

Project Report

INTRODUCTION

1.1 Overview

The banking industry worldwide 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 increase demphasisons hareholder 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 because 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 can 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 Purpose

The business requirements for analyzing the performance and efficiency of banks in world include identifying KPIs, comparing performance across different countries and states, identifying patterns and trends over time, identifying affecting factors, creating interactive dashboards and reports, identifying areas for improvement, making data-driven decisions, comparing to the industry average and creating forecasting models for future performance. The ultimate goal is to gain insights and improve performance through data visualization techniques.

A literature survey for the financial analysis of banks would involve researching and reviewing previous studies, articles, and reports on the topic. This could

include information on the methods and techniques used for financial analysis of banks, as well as the results and conclusions of these studies. Some potential areas of focus for a literature survey on financial analysis of banks could include:

Ratio analysis, which involves comparing different financial metrics (such as return on assets, return on equity, etc.) to assess a bank's performance and compare it to industry averages or other benchmarks.

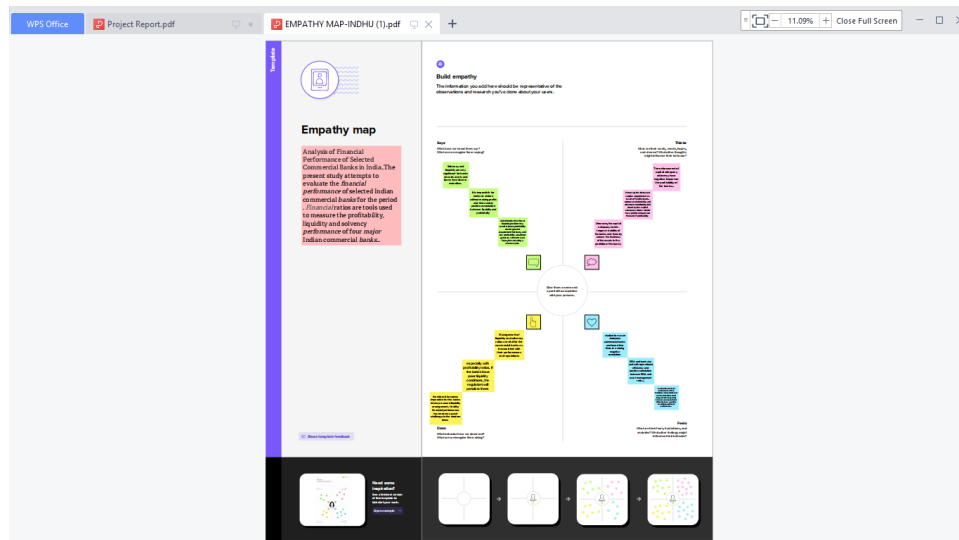
Stress testing, which involves simulating adverse economic scenarios to evaluate a bank's ability to withstand financial shocks.

Risk management, which involves identifying, assessing, and mitigating the various risks facing a bank, such as credit risk, market risk, and operational risk.

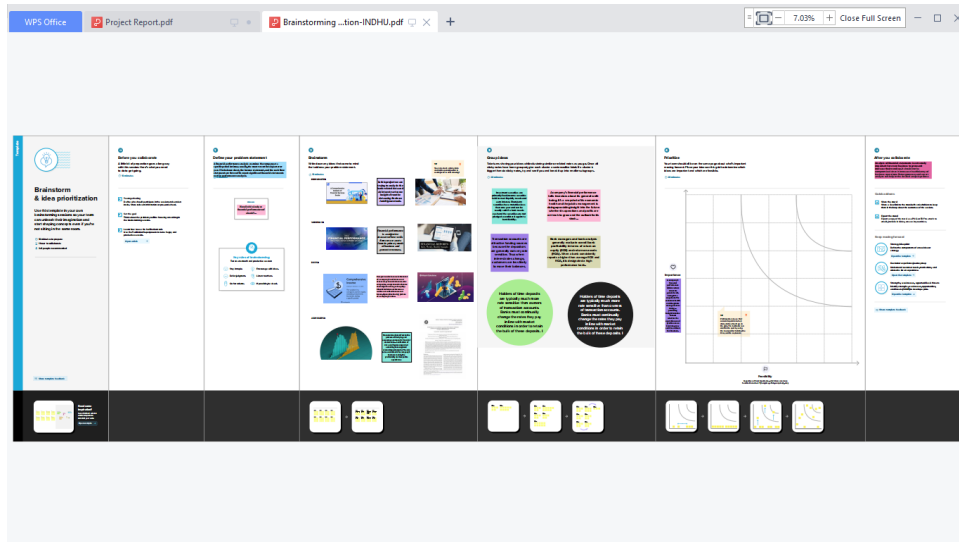
Basel III, which is a set of international regulatory standards for banks that includes measures for capital adequacy, liquidity, and leverage.

Problem Definition & Design Thinking

2.1 Empathy Map



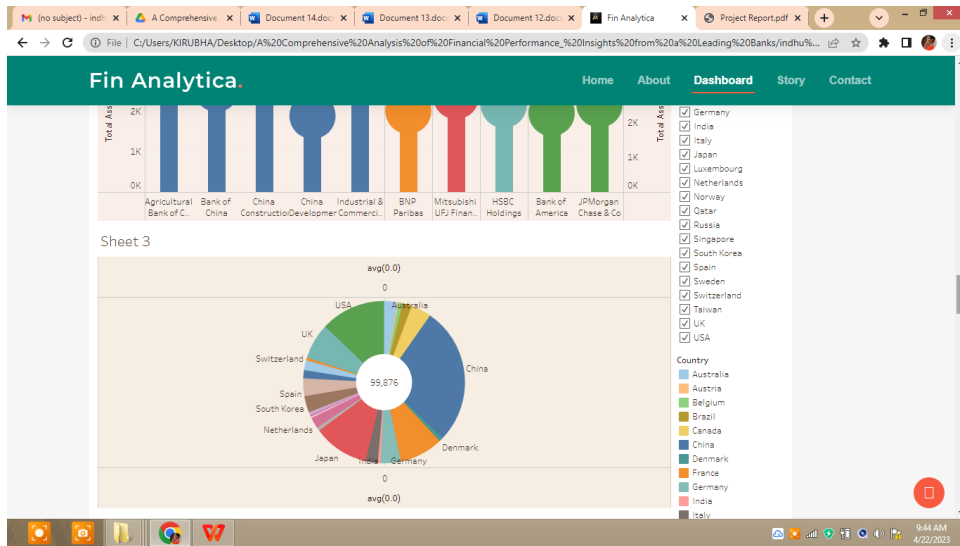
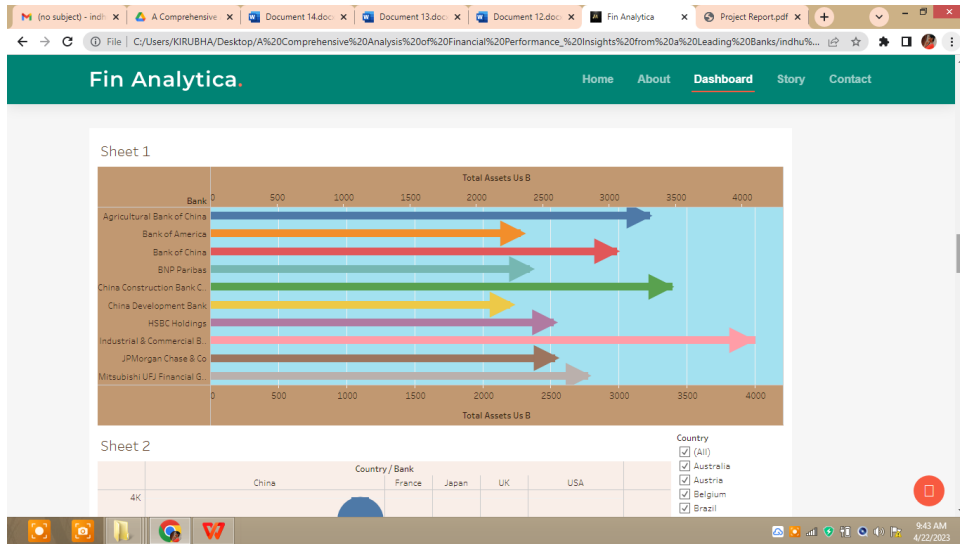
2.2 Ideation & Brainstorming Map

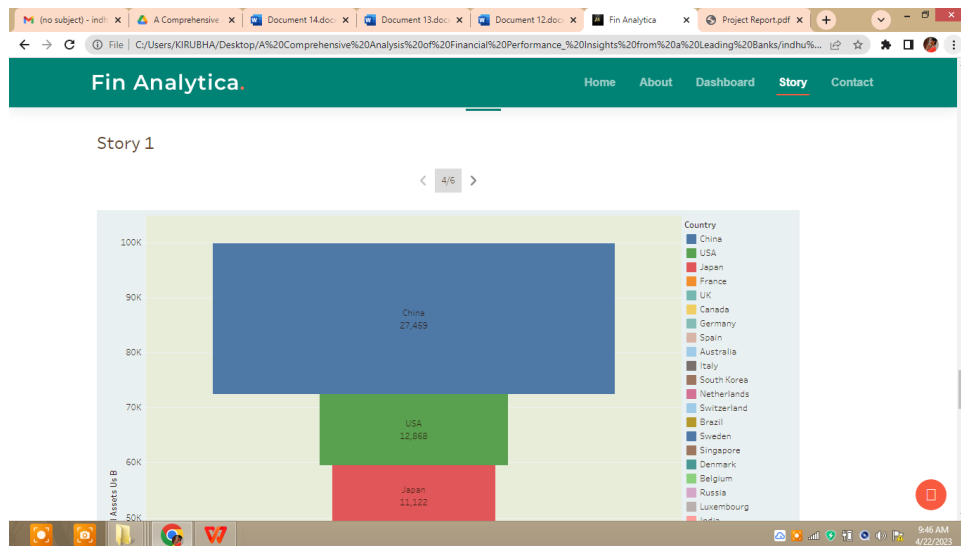
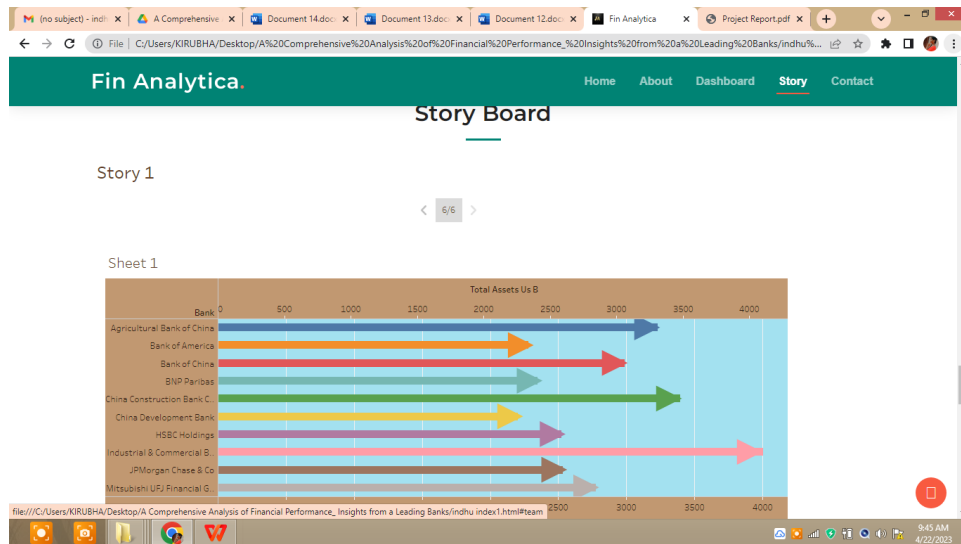


RESULT

Whether to invest in a business, and at what price per share.







ADVANTAGES:

- 1)It helps in deciding whether the company is investible or not.
- 2)It makes analysis simple and fast as past figures can easily be compared with the current figures without referring to separate past income Statements.

DISADVANTAGES:

3)The financial analysis does not consider cost-price level changes.

4)Cancel poor performances. Masks Inter-company income.

APPLICATIONS

Financial analysis is used to evaluate economic trends, set financial policy, built long-term plans for business activity, and identity projects or companies for investment.

CONCLUSION

Analysis of financial statements is extremely important for every business to grow and increase their revenue. It should not be compromised since it increases the efficiency of business operations.

FUTURE SCOPE

Analyse financial ratios to assess profitability, solvency, working capital management, liquidity and operating effectiveness.

APPENDIX

A. Source Code

<http://public.tableau.com>

