

PROJECT REPORT TEMPLATE

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.

1.2 PURPOSE

- It includes information proving the potential of a project/business idea is known as the project report.
- It is mandatory for availing funds and loans from financial institutions and banks for business fundings.
- It assists the entrepreneur to get an accurate idea about the primary inputs required for the business

2. PROBLEM DEFINITION AND DESIGN THINKING

2.1 Empathy Map

Template

Empathy map

Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.

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Build empathy

The information you add here should be representative of the observations and research you've done about your users.

Says

What have we heard them say?
What can we imagine them saying?

Empathy map diagram showing 'Says' section with user quotes and needs:

- biggers banks are providing better online support
- provide valuable data
- i just want to get my bills paid easily
- I want to protect my information
- provide accurate information
- determine a business potential future growth
- difference between companies current assets and liabilities

Thinks

What are their wants, needs, hopes, and dreams? What other thoughts might influence their behavior?

Empathy map diagram showing 'Thinks' section with user thoughts and needs:

- complete analysis of every relevant aspect
- process of examining a business enterprises and financial operations
- Financial foundation for tax assessments
- safe and security

Give them a name and a portrait to empathize with your persona.

Does

What behavior have we observed?
What can we imagine them doing?

Empathy map diagram showing 'Does' section with user actions and needs:

- To increase the insight of a bank
- unique requirements of creditors and investors
- company future earning capacity
- develop the financial part

Feels

What are their fears, frustrations, and anxieties? What other feelings might influence their behavior?

Need some inspiration?

See a finished version of this template to kickstart your work.

[Open example](#)

2.2 Ideation and Brainstorming MAP

Brainstorm & idea prioritization

Use this template to plan your brainstorming session. You can use it to plan your session, to prepare your ideas, and to prioritize them. The template is divided into four main sections: Before you collaborate, Define your problem statement, Brainstorm, and Group ideas.

1. Before you collaborate
2. Define your problem statement
3. Brainstorm
4. Group ideas

Before you collaborate

1. Set up your session: Decide on the date, time, and location of your session. Make sure you have enough time to complete the session.

2. Invite participants: Invite participants who are interested in the problem and who can contribute to the brainstorming session.

3. Prepare materials: Prepare materials such as sticky notes, markers, and a flipchart.

4. Set ground rules: Set ground rules for the session, such as no criticism, no self-censoring, and no idea is too small.

5. Welcome participants: Welcome participants and explain the purpose of the session.

6. Define the problem: Define the problem statement and make sure everyone understands it.

7. Brainstorm: Brainstorm ideas and write them down on sticky notes.

8. Group ideas: Group ideas into categories and prioritize them.

9. Present ideas: Present ideas to the group and get feedback.

10. End the session: End the session and thank participants.

Define your problem statement

1. Write down the problem statement: Write down the problem statement in a clear and concise way.

2. Discuss the problem statement: Discuss the problem statement with the group and make sure everyone understands it.

3. Write down the goals: Write down the goals of the session and make sure everyone understands them.

4. Write down the constraints: Write down the constraints of the session and make sure everyone understands them.

5. Write down the success criteria: Write down the success criteria of the session and make sure everyone understands them.

6. Write down the roles: Write down the roles of the participants and make sure everyone understands them.

7. Write down the agenda: Write down the agenda of the session and make sure everyone understands it.

8. Write down the materials: Write down the materials needed for the session and make sure everyone understands them.

9. Write down the ground rules: Write down the ground rules for the session and make sure everyone understands them.

10. Write down the welcome message: Write down the welcome message for the session and make sure everyone understands it.

Brainstorm

1. Write down ideas: Write down ideas on sticky notes.

2. Group ideas: Group ideas into categories.

3. Prioritize ideas: Prioritize ideas based on their importance and feasibility.

4. Present ideas: Present ideas to the group and get feedback.

5. End the session: End the session and thank participants.

Group ideas

1. Write down ideas: Write down ideas on sticky notes.

2. Group ideas: Group ideas into categories.

3. Prioritize ideas: Prioritize ideas based on their importance and feasibility.

4. Present ideas: Present ideas to the group and get feedback.

5. End the session: End the session and thank participants.

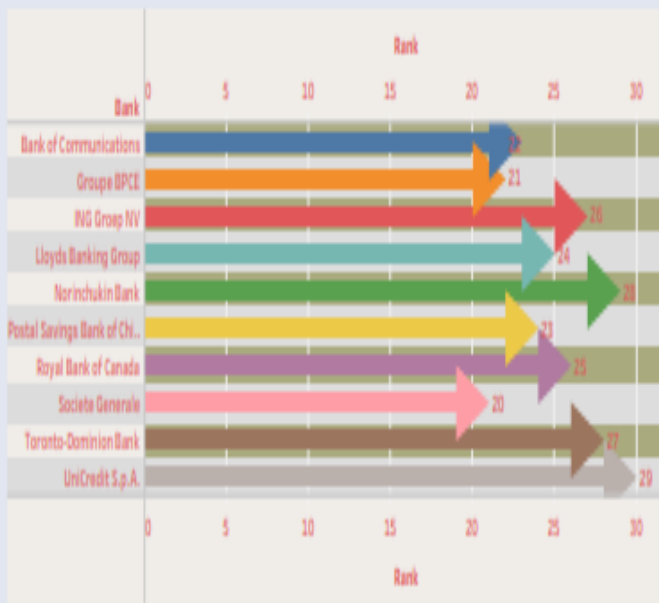
The diagram illustrates the flow of the brainstorming process. It starts with 'Define your problem statement', which leads to 'Brainstorm'. 'Brainstorm' leads to 'Group ideas', which leads to 'Idea prioritization'. 'Idea prioritization' leads to 'Implementation'. The diagram also shows a feedback loop from 'Implementation' back to 'Define your problem statement'.

3. Result

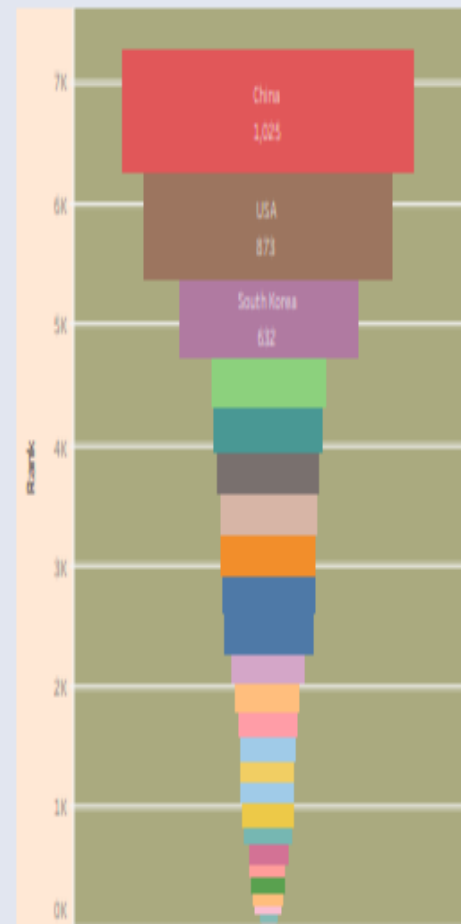
DASHBOARD

Rank analysis of banks

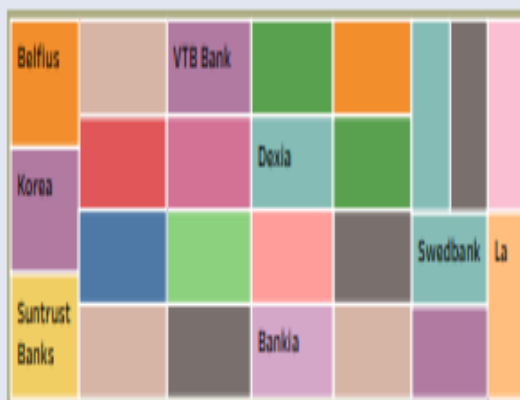
Top banks according rank



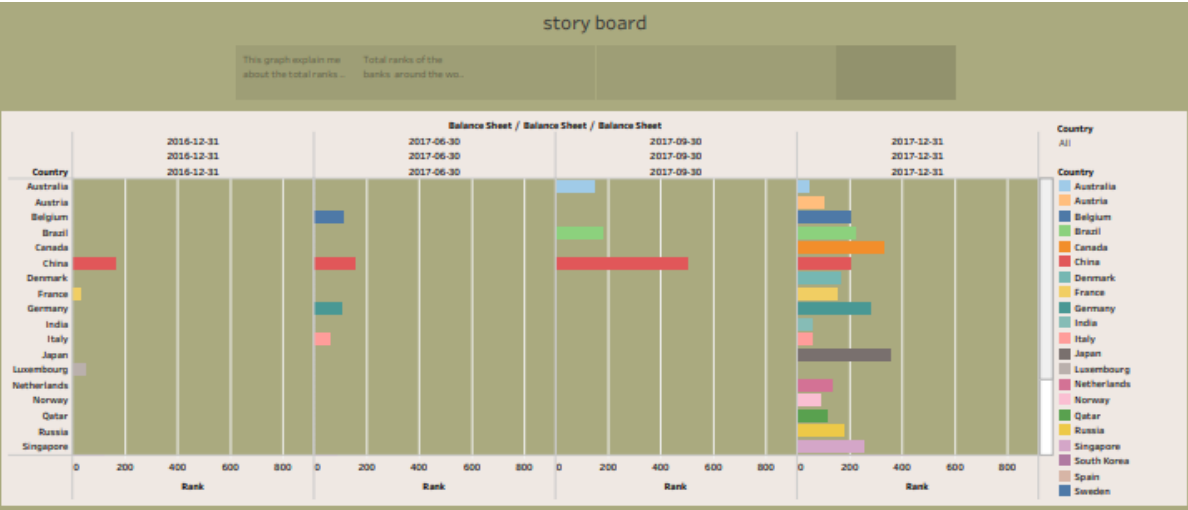
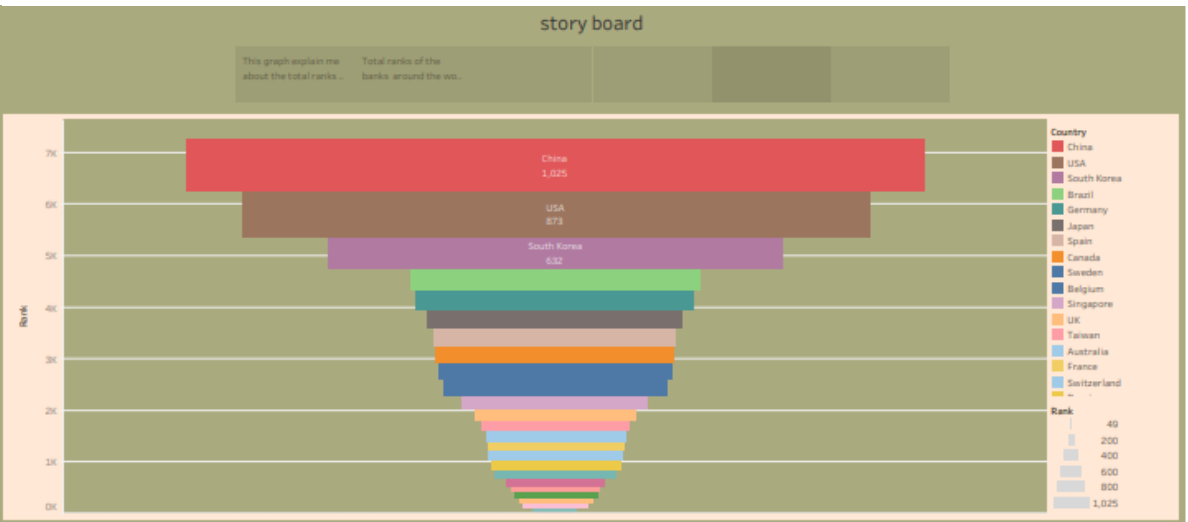
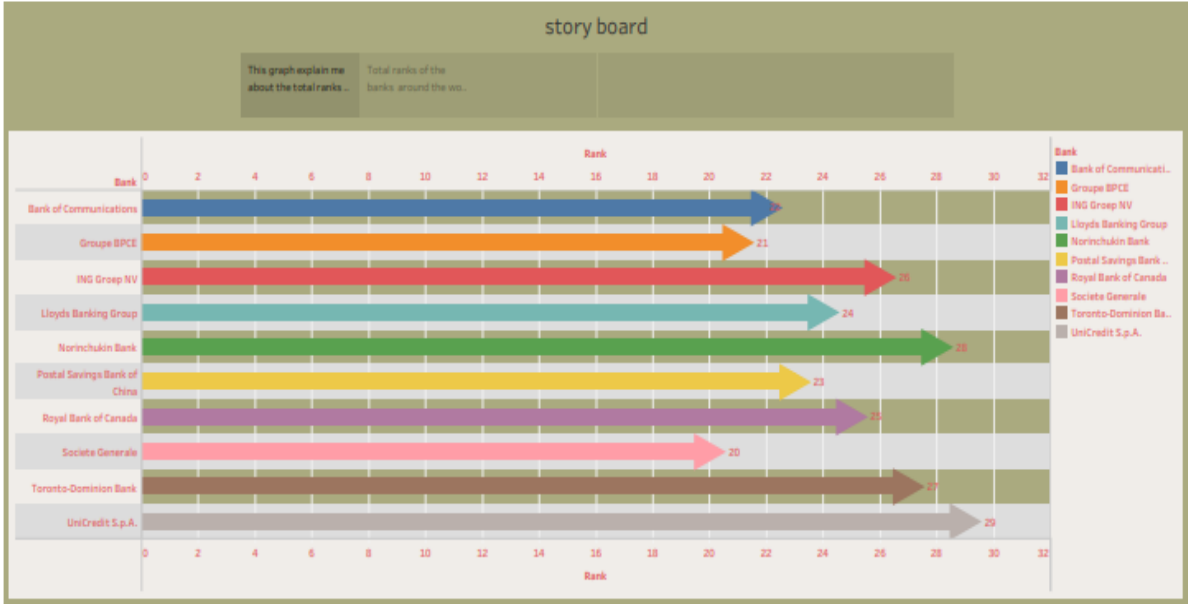
funnel chart to display the total ranks of banks in a country



word cloud to understand the rank of the banks



STORY BOARD



4. Advantages and disadvantages

Advantages

- Confidentiality of Information
- Economical
- Flexible
- Lesser Formalities
- Encourage Savings
- Facilitates Digital Transactions

Disadvantages

- Procedural Difficulty
- Difficulty in Renewal
- Need for Security
- Stringent Terms and Conditions
- Stringent Terms and Conditions
- Risk of Online Frauds

5. Applications

- Profitability Analysis
- Risk Analysis

6. Conclusion

- Bank assets can generally be classified in one of four categories: cash and equivalents, investment securities, loans, and other assets. Liabilities include transaction accounts, time and savings deposits, and purchased liabilities, such as federal funds purchased and jumbo CDs, and long-term debt. Stockholders' equity represents ownership interest in the bank.
- A bank's net income can be divided into four components that potentially reveal differences in performance: net interest income, provision for loan losses, burden, and taxes.
- The ROE model provides a means of analyzing the source and magnitude of banking profits over time and against peer banks. It describes the relationship between return on equity and a bank's return on assets and equity multiplier. It then decomposes return on assets into its contributing factors.

7. Future scope

- Banking system is a way to maintain few records which bank holds in order to keep a track of everything in the bank so a software application is required in order to make the work easier, for example- maintenance of international value of INR and other currency are also a part of the job of banking system. The bank management is also required to act as the currency distributor and to serve the work for the nation's well-being.
- This application is built to make it easier for the customers to track every transaction that is being made.
- The main aim of an application is to somewhere automate records on the system. It gives all sorts of functions which are required by the bank in order to run a stable system. In addition to that it also helps to manually check the records of

the pre-existing system like transactions that are made in the past.

- The application also changes or manipulates the new data that is being added and is then re-recorded. One can also check their present transactions that are in process and keep a check on their accounts via this application. It's not only useful for the customers but also for the admin

8. Appendix

Dashboard embed code

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value='yes' /><param name='display_count' value='yes' /><param
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vizElement = divElement.getElementsByTagName('object')[0];
if ( divElement.offsetWidth > 800 ) {
```



```

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vizElement.style.width='100%';vizElement.style.height=(divElement.offsetWidth*0.75)+'px';} else {
vizElement.style.width='100%';vizElement.style.height='977px';}
var scriptElement = document.createElement('script');
scriptElement.src =
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement, vizElement);
</script>

```

Story embed code

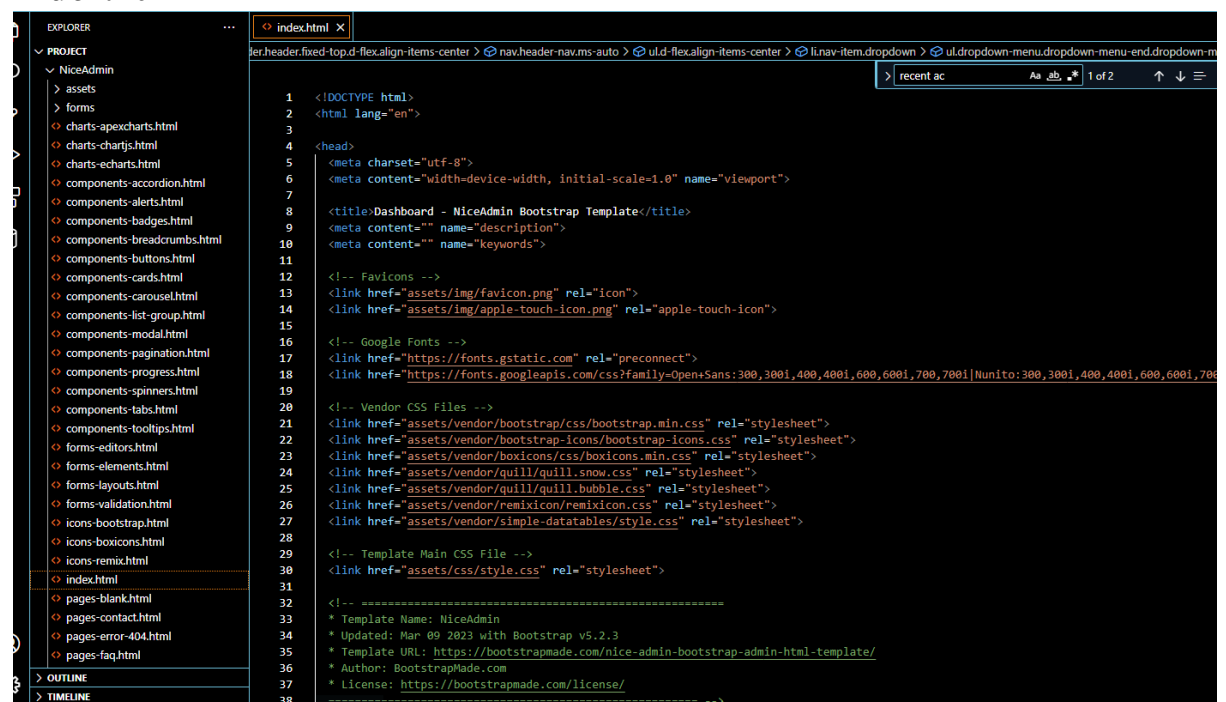
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vizElement.parentNode.insertBefore(scriptElement, vizElement);
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Index.html



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6   <meta content="width=device-width, initial-scale=1.0" name="viewport">
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8   <title>Dashboard - NiceAdmin Bootstrap Template</title>
9   <meta content="" name="description">
10  <meta content="" name="keywords">
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12  <!-- Favicons -->
13  <link href="assets/img/favicon.png" rel="icon">
14  <link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">
15
16  <!-- Google Fonts -->
17  <link href="https://fonts.gstatic.com" rel="preconnect">
18  <link href="https://fonts.googleapis.com/css?family=Open+Sans:300,300i,400,400i,600,600i,700,700i|Nunito:300,300i,400,400i,600,600i,700,700i" rel="stylesheet">
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20  <!-- Vendor CSS Files -->
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22  <link href="assets/vendor/bootstrap-icons/bootstrap-icons.css" rel="stylesheet">
23  <link href="assets/vendor/boxicons/css/boxicons.min.css" rel="stylesheet">
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25  <link href="assets/vendor/quill/quill.bubble.css" rel="stylesheet">
26  <link href="assets/vendor/remixicon/remixicon.css" rel="stylesheet">
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30  <link href="assets/css/style.css" rel="stylesheet">
31
32  <!-- =====
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34  * Updated: Mar 09 2023 with Bootstrap v5.2.3
35  * Template URL: https://bootstrapmade.com/nice-admin-bootstrap-admin-html-template/
36  * Author: BootstrapMade.com
37  * License: https://bootstrapmade.com/license/
38  ===== -->
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