

# Project Report

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

### 1. INTRODUCTION

#### 1.1 Overview

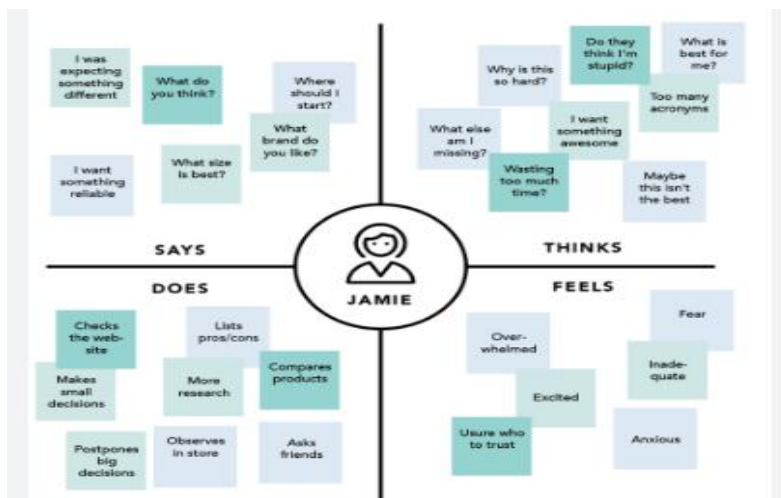
The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and - equally important - changes in corporate behavior, such as growing disintermediation 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.

#### 1.2 Purposes

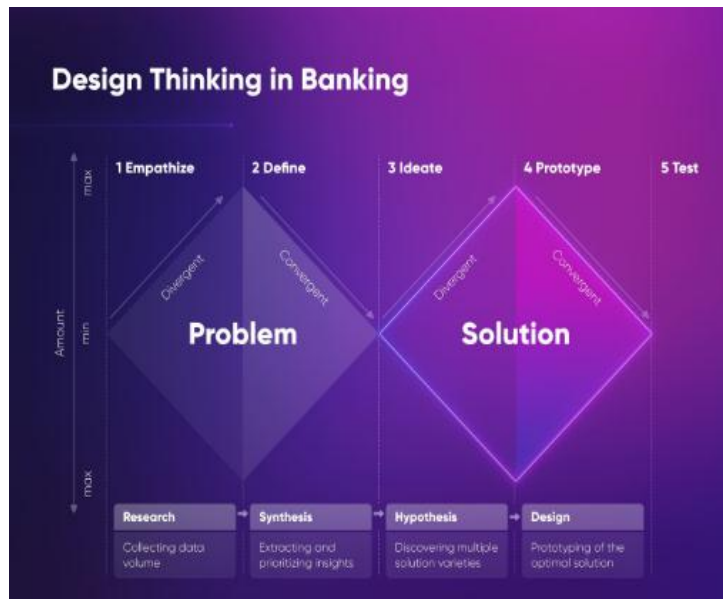
- 1) To Study the growth and performance of banks.
- 2) To measure and compare the efficiency of banks
- 3) To suggest the appropriate Measures to improve the efficiency and financial health of banks.

### 2. Problem Definition & Design Thinking

#### 2.1 Empathy map



## 2.2 Ideation & Brainstorming Map

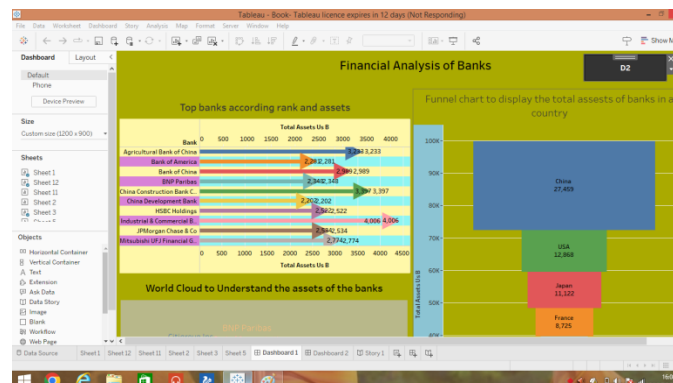


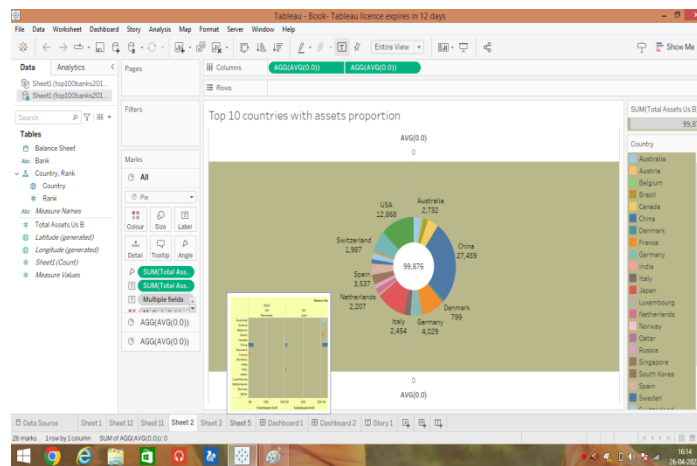
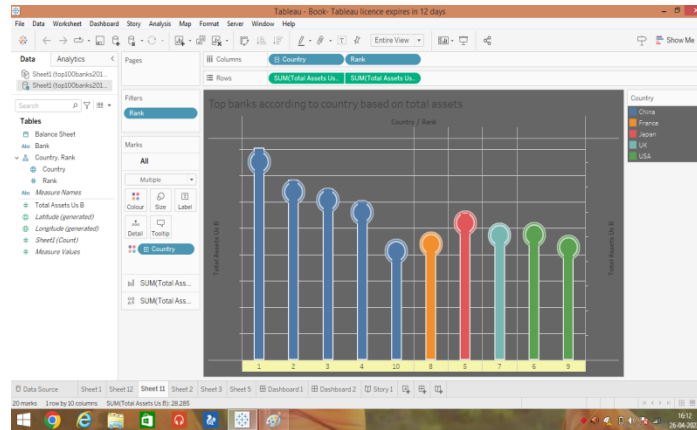
## 3. RESULT

**Social Impact:** Despite scads research on the relationship between corporate social responsibility and financial performance, literature is still inconclusive. This study attempts to examine the relationship between corporate social responsibility and financial performance in the Indian context.

**Business Impact:** As a blistering topic of debate, CSP - CFP investigated worldwide, but lacks insights from an Indian perspective. Further, developing countries became a great receptive of CSR idea, which have become a hub of CSR, makes it imperative to assess its financial implications.

### 3.2 ACTIVITY SCREENSHOT





## 4. TEAM DETAILS

**TEAM LEADER : A. Praveen Kumar**

**TEAM MEMBER 1: P. Abishek Priyan**

**TEAM MEMBER 2: J.Selva muges**

**TEAM MEMBER 3: K. Ajmeer Haja**

## 5. ADVANTAGES & DISADVANTAGES

### ADVANTAGES

■ Financial statements are financial data documents a company publishes on an annual, biannual, quarterly or monthly basis. These documents include the company's net worth based on assets and liabilities, as well as the company's expenses, earnings and operational budget. Financial planners, senior executives and accountants may use financial statements to make decisions regarding future planning, expansions and product launches, but there are disadvantages to using this method.

■ 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.

■ 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 the company has to spend on launching products, developing marketing campaigns or expanding the current office size. Knowing how much money is available for planning and decision making ensures that the company does not spend more than expected.

## **DISADVANTAGES**

■ 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 statement will remain the same or increase.

■ If executives decide to use financial statements for making decisions about the future, they should use several financial statements from previous months and years to ensure they get an overall picture of how much the company is doing. The financial statement becomes a continuous analysis, which is more useful than using a single statement.

## **6. APPLICATIONS**

■ Application of the research involved in assessing financial performance in Bangladesh covered primarily ten publicly listed commercial banking firms and raised the question of results generalization. Most corporate societies also use financial performance reviews. Thus, the study results will provide valuable guidance for company creditors, bank management, and general investors. The financial performance evaluation can also be a valuable source of knowledge for policy-makers in Bangladesh.

## **7. CONCLUSION**

A Subjective measure of how will an firm can use assets from its primary mode of business and generate revenues

## **8. FUTURE SCOPE**

This study explores the various ways Chat GPT has been revolutionizing scientific research, spanning from data processing and hypothesis generation to collaboration and public outreach. Furthermore, the paper examines the potential challenges and ethical concerns surrounding the use of Chat GPT in research, while highlighting the importance of striking a balance between AI-assisted innovation and human expertise. The paper presents several ethical issues in existing computing domain and how Chat GPT can invoke challenges to such notion. This work also includes some biases and limitations of Chat GPT. It is worth to note that despite

of several controversies and ethical concerns, Chat GPT has attracted remarkable attentions from academia, research, and industries in a very short span of time.

## **APPENDIX**

### **Source code - Dashboard**

Link: [https://public.tableau.com/views/Dashboard\\_16825012749130/Dashboard1?:language=en-US&publish=yes&:display\\_count=n&:origin=viz\\_share\\_link](https://public.tableau.com/views/Dashboard_16825012749130/Dashboard1?:language=en-US&publish=yes&:display_count=n&:origin=viz_share_link)

### **Source code – story**

Link: [https://public.tableau.com/views/Story\\_16825014639410/Story1?:language=en-US&:display\\_count=n&:origin=viz\\_share\\_link](https://public.tableau.com/views/Story_16825014639410/Story1?:language=en-US&:display_count=n&:origin=viz_share_link)