

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE: INSIGHTS OF LEADING BANKS

1. INTRODUCTION

1.1 Overview

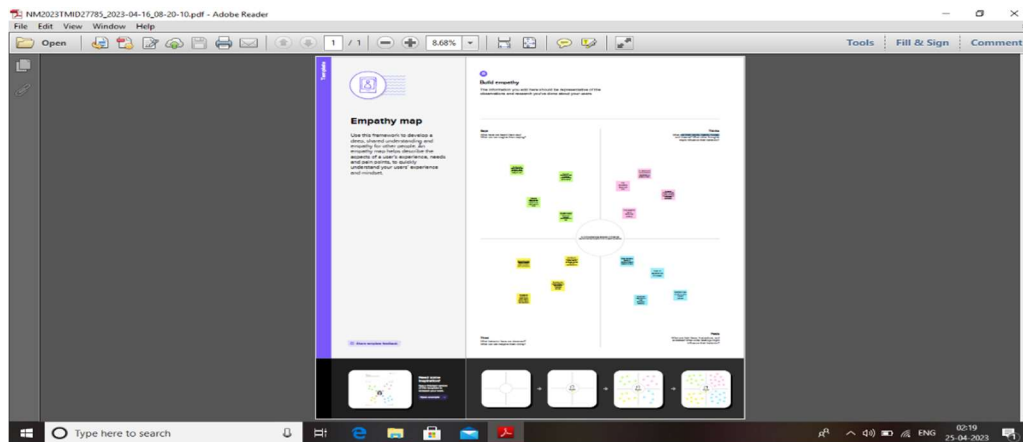
The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening- up to international competition. A company's financial performance tells investors about its general well-being. It's a snapshot of its economic health its management is doing-providing insight into the future.

1.2 Purpose

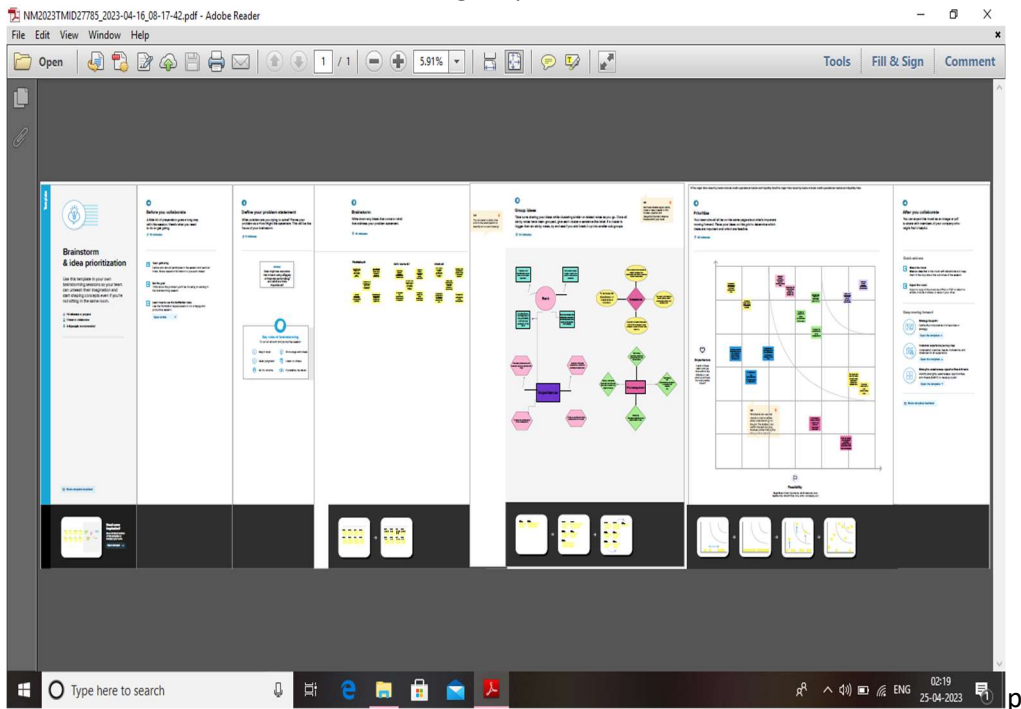
Financial performance analysis includes analysis and interpretation of financial statements in such a way that it undertakes a full diagnosis of the profitability and financial soundness of the business. The financial analyst program provides vital methodologies of financial analysis. It provides financial information such as the company's asset structure, asset liquidity ,source of funds, debt level, and liability structure. Thus, according to financial tools to analyse each part of financial statements is useful for avoiding financial risks.

2.Problem Definition & Design Thinking

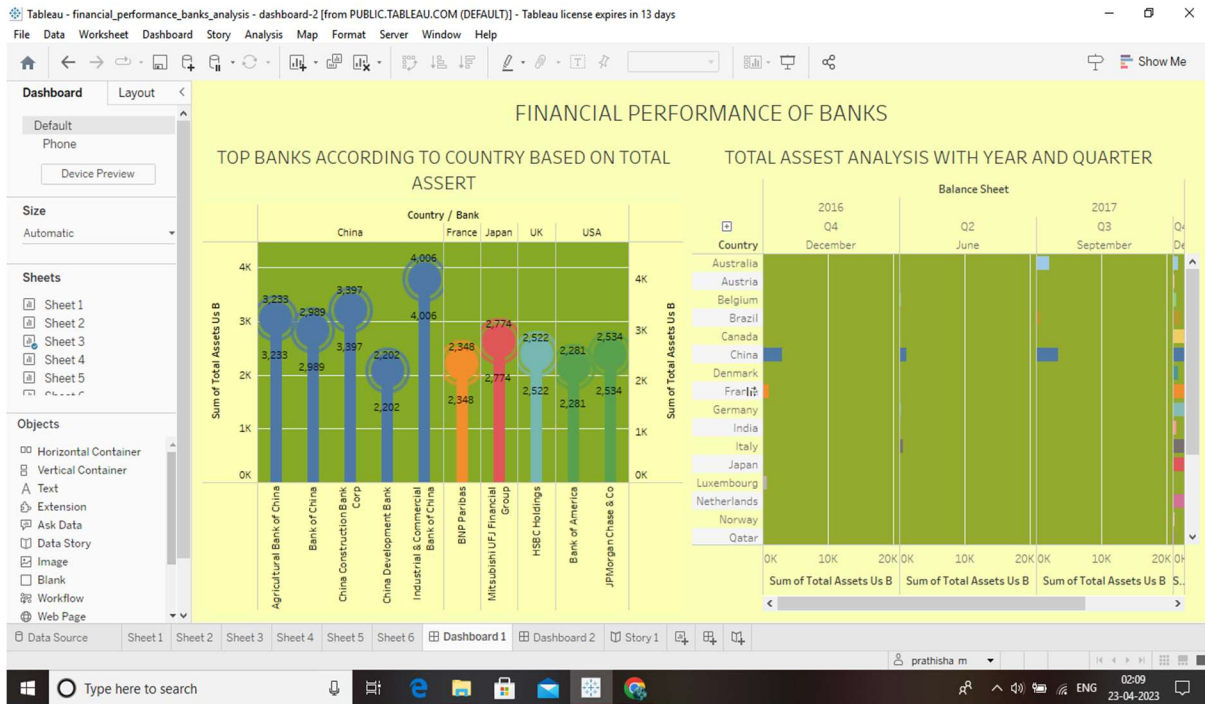
2.1 Empathy Map

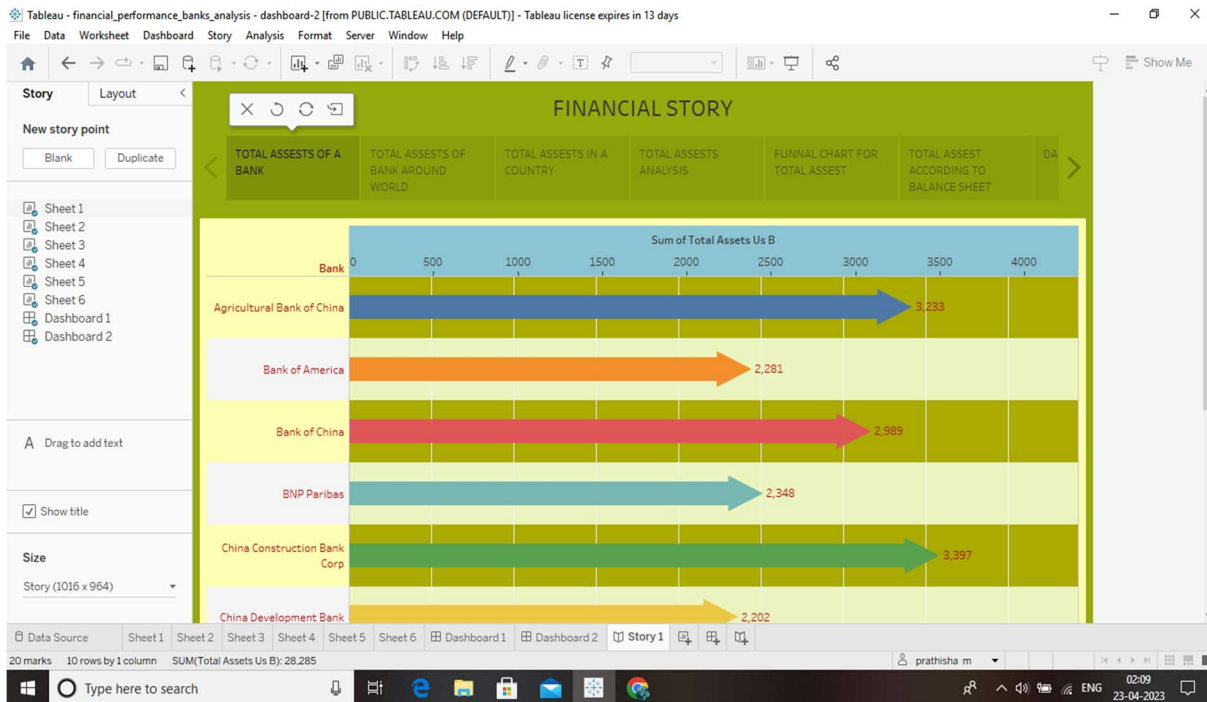
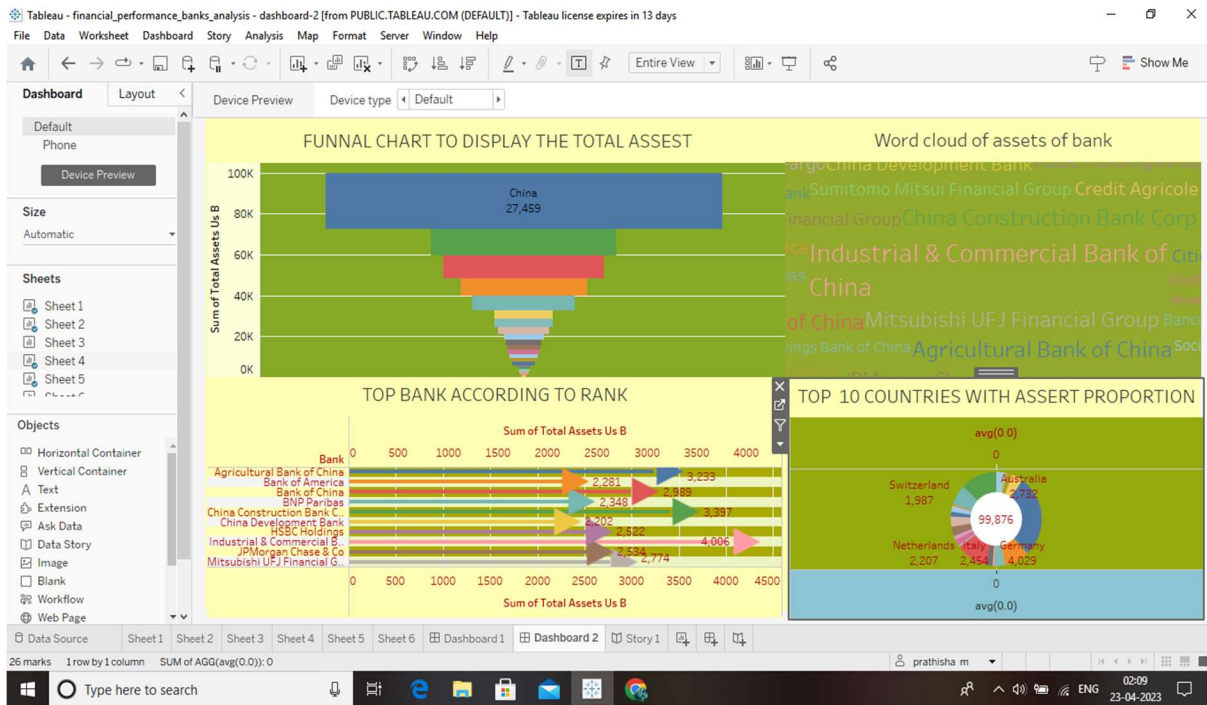


2.2 Ideation & Brainstorming Map



3. RESULT





4. ADVANTAGES & DISADVANTAGES

Advantages :

Financial statements reveal how much a company earns per year in sales. The sales may fluctuate, but financial planners should be able to identify a pattern over years of sales figures. For example, the company may have a pattern of increased sales when a new product is released. The sales may drop after or so of being on the market. This is beneficial, as it shows potential and sales patterns so executives know to expect a drop in sales. Another advantage of using financial statements for future planning and decision making is that they show the company's budgets. The budgets reveal how much wiggle room company has to spend on launching products, developing marketing campaigns or expanding the current office size.

Disadvantage :

One disadvantage of using financial statements for decision making is that the data and figures are based on the market at that given time. Depending on the market, it may change quickly, so executives should not assume that the numbers from a previous financial statements will remain the same or increase. Just because a company has sold 5 million copies of a product during one year does not guarantee it will sell the same amount or more. It may sell the same amount or more. It may sell much less if a competitor releases a similar product. Another disadvantage is that a single financial statement only shows how a company is doing at one single time.

5. APPLICATION

i) Customer Segmentation

It's important to differentiate between the customers who make you money and lose you money. By understanding the profitability of certain groups of customers banks can also analyse each group and extract useful insights.

ii) Fraud management & prevention

Knowing the usual spending patterns of an individual helps raise a red flag if something outrageous happens. If there is a sudden increase in the expenditure of a cautious customer, this might mean the card was stolen and used by fraudsters.

iii) Risk modelling

Risk assessment is of high priority for banks, as it helps to regulate financial investments.

iv) Identifying the main channels of transaction

Bank can track past usage and the daily coordination between the in- and out-payments at their branches and ATMs, hence predicting the future needs of their potential customers.

v) Customer Lifetime Value

Use the knowledge to understand why customers responded to certain messages and promotions.

vi) Feedback management

Feedback management is really important. Predictive analytics allows banks and financial firms to keep up their relationship with customers by giving them the right services and products for their needs and matching individual preferences in the most sorted way.

6. CONCLUSION

In their project we have analysed the financial performance from the leading bank. In this we have created the empathy map by discussing about the says, thinks, feels and does. After we worked a Brainstorming and idea that we gave our problem statement and gave our ideas about the statement made groups and prioritized it. Next we installed MYSQL app and stored data in database and perform SQL operations. After that we have connected database with Tableau. After doing this we have done data visualization. In data visualization we have created different graphs first we have created a graph of top banks according to rank and assets. Next total banks according to total assets. After that graph with top banks according to country based on total assets. Next we made a graph for top 10 countries with assets proportion. After that we created graph for country with total assets using funnel chart in increasing order. Next the total assets analysis according to year and quarter. After creating different graphs we created Dashboard. Next step we made a story with the graphs. In this we have also published the dashboard and story in Tableau Public. Thus are the things we have done in this project.

7. FUTURE SCOPE

Analyse financial ratios to assess profitability, solvency, working capital management, liquidity, and operating effectiveness. Compare current performance with historical conditions using trend analysis. Compare with peer companies or industry averages to find out how well companies are performing. The banking sector mainly recruits for three posts-clerical cadre, management and trainee and probationary officer. Other opportunities in this career path are financial service representatives bank tellers, bill and account collectors, loan officers, financial managers bookkeeping, and audit clerk. A financial analysis will not help you understand our company's financial condition helping you determine its creditworthiness, profitability and ability to generate wealth, but will also provide you with a more in-depth look at how well it operates internally.

8. APPENDIX

```
<div class='tableauPlaceholder' id='viz1682436988873' style='position:
relative'><noscript><a href='#'><img alt='FINANCIAL STORY '
src='https://public.tableau.com/static/images/financial_
performance_banks_analysis-story/Story1/1_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='financial_performance_banks_analysis-story/Story1'
/><param name='tabs' value='no' /><param name='toolbar' value='yes' /><param
name='static_image'
value='https://public.tableau.com/static/images/financial_
performance_banks_analysis-story/Story1/1.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' /></object></div>
<script
type='text/javascript'>
var divElement =
document.getElementById('viz1682436988873');
divElement.getElementsByTagName('object')[0];
16px';vizElement.style.height='991px';
document.createElement('script');
'https://public.tableau.com/javascripts/api/viz_v1.js';
insertBefore(scriptElement, vizElement);
var vizElement =
vizElement.style.width='10
var scriptElement =
scriptElement.src =
vizElement.parentNode.
</script>
```

)

```

<div class='tableauPlaceholder' id='viz1682436895285' style='position:
relative'><noscript><a href='#'><img alt='FINANCIAL PERFORMANCE OF BANKS '
src='https://public.tableau.com/static/images/SW/SWQZPN4RS/1_rss.png' style='border: none' /></a></noscript><object
class='tableauViz' style='display:none;'><param name='host_url'
value='https://public.tableau.com/' /> <param
name='embed_code_version' value='3' /> <param name='path'
value='shared/SWQZPN4RS' /> <param name='toolbar' value='yes' /><param
name='static_image'
value='https://public.tableau.com/static/images/SW/SWQZPN4RS/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'
/></object></div>
<script type='text/javascript'>
var divElement =
document.getElementById('viz1682436895285');
var vizElement =
divElement.getElementsByTagName('object')[0];
if ( divElement.offsetWidth
> 800 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.75)+'
px';} else if ( divElement.offsetWidth > 500 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.75)+'
px';} else {
vizElement.style.width='100%';vizElement.style.height='1227px';}
scriptElement = document.createElement('script');
scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.
insertBefore(scriptElement, vizElement);
</script>

```

```

<div class='tableauPlaceholder' id='viz1682436343188' style='position:
relative'><noscript><a href='#'><img alt='FINANCIAL PERFORMANCE OF BANKS '

```

```

src='https://public.tableau.com/static/images/financial_performance_banks_analysis-dashboard/Dashboard1/1_rss.png'
style='border: none' /></a></noscript><object
class='tableauViz' style='display:none;'><param name='host_url'
value='https://public.tableau.com/' /> <param
name='embed_code_version' value='3' /> <param name='site_root' value='' /><param
name='name' value='financial_performance_banks_analysis-
dashboard/Dashboard1' /><param name='tabs' value='no' /><param
name='toolbar' value='yes' /><param name='static_image'
value='https://public.tableau.com/static/images/financial_performance_banks_analysis-dashboard/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' /></object></div>
<script
type='text/javascript'>
var divElement =
document.getElementById('viz1682436343188');
divElement.getElementsByTagName('object')[0];
if ( divElement.offsetWidth
> 800 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.75)+'
px';} else if ( divElement.offsetWidth > 500 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.75)+'
px';} else {
vizElement.style.width='100%';vizElement.style.height='727px';}
scriptElement = document.createElement('script');
scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.
insertBefore(scriptElement, vizElement);
</script>

```