Comprehensive analysis of financial performance of banks

Project based experimental learning program

Miniproject on

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE: INSIGHTS FROM A LEADING BANKS

BACHELOR OF SCIENCE

IN

MATHEMATICS

BY

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R.RAJAPANDI

RAJAPALAYAM RAJUS'COLLEGE

A Linguistic Minority Co-Educational Institution,

(Affiliated to Madurai Kamaraj University)

(Re-Accredited (3rd Cycle) with "B++" Grade (CGPA 2.93/4.00) by NAAC)
RAJAPALAYAM - 626117

Synopsis:

- Introduction
- Problem Definition & Design Thinking
- Result
- Advantages & Disadvantages
- Applications
- Conclusion
- Future Scope
- Appendix

COMPREHENSIVE ANALYSIS OF FINANCIALPERFORMANCE OF BANKS

1. Introduction:

1.1OVERVIEW:

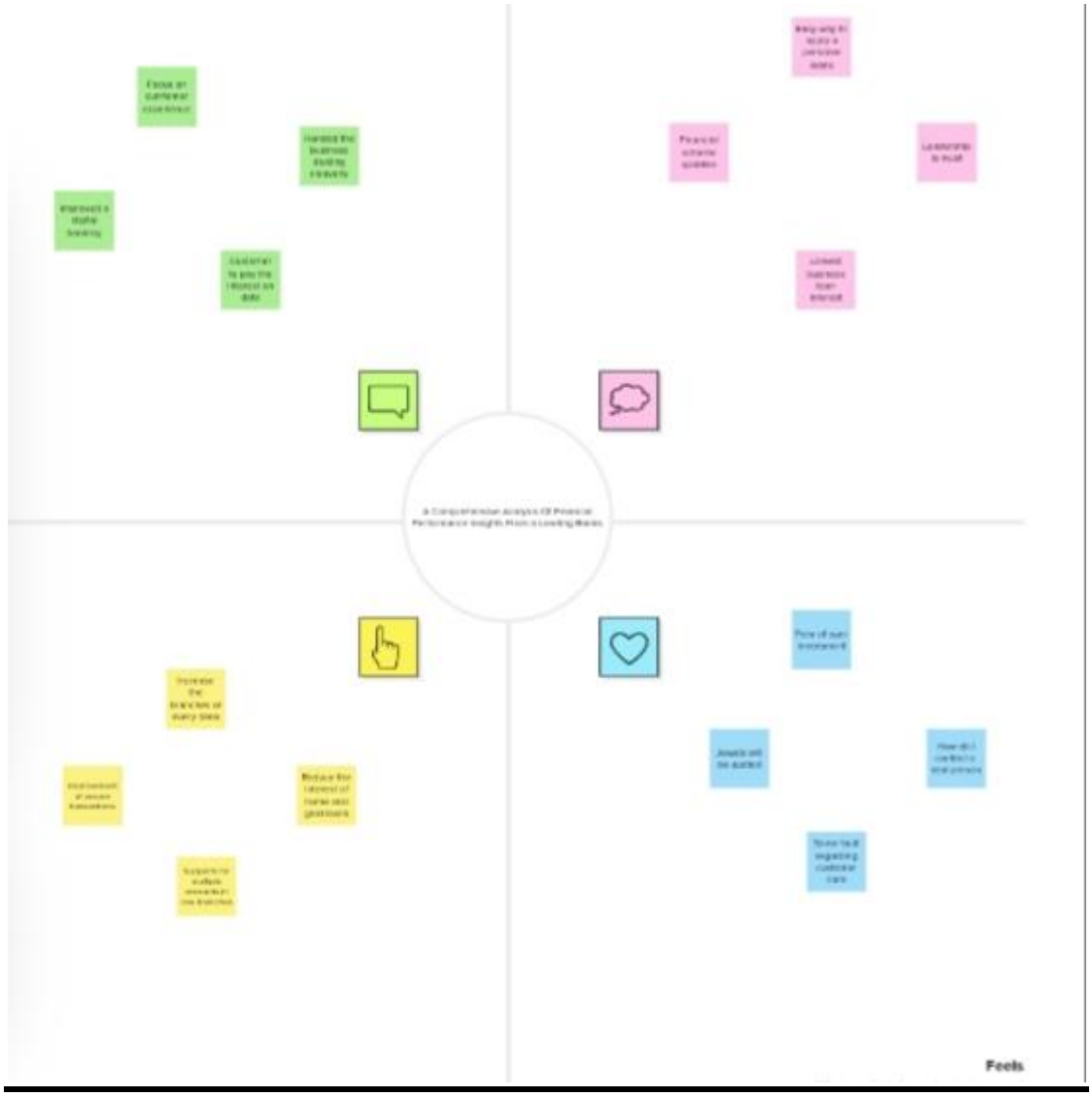
The banking industry world-wide is being transformed. The global forces for change include technological innovation; the deregulation of financial services at the national level and opening-up to international competition; and – equally important – changes in corporate behaviour, such as growing disintermediation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

1.2 PURPOSE:

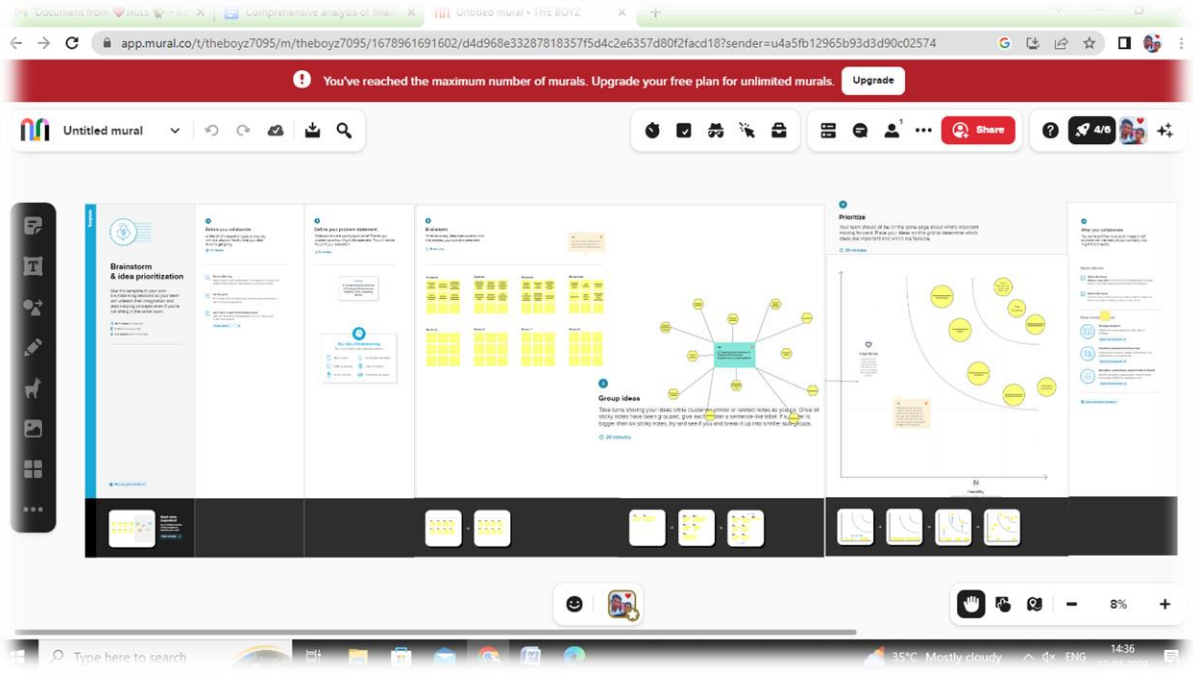
In this project we are trying to analysis the bank related data and able to extract some insights from the data using Business Intelligence tools

2. PROBLEM DEFINITION &DESIGN THINKING:

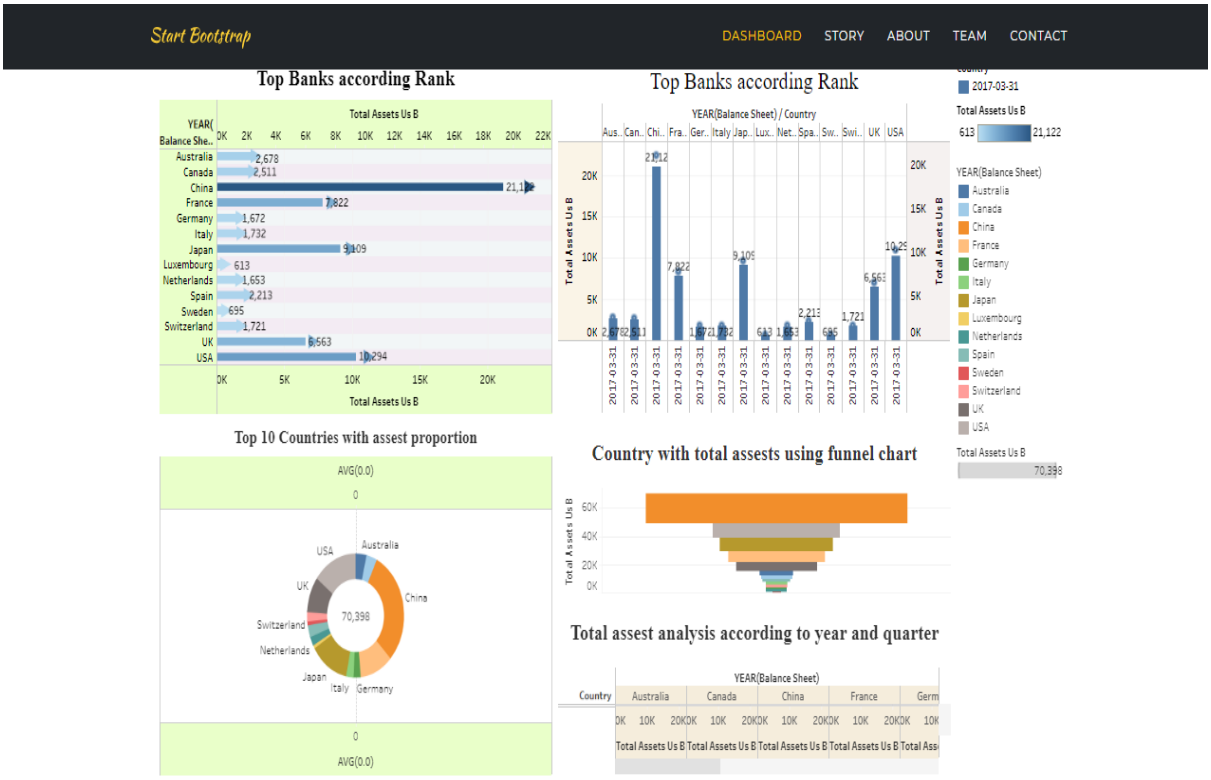
2.1. EMPTHAY MAP:



2.2. IDEATION &BRAINSTORMING MAP:



3. RESULT: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TEAM
CONTACT
Top Banks according Rank
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Australia 2,678
Canada 2,511
China 21,1
France 7,822
Germany 1,672
Italy 1,732
Japan 9,109
Luxembourg 613
Netherlands 1,653
Spain 2,213
Sweden 695
Switzerland 1,721
UK 6,563
USA 10,294
Total Assets Us B
Top Banks according Rank
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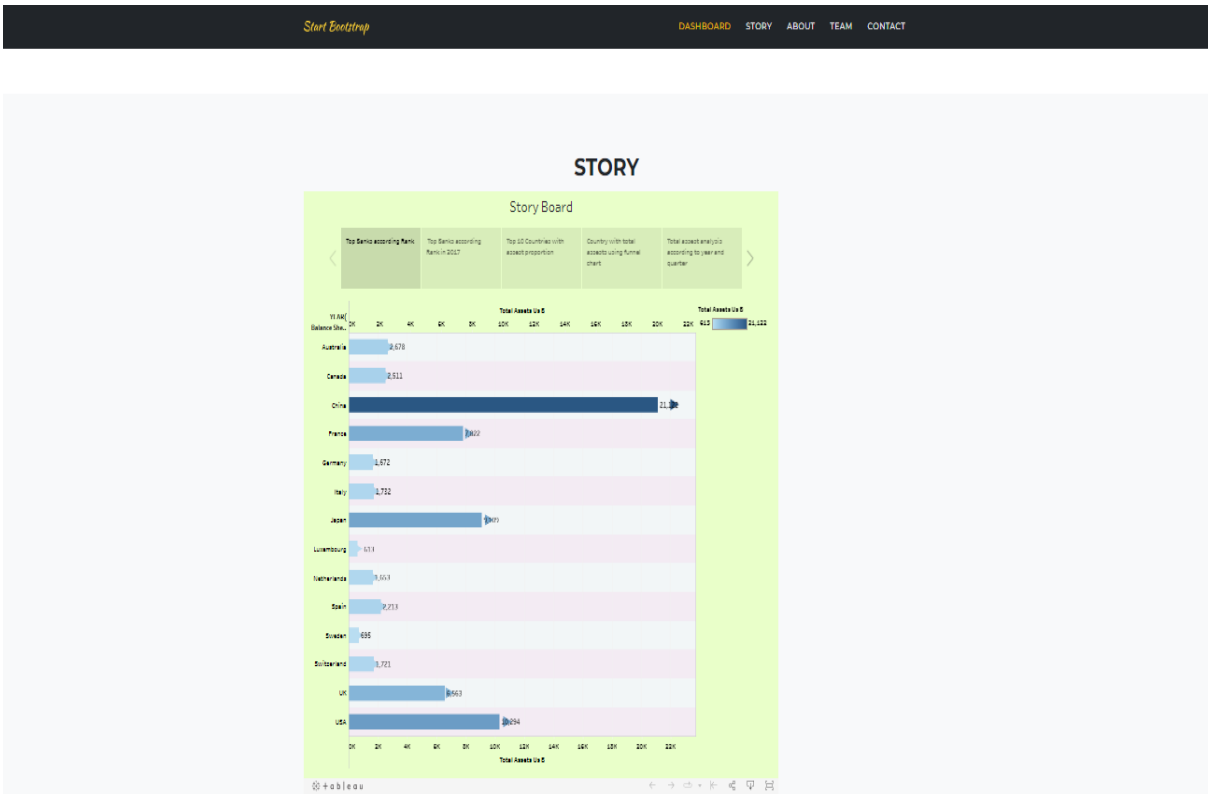
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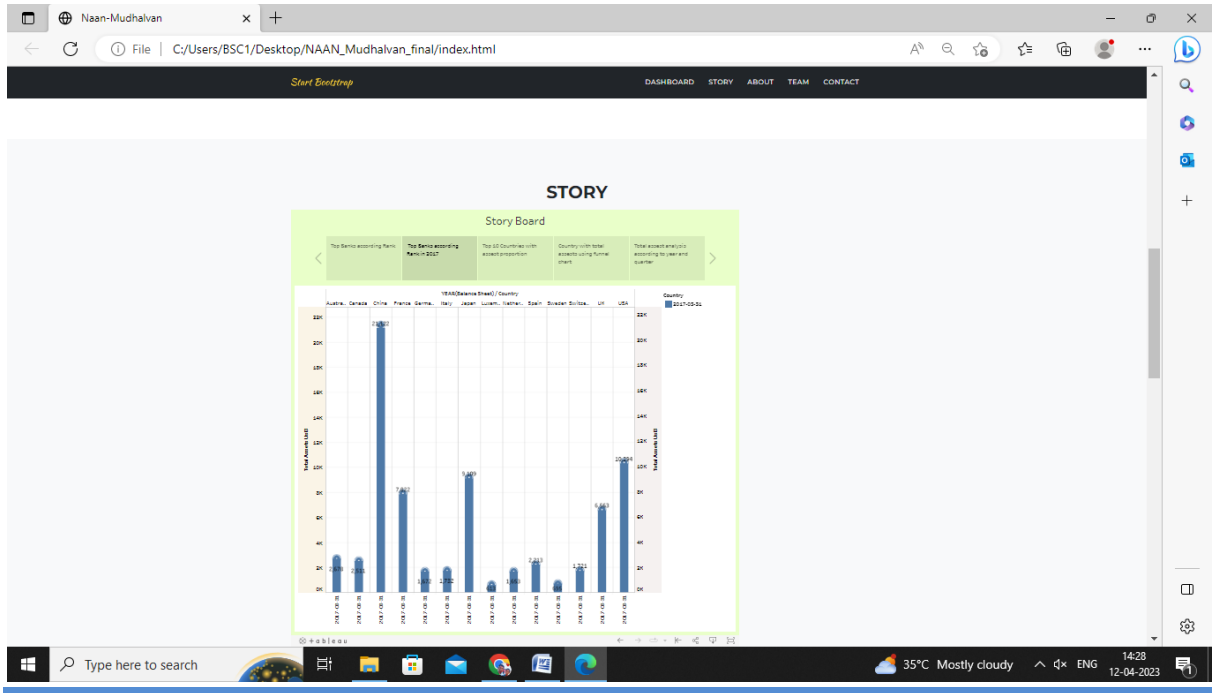
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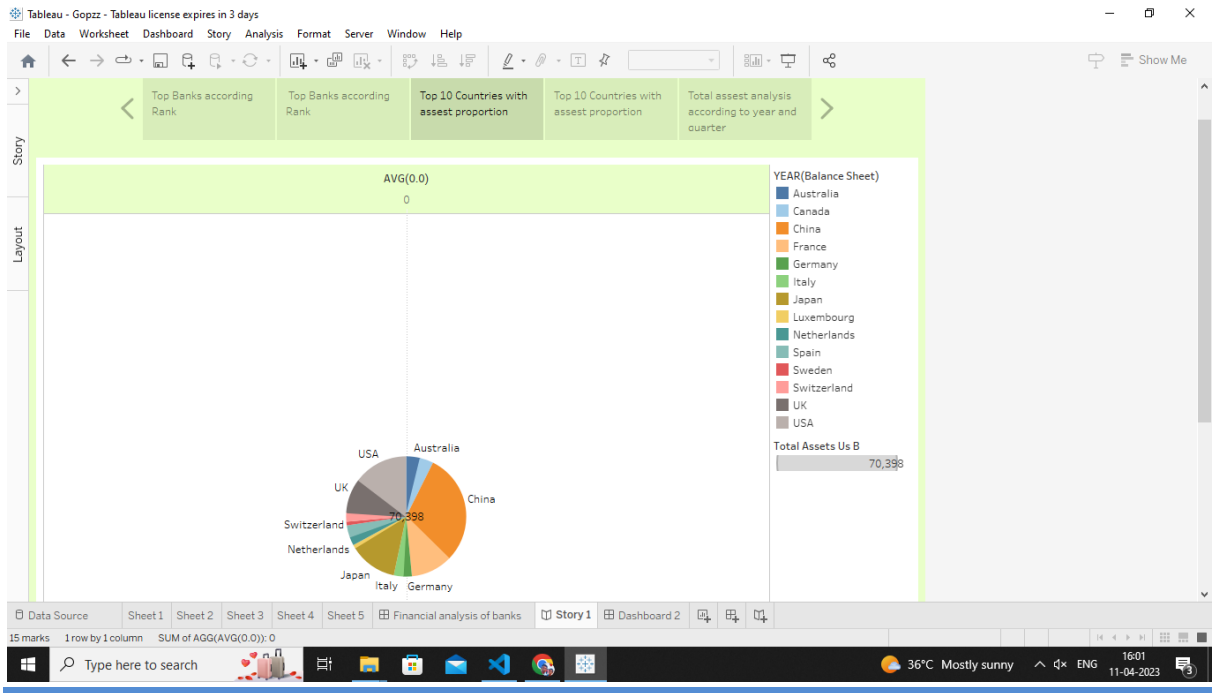
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Sheet 2
Sheet 3
Sheet 4
Sheet 5
Financial analysis of banks
Story 1
Dashboard 2
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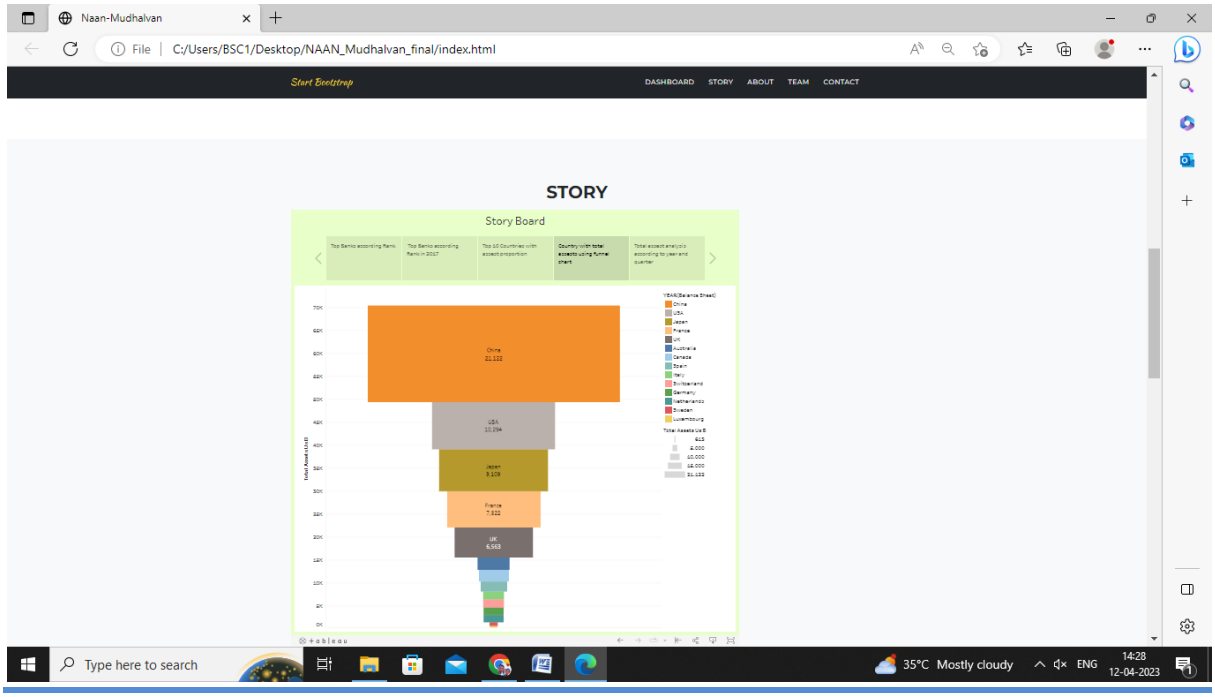
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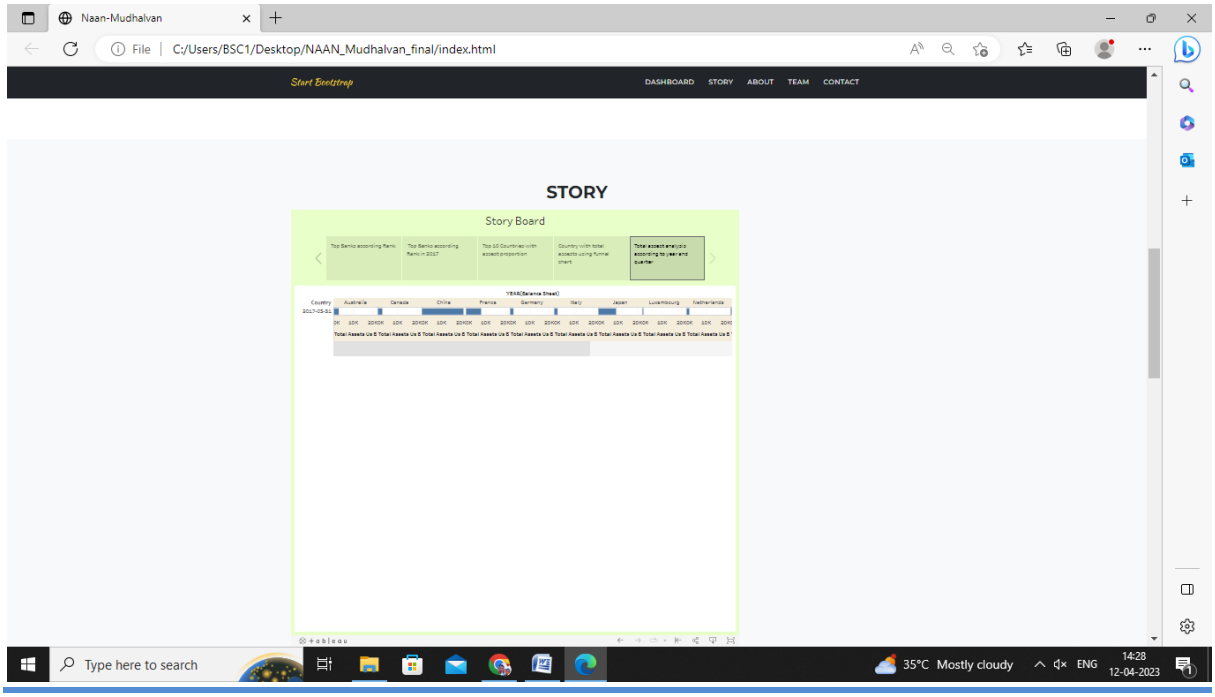
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ABOUT

The Banks are very useful to peoples,the banks are provides many loans to several departments ex:agriculture,education loans, housing loans, bussenis loans, etc.....they provides some interset for our money,this was increase our financial states in our life, digital banking was very ues full,ECONOMICAL DEVELOPMENTS ARE VERY IMPORTENT IN OUR NATION.

DREAM MAKERS

skilling in comprehensive analysis of banks.

Start Bootstrap

DASHBOARD STORY ABOUT TEAM CONTACT

Irulappan
Team Leader

Gopinath
Lead Marketer

Balaganesh
Lead Developer

Rajapandi
Lead Developer

4. ADVANTAGES & DISADVANTAGES:

4.1 Advantages:

- ***Comprehensive view :*** Financial statement analysis provides a comprehensive view of a bank's financial performance by looking at its profitability, liquidity, solvency, efficiency and risk management. This enables deeper understanding of the banks operation and financial health.
- ***Standardized metrics:*** There are standardized metrics that can be used to evaluate the performance of banks across different regions and industries, which allows for meaningful comparisons to be made.
- ***Identifies areas of improvement;*** Financial statement analysis can identify areas where a bank may be underperforming or over performing relative to its peers or historical trends. This can help identify areas for improvement or opportunities for growth.

4.2 Disadvantages:

- ***Historical data:*** Financial statement analysis relies on historical data, which may not be indicative of future performance. Changes in the economy or the competitive landscape could affect the banks performance going forward.
- ***Limited information:*** Financial statements do not provide information about the qualitative aspects of a

bank's performance, such as its management team, its competitive advantages, or its strategic direction.

- ***Manipulation:*** Financial statement can be manipulated by management to present a more favourable picture of the bank's financial performance. This can be difficult to detect without additional analysis and due diligence.

5. APPLICATION:

- **Investment decision refers to financial resource allocation. Investors opt for the most suitable assets or investment opportunities based on risk profiles, investment objectives, and return expectations.**
- **Bank Risk Management is defined as preventing and managing potential risks that can impact a bank's finances and overall operations. Risk Management Systems can help banks collect and track important data related to potential risks.**
- **A regulator is a person or organization appointed by a government to regulate an area of activity such as banking or industry.**
- **In short, they are the risks that threaten to disrupt the assumptions at the core of an institution's strategy— risks from changes that threaten to overturn the initial set of strategic assumptions and conditions. But unlike operational and compliance risks, strategic risks are not inherently undesirable.**

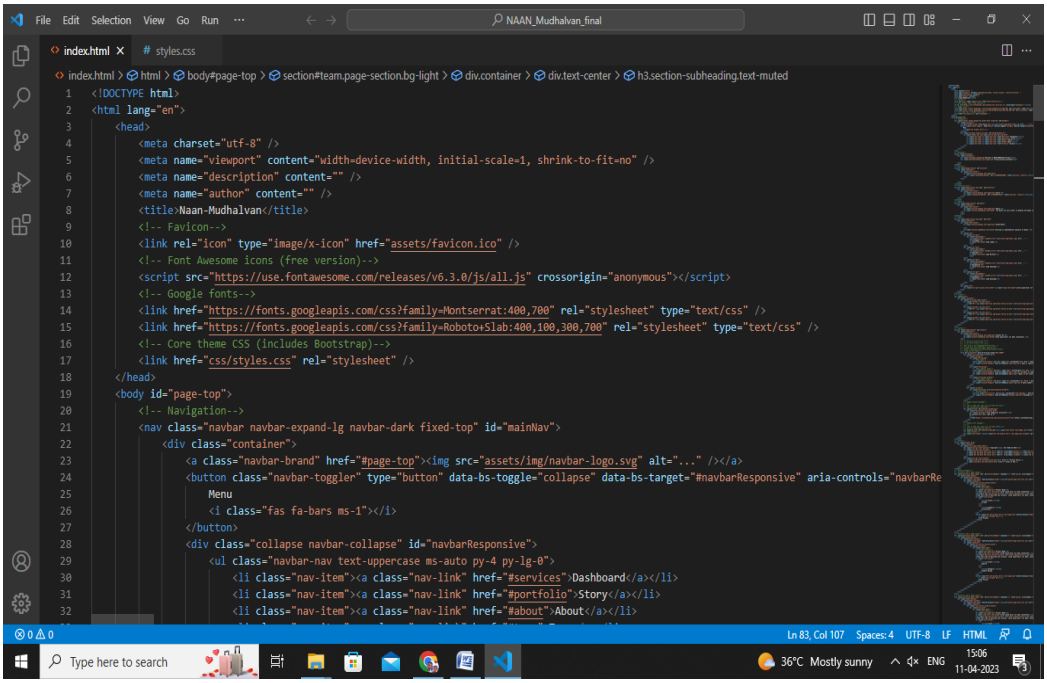
6. CONCLUSION:

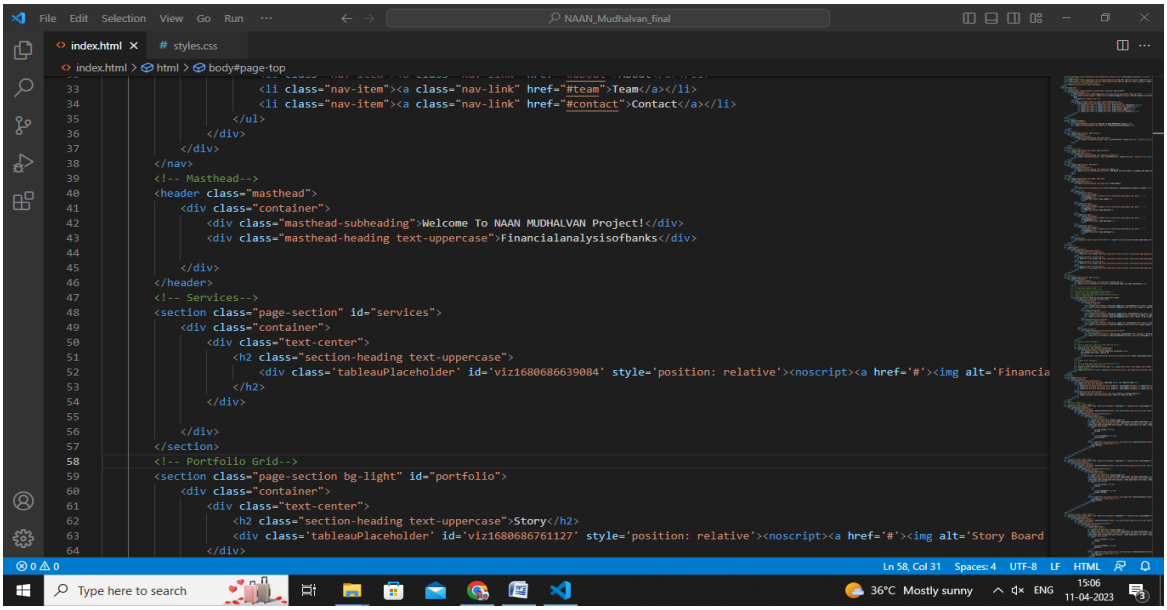
- **HERE WE ANALYSIS THE FININCIAL PERFORMANCE OF BANKS BY EMPTHYMAP, BRAINSTROMING, DATA PREPARATIO, DATA VISUALIZATION, DASHBOARD, STORY.**

7. FUTURE SCOPE:

- **The future scope for financial performance analysis of banks is significant, as advancements in technology and changes in the banking industry are likely to impact the way financial performance is evaluated. Some of the future scope for financial performance analysis of banks include:**
- **Use of big data and artificial intelligence (AI): Big data and AI can be used to analyze vast amounts of financial data quickly and efficiently, allowing for more comprehensive and accurate financial performance analysis.**
- **The future of financial banks is bright. Banks are increasingly investing in technology to improve customer experience, reduce costs, and increase efficiency. Banks are also investing in artificial intelligence, block chain, and other emerging technologies to provide more personalized services and better security. Banks are also leveraging data analytics to better understand customer needs and preferences. Additionally, banks are partnering with fintech companies to offer innovative products and services. Finally, banks are investing in digital banking solutions to make banking more accessible and convenient for customers**

8.Appendix:

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<li class="nav-item"><a class="nav-link" href="#contact">Contact</a></li>
</ul>

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Welcome To NAAN MUDHALVAN Project!
Financialanalysisofbanks

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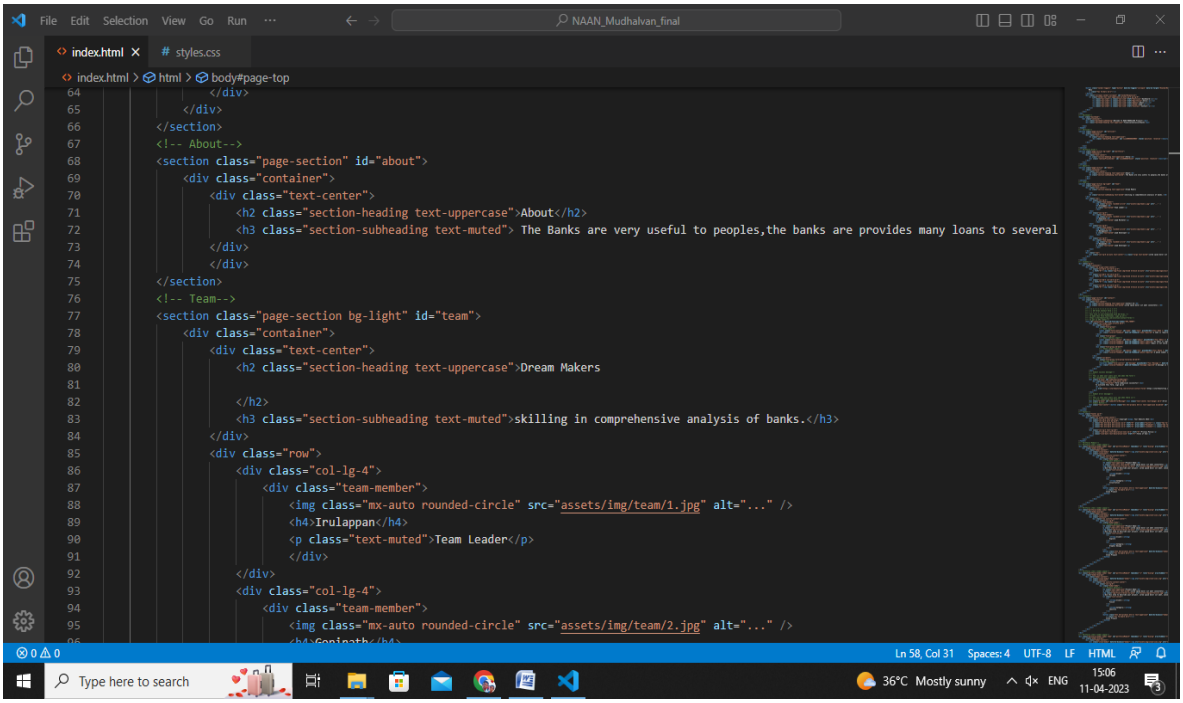
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</section>
<!-- About-->
<section class="page-section" id="about">

<h2 class="section-heading text-uppercase">About</h2>
<h3 class="section-subheading text-muted"> The Banks are very useful to peoples,the banks are provides many loans to several

</section>
<!-- Team-->
<section class="page-section bg-light" id="team">

<h2 class="section-heading text-uppercase">Dream Makers
</h2>
<h3 class="section-subheading text-muted">skilling in comprehensive analysis of banks.</h3>

<img class="mx-auto rounded-circle" src="assets/img/team/1.jpg" alt="..." />
<h4>Irulappan</h4>
Team Leader

<img class="mx-auto rounded-circle" src="assets/img/team/2.jpg" alt="..." />
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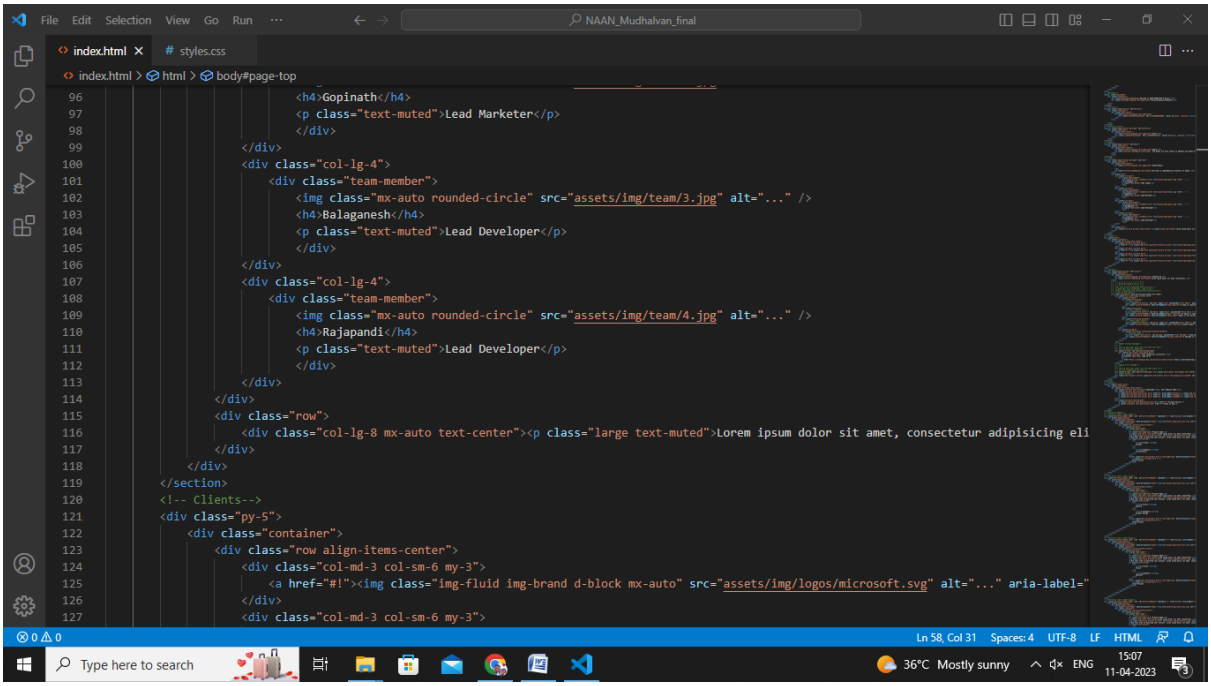
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<h4>Gopinath</h4>
Lead Marketer
<h4>Balaganesh</h4>
Lead Developer
<h4>Rajapandi</h4>
Lead Developer
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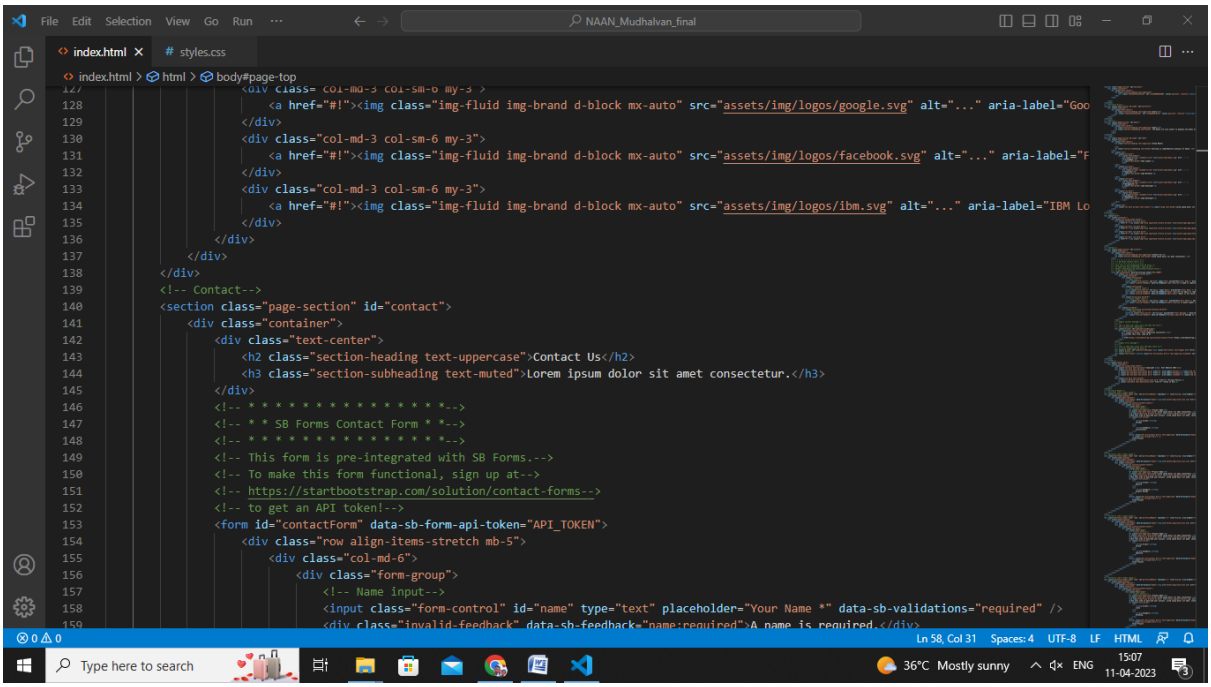
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<!-- Contact-->
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<h2 class="section-heading text-uppercase">Contact Us</h2>
<h3 class="section-subheading text-muted">Lorem ipsum dolor sit amet consectetur.</h3>
<!-- * * * * * * * * * * * * * * *-->
<!-- * * SB Forms Contact Form * *-->
<!-- * * * * * * * * * * * * * * *-->
<!-- This form is pre-integrated with SB Forms.-->
<!-- To make this form functional, sign up at-->
<!-- https://startbootstrap.com/solution/contact-forms-->
<!-- to get an API token!-->
<form id="contactForm" data-sb-form-api-token="API_TOKEN">

<!-- Name input-->
<input class="form-control" id="name" type="text" placeholder="Your Name *" data-sb-validations="required" />
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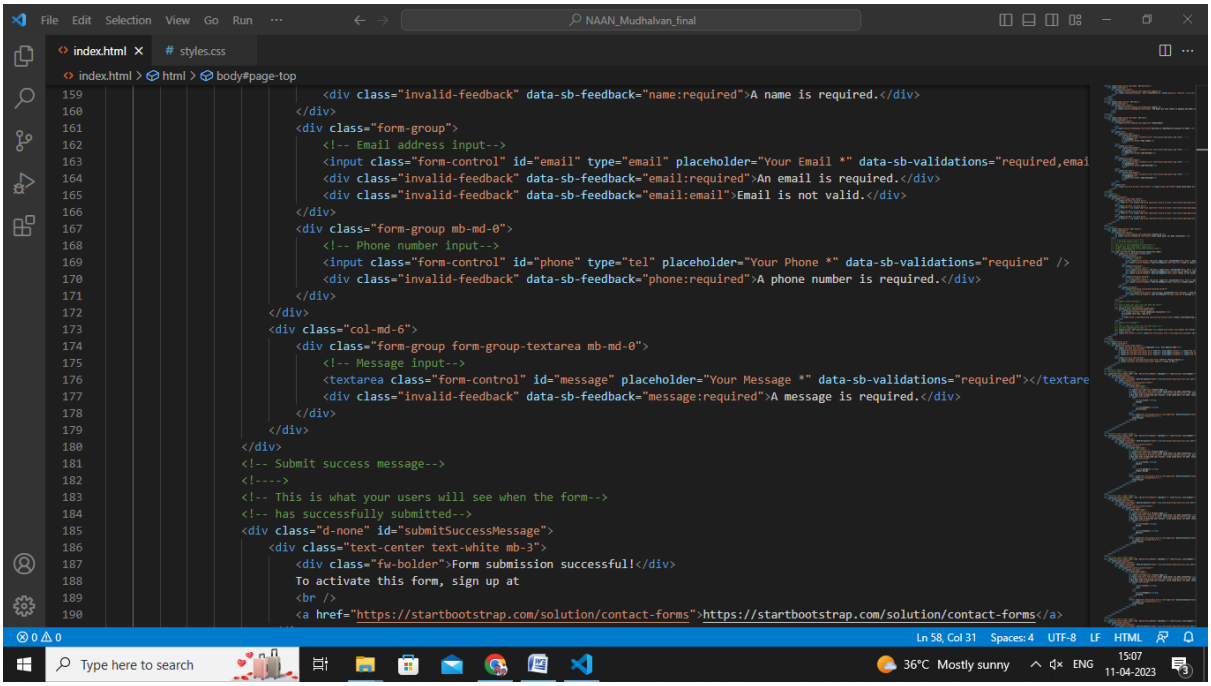
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<!-- Message input-->
<textarea class="form-control" id="message" placeholder="Your Message *" data-sb-validations="required"></textare
A message is required.

<!-- Submit success message-->
<!----->
<!-- This is what your users will see when the form-->
<!-- has successfully submitted-->

Form submission successful!
To activate this form, sign up at

<a href="https://startbootstrap.com/solution/contact-forms">https://startbootstrap.com/solution/contact-forms</a>
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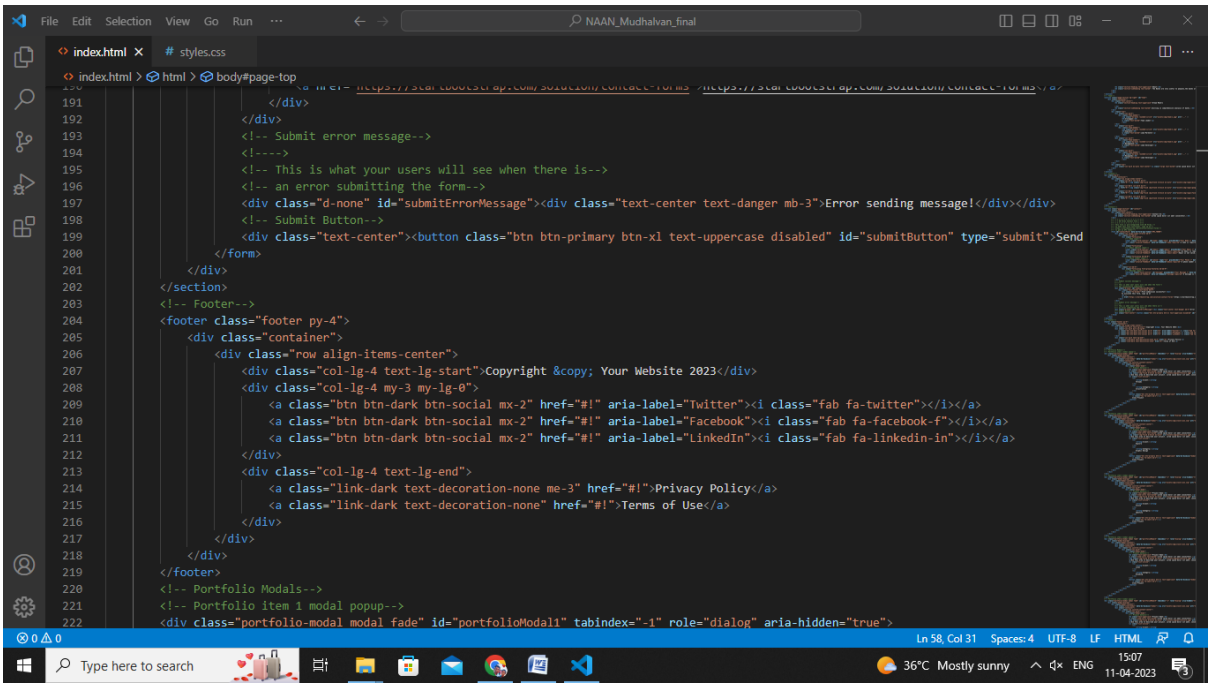
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<!-- Submit error message-->
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<!-- This is what your users will see when there is-->
<!-- an error submitting the form-->
Error sending message!
<!-- Submit Button-->
<button class="btn btn-primary btn-xl text-uppercase disabled" id="submitButton" type="submit">Send
</form>

</section>
<!-- Footer-->
<footer class="footer py-4">

Copyright © Your Website 2023

<a class="btn btn-dark btn-social mx-2" href="#!" aria-label="Twitter"></a>
<a class="btn btn-dark btn-social mx-2" href="#!" aria-label="Facebook"></a>
<a class="btn btn-dark btn-social mx-2" href="#!" aria-label="LinkedIn"></a>

<a class="link-dark text-decoration-none me-3" href="#!">Privacy Policy</a>
<a class="link-dark text-decoration-none" href="#!">Terms of Use</a>

</footer>
<!-- Portfolio Modals-->
<!-- Portfolio item 1 modal popup-->

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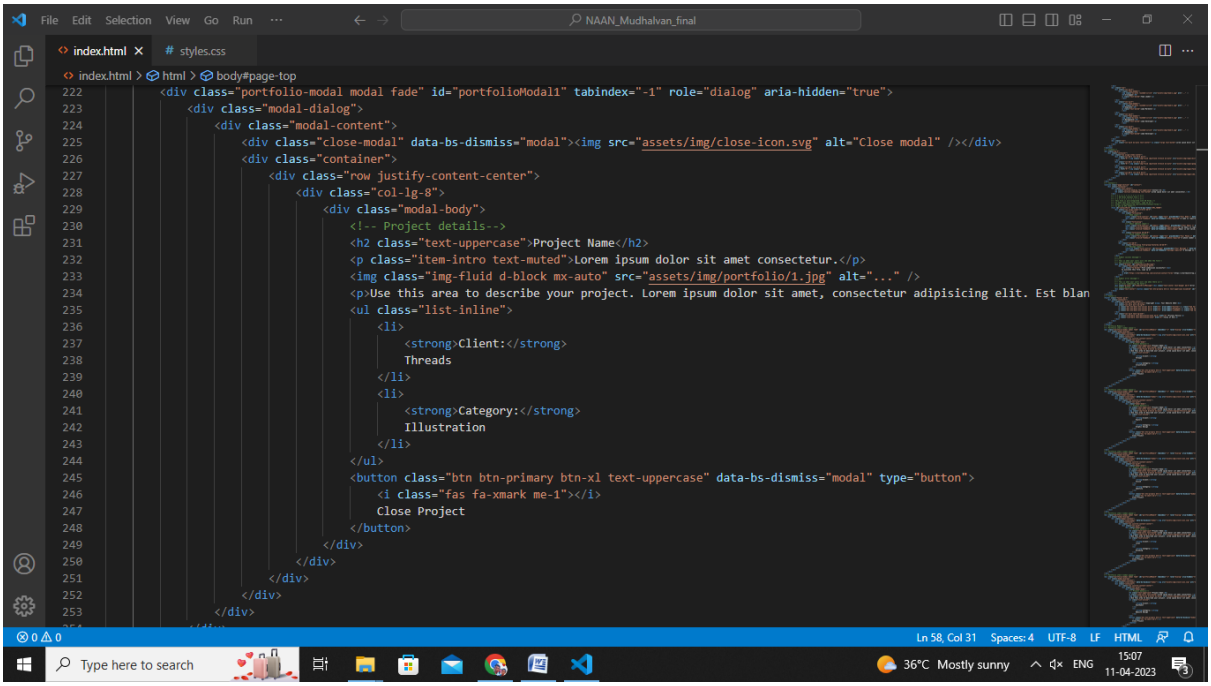
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</ul>
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Close Project
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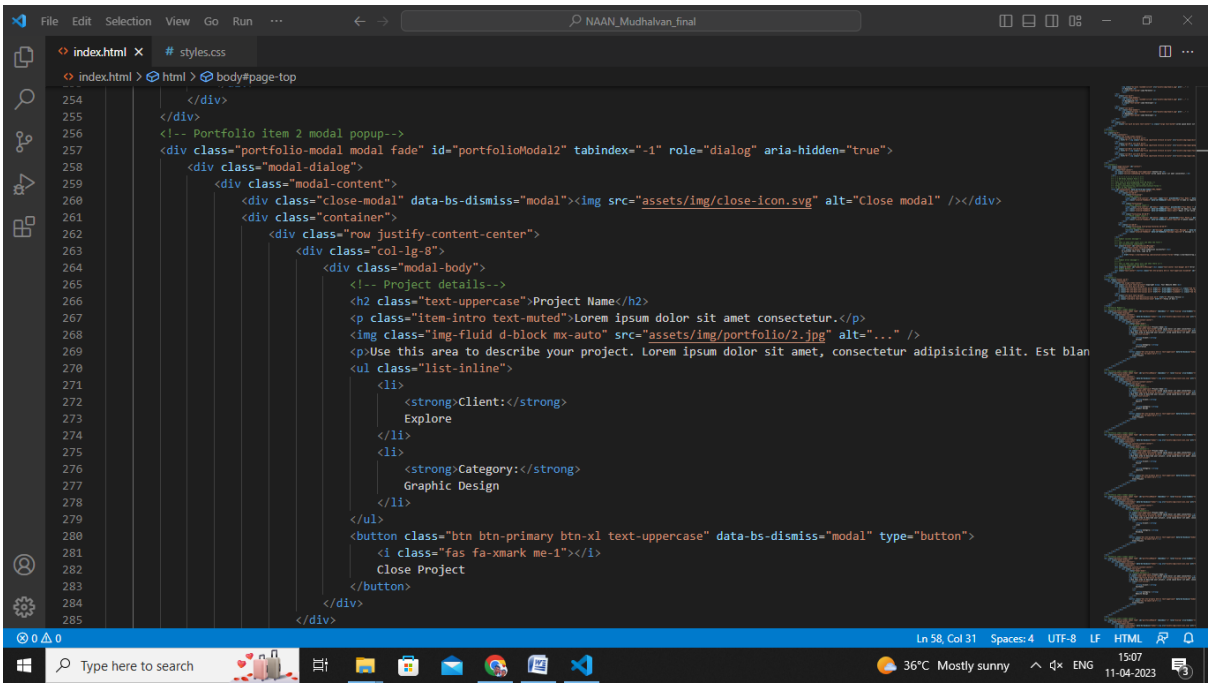
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<img class="img-fluid d-block mx-auto" src="assets/img/portfolio/2.jpg" alt="..." />
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<ul class="list-inline">
<li>
Client:
Explore
</li>
<li>
Category:
Graphic Design
</li>
</ul>
<button class="btn btn-primary btn-xl text-uppercase" data-bs-dismiss="modal" type="button">

Close Project
</button>

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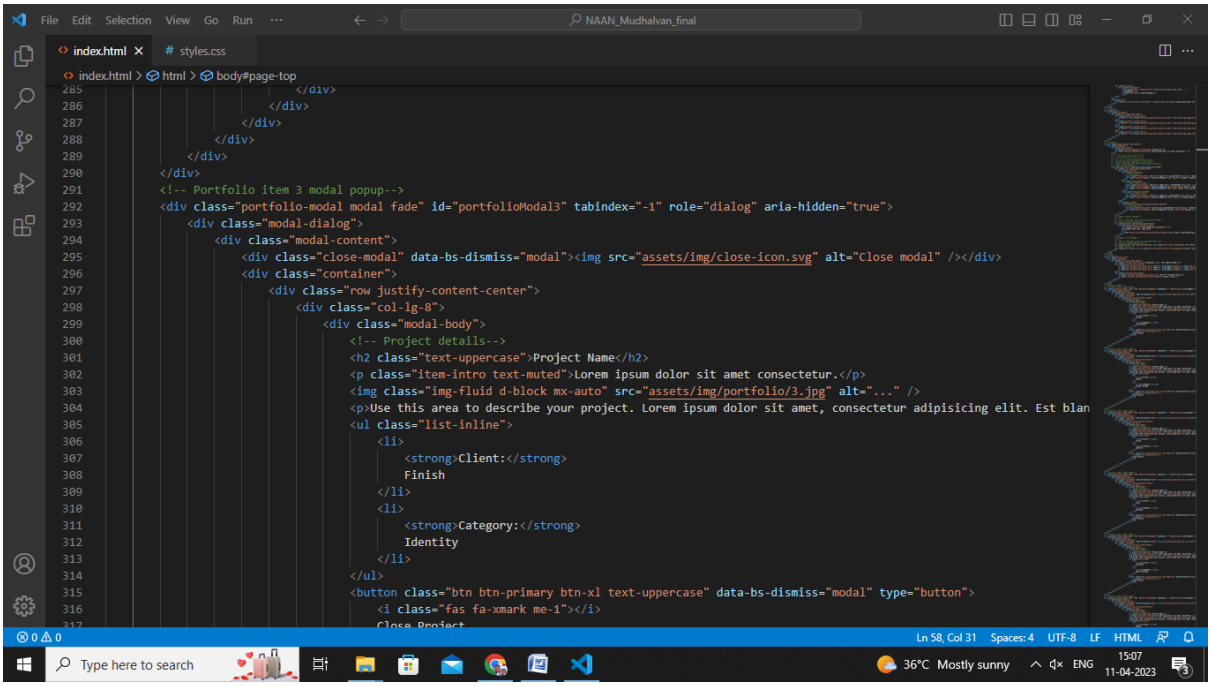

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                        </div>
                    </div>
                </div>
            </div>
        </div>
    </div>
    <!-- Portfolio item 3 modal popup-->
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        <div class="modal-dialog">
            <div class="modal-content">
                <div class="close-modal" data-bs-dismiss="modal"><img src="assets/img/close-icon.svg" alt="Close modal" /></div>
                <div class="container">
                    <div class="row justify-content-center">
                        <div class="col-lg-8">
                            <div class="modal-body">
                                <!-- Project details-->
                                <h2 class="text-uppercase">Project Name</h2>
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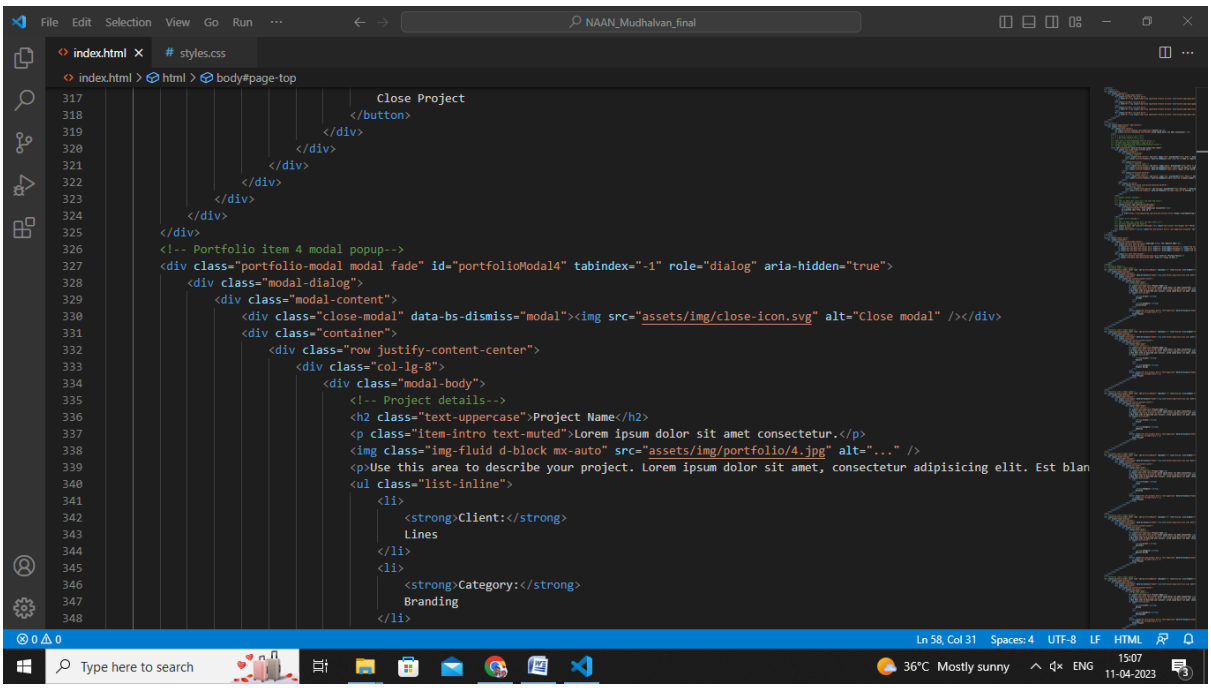
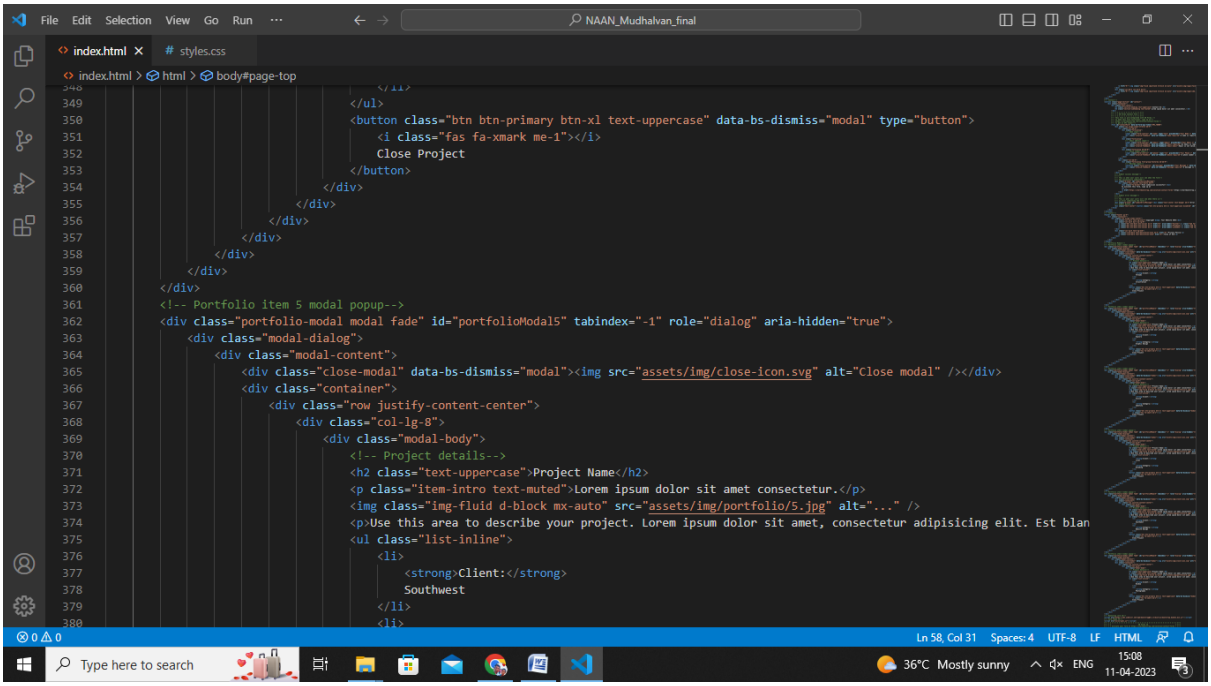
                                    </li>
                                </ul>
                                <button class="btn btn-primary btn-xl text-uppercase" data-bs-dismiss="modal" type="button">
                                    <i class="fas fa-xmark me-1"></i>
                                    Close Project
```



```
                                    Close Project
                                </button>
                            </div>
                        </div>
                    </div>
                </div>
            </div>
        </div>
    </div>
    <!-- Portfolio item 4 modal popup-->
    <div class="portfolio-modal modal fade" id="portfolioModal4" tabindex="-1" role="dialog" aria-hidden="true">
        <div class="modal-dialog">
            <div class="modal-content">
                <div class="close-modal" data-bs-dismiss="modal"><img src="assets/img/close-icon.svg" alt="Close modal" /></div>
                <div class="container">
                    <div class="row justify-content-center">
                        <div class="col-lg-8">
                            <div class="modal-body">
                                <!-- Project details-->
                                <h2 class="text-uppercase">Project Name</h2>
                                <p class="item-intro text-muted">Lorem ipsum dolor sit amet consectetur.</p>
                                <img class="img-fluid d-block mx-auto" src="assets/img/portfolio/4.jpg" alt="..." />
                                <p>Use this area to describe your project. Lorem ipsum dolor sit amet, consectetur adipisicing elit. Est blan
                                <ul class="list-inline">
                                    <li>
                                        <strong>Client:</strong>
                                        Lines
                                    </li>
                                    <li>
                                        <strong>Category:</strong>
                                        Branding
                                    </li>
```

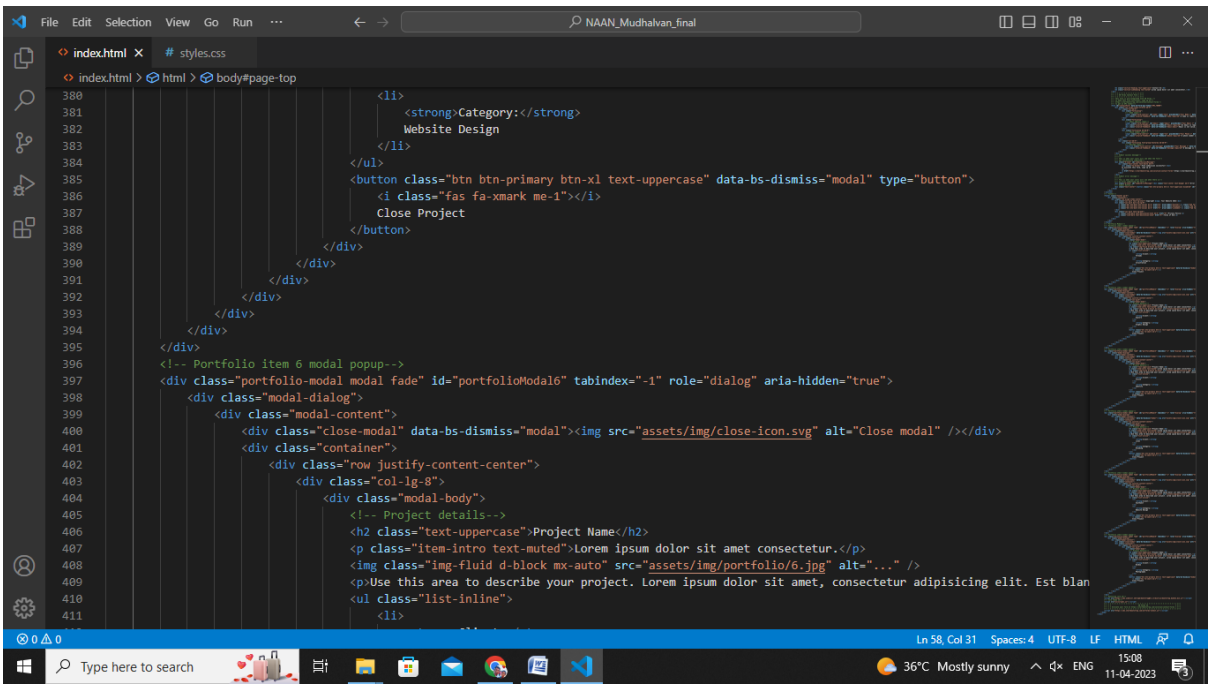

File Edit Selection View Go Run
NAAN_Mudhalvan_final
index.html
styles.css
index.html > html > body#page-top
</ul>
<button class="btn btn-primary btn-xl text-uppercase" data-bs-dismiss="modal" type="button">

Close Project
</button>

<!-- Portfolio item 5 modal popup-->

<img src="assets/img/close-icon.svg" alt="Close modal" />

<!-- Project details-->
<h2 class="text-uppercase">Project Name</h2>
Lorem ipsum dolor sit amet consectetur.
<img class="img-fluid d-block mx-auto" src="assets/img/portfolio/5.jpg" alt="..." />
Use this area to describe your project. Lorem ipsum dolor sit amet, consectetur adipisicing elit. Est blan
<ul class="list-inline">
<li>
Client:
Southwest
</li>
<li>
Ln 58, Col 31 Spaces: 4 UTF-8 LF HTML
Type here to search
36°C Mostly sunny
ENG
15:08
11-04-2023

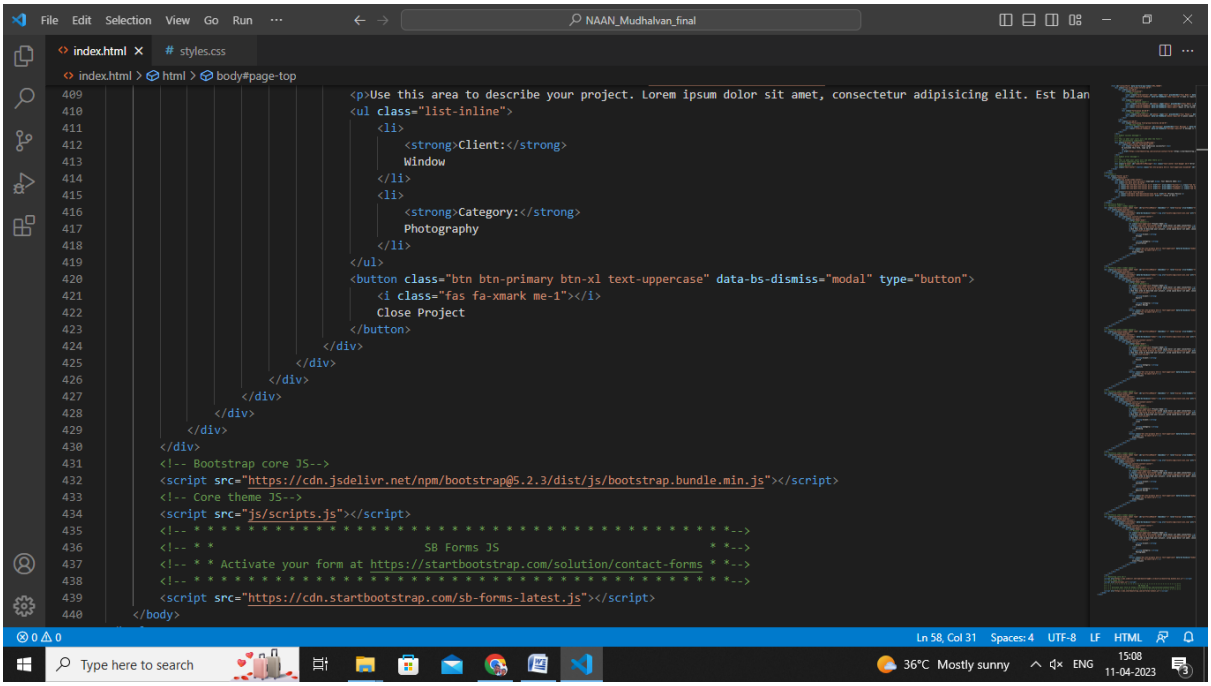

File Edit Selection View Go Run
NAAN_Mudhalvan_final
index.html
styles.css
index.html > html > body#page-top
<li>
Category:
Website Design
</li>
</ul>
<button class="btn btn-primary btn-xl text-uppercase" data-bs-dismiss="modal" type="button">

Close Project
</button>

<!-- Portfolio item 6 modal popup-->

<img src="assets/img/close-icon.svg" alt="Close modal" />

<!-- Project details-->
<h2 class="text-uppercase">Project Name</h2>
Lorem ipsum dolor sit amet consectetur.
<img class="img-fluid d-block mx-auto" src="assets/img/portfolio/6.jpg" alt="..." />
Use this area to describe your project. Lorem ipsum dolor sit amet, consectetur adipisicing elit. Est blan
<ul class="list-inline">
<li>
Ln 58, Col 31 Spaces: 4 UTF-8 LF HTML
Type here to search
36°C Mostly sunny
ENG
15:08
11-04-2023


File Edit Selection View Go Run
NAAN_Mudhalvan_final
index.html
styles.css
index.html > html > body#page-top
<p>Use this area to describe your project. Lorem ipsum dolor sit amet, consectetur adipisicing elit. Est blan
<ul class="list-inline">
<li>
Client:
Window
</li>
<li>
Category:
Photography
</li>
</ul>
<button class="btn btn-primary btn-xl text-uppercase" data-bs-dismiss="modal" type="button">

Close Project
</button>
<!-- Bootstrap core JS-->
<script src="https://cdn.jsdelivr.net/npm/bootstrap@5.2.3/dist/js/bootstrap.bundle.min.js"></script>
<!-- Core theme JS-->
<script src="js/scripts.js"></script>
<!-- * * *

Thank you