

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE: INSIGHTS FROM 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 visualizations, Dashboards and Story we employed Tableau tool. Data collection is the process of gathering and measuring information on variables of interest, in an established systematic fashion that enables one to answer stated research questions, test hypotheses, evaluate outcomes and generate insights from the data.

- Data Collection & Extraction From Database
 - Downloading The Dataset
 - Understand The Data
 - Column Description Of The Dataset
 - Storing Data In DB & Perform SQL Operations
 - Connect DB With Tableau
- Data Preparation
- Data Visualization
- Dashboard
- Story
- Performance Testing
- Web Integration
- Project Demonstration & Documentation

Social Impact: Financial analysis of banks can have a significant social impact by identifying areas where the bank's operations or lending practices may be causing harm to vulnerable communities or perpetuating inequality. For example, a financial analysis might reveal that a bank is heavily invested in fossil fuel companies, contributing to climate change, or that the bank

is disproportionately denying loans to minority-owned businesses, perpetuating economic discrimination.

Business Model/Impact: Financial analysis of banks can have a significant impact on the business operations of the bank itself and its competitors. For example, a financial analysis can help the bank identify areas where it is underperforming compared to its peers, such as in terms of profitability or asset quality. This information can then be used to develop strategies for improving the bank's performance, such as by reducing costs, increasing revenue, or improving risk management practices.

Purpose

Although banks do many things, their primary role is to take in funds—called deposits—from those with money, pool them, and lend them to those who need funds. Banks are intermediaries between depositors (who lend money to the bank) and borrowers (to whom the bank lends money).

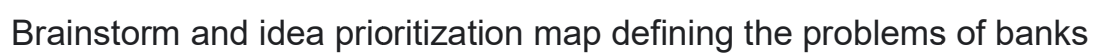
Project finance helps finance new investment by structuring the financing around the project's own operating cash flow and assets, without additional sponsor guarantees. Thus the technique is able to alleviate investment risk and raise finance at a relatively low cost, to the benefit of sponsor and investor alike.

Project implementation is the responsibility of the Borrower, while the Bank's role is to provide effective implementation support to improve results, help manage risks, and increase institutional development.

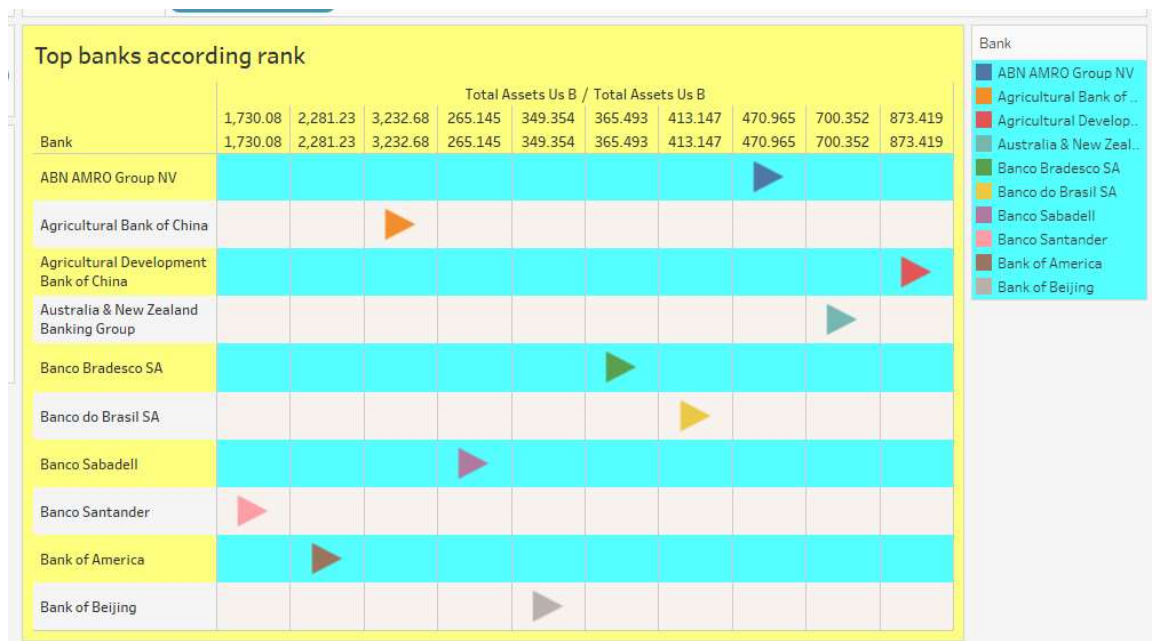
2. Problem Definition and Design Thinking

EMPHATY MAP

An **empathy map** helps describe the aspects of a user's experience, needs and pain points. This template allows you to quickly understand your users' experience. It's used for empathizing or understanding how other people feel, and is therefore called an **empathy map**. An **empathy map** is an illustration that helps design.



RESULTS



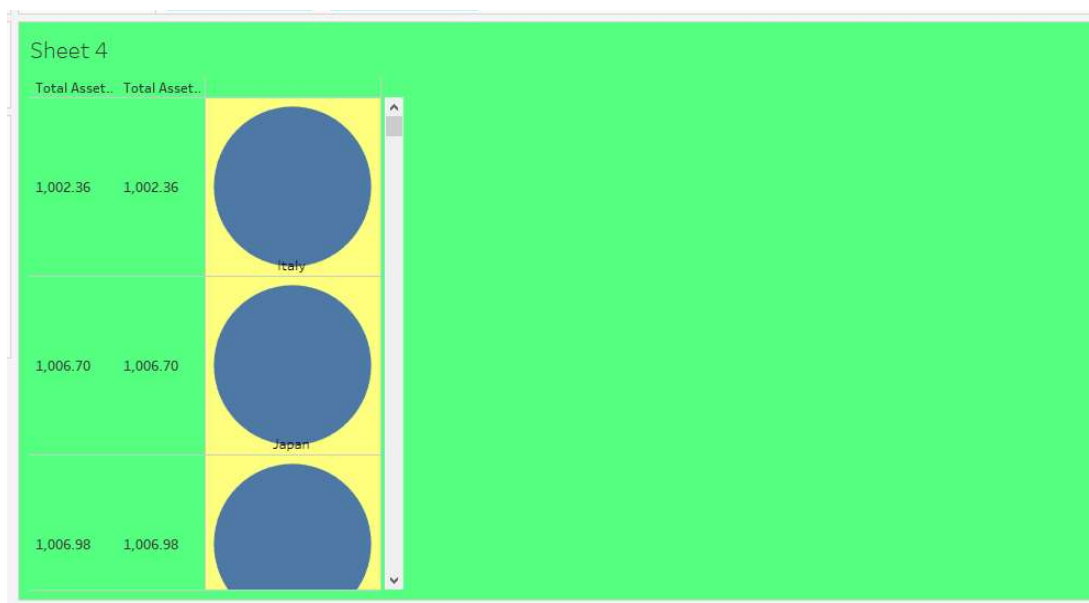
Top banks according rank



Word cloud to understand the assets of the banks



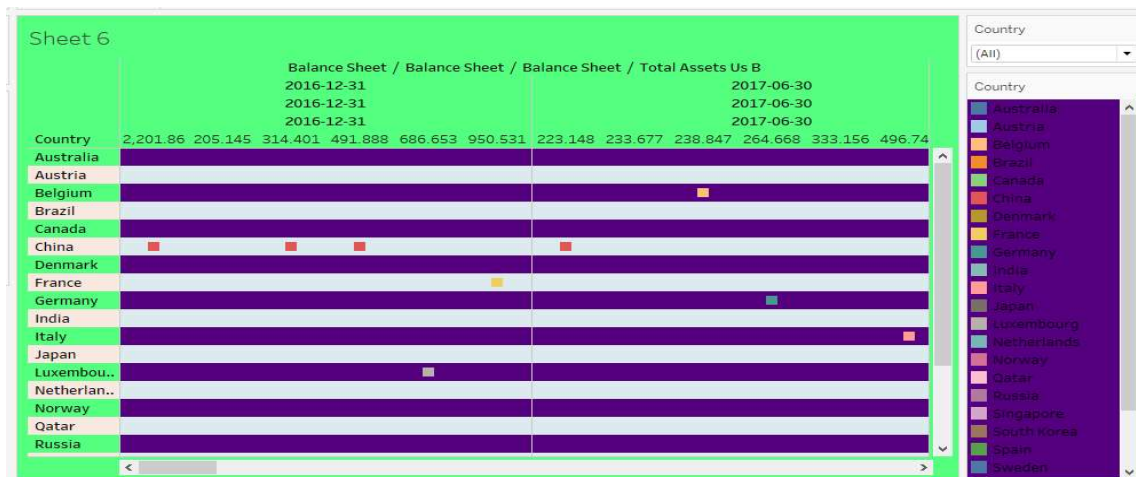
Top 10 countries total assets



Leading banks are rapidly internal process



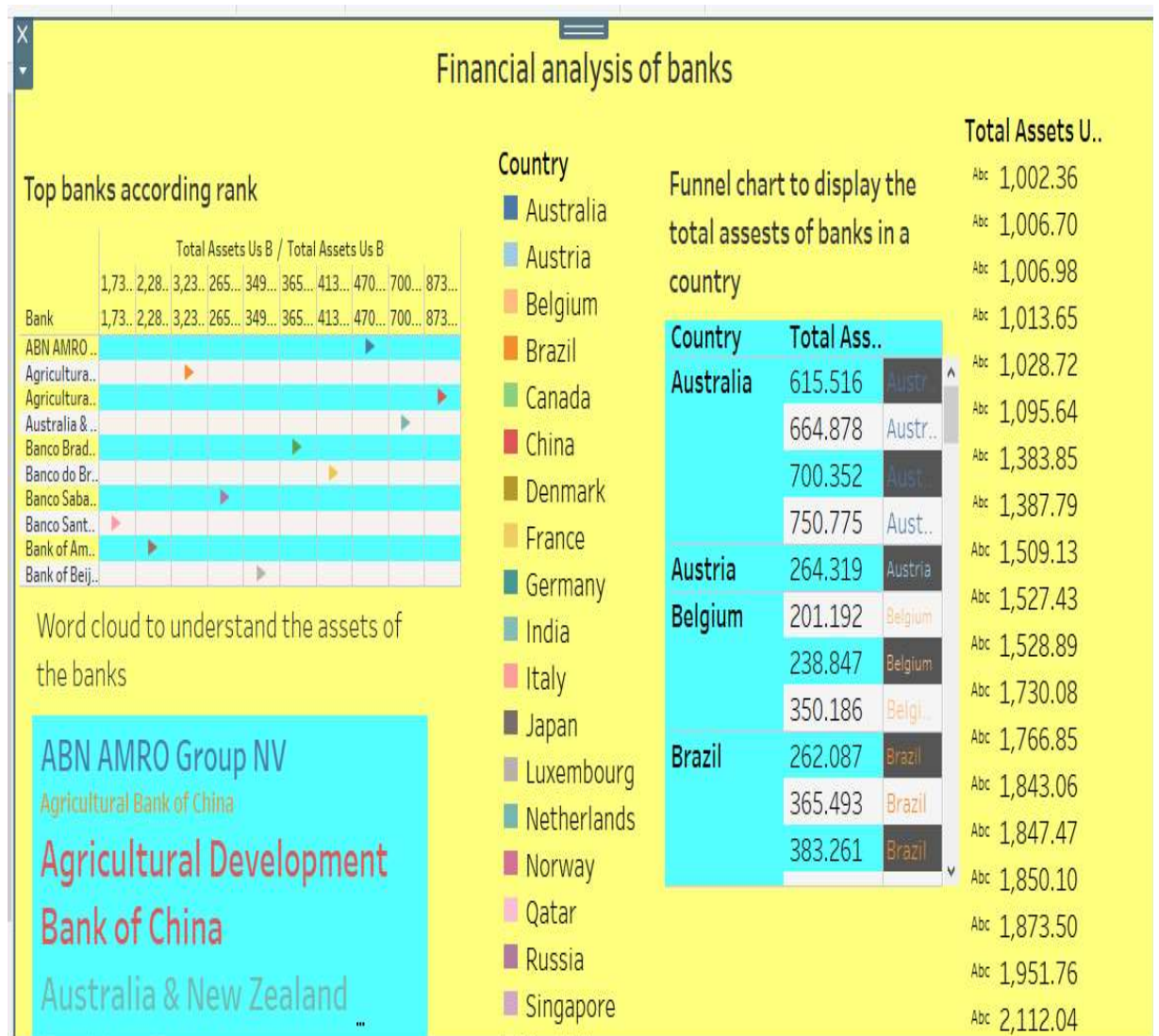
Funnel chart to display the total assets of banks in the world



Biggest bank assets in the world

DASHBOARD

A dashboard is a graphical user interface (GUI) that displays information and data in an organized, easy-to-read format. Dashboards are often used to provide real-time monitoring and analysis of data and are typically designed for a specific purpose or use case. Dashboards can be used in a variety of settings, such as business, finance, manufacturing, healthcare, and many other industries. They can be used to track key performance indicators (KPIs), monitor performance metrics, and display data in the form of charts, graphs, and tables.



The dashboard explains top banks

STORY



The story board explains the leading assets of bank in the world.

A data story is a way of presenting data and analysis in a narrative format, intending to make the information more engaging and easier to understand. A data story typically includes a clear introduction that sets the stage and explains the context for the data, a body that presents the data and analysis logically and systematically, and a conclusion that summarizes the key findings and highlights their implications. Data stories can be told using a variety of mediums, such as reports, presentations, interactive visualizations,

and videos .The number of scenes in a storyboard for a data visualization analysis of the performance of banks will depend on the complexity of the analysis and the specific insights that are trying to be conveyed. A storyboard is a visual representation of the data analysis process and it breaks down the analysis into a series of steps or scenes

ADVANTAGES AND DISADVANTAGES OF FINANCIAL ANALYSIS OF LEADING BANKS

Advantages

- Safely storing the public's wealth.
- The widespread availability of affordable loans.
- Propelling the economy forward.
- The chances of going bankrupt.
- The risk of fraud and robberies.
- Retail banks.
- Commercial banks.
- Community development banks.
- provides financial stability to the Indian economy

Disadvantages

- The funds received from the commercial banks are of short duration and the procedure of obtaining funds is a time taking affair as there is a lot of verification that needs to be done from the bank end.
- The bank can set difficult conditions for granting of loans.
- In some cases, larger financial institutions may offer less competitive rates on loans and charge larger fees than community banks or small credit unions.
- Credit risk is the biggest risk for banks. It occurs when borrowers or counterparties fail to meet contractual obligations. An example is when borrowers default on a principal or interest payment of a loan. Defaults can occur on mortgages, credit cards, and fixed income securities.
- They charge higher fees and have a wide variety of them.
- Loans and other products may cost more.
- They pay lower yields on savings and other deposit products.
- Visiting a branch takes longer than banking online

APPLICATIONS

Data collection is the process of gathering and measuring information on variables of interest, in an established systematic fashion that enables one to answer stated research questions, test hypotheses, evaluate outcomes and generate insights from the data.

- Proxy Server.
 - Remote Procedure Call.
 - Application Platform.
 - Mobile Banking.
 - Multiple Criterion.
-
- E-commerce has made it easier for people to bank internationally or pay for goods and services from another country without having to work around banking regulations or exchange rates. Electronic Banking.
 - Electronic Funds Transfer.
 - Computerized Credit Analysis.
 - Computerized Customer Relationship Management.
 - Computerized Loan Processing.
 - Computerized Record Keeping.
 - Remote ID Screening.
 - Real-time Fraud Detection.

CONCLUSION

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 standard.

Analysis of banks

1. Capital adequacy ratio (CAR) It is the measure of a bank's available capital divided by the loans (assessed in terms of their risk) given by the bank. ...
2. Gross and net non-performing assets. ...
3. Provision coverage ratio. ...
4. Return on assets. ...
5. CASA ratio. ...
6. Net interest margin. ...

7. Cost to income.

Indian Financial System accelerates the rate and volume of savings through the provision of various financial instruments and efficient mobilization of savings. It aids in increasing the national output of the country by providing funds to corporate customers to expand their respective business. Financial management is guided by several principles that the managers should adhere to in ensuring that the finances of a company are appropriately invested. The investment comes with the analysis of the outcome where different financial profitability and market ratios are used in establishing the stability of a firm.

FUTURE SCOPE

- The future of investment banking is expected to be shaped by technological advancements, changes in regulatory environments, and evolving customer needs.
- The increasing use of automation and fin tech solutions is expected to drive efficiency and cost savings in investment banking operations.
- Mobile banking, artificial intelligence and chat bots, open banking, and crypto currency are just a few of the digital banking trends reshaping the industry
- . Personalized banking, augmented reality, voice banking, and cyber security are set to shape the banking industry in the coming years.
- Numerous career opportunities in the banking and corporate sectors are made available by pursuing an MBA in Banking and Finance in India.
- Banks provide graduates with lucrative salary packages in addition to job security
- Banks provide graduates with lucrative salary packages in addition to job security. The future of financial services is clearly digital.
- The battle for customer loyalty and advocacy is based on the customer experience.
- Speed, personalization and intelligence (relevance and precision) are keys in a digital-first economy.

THANK YOU.