

A Comprehensive Analysis of Financial Performance : Insights of leading banks .

1.Introduction:

1.1 Overview:

A comprehensive analysis of financial plan involves : A through review of your current financial situation. A discussion and understanding of your long term ,financial goals .The discussion and understanding of your long term,financial goals .The development of a plan including all financial products needed to take you from where you are today to where you need to be in future .

Comprehensive analysis , in the financial world refers to the complete analysis of the every relevant aspect of a company in financial status future status of the a company both in current time and projected into the future.

1.2 Purpose:

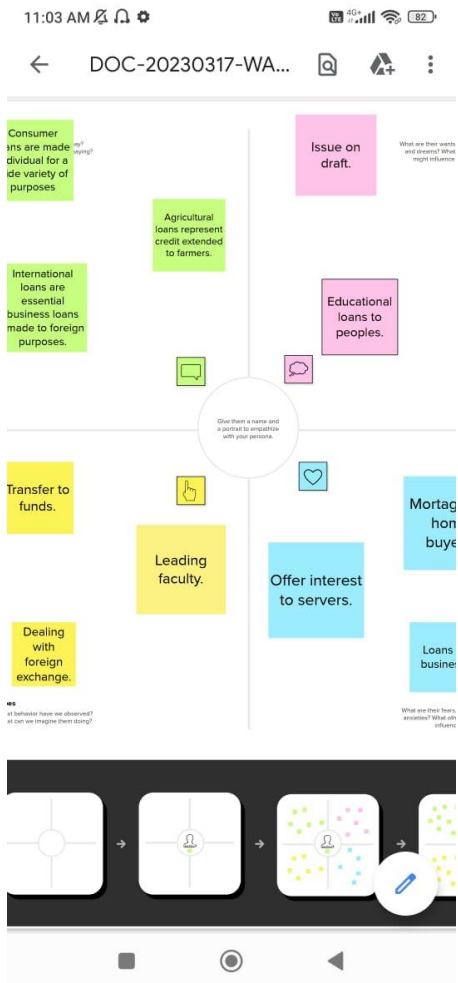
A comprehensive successful financial performance analysis can drive change in the organisation .It can help business have a competitive advantage . Moreover,it can remove roadblocks and bottlenecks,instigating growth.Established business perform financial performance analysis to reach their goals without any hiccups.

Each financial statements is also analysed with vertical analysis to understand how different categories of the statement are influencing results.

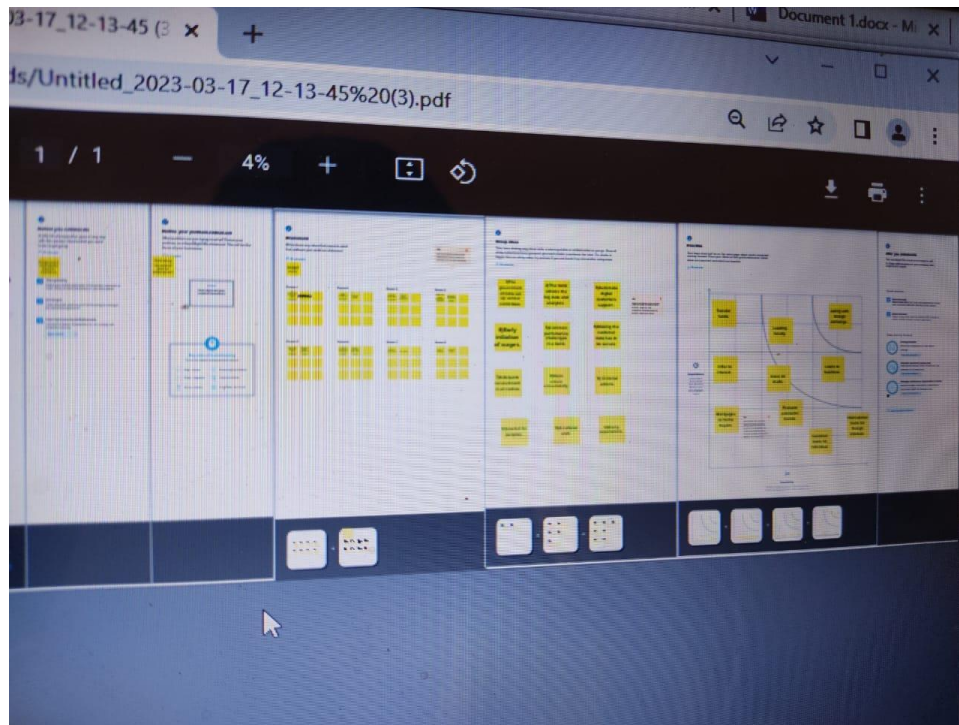
To analyse the financial performance we create the collected data into visualisation,dashboard,stories.

2.PROBLEM DEFINITION AND DESIGN THINKING:

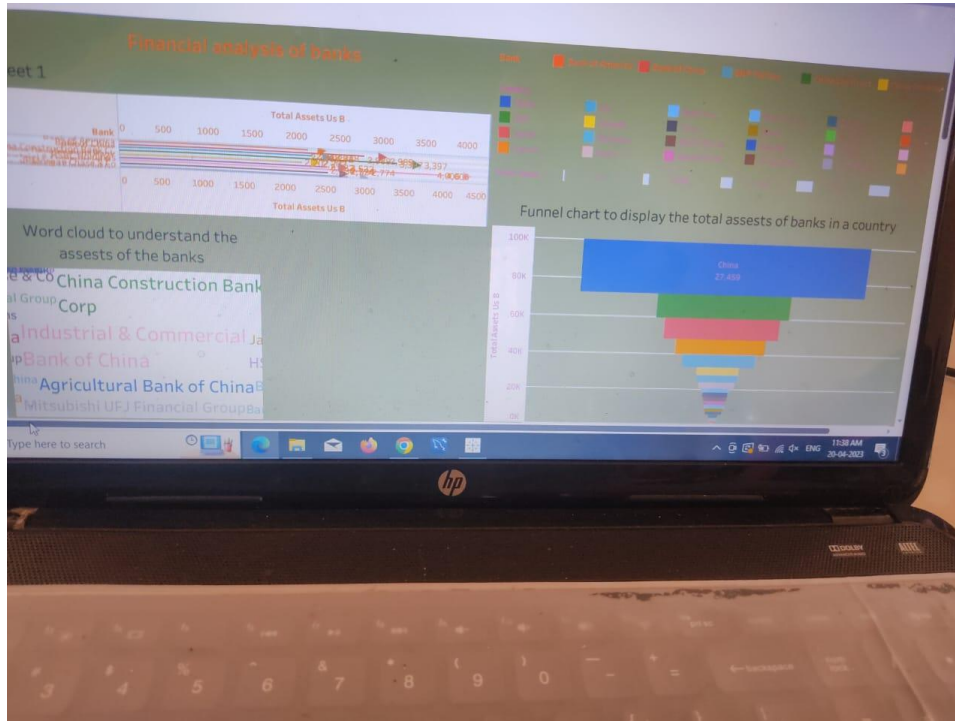
2.1 EMPATHY MAP:



2.2 IDEATION AND BRAINSTORMING MAP



3.RESULT:



4.ADVANTAGES AND DISADVANTAGES:

4.1 ADVANTAGES:

- ★ Real-time analysis.
- ★ Better debt management.
- ★ Optimizing financial performance and compliance.
- ★ Improved communication and collaboration.
- ★ Reducing Risk exposure.
- ★ Cash flow management.

4.2 DISADVANTAGES:

- ★ Based on market patterns.
- ★ At-One-Time analysis.
- ★ The financial analysis does not consider cost-price level changes.

5. APPLICATIONS:

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

- Quicken. This is an all-in-one budgeting and bookkeeping solution.
- Mint. This is one of the most popular personal budgeting apps in the world.
- You need a Budget (YNAB).
- Mvelopes.
- TurboTax.
- FutureAdvisor.
- Prosper.
- Legal compliance.

For example,

Return on assets (ROA) is a common ratio used to determine how efficient a company is at using its assets and as a measure of profitability. This ratio could be calculated for several companies in the same industry and compared in the

same industry and compared to another as part of a larger analysis.

6. 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. Better processes and expert analysts can help in the detailed analysis process.

7.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.

The goal of financial analytics is to shape business strategy through reliable, factual insight rather than intuition. By offering detailed views of companies' financial data, financial analytics provides the tools for firms to gain deep knowledge of key trends and take action to improve their performance.

