

# PROJECT REPORT

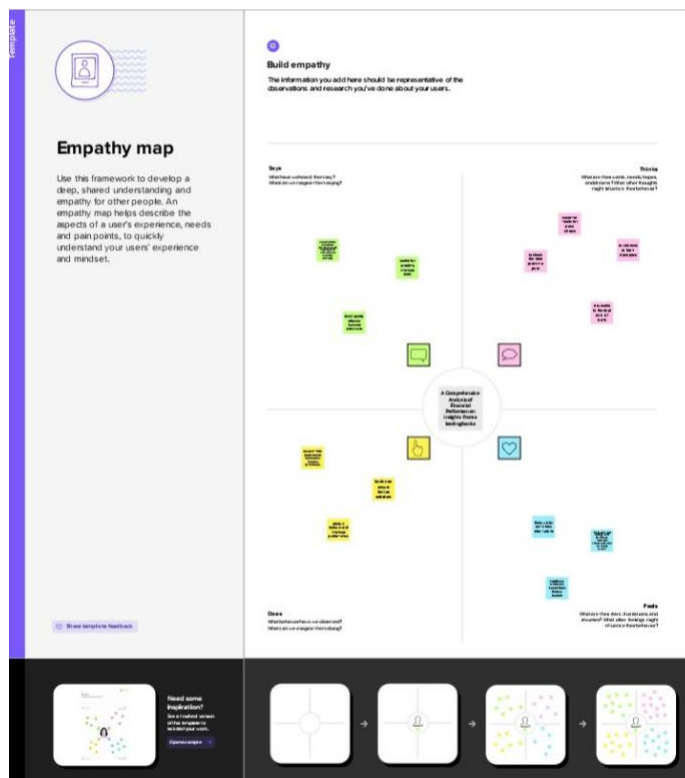
## A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE : INSIGHTS FROM A LEADING BANKS

### INTRODUCTION:

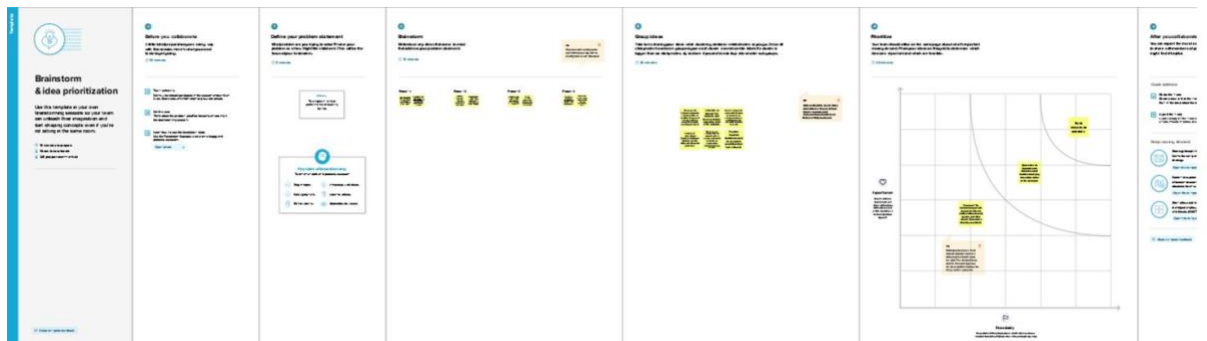
- Overview:
  - A financial system is the set of global, regional, or firm-specific institutions and practices used to facilitate the exchange of funds.
  - Financial systems can be organized using market principles, central planning, or a hybrid of both.
- Purpose:
  - It helps measure the financial strength or ability of the financial institution to meet its obligations by using its assets and capital.
  - The financial analysis aims to analyze whether an entity is stable, liquid, solvent or profitable enough to warrant a monetary investment.
  - The process of examining a business enterprise's financial records, statements, tools, and processes.

### PROBLEM DEFINITION & DESIGN THINKING:

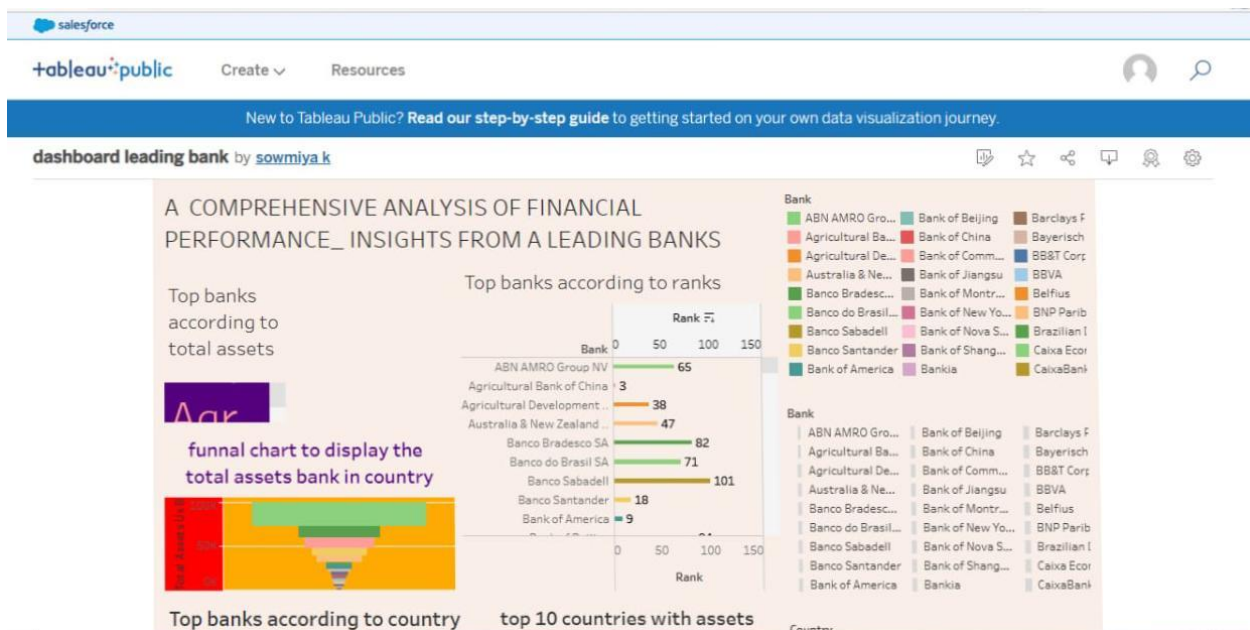
- Empathy map:



- Ideation & Brainstorming map:



RESULT:



## **ADVANTAGES & DISADVANTAGES:**

### ❖ Advantages:

- Useful for avoiding financial risk.
- Financial analysis can help investors to choose the best possible investment opportunities.
- Financial analysis can help fund managers make future business decisions or review historical trends for past success.
- It helps in determining how efficiently a firm or an organization is operating.
- Helps in determining both liquidity and long term solvency of firm.

### ❖ Disadvantages:

- The financial analysis does not consider cost-price level changes.
- The financial statements are outlined on the ground of accounting concept, as such it does not mirror the current position.
- Monetary data alone is contemplated in financial analysis while non-monetary factors are overlooked.
- Financial analysis might be ambiguous without the prior knowledge of changes in accounting procedure.
- It doesn't consider quantitative factors.

## **APPLICATIONS:**

- Financial analysis used to evaluate economic trends, set financial policy, build long-term plans for business activity.
- Used to monitor the financial performance of their banks.
- Financial analysis used to evaluate the past financial performance.
- Used to evaluate projection of future financial performance.
- Use in evaluation of the assessment of credit risk and screening of potential equity investments.

## **CONCLUSION:**

- In this project we analyze the financial performance of top 100 banks with which we can able to know the bank name, Country name ,total assets of the bank and Balance sheets.
- The main objectives of financial statements are to provide information about the financial position, financial performance and changes in the financial performance of a bank.

**FUTURE SCOPE:**

- Financial analysis helps in reviewing the investment alternatives for judging the earning potential of the enterprises.
- Analyze financial ratios to assess profitability, solvency, working capital management, and operating effectiveness.
- Banking has various functions like production of money, security of money, deposit operation, investment and international money transfers.
- Compare with peer companies or industry averages to find out how well companies are performing
- Compare current performance with historical conditions using trend analysis