

1.Introduction

1.1 Overview

Banking fundamentals refer to the concepts and principles relating to the practice of banking. Banking is an industry that deals with credit facilities, storage for cash, investments, and other financial transactions. The banking industry is one of the key drivers of most economies because it channels funds to borrowers with productive investments.

Banks perform a myriad of functions, including deposits and withdrawals, currency exchange, forex trading, and wealth management. Also, they act as a link between depositors and borrowers, and they use the funds deposited by their customers to provide credit facilities to people who want to borrow.

Banks make money by charging an interest rate on loans, where they profit by charging a higher interest rate than the interest rate they pay on customer deposits. However, they must comply with the regulations set by the central bank or national government.

1.2 Purpose

A 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 banks

1. Keep money safe for customers
2. Offer customers interest on deposits, helping to protect against money losing value against inflation.
3. Lending money to firms, customers and homebuyers.

4. Offering financial advice and related financial services, such as insurance

1. 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.

2. Interest on 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 is paying an interest rate of 6%, then the real value of your savings will increase. For some customers, such as pensioners, interest payments on their bank savings can be an important source of income.

Different types of Bank accounts

- Current account (checking account in the US) This bank account enables easy and quick access to money. A customer can withdraw the money at a moment's notice and will have features, such as debit card and cash points. The interest rate on current account tends to be very low because the bank needs to keep sufficient liquidity to meet the demand of customers to withdraw.
- Savings account (time deposit account) Savings accounts typically have limits on the amount of money that can be withdrawn at once. Often banks require a certain notice of (e.g. seven days) to pay money requested. This enables banks to pay a higher interest rate as the bank needs less liquidity.

3. Loans

A bank can become more profitable by using a percentage of its deposits to lend to other customers. If a bank pays 2% on bank deposits but lends money to firms and consumers at 6%, then it can make a bigger profit on its deposits. A bank just needs to keep sufficient liquidity to meet the demands of customers to withdraw money.

Different types of bank lending

Different interest rates on different types of loans.

Bank lending varies from unsecured personal loans to secured mortgage lending. Unsecured lending tends to be at a higher interest rate because of the risk factor. Secured mortgage lending is at a lower rate, but can be over 30 years or more.

1. Personal loan – In this case, the bank may make a loan to be paid back over a few years. This loan may be unsecured against any assets like a house. Personal loans could be for a big purchase like a car or specifically to help fund a career or educational improvement.
2. Business loan – A loan for a firm to invest and expand their business.
3. Mortgage – This is a special type of loan, where the bank advances a loan to purchase a house. Usually, the customer will need to pay a deposit on the house, e.g. 10% of the loan. The bank legally owns the house until the borrowers have finished paying back the mortgage payments over a period of 20-40 years. Interest rates on mortgages tend to be relatively low because the loan is secured against the value of the house. However, on a 30-year mortgages, home-buyers will typically pay more interest than the total cost of the house.
4. Overdraft. A bank can agree on an overdraft with customers. This allows them to borrow money in the short term quickly and conveniently. However, the amount allowed tends to be quite small.

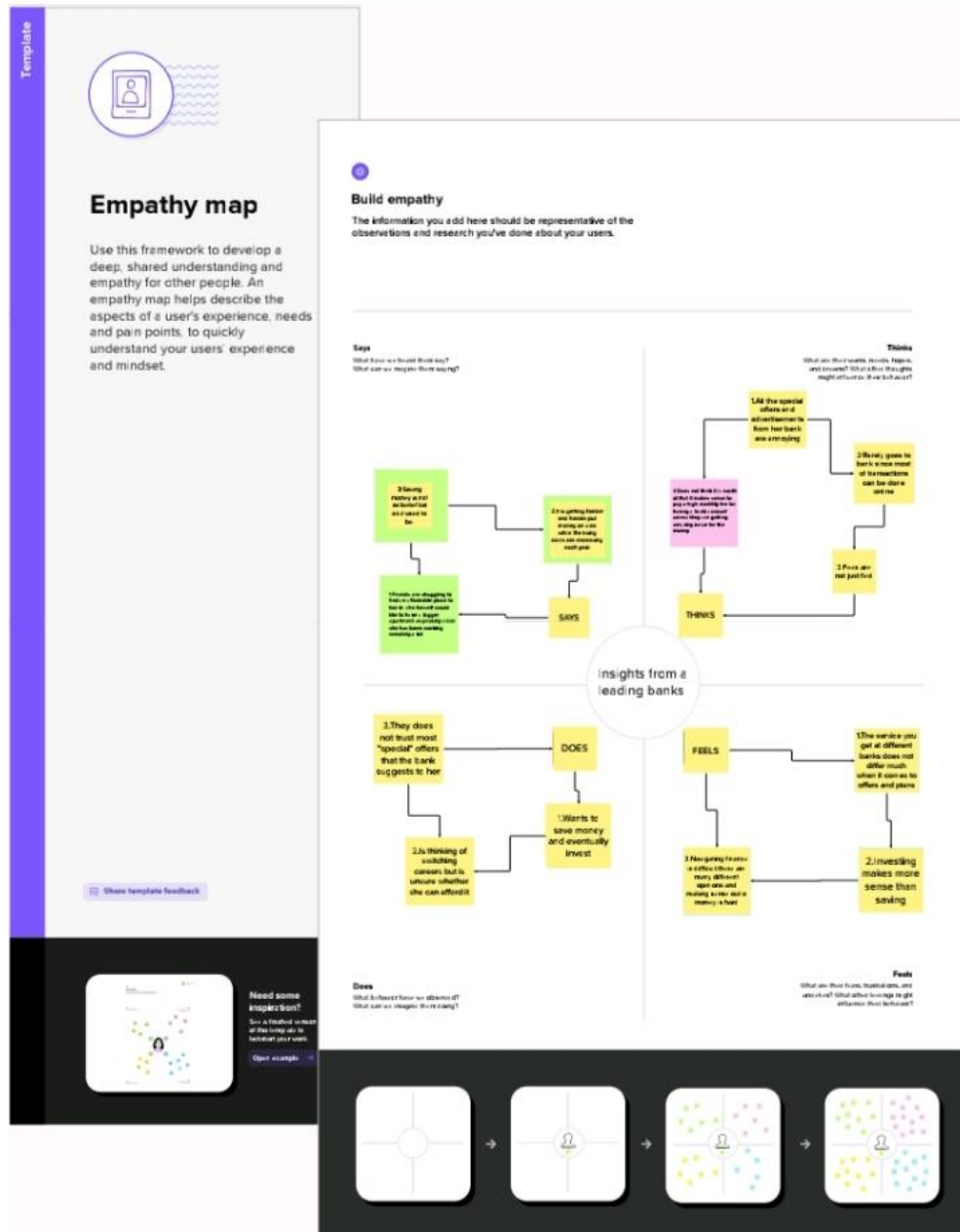
4. Other features

Banks can also give other features to consumers, such as:

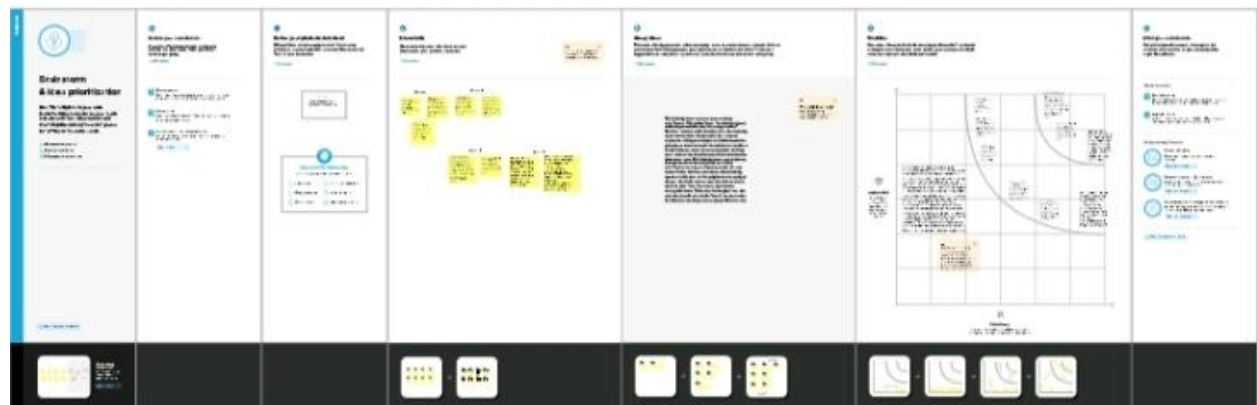
- Instant access to cash (hole in the wall cash machines)
- Advice on financial matters
- Methods to make international payments. Increasingly banks offer electronic transfer of money through systems such as BACS
- Offering special offers to customers, including arranging travel insurance. Increasingly many current accounts come with a range of extras, such as free travel insurance, free membership of the AA

2. Problem definition & Design Thinking

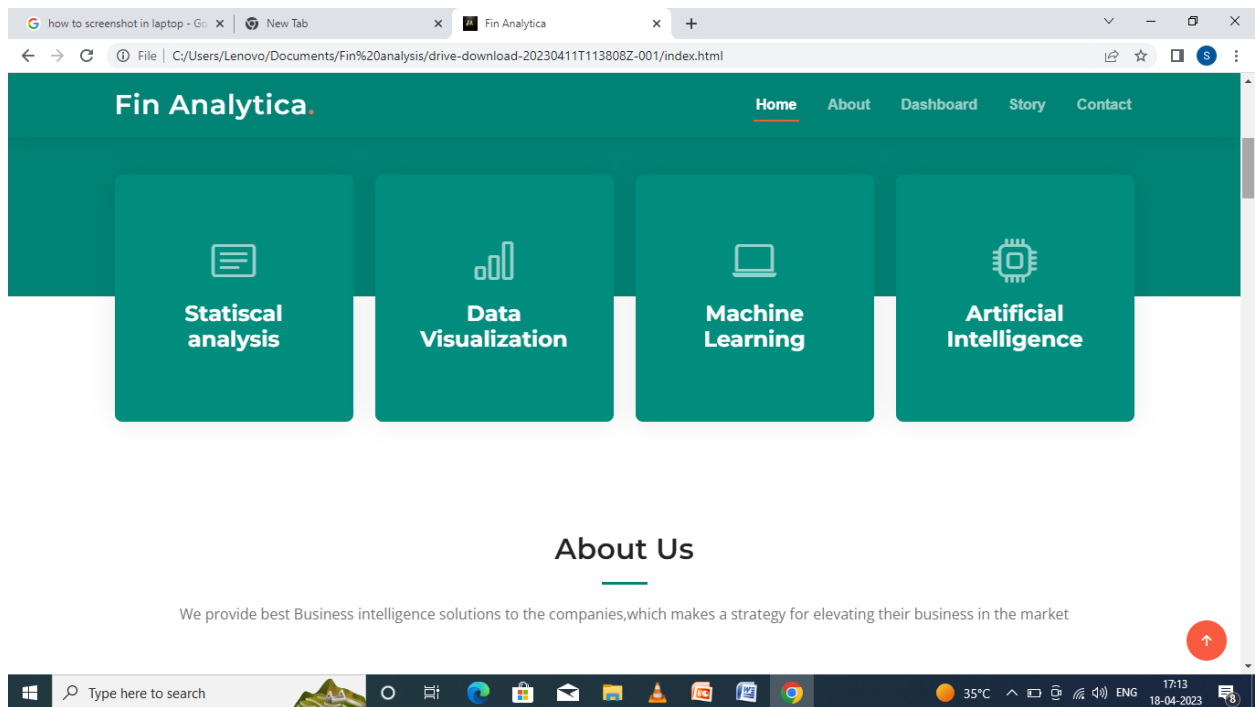
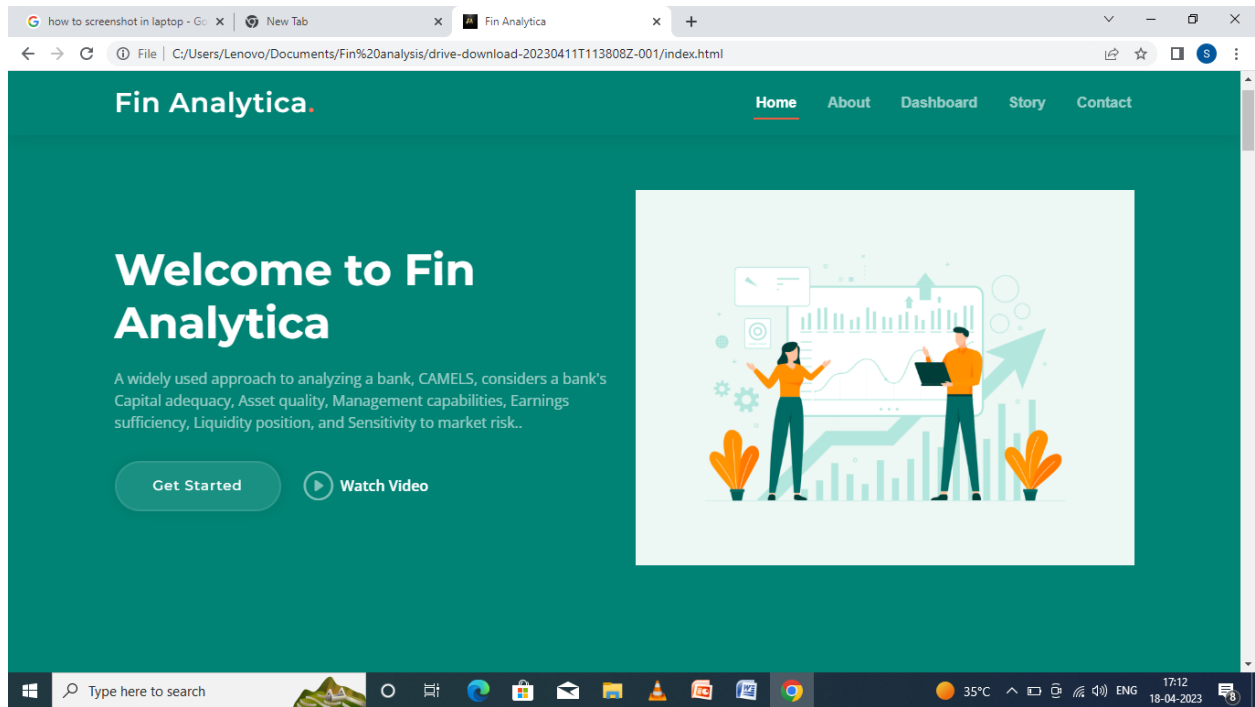
2.1 Empathy Map



2.2 Ideation & Brainstorming Map



3.Results



how to screenshot in laptop - Google Search | New Tab | Fin Analytica

File | C:/Users/Lenovo/Documents/Fin%20analysis/drive-download-20230411T113808Z-001/index.html



Fin Analytica.

Home About Dashboard Story Contact

Insight generations through sophisticated tools

We provide business solutions in various domains.

- ✓ Insights generations using Business Intelligence.
- ✓ Building Data models using Statistics.
- ✓ Developing the predictive models.



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1000000 Students has Successfully trained

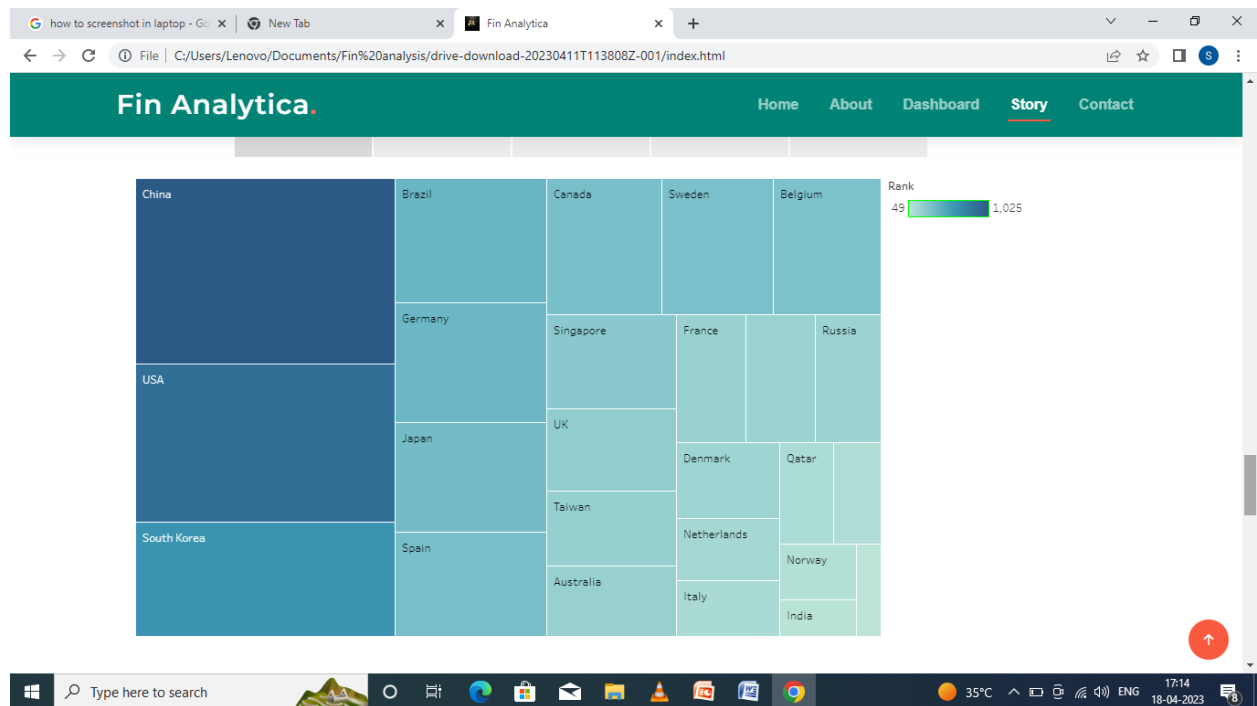
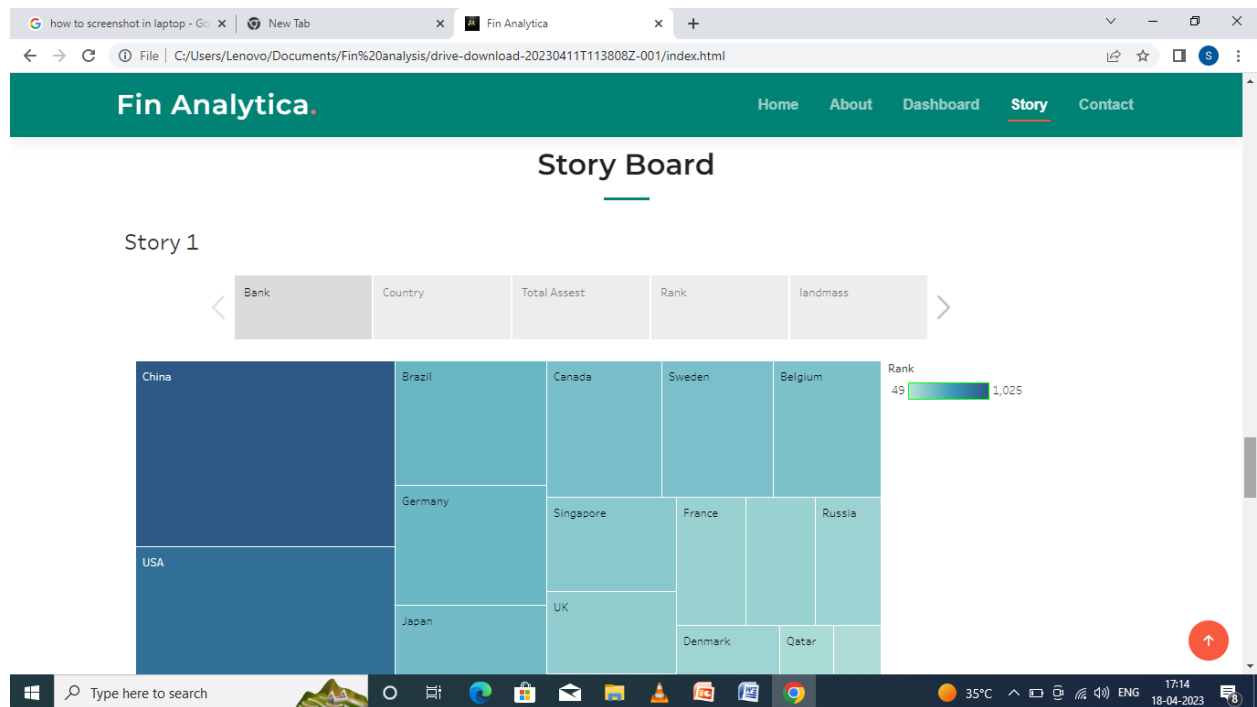
300 Projects has been developed

10000 Hours Of Support has been delivered



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4. Advantages & Disadvantages

4.1 Advantages

- **Credit Creation:** The existence of a financial institution is a kind of security that ensures that less money is left unused in an economy. This means that financial institutions are intermediaries between the savers and the borrowers. This process creates money out of money and boosts growth in an economy.
- **Provide Funds:** Financial institution is a good source of medium and long-term finance. They provide both owned and borrowed capital to the organization.
- **Economic Development:** Financial institution promotes economic development in an economy by way of funding all the development plans of government and private organizations.
- **Infrastructural Development:** The establishment of financial institutions builds a strong banking base in an economy. Besides this, it offers all the financial services needed for the development and promotion of other infrastructures, like industries, roads, hospitals, educational institutions, etc.
- **Promotes Regional Balances:** Financial institution takes up their social responsibility to establish their units in backward areas to uplift these areas by educating and providing basic monetary services to people. The financial institution aims to bring backward regions on equal footing with developed regions.
- **Employment Generation:** Financial institution provides all necessary funding to build and develop industries and infrastructure in a country. This creates new employment opportunities for the available manpower.

4.2 Disadvantages

- **Complex Process:** The process of granting loans by Financial Institutions is rigid and involves lots of paperwork. This makes the process time-consuming and expensive.
- **Restriction on the Borrower:** The financial institutions have a right to have their nominee on the Board of Directors of the borrowing company, which restricts the power of the company. Besides this, they may directly interfere with the dividend distribution decision of the borrowing company.
- **System of Collateral Securities:** Financial institutions are governed under strict rules of the Government, which requires them to grant loans only against some security. Due to this, sometimes deserving organisations fail to get financial assistance due to a lack of security.

5. Application

Check if a user can log in with valid login credentials. In case users fail to enter the data for one or both required fields, the application needs to offer a restoration mechanism.

- **Ensure a user can perform basic transactions.** A banking app has to support transactions between user's own credit cards as well as between the user and a different account. To improve the convenience of a transaction, the program needs to give a mechanism for creating regular payments.
- **A user can change a password.** A tester needs to ensure app users can modify login credentials in a secure way. The development team needs to implement a safe way to edit any personal data so that the records in the database are as up-to-date as possible.

- A user can send transactions to multiple users. They should only be able to do so if they have sufficient funds in their account balance.
- The account is blocked after multiple login attempts. This is a secure way of brute force attack protection. Other than that, a developer has to account for a mechanism to restore a blocked account in a fast yet non-compromising way.

6.Conclusion

To sum it all up, retail banking is now an oasis for financial institutions. Retail banking client deposits provide a very significant stable source of financial support for most banks. Hence, it is important for banks to maintain their survival and also to stay relevant by pushing the borders of innovation and experimenting in the retail banking industry.

Banks understand client requirements and preferences as part of a powerful client-bank partnership. The banks are slowly distancing from the personal relationship building from face-to-face meetings which provided knowledge of their requirements and preferences. This is now largely due to the huge growth in size and client base where the touch points are now mostly remote channels.

In addition, the proliferation of supply channels has required banks to construct their presence across all channels (Omni-channel presence) to provide their clients with their services. As banks cannot entirely dictate that their customers choose specific channels, the challenge for banks is to design products and systems which are channel and segment agnostic.

The difficulties are equally formidable, although retail banking offers fantastic avenues for development. Strict consumer-protection regulatory conditions, the risk of a slowing world economy and growing client expectations require banks to innovatively expand. The extent to which future mass retail banking will be able to accomplish its socio-economic goals will rely on bank readiness to innovative procedures and structures. It is in the interest of banks to align with the interest of customers, otherwise they may face tough legislative sanctions. After the crisis,

there have been government demands for ethical pricing in several jurisdictions across the globe.

Banks in this digital age cannot ignore the authority of the social media, which has enough influence to reform the outliers forcibly through negative advertising. Retail banks therefore should enhance productivity, efficacy, a fair, transparent, and non-discriminatory pricing system, and show a dedication to fair treatment of their customers that can add value to society.

7.Future scope

The nature of the Indian economy over the last few years has been dicey

Big brand names and the corporate sector have seen more downs than ups

Due to change in the economy, reputed firms are forced to shut down or sack thousands of employees

The banking sector mainly recruits for three posts-clerical cadre, management and trainee(MT), and probability 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

Many people believe that bank jobs are only for students who have a commerce or economics background

However, this is not true. students with an arts and science background can also become bank officers

The job of a banker demands great command over numbers and the right approach towards customer service

You will be working on loans, credits, deposits and investment; you will be handling in money matters and deal with customers on a regular basis

If you are in good in two aspects, banking should be a good career choice for you. Additionally, you must possess the following traits

Good analytical skill

Good communication skills

Ability to function in a high pressure situation

Interpersonal skills

8. Appendix

8.1 HTML code for the output web page

```
<!DOCTYPE html>
<html lang="en">

<head>
  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0" name="viewport">

  <title>Fin Analytica</title>
  <meta content="" name="description">
  <meta content="" name="keywords">

  <!-- Favicons -->
  <link href="assets/img/favicon.png" rel="icon">
  <link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">

  <!-- Google Fonts -->
```

```
<link rel="preconnect" href="https://fonts.googleapis.com">
<link rel="preconnect" href="https://fonts.gstatic.com" crossorigin>
<link
href="https://fonts.googleapis.com/css2?family=Open+Sans:ital,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,600;1,700&family=Montserrat:ital,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&family=Raleway:ital,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&display=swap" rel="stylesheet">
```

```
<!-- Vendor CSS Files -->
<link href="assets/vendor/bootstrap/css/bootstrap.min.css"
rel="stylesheet">
<link href="assets/vendor/bootstrap-icons/bootstrap-icons.css"
rel="stylesheet">
<link href="assets/vendor/aos/aos.css" rel="stylesheet">
<link href="assets/vendor/lightbox/css/lightbox.min.css"
rel="stylesheet">
<link href="assets/vendor/swiper/swiper-bundle.min.css"
rel="stylesheet">
```

```
<!-- Template Main CSS File -->
<link href="assets/css/main.css" rel="stylesheet">
```

```
<!-- =====
* Template Name: Impact - v1.1.1
* Template URL: https://bootstrapmade.com/impact-bootstrap-business-
website-template/
* Author: BootstrapMade.com
* License: https://bootstrapmade.com/license/
===== -->
</head>
```

```
<body>
```

```

<!-- ===== Header ===== -->
<section id="topbar" class="topbar d-flex align-items-center">
  <div class="container d-flex justify-content-center justify-content-md-
between">
    <div class="contact-info d-flex align-items-center">
      <i class="bi bi-envelope d-flex align-items-center"><a
href="mailto:contact@example.com">finanalytica@gmail.com</a></i>
      <i class="bi bi-phone d-flex align-items-center ms-
4"><span>+999999999</span></i>
    </div>
    <div class="social-links d-none d-md-flex align-items-center">
      <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
      <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
      <a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
      <a href="#" class="linkedin"><i class="bi bi-linkedin"></i></i></a>
    </div>
  </div>
</section><!-- End Top Bar -->

<header id="header" class="header d-flex align-items-center">

  <div class="container-fluid container-xl d-flex align-items-center justify-
content-between">
    <a href="index.html" class="logo d-flex align-items-center">
      <!-- Uncomment the line below if you also wish to use an image logo --
>
      <!--  -->
      <h1>Fin Analytica<span>.</span></h1>
    </a>
    <nav id="navbar" class="navbar">
      <ul>
        <li><a href="#hero">Home</a></li>

```



```
<li><a href="#about">About</a></li>
<li><a href="#portfolio">Dashboard</a></li>
<li><a href="#team">Story</a></li>
```

```
<li><a href="#contact">Contact</a></li>
</ul>
</nav><!-- .navbar -->
```

```
<i class="mobile-nav-toggle mobile-nav-show bi bi-list"></i>
<i class="mobile-nav-toggle mobile-nav-hide d-none bi bi-x"></i>
```

```
</div>
</header><!-- End Header -->
<!-- End Header -->
```

```
<!-- ===== Hero Section ===== -->
<section id="hero" class="hero">
  <div class="container position-relative">
    <div class="row gy-5" data-aos="fade-in">
      <div class="col-lg-6 order-2 order-lg-1 d-flex flex-column justify-
content-center text-center text-lg-start">
        <h2>Welcome to <span>Fin Analytica</span></h2>
        <p>A widely used approach to analyzing a bank, CAMELS, considers a
bank's Capital adequacy, Asset quality, Management capabilities, Earnings
sufficiency, Liquidity position, and Sensitivity to market risk..</p>
        <div class="d-flex justify-content-center justify-content-lg-start">
          <a href="#about" class="btn-get-started">Get Started</a>
          <a href="https://www.youtube.com/watch?v=fTTGALaRZoc"
class="glightbox btn-watch-video d-flex align-items-center"><i class="bi bi-
play-circle"></i><span>Watch Video</span></a>
        </div>
      </div>
      <div class="col-lg-6 order-1 order-lg-2">
```

```

```

```
</div>
```

```
</div>
```

```
</div>
```

```
<div class="icon-boxes position-relative">
```

```
<div class="container position-relative">
```

```
<div class="row gy-4 mt-5">
```

```
<div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-  
delay="100">
```

```
<div class="icon-box">
```

```
<div class="icon"><i class="bi bi-card-text"></i></div>
```

```
<h4 class="title"><a href="" class="stretched-link">Statiscal  
analysis</a></h4>
```

```
</div>
```

```
</div>
```

```
<!--End Icon Box -->
```

```
<div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-  
delay="200">
```

```
<div class="icon-box">
```

```
<div class="icon"><i class="bi bi-bar-chart"></i></div>
```

```
<h4 class="title"><a href="" class="stretched-link">Data  
Visualization</a></h4>
```

```
</div>
```

```
</div>
```

```
<!--End Icon Box -->
```

```
<div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-  
delay="300">
```

```
<div class="icon-box">
```

```
        <div class="icon"><i class="bi bi-laptop"></i></div>
        <h4 class="title"><a href="" class="stretched-link">Machine
Learning</a></h4>
    </div>
</div>
<!--End Icon Box -->
```

```
    <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-
delay="500">
        <div class="icon-box">
            <div class="icon"><i class="bi bi-cpu"></i></div>
            <h4 class="title"><a href="" class="stretched-link">Artificial
Intelligence</a></h4>
        </div>
    </div>
<!--End Icon Box -->
```

```
</div>
</div>
</div>
```

```
</div>
</section>
<!-- End Hero Section -->
```

```
<main id="main">
```

```
<!-- ===== About Us Section ===== -->
<section id="about" class="about">
    <div class="container" data-aos="fade-up">
```

```
        <div class="section-header">
            <h2>About Us</h2>
```

<p>We provide best Business intelligence solutions to the companies, which makes a strategy for elevating their business in the market</p>

</div>

<div class="row gy-4">

<div class="col-lg-6">

<h3>Insight generations through sophisticated tools</h3>

</div>

<div class="col-lg-6">

<div class="content ps-0 ps-lg-5">

<p class="fst-italic">

We provide business solutions in various domains.

</p>

<i class="bi bi-check-circle-fill"></i> Insights generations using Business Intelligence.

<i class="bi bi-check-circle-fill"></i> Building Data models using Statistics.

<i class="bi bi-check-circle-fill"></i> Developing the predictive models.

<div class="position-relative mt-4">

</div>

</div>

</div>

</div>

</div>

</section><!-- End About Us Section -->

<!-- ===== Stats Counter Section ===== -->

<section id="stats-counter" class="stats-counter">

<div class="container" data-aos="fade-up">

<div class="row gy-4 align-items-center">

<div class="col-lg-6">

</div>

<div class="col-lg-6">

<div class="stats-item d-flex align-items-center">

<p>Students has Succesfully trained</p>

</div><!-- End Stats Item -->

<div class="stats-item d-flex align-items-center">

<p>Projects has been developed</p>

</div><!-- End Stats Item -->

```
        <div class="stats-item d-flex align-items-center">
            <span data-purecounter-start="0" data-purecounter-end="10000"
data-purecounter-duration="1" class="purecounter"></span>
            <p><strong>Hours Of Support</strong> has been delivered</p>
        </div><!-- End Stats Item -->
```

```
</div>
```

```
</div>
```

```
</div>
```

```
</section><!-- End Stats Counter Section -->
```

```
<!-- ===== Call To Action Section ===== -->
```

```
<section id="call-to-action" class="call-to-action">
```

```
    <div class="container text-center" data-aos="zoom-out">
```

```
        <a href="https://www.youtube.com/watch?v=To2nuBRP7fE"
class="glightbox play-btn"></a>
```

```
        <h3>Call To Action</h3>
```

```
        <a class="cta-btn" href="#">Call To Action</a>
```

```
    </div>
```

```
</section><!-- End Call To Action Section -->
```

```
<!-- ===== Portfolio Section ===== -->
```

```
<section id="portfolio" class="portfolio sections-bg">
```

```
    <div class="container" data-aos="fade-up">
```

```
        <div class="section-header">
```

```
            <h2>Dashboard</h2>
```

```
</div>
```

```

<div class='tableauPlaceholder' id='viz1681784775436' style='position:
relative'><noscript><a href='#'><img alt='Dashboard 1 '
src='https://public.tableau.com/static/images/Da
/;Dashboard2_16817399308790/;Dashboard1/;1_rss.png'
style='border: none' /></a></noscript><object class='tableauViz'
style='display:none;'><param name='host_url'
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param
name='embed_code_version' value='3' /> <param name='site_root' value=''
/><param name='name'
value='Dashboard2_16817399308790/;Dashboard1' /><param
name='tabs' value='no' /><param name='toolbar' value='yes' /><param
name='static_image'
value='https://public.tableau.com/static/images/Da
/;Dashboard2_16817399308790/;Dashboard1/;1.png' />
<param name='animate_transition' value='yes' /><param
name='display_static_image' value='yes' /><param name='display_spinner'
value='yes' /><param name='display_overlay' value='yes' /><param
name='display_count' value='yes' /><param name='language' value='en-US'
/><param name='filter' value='publish=yes' /></object></div>
<script type='text/javascript'>                var divElement =
document.getElementById('viz1681784775436');                var vizElement
= divElement.getElementsByTagName('object')[0];                if (
divElement.offsetWidth > 800 ) {
vizElement.style.width='1000px';vizElement.style.height='827px';} else if (
divElement.offsetWidth > 500 ) {
vizElement.style.width='1000px';vizElement.style.height='827px';} else {
vizElement.style.width='100%';vizElement.style.height='1277px';}
var scriptElement = document.createElement('script');
scriptElement.src = 'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement, vizElement);
</script>
</div>
</section><!-- End Portfolio Section -->

```

```

<!-- ===== Our Team Section ===== -->
<section id="team" class="team">
  <div class="container" data-aos="fade-up">

    <div class="section-header">
      <h2>Story Board</h2>
      <div class='tableauPlaceholder' id='viz1681784913627'
style='position: relative'><noscript><a href='#'><img alt='Story 1 '
src='https://public.tableau.com/static/images/N8
&N8FPBZS7F&1_rss.png' style='border: none'
/></a></noscript><object class='tableauViz' style='display:none;'><param
name='host_url' value='https%3A%2F%2Fpublic.tableau.com%2F' />
<param name='embed_code_version' value='3' /> <param name='path'
value='shared&N8FPBZS7F' /> <param name='toolbar' value='yes'
/><param name='static_image'
value='https://public.tableau.com/static/images/
N8&N8FPBZS7F&1.png' /> <param name='animate_transition'
value='yes' /><param name='display_static_image' value='yes' /><param
name='display_spinner' value='yes' /><param name='display_overlay'
value='yes' /><param name='display_count' value='yes' /><param
name='language' value='en-US' /><param name='filter' value='publish=yes'
/></object></div>      <script type='text/javascript'>      var
divElement = document.getElementById('viz1681784913627');
var vizElement = divElement.getElementsByTagName('object')[0];
vizElement.style.width='1016px';vizElement.style.height='991px';
var scriptElement = document.createElement('script');
scriptElement.src = 'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement, vizElement);
</script>

    <!-- ===== Contact Section ===== -->
    <section id="contact" class="contact">
      <div class="container" data-aos="fade-up">

```



```
<div class="section-header">
  <h2>Contact</h2>
  <p></p>
</div>
```

```
<div class="row gx-lg-0 gy-4">
```

```
  <div class="col-lg-4">
```

```
    <div class="info-container d-flex flex-column align-items-center
justify-content-center">
```

```
      <div class="info-item d-flex">
        <i class="bi bi-geo-alt flex-shrink-0"></i>
        <div>
          <h4>Location:</h4>
          <p>Telangana</p>
        </div>
      </div><!-- End Info Item -->
```

```
      <div class="info-item d-flex">
        <i class="bi bi-envelope flex-shrink-0"></i>
        <div>
          <h4>Email:</h4>
          <p>finanalytica</p>
        </div>
      </div><!-- End Info Item -->
```

```
      <div class="info-item d-flex">
        <i class="bi bi-phone flex-shrink-0"></i>
        <div>
          <h4>Call:</h4>
          <p>+1 5589 55488 55</p>
```

</div>

</div><!-- End Info Item -->

<div class="info-item d-flex">

<i class="bi bi-clock flex-shrink-0"></i>

<div>

<h4>Open Hours:</h4>

<p>Mon-Sat: 11AM - 23PM</p>

</div>

</div><!-- End Info Item -->

</div>

</div>

<div class="col-lg-8">

<form action="forms/contact.php" method="post" role="form"
class="php-email-form">

<div class="row">

<div class="col-md-6 form-group">

<input type="text" name="name" class="form-control"
id="name" placeholder="Your Name" required>

</div>

<div class="col-md-6 form-group mt-3 mt-md-0">

<input type="email" class="form-control" name="email"
id="email" placeholder="Your Email" required>

</div>

</div>

<div class="form-group mt-3">

<input type="text" class="form-control" name="subject"
id="subject" placeholder="Subject" required>

</div>

<div class="form-group mt-3">

```
        <textarea class="form-control" name="message" rows="7"
placeholder="Message" required></textarea>
    </div>
    <div class="my-3">
        <div class="loading">Loading</div>
        <div class="error-message"></div>
        <div class="sent-message">Your message has been sent. Thank
you!</div>
    </div>
    <div class="text-center"><button type="submit">Send
Message</button></div>
</form>
</div><!-- End Contact Form -->
```

```
</div>
```

```
</div>
</section><!-- End Contact Section -->
```

```
</main><!-- End #main -->
```

```
<!-- ===== Footer ===== -->
<footer id="footer" class="footer">
```

```
<div class="container">
    <div class="row gy-4">
        <div class="col-lg-5 col-md-12 footer-info">
            <a href="index.html" class="logo d-flex align-items-center">
                <span>Fin Analytica</span>
            </a>
            <p>We provide solutions to your business.</p>
            <div class="social-links d-flex mt-4">
                <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
```

```
<a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
<a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
<a href="#" class="linkedin"><i class="bi bi-linkedin"></i></a>
</div>
</div>
```

```
<div class="col-lg-2 col-6 footer-links">
<h4>Useful Links</h4>
<ul>
<li><a href="#">Home</a></li>
<li><a href="#">About us</a></li>
<li><a href="#">Services</a></li>
<li><a href="#">Terms of service</a></li>
<li><a href="#">Privacy policy</a></li>
</ul>
</div>
```

```
<div class="col-lg-2 col-6 footer-links">
<h4>Our Services</h4>
<ul>
<li><a href="#">Data Science</a></li>
<li><a href="#">Artificial Intelligence</a></li>
<li><a href="#">Business Intelligence</a></li>
<li><a href="#">Data Analytics</a></li>
<li><a href="#">Cloud Application Development</a></li>
</ul>
</div>
```

```
<div class="col-lg-3 col-md-12 footer-contact text-center text-md-
start">
<h4>Contact Us</h4>
<p>
Gachibowli<br>
```

Hyderabad,Telangana 500050

India

Phone: +1 5589 55488 55

Email: Finanalytica@example.com

</p>

</div>

</div>

</div>

<div class="container mt-4">

<div class="copyright">

© Copyright Impact. All Rights Reserved

</div>

<div class="credits">

<!-- All the links in the footer should remain intact. -->

<!-- You can delete the links only if you purchased the pro version. -->

<!-- Licensing information: <https://bootstrapmade.com/license/> -->

<!-- Purchase the pro version with working PHP/AJAX contact form:
<https://bootstrapmade.com/impact-bootstrap-business-website-template/>
-->

Designed by BootstrapMade

</div>

</div>

</footer><!-- End Footer -->

<!-- End Footer -->

<i class="bi bi-arrow-up-short"></i>

```
<div id="preloader"></div>
```

```
<!-- Vendor JS Files -->
```

```
<script
```

```
src="assets/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>
```

```
<script src="assets/vendor/aos/aos.js"></script>
```

```
<script src="assets/vendor/glightbox/js/glightbox.min.js"></script>
```

```
<script src="assets/vendor/purecounter/purecounter_vanilla.js"></script>
```

```
<script src="assets/vendor/swiper/swiper-bundle.min.js"></script>
```

```
<script src="assets/vendor/isotope-layout/isotope.pkgd.min.js"></script>
```

```
<script src="assets/vendor/php-email-form/validate.js"></script>
```

```
<!-- Template Main JS File -->
```

```
<script src="assets/js/main.js"></script>
```

```
</body>
```

```
</html>
```