

# Financial Performance, Risk & Valuation Analytics



*A Python & Power BI based  
Financial Intelligence System*

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**Tools: Python | Power BI**  
**| Pandas | NumPy**

## A. Introduction

Reliance Industries Ltd. is India's largest listed company and a global leader across **energy, telecom, retail and digital services**. Because of its scale, financial complexity, and diversified operations, Reliance is an ideal candidate for advanced financial analytics and valuation modelling.

This project converts Reliance's raw financial statements into **business intelligence, risk insights and intrinsic valuation** using **Python and Power BI**.

## B. Objective

The objective of this project is to build an end-to-end **financial analytics and valuation engine** for Reliance Industries Ltd. that:

- Evaluates multi-year financial performance
- Measures profitability, efficiency and financial risk
- Analyses cash flows and growth sustainability
- Forecasts future free cash flows
- Estimates intrinsic share value using Discounted Cash Flow (DCF)
- Visualizes insights through a professional Power BI dashboard

## C. Data Used

The analysis uses **publicly available financial statements of Reliance Industries Ltd.**, including:

- Income Statement
- Balance Sheet
- Cash Flow Statement

Time period covered:

- FY 2022
- FY 2023
- FY 2024
- FY 2025
- TTM (Trailing Twelve Months)

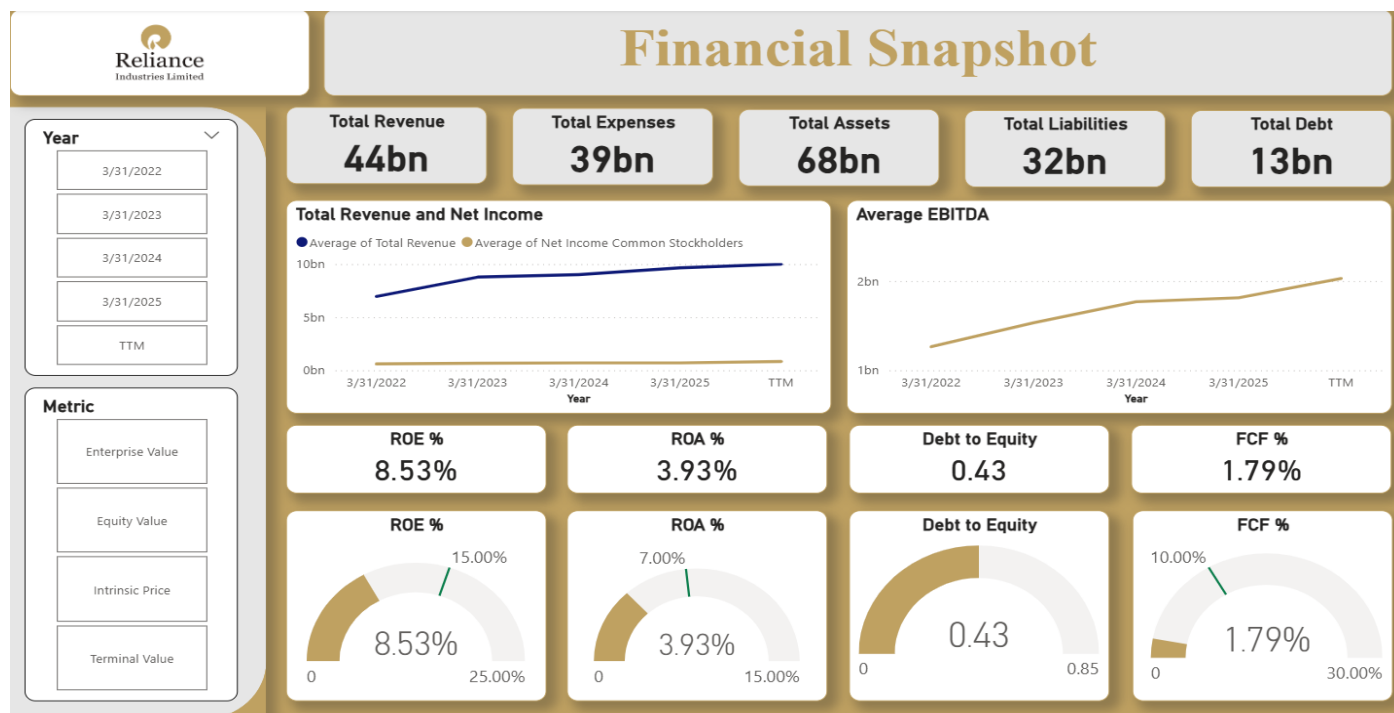
This enables both historical trend analysis and current performance evaluation.

## D. Analytical Framework

### Page 1 Financial Snapshot

#### Question: Is Reliance financially strong?

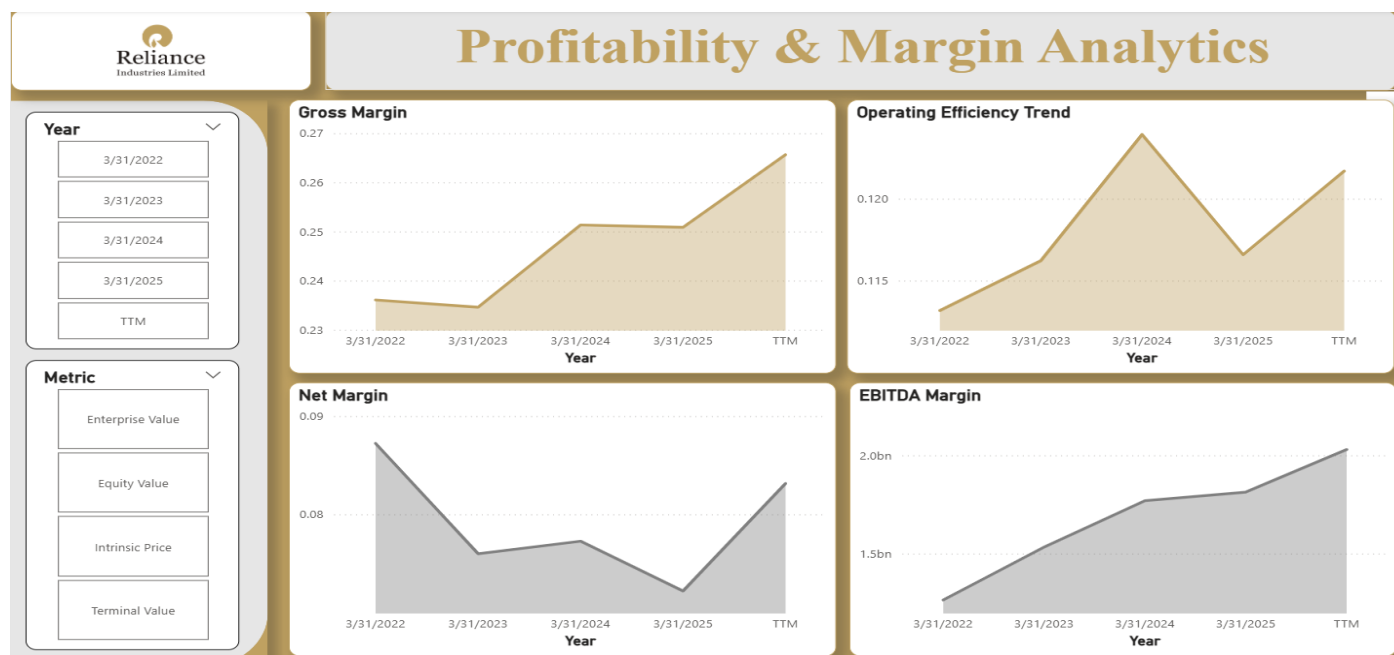
This page displays: Revenue, Net Income, EBITDA, Free Cash Flow, ROE, ROA, Debt to Equity. Trend charts show how Reliance's revenue, profits and cash flows have evolved. This provides a one glance health check of India's largest corporate group.



### Page 2 Profitability & Margin Analytics

#### Question: Is Reliance becoming more efficient?

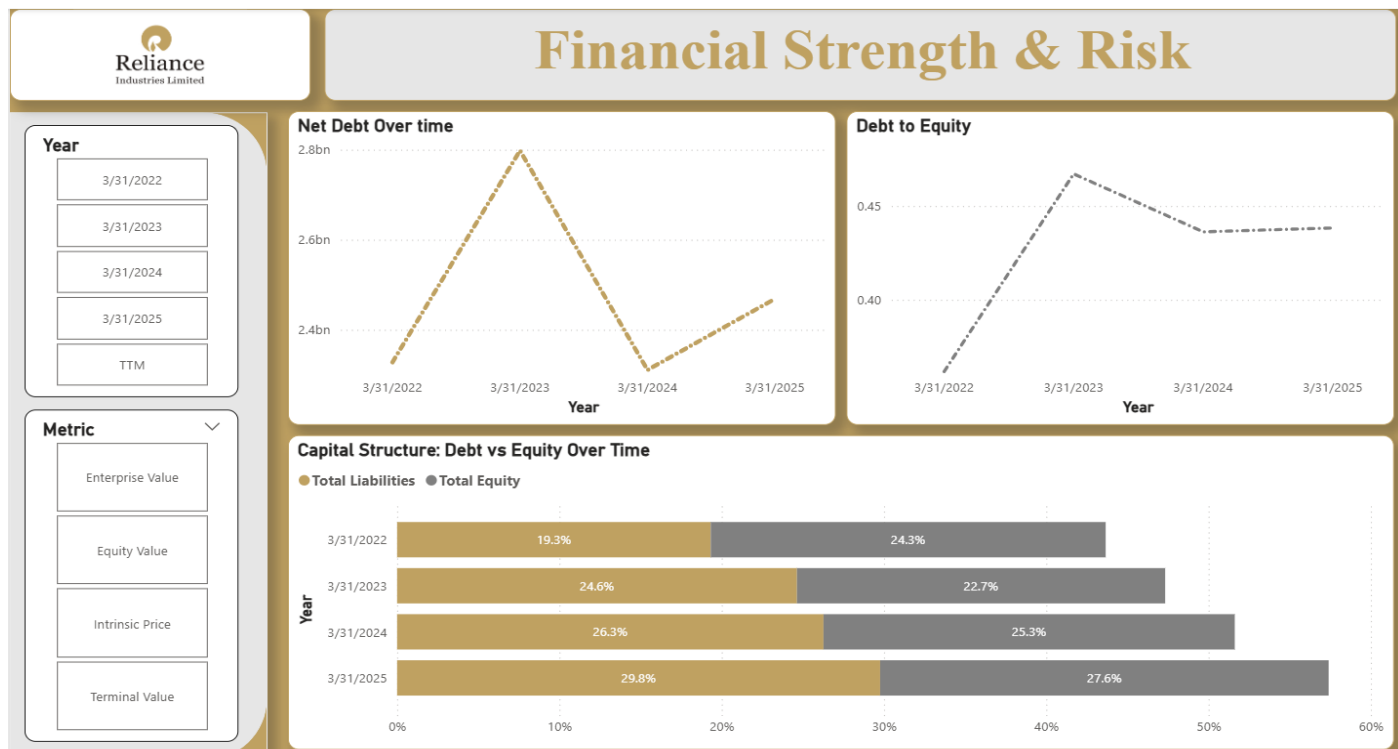
This page analyses: Gross Margin, Operating Margin, Net Margin, EBITDA trends. It shows whether Reliance's massive revenues are translating into **strong operating profits** and whether cost pressures are rising or falling.



## Page 3 Financial Strength & Risk

### Question: How financially safe is Reliance?

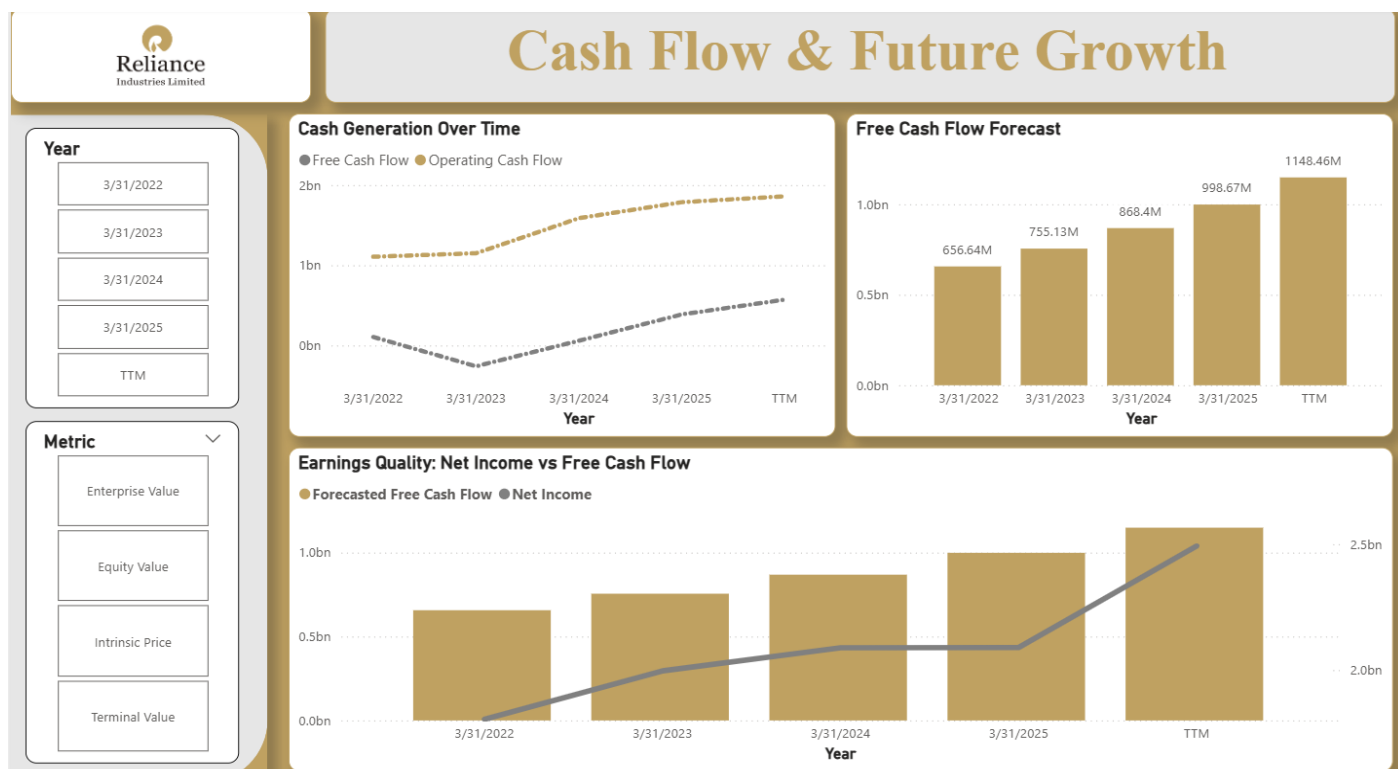
This page examines: Equity vs Liabilities, Debt-to-Equity, Net Debt, Working Capital. It reveals how much of Reliance is funded by shareholders versus lenders, and whether its balance sheet can support future expansion.



## Page 4 Cash Flow, Growth & Forecasting

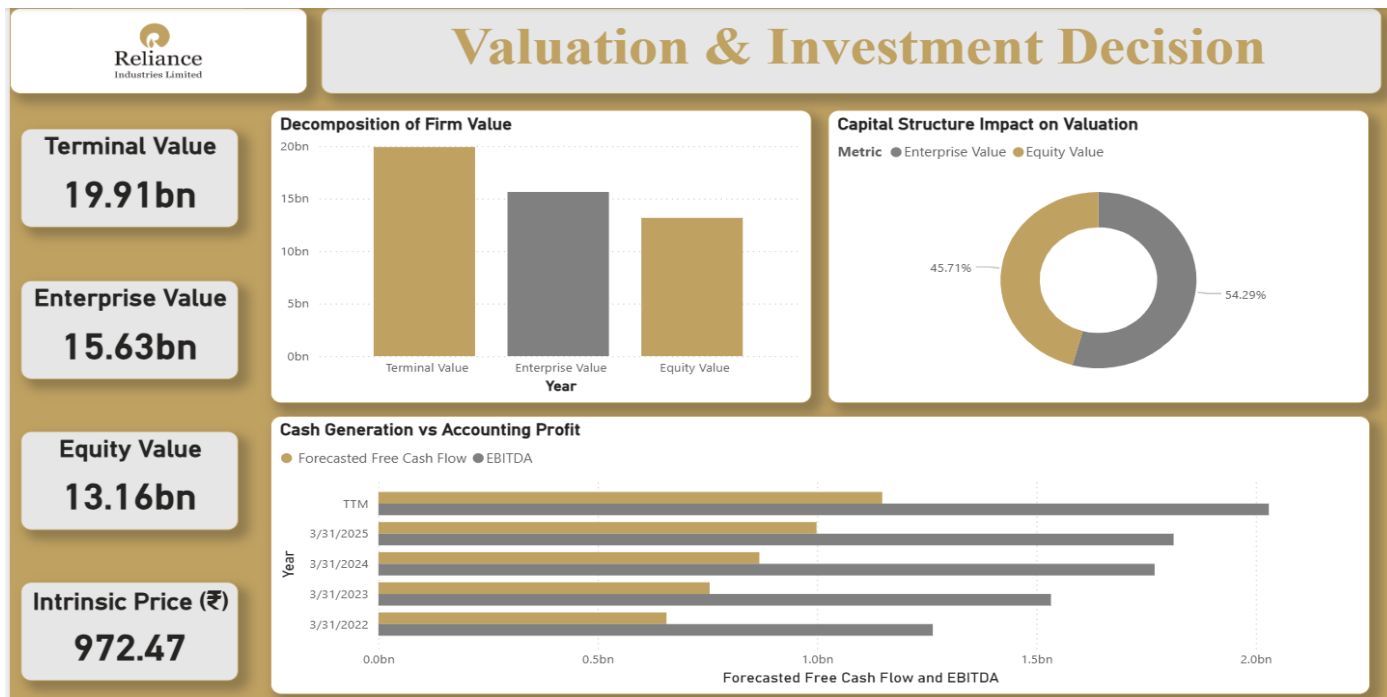
### Question: Is Reliance's growth sustainable?

This page focuses on: Operating Cash Flow, Free Cash Flow, Growth Rates, 5-Year Cash Flow Forecast. This connects past cash generation with future business potential.



### Question: What is Reliance really worth?

Using Discounted Cash Flow (DCF), this page calculates: Terminal Value, Enterprise Value, Equity Value and Intrinsic Share Price. This translates Reliance's business performance into shareholder value.



### E. Key Business Insights

- Reliance shows **strong and stable revenue growth** across years.
- Profit margins indicate improving operational efficiency.
- Debt remains controlled relative to equity.
- Cash flows support profitability, validating earnings quality.
- DCF valuation provides an objective estimate of intrinsic value.

### F. Tools & Technologies

- **Python (Pandas, NumPy)** – Financial calculations, growth, ratios, DCF
- **Jupyter Notebook** – Valuation & analytics engine
- **Power BI** – Interactive financial dashboard

### G. Final Outcome

This project delivers a **professional-grade financial intelligence and valuation system** for **Reliance Industries Ltd.**, similar to what is used by: Equity Research Analysts, Investment Bankers, Corporate Finance Teams and Strategic Consultants

It demonstrates how raw financial statements can be transformed into **decision-ready insights and valuation intelligence**.

**Github:** <https://github.com/shriyaas07/Financial-Performance-Risk-Valuation-Analytics>