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

Project Report

1 INTRODUCTION

1.1 Overview

It is the process of examining a business enterprise's financial records, statements, tools, and processes. Here are some of the things financial performance analysis looks at: Working capital: It is the difference between the companies' current assets and liabilities.

1.2 Purpose

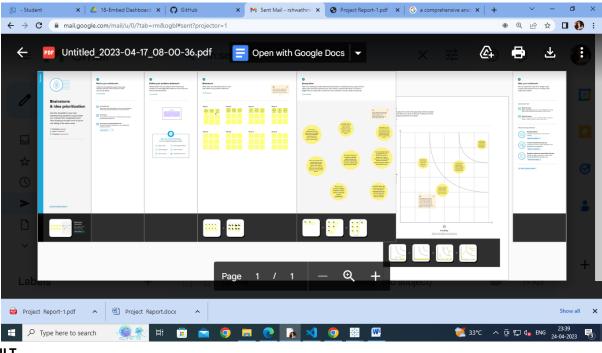
Banking is the process of storing money for future use, either in cash or by investing it. Banks are where people get money from when they need it to make payments or buy goods and services. Businesses can also borrow money to grow or expand.

2 PROBLEM DEFINITION & DESIGN THINKING

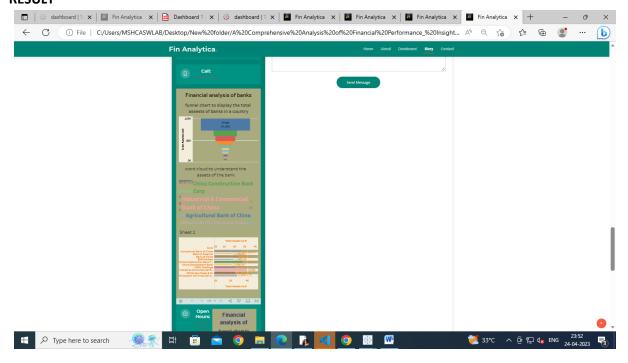
2.1 Empathy Map

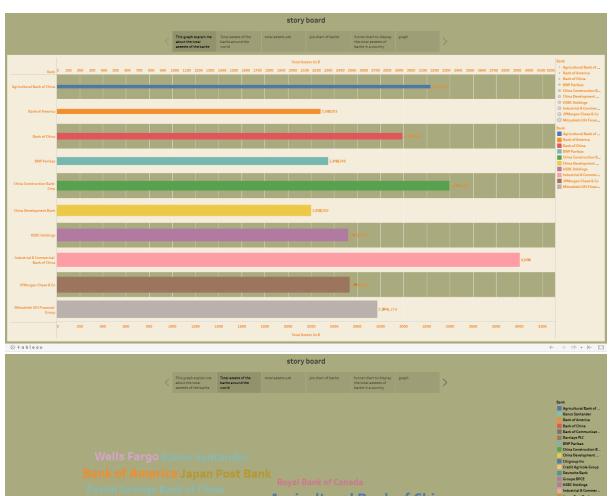


2.2 Ideation & Brainstorming Map

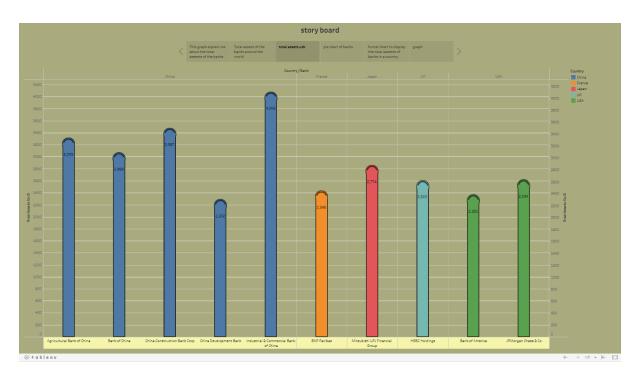


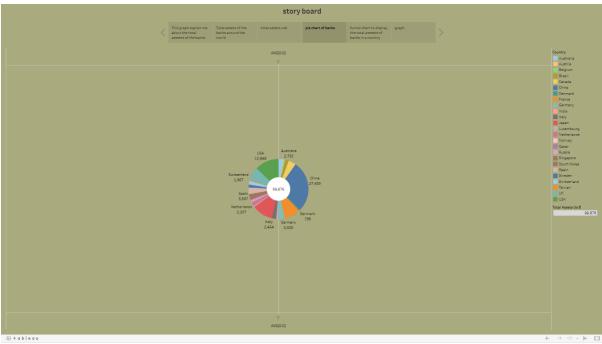
3 RESULT

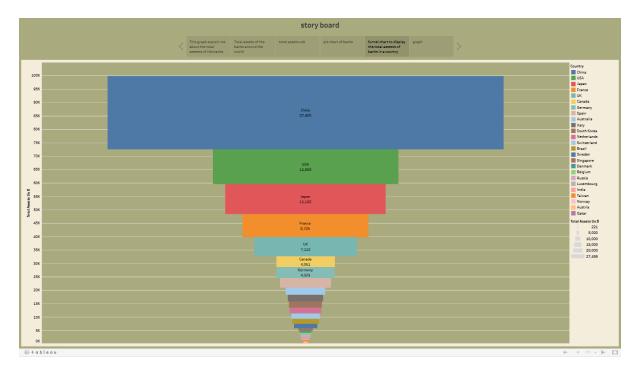


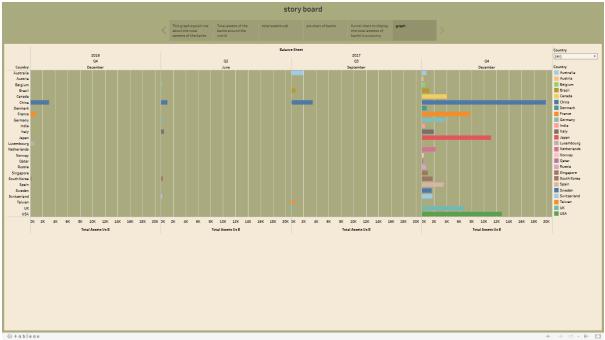












4 ADVANTAGES & DISADVANTAGES

ADVANTAGES

Banks often act as lenders for large amounts of capital to various economic sectors like agriculture and small businesses, which, in turn, raises employment rates and spending power.

The government expects banks to support particular facets of society. Rural or underdeveloped communities and industries are two such areas. Investing and

approving loans in these areas increases development and modernization while building local branches to improve access to banking services.

DISADVANTAGES

Online banking is extremely convenient. With the click of a button, you can withdraw or transfer money, set up a new checking account or savings account, or pay your monthly balance off.

Unfortunately, this also means that it's far easier for another party to access your information. Cybercrime and identity theft have been increasing over the years. Banks have increased their safety precautions and, therefore, they also charge customers more money.

5 APPLICATIONS

Mobile banking apps allow you to access your banking accounts and conduct financial transactions using a mobile device, anytime and from anywhere. With a mobile banking app, you can easily keep track of your transaction activities, such as checking your bank passbook and everyday transactions.

6 CONCLUSION

banking holds a crucial role in our day-to-day life. We must adhere to the banking system as responsible citizens. The banking system acts as a crucial base for the financial system as well as the entire economic system of the country. It provides a base to the market and the companies.

7 FUTURE SCOPE

The future of investment banking is expected to be shaped by technological advancements, changes in regulatory environments, and evolving customer needs. The increasing use of automation and fintech solutions is expected to drive efficiency and cost savings in investment banking operations.