

PROJECT REPORT TEMPLATE

***A comprehensive analysis of
financial performance:
Insights from a leading
banks***

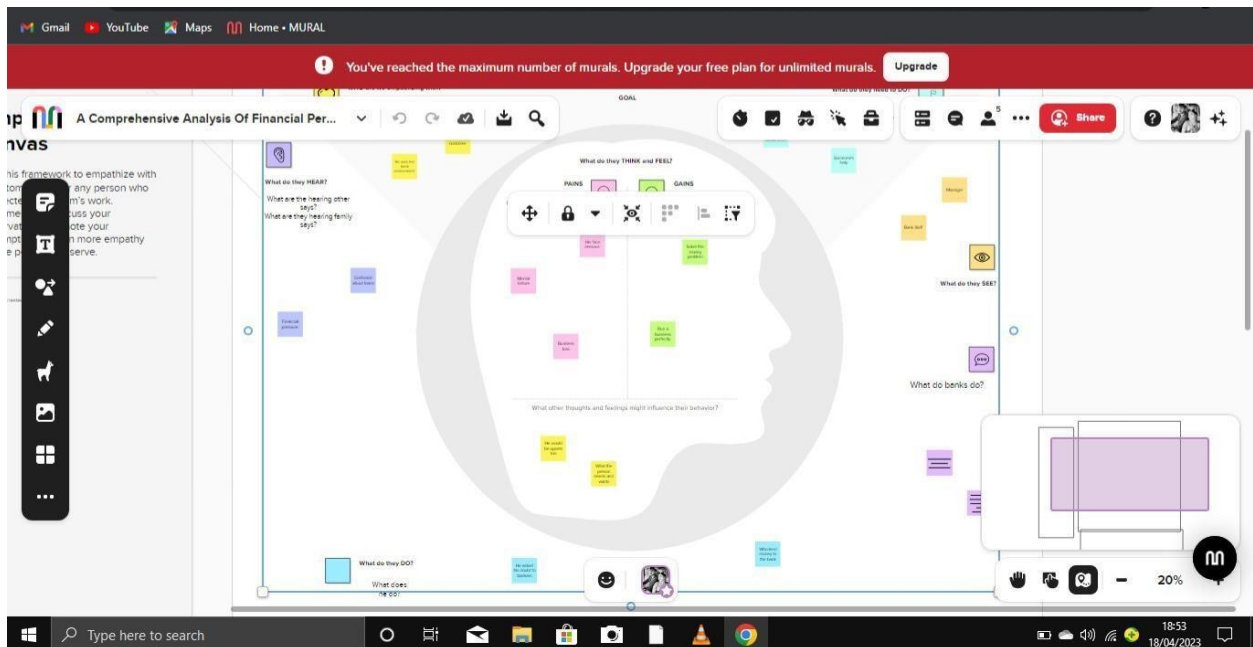


Introduction

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 behaviour, such as growing disintermediation and Increased emphasis on shareholder values. 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.*

PROBLEM DEFINITION AND DESIGN THINING: EMPATHY MAP:



BRAINSTORM:

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1

Define your problem statement

A Banking crisis occurs whwn many banks in a country are in serious solvency or liquidity problems at the same time either because there are all hit by the same outside shock or because failure in one bank or a group of banks spreads to other banks in a system

5 minutes

BANKING PROBLEMS

In today's competitive market, all customer facing organizations have realized the importance of customer insights. to grow further A good CRM strategy is a key factor to differentiate with competitors and create good branding among customer base. Any bank that cannot leverage CRM have failed to improve revenue and customer satisfaction.

2

Brainstorm

Write down any ideas that come to mind that address your problem statement.

10 minutes

Akshaya

Deep Penetration in Franchise Service

Increasing Corporation

Heavily Investing

A Cultural Shift

Regulatory

Changing Business Models

Karthika

Rising Expectations

Customer Retentions

Outdated Mobile Experiences

Security Breaches

High Profile Breaches

Address Verification Services (AVS)

Sowmya Pooja

Out of Band Authentication (OOB)

Out of Band Authentication

Out of Band Authentication

Gnana

Secure Communication

Person 5

Person 6

Share

32%

18:57

18/04/2023

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Untitled mural

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Artificial Applications

Continuous Innovation

Artificial Intelligence

Gnana Lakshmi

Secure Communication

Checking The Billing Address

Out of Band Authentication

Free Integrated Device Requirements

Financial Services

Sustained Low Interest Rates

Person 5

Person 6

Person 7

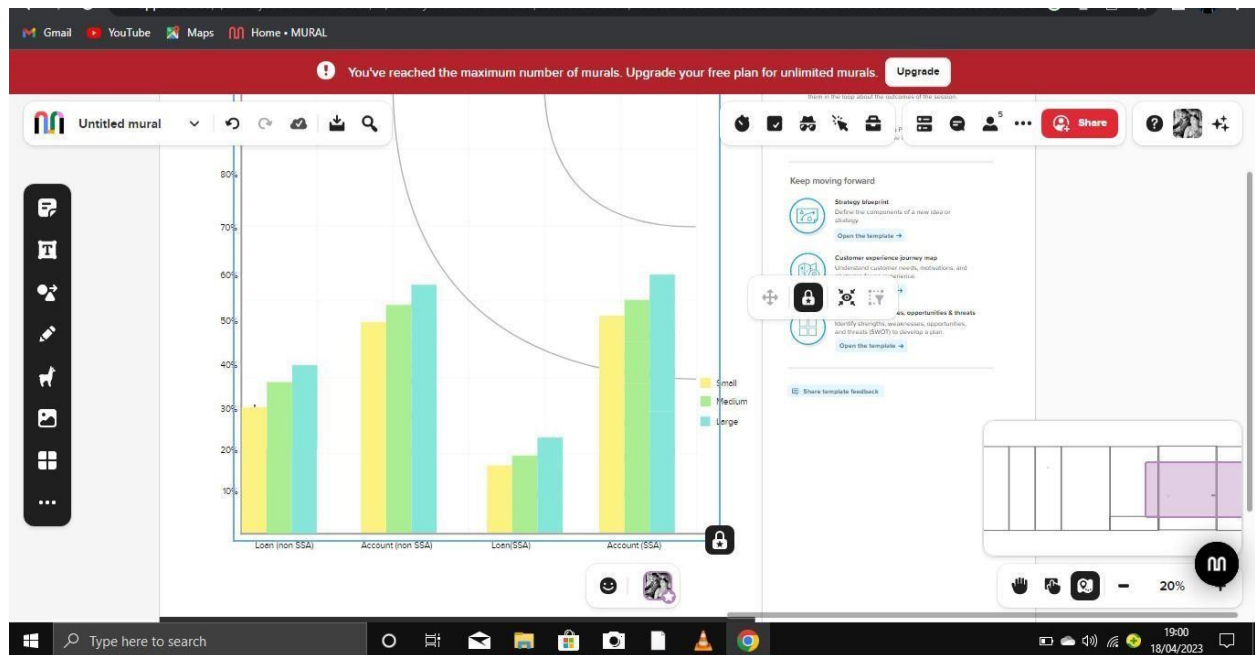
Person 8

Share

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18/04/2023



ADVANTAGES OF FINANCIAL ANALYSIS

- **Pattern detection and forecasting:**

Financial statements have the ability to reveal earnings per year, sales and profits accrued. Though sales figures may vary, the financial planners will be in a position to

find a correlative pattern over a few years of data of sales. Take the example of a company that may reveal a trend of sales increases whenever new products are marketed and released. Sales could drop after let's say a year of the product launch. This trend analysis is a huge company benefits as it forecasts a market life of about a year is useful, as it shows sales patterns for product launches, a sales drop after a year, and a need for new product in a year.

- **Budget outline in real-time**

Decision-making for planning the future, budget, estimations, corrective actions required for efficient budgeting, and may such decisions rely how much you can spend on marketing or product launches,

strategizing for marketing campaigns, future expansions and requirements of funding.

DISADVANTAGES OF FINANCIAL ANALYSIS

- ***Based on patterns of the Analysis***

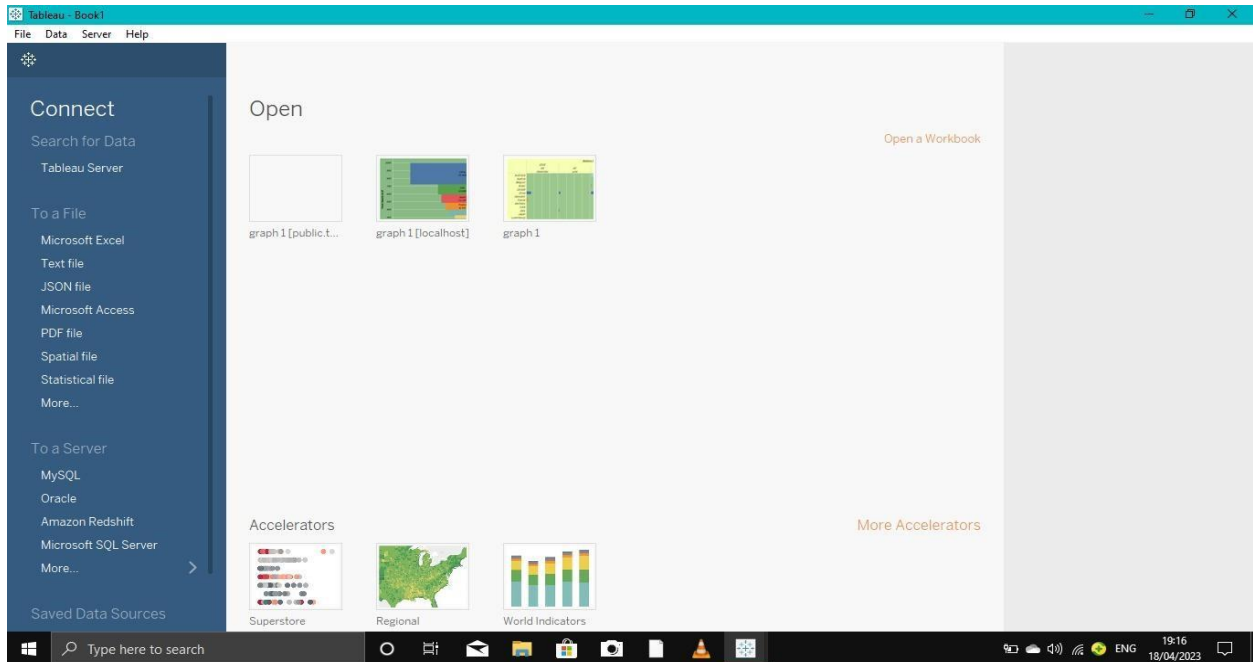
A big disadvantages of the financial statements Analysis and use for making strategic decisions is based on figures and data on current market conditions which may fluctuate. Past performance is a good indicator and motivator. It cannot, however, guarantee the fluctuations and future demands. A cautious approach is called for in the interpolation of financial

rations and statements to prevent excessive risk-taking based purely on forecasts.

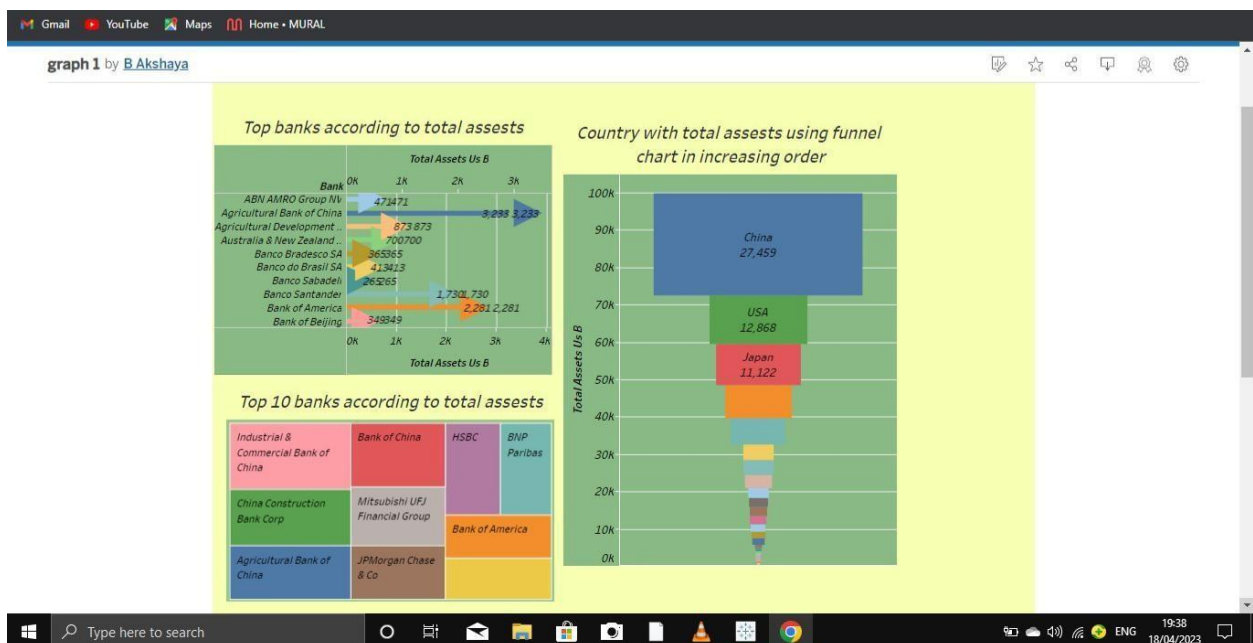
- ***Analysis of At-One-Time basis***

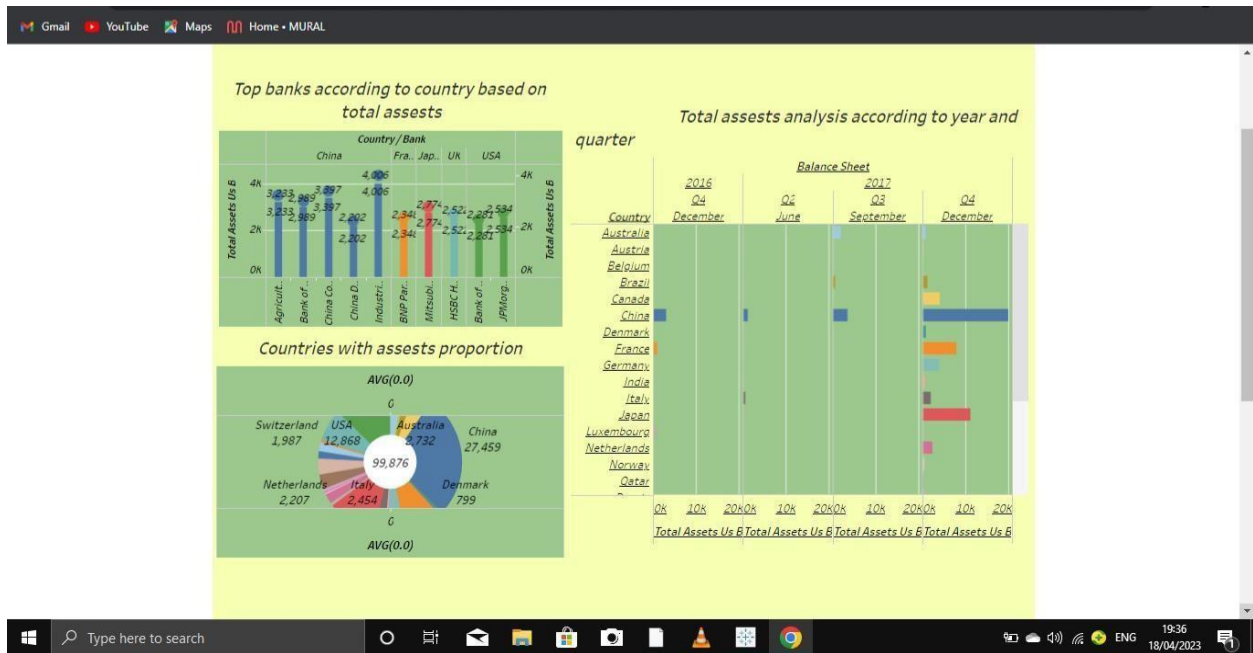
As the name suggests the forecast and analysis is applicable at that one time only. It does not reveal or compare the past performance or future forecast at one glance. One will need to exercise caution by generating and reporting continuously rather than on a One-Time basis. Such extrapolation of data and financial Analysis undertaken frequently is crucial to the company's health and decision-making abilities.

APPLICATIONS:

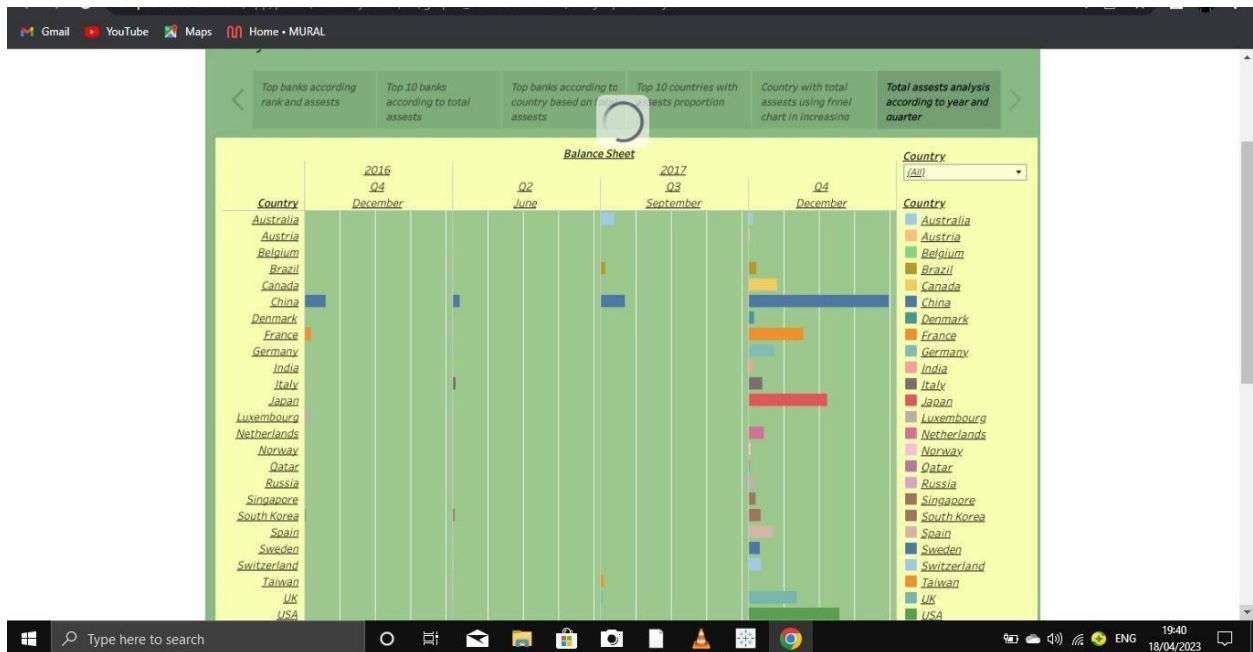


DASHBOARD:





STORY:



FUTURE SCORE:

Successful banks of 2030 will master data-driven customer experience across channels, underpinned by artificial intelligence and robotic automation. Consumers becoming far more aware of the value of their personal data and the importance of keeping it safe and secure.

The private lenders advances have grown over 2.4x in the last five year as a 5-year compounded annual growth rate (CAGR) of 19.2%. Despite expanding its advances, the bank has maintained its asset quality thanks to its conservative attitude with its margins and provisioning policies. The future of investment banking is expected to be shaped by technological

advancements, changes in regulatory environments and evolving customer needs.

CONCLUTION:

I got an embedded map, to create a web template to finish my project.

