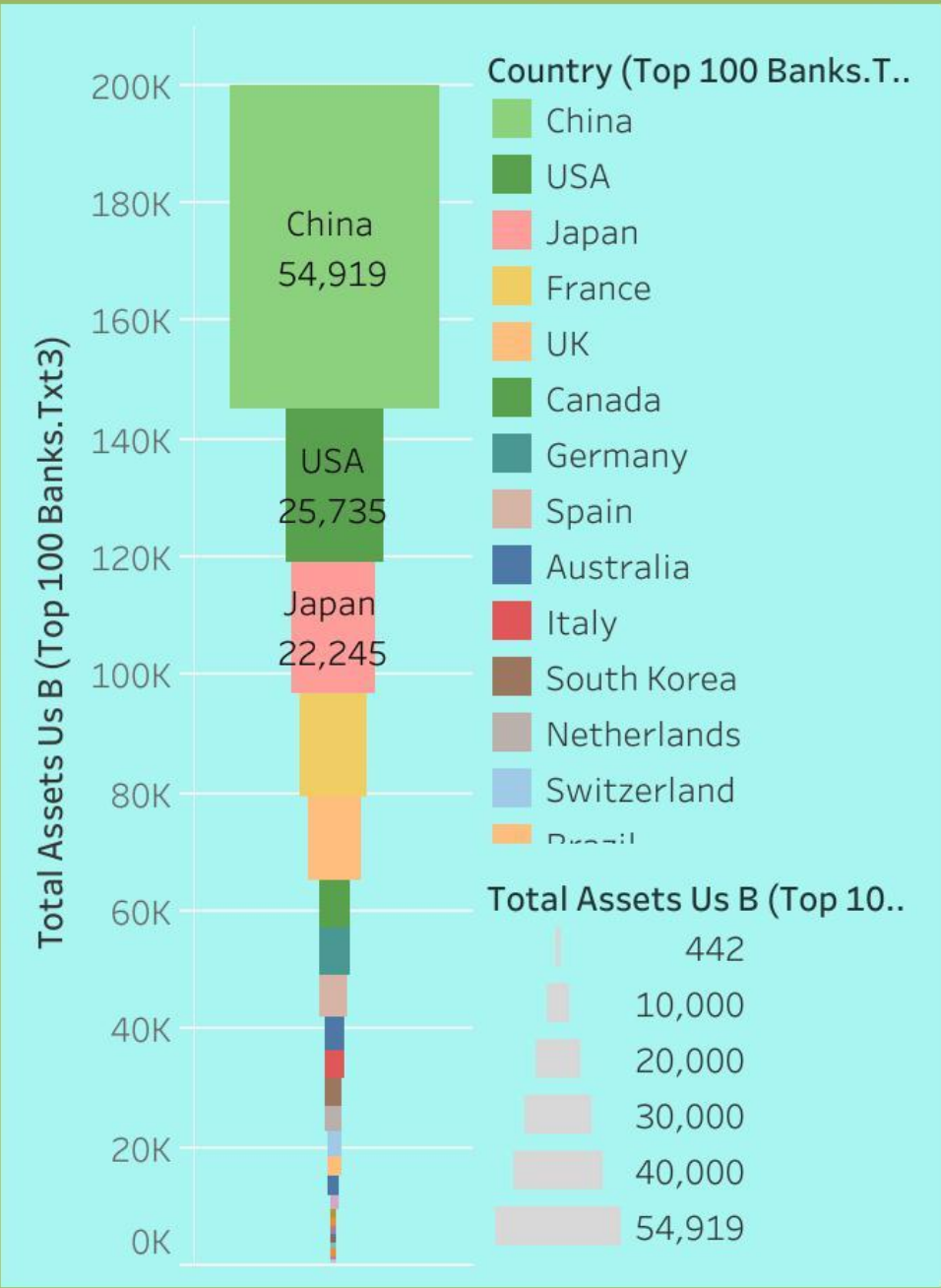
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FUNNEL GRAPH



STORY BOARD

PIE CHART REPRESENTATION	FUNNEL GRAPH	TOTAL ASSETS WITH BALANCE SHEET
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STORY BOARD

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FUNNEL GRAPH

TOTAL ASSETS WITH
BALANCE SHEET

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HSB

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Austria

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Brazil

Canada

China

Denmark

France

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India

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2016
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Country (Top 100 Bank..
All

Country (Top 100 Bank..

Australia

Austria

Belgium

Brazil

Canada

China

Denmark

France

Germany

India

Italy

Japan

Luxembourg

Netherlands

Norway

Qatar

Russia

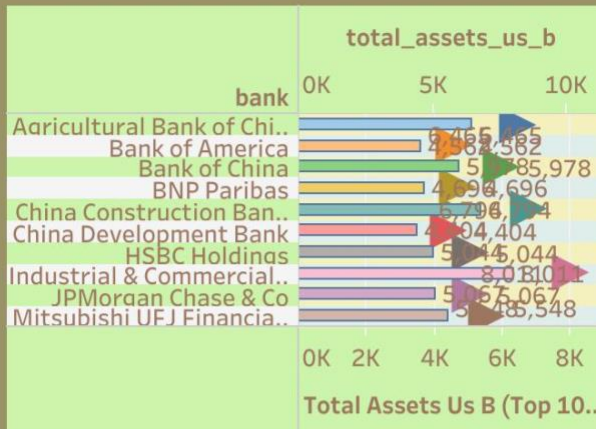
Singapore

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Total Asse

FINANCIAL ANALYSIS OF BANKS

TOP BANKS ACCORDING RANK



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



Word cloud to understand the assets of the banks



3) Advantage and disadvantages:

- 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.
- Commercial banks are considered to be an important component of the banking system. These are the banks which perform banking services with the aim of earning profits. Commercial banks are generally famous because they provide funds for a different span of time: short-term & medium-term. Also, commercial banks are very active in accepting deposits. Usually, the rate of interest charged on the loans is more than the interest offered on the deposits. The disparity between both interest rates then becomes the primary source of income or profits for the banks. Common examples of commercial banks are the State Bank of India (SBI), Bank of Baroda, Punjab National Bank (PNB), Central Bank of India, Canara Bank, Bank of India, e

4) Application:

Predicting customer churn

Let us apply the learnings discussed to an application for predicting customer churn, which is a big drain on resources and finances in banks. The cost of acquiring a customer is higher than the cost of retaining a customer and all banks try to protect themselves against an increase in the churn rate, using customer behavior analysis providing an early indicator for banks. In order for the customer behavior to work effectively, we need to get a 360-degree global view of each customer and their interactions on different exchange channels such as banking visits, customer service calls, web transactions, or mobile banking. The transactional behavior will provide warning signs, such as reducing transactions or cancellation of automatic payments. However, increasing the volume, variety, and velocity of the data

needing to be exploited has made it nearly impossible to store, analyze, and retrieve useful information through traditional data management technologies.

Big data infrastructure has been designed and built to address these challenges by solving data management problems by storing, analyzing, and retrieving the massive volume and variety of structured and unstructured data while scaling with extreme flexibility and elasticity as data increases. The platform and its application will provide banks benefit from real-time interactions with their customers.

How does this work from an application perspective? Banking applications have all focused on customer and their journey since banking started as an enterprise. We have always ensured that customer is the king and all services provided to customers have been validated as being valuable. The bank evolved into being a part of the family for the customer and their financial expectations from loans to investments and retirements are all managed by the bank. The application requirements from the customer perspective include the following:

Access to all accounts, balances, and transactions with up to date status

All transactions and associated details

All credit card accounts

All loan accounts

All investment accounts

All household information

5)Conclusions:

In Conclusion, banking holds a crucial role in our day-to-day life. We must adhere to the banking system as responsible citizens. The banking system acts as a crucial base for the financial system as well as the entire economic system of the country. It provides a base to the market and the companies

Banking sector in Indian has given a positive and encouraging responses to the financial sector reforms. Entry of new private banks and shaken up Public sector banks to competition. The financial sector reforms have brought India financial system closer to global standards

6)Future scope:

The banking sector mainly recruits for three posts- Clerical cadre, Management and Trainee (MT), and Probationary Officer (PO). Other opportunities in this career path are Financial Service

Representatives, Bank tellers, Bill and Account Collectors, Loan Officers, Financial Managers, Bookkeeping, and Audit Clerks.

Futures are derivative financial contracts that obligate parties to buy or sell an asset at a predetermined future date and price.

7)Appendix:

The appendix is a small pouch attached to the large intestine. It's located in the lower right side of your abdomen. The appendix has no known function, but appendicitis can cause serious health problems if not treated. Appendicitis happens when there is some kind of blockage in the appendix