# **Project Report Template**

# A Comprehensive Analysis of Financial Performance: Insights from a Leading Banks

### **Introduction:**

### 1.1 Overview:

Financial performance is a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. The term is also used as a general measure of a firm's overall financial health over a given period.

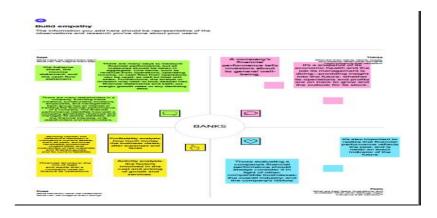
### 1.2 Purpose:

- Gross\_profit /gross profit margin: the amount of revenue made from sales after subtracting production costs, and the percentage amount a company earns per dollar of sales
- Net profit/net profit margin: the amount of revenue from sales after subtracting all related business expenses and taxes, and the related ratio of earnings per dollar of sales
- Working capital: immediately available or highly liquid funds, used to finance day-today operations
- Operating cash flow: the amount of money being generated by regular business operations
- Current ratio: a measure of solvency—the total assets divided by total liabilities
- Debt-to-equity ratio: a company's total liabilities divided by its shareholder equity
- Quick ratio: another solvency measure, that calculates the percentage of very liquid current assets (cash, securities, accounts receivables) against total liabilities
- Inventory turnover: how much inventory is sold within a certain period, and how often the entire inventory was sold
- Return on equity: net income divided by shareholder equity (a company's assets minus its debts)

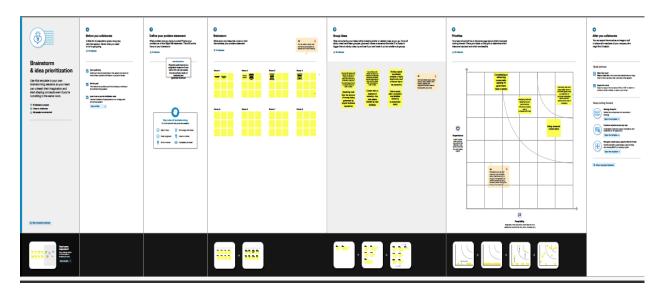
## **Problem Definition & Design Thinking:**

# 2.1 Empathy Map:

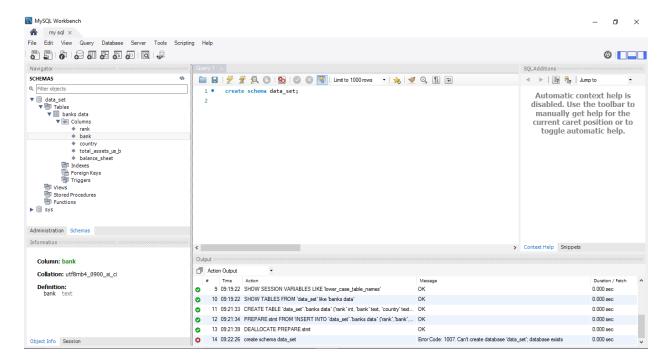


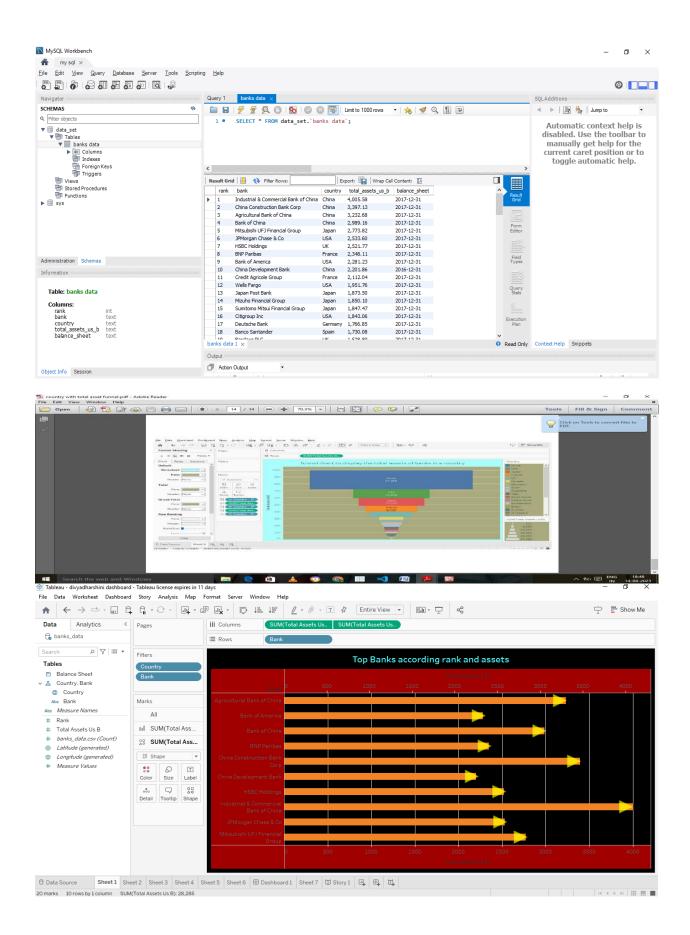


# 2.2 Ideation & Brainstorming Map:

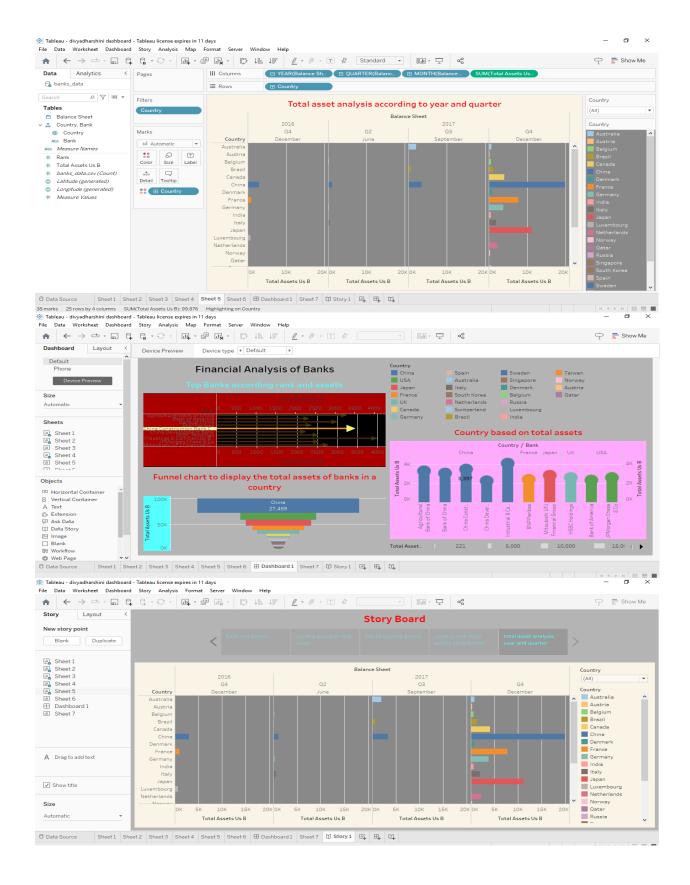


### **RESULT:**









### **ADVANTAGES & DISADVANTAGES:**

- A cash flow statement is one of the financial statements used in financial analysis.
- The financial statements show the existing liabilities. These include business loans, lines of credit, credit cards and credit extended from vendors.
- The balance sheet is a component of the financial statement. Assets are included on the balance sheet. Analyzing whether there is too much inventory or too little helps business owners prepare for upcoming sales months
- Analyzing the financial statements from quarter to quarter and year to year help business owners see trends in growth
- When a business seeks partners or investors, the financial statements are critical. Analyzing the statements not only helps investors determine if a company is making money, but it also helps to identify a reasonable cost per share.
- The financial analysis does not contemplate cost price level changes. The financial analysis might be ambiguous without the prior knowledge of the changes in accounting procedure followed by an enterprise.
- One disadvantage of using financial statements for decision making is that the data and figures are based on the market at that given time
- Another disadvantage is that a single financial statement only shows how a company is doing at one single time.

#### **APPLICATIONS:**

A financial performance analysis examines the company at a specific period in time—usually, the most recent fiscal quarter or year. The balance sheet, the income statement, and the cash flow statement are three of the most significant financial statements used in performance analysis.

### **Conclusion:**

Financial analysis determines a company's health and stability, providing an understanding of how the company conducts its business. But it is important to know that financial statement analysis has its limitations as well. Different accounting methods adopted by different firms' changes the visible health and profit levels for either better or worse. Different analysts may get different results from the same information. Hence, we must conclude that financial statement analysis is only one of the tools (although a major one) while taking an investment decision.

### **Future Scope:**

- Analyze 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.

### **APPENDIX**

#### A. Source Code:

```
<!DOCTYPE html>
<html lang="en">
<head>
  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0" name="viewport">
  <title>Fin Analytica</title>
  <meta content="" name="description">
  <meta content="" name="keywords">
  <!-- Favicons -->
  <link href="assets/img/favicon.png" rel="icon">
  <link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">
  <!-- Google Fonts -->
  <link rel="preconnect" href="https://fonts.googleapis.com">
  <link rel="preconnect" href="https://fonts.gstatic.com" crossorigin>
  link
href="https://fonts.googleapis.com/css2?family=Open+Sans:ital,wght@0,300;0
,400;0,500;0,600;0,700;1,300;1,400;1,600;1,700&family=Montserrat:ital,wght
@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&family=Ralewa
y:ital,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&di
splay=swap" rel="stylesheet">
  <!-- Vendor CSS Files -->
  <link href="assets/vendor/bootstrap/css/bootstrap.min.css"</pre>
rel="stylesheet">
  <link href="assets/vendor/bootstrap-icons/bootstrap-icons.css"</pre>
rel="stylesheet">
 <link href="assets/vendor/aos/aos.css" rel="stylesheet">
```

```
<link href="assets/vendor/glightbox/css/glightbox.min.css"</pre>
rel="stylesheet">
  <link href="assets/vendor/swiper/swiper-bundle.min.css"</pre>
rel="stylesheet">
  <!-- Template Main CSS File -->
  <link href="assets/css/main.css" rel="stylesheet">
  * Template Name: Impact - v1.1.1
  * Template URL: https://bootstrapmade.com/impact-bootstrap-business-
website-template/
  * Author: BootstrapMade.com
 * License: https://bootstrapmade.com/license/
</head>
<body>
 <!-- ===== Header ====== -->
  <section id="topbar" class="topbar d-flex align-items-center">
    <div class="container d-flex justify-content-center justify-content-</pre>
md-between">
      <div class="contact-info d-flex align-items-center">
        <i class="bi bi-envelope d-flex align-items-center"><a</pre>
href="mailto:contact@example.com">finanalytica@gmail.com</a></i>
        <i class="bi bi-phone d-flex align-items-center ms-</pre>
4"><span>+99999999</span></i>
      </div>
      <div class="social-links d-none d-md-flex align-items-center">
        <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
        <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
        <a href="#" class="instagram"><i class="bi bi-instagram"></i></a>
        <a href="#" class="linkedin"><i class="bi bi-
linkedin"></i></i></a>
      </div>
    </div>
  </section><!-- End Top Bar -->
  <header id="header" class="header d-flex align-items-center">
```

```
<div class="container-fluid container-xl d-flex align-items-center"</pre>
justify-content-between">
      <a href="index.html" class="logo d-flex align-items-center">
        <!-- Uncomment the line below if you also wish to use an image
logo -->
       <!-- <img src="assets/img/logo.png" alt=""> -->
        <h1>Fin Analytica<span>.</span></h1>
      <nav id="navbar" class="navbar">
       <1115
          <a href="#hero">Home</a>
         <a href="#about">About</a>
          <a href="#portfolio">Dashboard</a>
          <a href="#team">Story</a>
          <a href="#contact">Contact</a>
        </nav><!-- .navbar -->
      <i class="mobile-nav-toggle mobile-nav-show bi bi-list"></i></i>
      <i class="mobile-nav-toggle mobile-nav-hide d-none bi bi-x"></i>
   </div>
  </header><!-- End Header -->
  <!-- End Header -->
  <!-- ===== Hero Section ====== -->
  <section id="hero" class="hero">
    <div class="container position-relative">
      <div class="row gy-5" data-aos="fade-in">
        <div class="col-lg-6 order-2 order-lg-1 d-flex flex-column"</pre>
justify-content-center text-center text-lg-start">
          <h2>Welcome to <span>Fin Analytica</span></h2>
         A widely used approach to analyzing a bank, CAMELS, considers
a bank's Capital adequacy, Asset quality, Management capabilities,
Earnings sufficiency, Liquidity position, and Sensitivity to market
risk..
         <div class="d-flex justify-content-center justify-content-lg-</pre>
start">
```

```
<div class='tableauPlaceholder' id='viz1681471589483'</pre>
style='position: relative'><noscript><a href='#'><img alt='Financial</pre>
Analysis of Banks '
src='https://public.tableau.com/static/images/da/d
ashboard 1 16814606366130/ Dashboard1/ 1 rss.png' style='border:
none' /></a></noscript><object class='tableauViz'</pre>
 style='display:none;'><param name='host url'</pre>
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param</pre>
name='embed code version' value='3' /> <param name='site root' value=''</pre>
/><param name='name' value='dashboard 1 16814606366130&#47;Dashboard1'
/><param name='tabs' value='no' /><param name='toolbar' value='yes'</pre>
/><param name='static image'</pre>
value='https://public.tableau.com/static/images/da&#47
;dashboard 1 16814606366130/Dashboard1/1.png' /> <param</pre>
name='animate transition' value='yes' /><param name='display static image'</pre>
value='yes' /><param name='display spinner' value='yes' /><param</pre>
name='display overlay' value='yes' /><param name='display count'</pre>
value='yes' /><param name='language' value='en-US' /><param name='filter'</pre>
value='publish=yes' /></object></div>
                                                      <script
type='text/javascript'>
                                           var divElement =
document.getElementById('viz1681471589483');
                                                                 var
vizElement = divElement.getElementsByTagName('object')[0];
   if ( divElement.offsetWidth > 800 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWi
dth*0.75)+'px';} else if ( divElement.offsetWidth > 500 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWi
dth*0.75)+'px';} else {
vizElement.style.width='100%';vizElement.style.height='1127px';}
          var scriptElement = document.createElement('script');
         scriptElement.src =
https://public.tableau.com/javascripts/api/viz v1.js';
 vizElement.parentNode.insertBefore(scriptElement, vizElement);
     </script>
          </div>
        </div>
        <div class="col-lg-6 order-1 order-lg-2">
          <img src="assets/img/200w.gif" class="img-fluid" alt="" data-</pre>
aos="zoom-out" data-aos-delay="100">
        </div>
```

```
</div>
    </div>
    <div class="icon-boxes position-relative">
      <div class="container position-relative">
        <div class="row gy-4 mt-5">
          <div class="col-x1-3 col-md-6" data-aos="fade-up" data-aos-</pre>
delay="100">
            <div class="icon-box">
              <div class="icon"><i class="bi bi-card-text"></i></div>
              <h4 class="title"><a href="" class="stretched-
link">Statiscal analysis</a></h4>
            </div>
          </div>
          <!--End Icon Box -->
          <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-</pre>
delay="200">
            <div class="icon-box">
              <div class="icon"><i class="bi bi-bar-chart"></i></div>
              <h4 class="title"><a href="" class="stretched-link">Data
Visualization</a></h4>
            </div>
          </div>
          <!--End Icon Box -->
          <div class="col-x1-3 col-md-6" data-aos="fade-up" data-aos-</pre>
delay="300">
            <div class="icon-box">
              <div class="icon"><i class="bi bi-laptop"></i></div>
              <h4 class="title"><a href="" class="stretched-link">Machine
Learning</a></h4>
            </div>
          </div>
          <!--End Icon Box -->
          <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-</pre>
delay="500">
           <div class="icon-box">
```

```
<div class="icon"><i class="bi bi-cpu"></i></div>
             <h4 class="title"><a href="" class="stretched-
link">Artificial Intelligence</a></h4>
           </div>
         </div>
         <!--End Icon Box -->
       </div>
     </div>
    </div>
   </div>
  </section>
  <!-- End Hero Section -->
  <main id="main">
    <!-- ===== About Us Section ====== -->
    <section id="about" class="about">
      <div class="container" data-aos="fade-up">
       <div class="section-header">
         <h2>About Us</h2>
         We provide best Business intelligence solutions to the
companies, which makes a strategy for elevating their business in the
market
       </div>
       <div class="row gy-4">
         <div class="col-lg-6">
           <h3>Insight generations through sophasticated tools</h3>
           <img src="assets/img/about.jpg" class="img-fluid rounded-4 mb-</pre>
4" alt="">
         </div>
         <div class="col-lg-6">
           <div class="content ps-0 ps-lg-5">
             We provide business solutions in various domains.
```

```
<u1>
                <i class="bi bi-check-circle-fill"></i> Insights
generations using Business Intelligence.
                <i class="bi bi-check-circle-fill"></i> Building Data
models using Statistics.
                <i class="bi bi-check-circle-fill"></i> Developing the
predictive models.
             <div class="position-relative mt-4">
                <img src="assets/img/about-2.jpg" class="img-fluid"</pre>
rounded-4" alt="">
                <a href="https://www.youtube.com/watch?v=LXb3EKWsInQ"</pre>
class="glightbox play-btn"></a>
             </div>
            </div>
          </div>
        </div>
      </div>
    </section><!-- End About Us Section -->
    <!-- ===== Stats Counter Section ====== -->
    <section id="stats-counter" class="stats-counter">
      <div class="container" data-aos="fade-up">
        <div class="row gy-4 align-items-center">
          <div class="col-lg-6">
            <img src="assets/img/stats-img.svg" alt="" class="img-fluid">
          </div>
          <div class="col-lg-6">
            <div class="stats-item d-flex align-items-center">
              <span data-purecounter-start="0" data-purecounter-</pre>
end="1000000" data-purecounter-duration="1" class="purecounter"></span>
```

```
<strong>Students</strong> has Succesfully trained
            </div><!-- End Stats Item -->
            <div class="stats-item d-flex align-items-center">
              <span data-purecounter-start="0" data-purecounter-end="300"</pre>
data-purecounter-duration="1" class="purecounter"></span>
              <strong>Projects</strong> has been developed
            </div><!-- End Stats Item -->
            <div class="stats-item d-flex align-items-center">
              <span data-purecounter-start="0" data-purecounter-</pre>
end="10000" data-purecounter-duration="1" class="purecounter"></span>
              <strong>Hours Of Support</strong> has been delivered
            </div><!-- End Stats Item -->
          </div>
       </div>
     </div>
    </section><!-- End Stats Counter Section -->
    <!-- ===== Call To Action Section ====== -->
    <section id="call-to-action" class="call-to-action">
      <div class="container text-center" data-aos="zoom-out">
        <a href="https://www.youtube.com/watch?v=To2nuBRP7fE"</pre>
class="glightbox play-btn"></a>
       <h3>Call To Action</h3>
       <a class="cta-btn" href="#">Call To Action</a>
      </div>
    </section><!-- End Call To Action Section -->
    <!-- ===== Portfolio Section ====== -->
    <section id="portfolio" class="portfolio sections-bg">
      <div class="container" data-aos="fade-up">
       <div class="section-header">
         <h2>Insights</h2>
```

```
</div>
        <div class='tableauPlaceholder' id='viz1681473423235'</pre>
style='position: relative'><noscript><a href='#'><img alt='Financial
Analysis of Banks '
src='https://public.tableau.com/static/images/da/d
ashboard 1 16814606366130/ Dashboard1/ 1 rss.png' style='border:
none' /></a></noscript><object class='tableauViz'</pre>
 style='display:none;'><param name='host_url'</pre>
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param</pre>
name='embed_code_version' value='3' /> <param name='path'</pre>
value='views/dashboard 1 16814606366130/Dashboard1?:language=en-
US&:embed=true' /> <param name='toolbar' value='yes' /><param</pre>
name='static image'
value='https://public.tableau.com/static/images/da&#47
;dashboard 1 16814606366130/Dashboard1/1.png' /> <param</pre>
name='animate transition' value='yes' /><param name='display static image'</pre>
value='yes' /><param name='display spinner' value='yes' /><param</pre>
name='display_overlay' value='yes' /><param name='display_count'</pre>
value='yes' /><param name='language' value='en-US' /></object></div>
         <script type='text/javascript'>
                                                            var divElement
= document.getElementById('viz1681473423235');
                                                                  var
vizElement = divElement.getElementsByTagName('object')[0];
   if ( divElement.offsetWidth > 800 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWi
dth*0.75)+'px';} else if ( divElement.offsetWidth > 500 ) {
vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWi
dth*0.75)+'px';} else {
vizElement.style.width='100%';vizElement.style.height='1127px';}
          var scriptElement = document.createElement('script');
         scriptElement.src =
https://public.tableau.com/javascripts/api/viz v1.js';
 vizElement.parentNode.insertBefore(scriptElement, vizElement);
     </script>
     </div>
    </section><!-- End Portfolio Section -->
    <!-- ===== Our Team Section ====== -->
    <section id="team" class="team">
      <div class="container" data-aos="fade-up">
```

```
<div class="section-header">
          <h2>Story Board</h2>
          <div class='tableauPlaceholder' id='viz1681472839838'</pre>
style='position: relative'><noscript><a href='#'><img alt='Story Board '
src='https://public.tableau.com/static/images/st/s
tory 1 16814619312800/ 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</pre>
name='embed code version' value='3' /> <param name='site root' value=''</pre>
/><param name='name' value='story 1 16814619312800&#47;Story1' /><param
name='tabs' value='no' /><param name='toolbar' value='yes' /><param</pre>
name='static image'
value='https://public.tableau.com/static/images/st&#47
;story 1 16814619312800/Story1/1.png' /> <param
name='animate transition' value='yes' /><param name='display static image'</pre>
value='yes' /><param name='display spinner' value='yes' /><param</pre>
name='display overlay' value='yes' /><param name='display count'</pre>
value='yes' /><param name='language' value='en-US' /></object></div>
         <script type='text/javascript'>
                                                            var divElement
= document.getElementById('viz1681472839838');
vizElement = divElement.getElementsByTagName('object')[0];
 vizElement.style.width='100%';vizElement.style.height=(divElement.offsetW
idth*0.75)+'px';
                                    var scriptElement =
document.createElement('script');
                                                     scriptElement.src =
'https://public.tableau.com/javascripts/api/viz v1.js';
 vizElement.parentNode.insertBefore(scriptElement, vizElement);
     </script>
              <div class="info-item d-flex">
                <i class="bi bi-envelope flex-shrink-0"></i></i>
                <div>
                  <h4>Email:</h4>
                  finanalytica
                </div>
              </div><!-- End Info Item -->
              <div class="info-item d-flex">
                <i class="bi bi-phone flex-shrink-0"></i></i>
                <div>
```

```
<h4>Call:</h4>
                  +1 5589 55488 55
                </div>
              </div><!-- End Info Item -->
              <div class="info-item d-flex">
                <i class="bi bi-clock flex-shrink-0"></i></i>
                <div>
                  <h4>Open Hours:</h4>
                  Mon-Sat: 11AM - 23PM
                </div>
              </div><!-- End Info Item -->
            </div>
          </div>
          <div class="col-lg-8">
            <form action="forms/contact.php" method="post" role="form"</pre>
class="php-email-form">
              <div class="row">
                <div class="col-md-6 form-group">
                  <input type="text" name="name" class="form-control"</pre>
id="name" placeholder="Your Name" required>
                </div>
                <div class="col-md-6 form-group mt-3 mt-md-0">
                  <input type="email" class="form-control" name="email"</pre>
id="email" placeholder="Your Email" required>
                </div>
              </div>
              <div class="form-group mt-3">
                <input type="text" class="form-control" name="subject"</pre>
id="subject" placeholder="Subject" required>
              </div>
              <div class="form-group mt-3">
                <textarea class="form-control" name="message" rows="7"</pre>
placeholder="Message" required></textarea>
              </div>
              <div class="my-3">
                <div class="loading">Loading</div>
                <div class="error-message"></div>
```

```
<div class="sent-message">Your message has been sent.
Thank you!</div>
              </div>
              <div class="text-center"><button type="submit">Send
Message</button></div>
            </form>
          </div><!-- End Contact Form -->
        </div>
      </div>
    </section><!-- End Contact Section -->
  </main><!-- End #main -->
  <!-- ===== Footer ===== -->
  <footer id="footer" class="footer">
    <div class="container">
      <div class="row gy-4">
        <div class="col-lg-5 col-md-12 footer-info">
          <a href="index.html" class="logo d-flex align-items-center">
            <span>Fin Analytica</span>
          </a>
          We provide solutions to your business.
          <div class="social-links d-flex mt-4">
            <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
            <a href="#" class="facebook"><i class="bi bi-</pre>
facebook"></i></a>
            <a href="#" class="instagram"><i class="bi bi-</pre>
instagram"></i></a>
            <a href="#" class="linkedin"><i class="bi bi-
linkedin"></i></a>
          </div>
        </div>
        <div class="col-lg-2 col-6 footer-links">
          <h4>Useful Links</h4>
          <u1>
            <a href="#">Home</a>
```

```
<a href="#">About us</a>
           <a href="#">Services</a>
           <a href="#">Terms of service</a>
           <a href="#">Privacy policy</a>
         </div>
       <div class="col-lg-2 col-6 footer-links">
         <h4>Our Services</h4>
         <u1>
           <a href="#">Data Science</a>
           <a href="#">Artificial Intelligence</a>
           <a href="#">Business Intelligence</a>
           <a href="#">Data Analytics</a>
           <a href="#">Cloud Application Development</a>
         </div>
       <div class="col-lg-3 col-md-12 footer-contact text-center text-md-</pre>
start">
         <h4>Contact Us</h4>
          Gachibowli<br>
           Hyderabad, Telangana 500050 < br>
           India <br><br>
           <strong>Phone:</strong> +1 5589 55488 55<br>
           <strong>Email:</strong> Finanalytica@example.com<br>
         </div>
     </div>
   </div>
   <div class="container mt-4">
     <div class="copyright">
       © Copyright <strong><span>Impact</span></strong>. All Rights
Reserved
     </div>
     <div class="credits">
```

```
<!-- All the links in the footer should remain intact. -->
        <!-- You can delete the links only if you purchased the pro
version. -->
        <!-- Licensing information: https://bootstrapmade.com/license/ -->
        <!-- Purchase the pro version with working PHP/AJAX contact form:
https://bootstrapmade.com/impact-bootstrap-business-website-template/ -->
        Designed by <a href="https://bootstrapmade.com/">BootstrapMade</a>
      </div>
    </div>
  </footer><!-- End Footer -->
  <!-- End Footer -->
  <a href="#" class="scroll-top d-flex align-items-center justify-content-</pre>
center"><i class="bi bi-arrow-up-short"></i></a>
  <div id="preloader"></div>
  <!-- Vendor JS Files -->
  <script
src="assets/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>
  <script src="assets/vendor/aos/aos.js"></script>
  <script src="assets/vendor/glightbox/js/glightbox.min.js"></script>
  <script src="assets/vendor/purecounter/purecounter vanilla.js"></script>
  <script src="assets/vendor/swiper/swiper-bundle.min.js"></script>
  <script src="assets/vendor/isotope-layout/isotope.pkgd.min.js"></script>
  <script src="assets/vendor/php-email-form/validate.js"></script>
  <!-- Template Main JS File -->
  <script src="assets/js/main.js"></script>
</body>
</html>
```