

FINANCIAL PERFORMANCE OF LEADING BANKS

overview

FINANCIAL PERFORMANCE IN BANKS

- Financial performance is a subjective measure of how well firm can use assets from its primary mode of business and generate revenues.
- The term is also used as a general measure of a firm's overall financial health over a given period.

FINANCIAL PERFORMANCE FACTORS

There are several factors affecting financial performance such as Leverage, liquidity, firm size, managerial ownership and block holder ownership.

The first factor affecting financial performance is leverage.

BANK FAILURE

The most common cause of bank failure occurs when the value of the bank's assets falls to below the market value of the bank's liabilities, which are the bank's obligations to creditors and depositors.

This might happen because the bank loses too much on its investments.

FOUR FACTORS AFFECTING FINANCIAL DECISIONS

- COST: The cost of raising finance from various sources is different and finance managers always prefer the source with minimum cost.
- Risk
- Cash flow position
- Control conditions

FINANCIAL PERFORMANCE RISK

Financial risk refers to the likelihood of losing money on a business or investment decision.

Risk associated with finance can result in capital losses for individuals and business.

There are several financial risks such as credit, liquidity, and operational risks.

MEASURES OF FINANCIAL PERFORMANCE

Financial performance measures an organization's ability to manage finances. It is evaluated based on a firm's assets, liabilities, revenue, expenses, equity, and profitability.

Financial ratios serve as crucial indicators. They measure firms' financial well-being using data provided in financial statements.

EVALUATE FINANCIAL PERFORMANCE

1. Bank managers and bank analysts generally evaluate overall bank profitability **in terms of return on assets (ROA), equity (ROE) and return**
2. When a bank consistently reports a higher than average ROE and ROA, it is designated a high performance.

PURPOSE

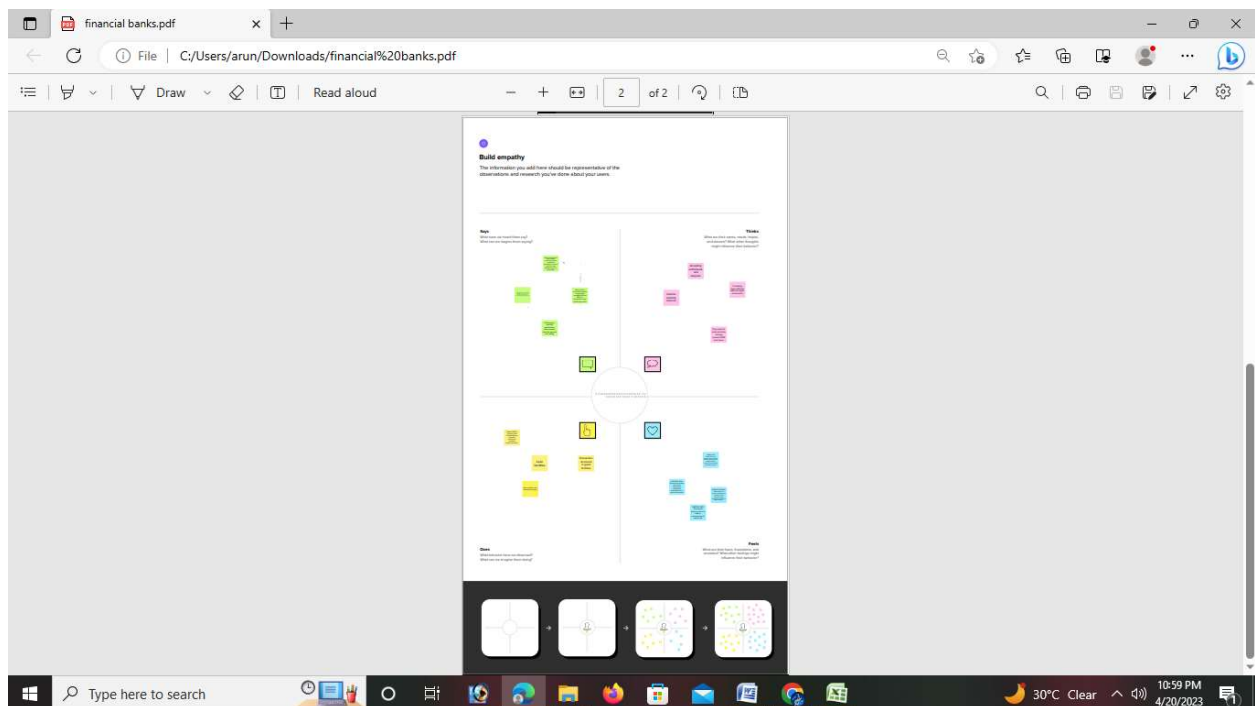
Financial institutions help keep capitalist economies running by matching people who need funds with those who can lend or invest it.

They offer a wide range of business operations within the financial services sector including banks, credit unions, insurance companies and brokerage firms.

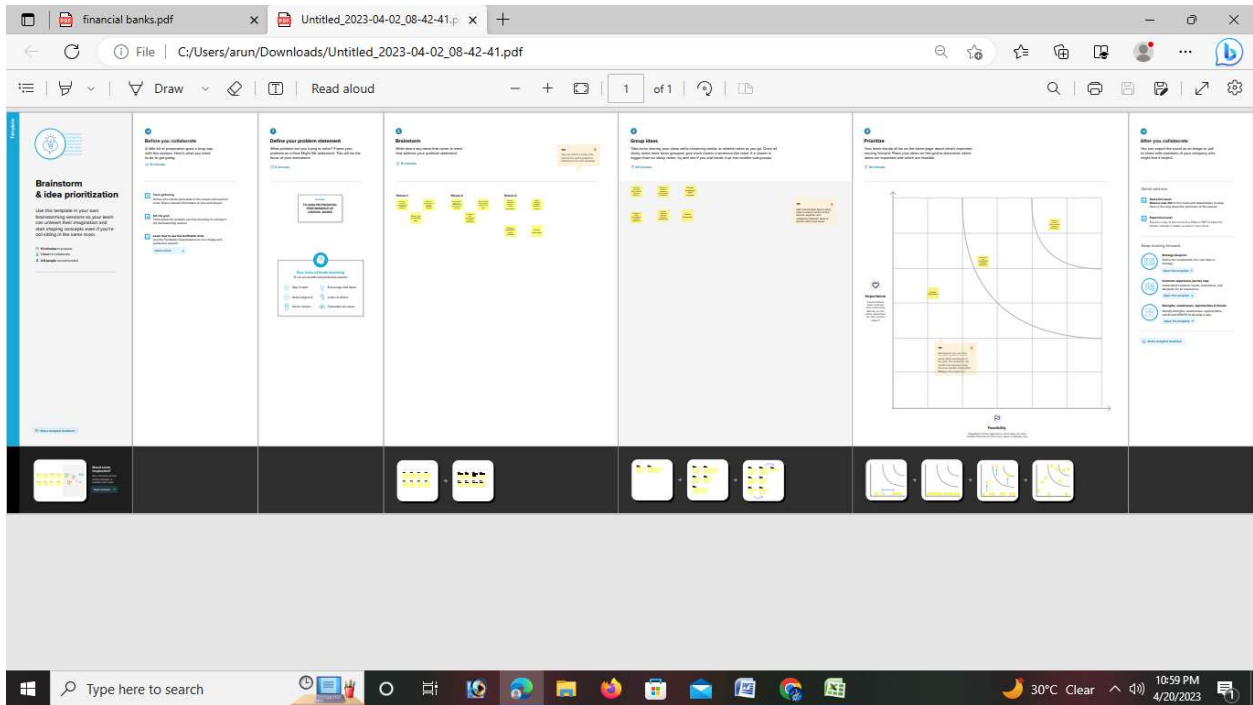
11-Jul-2020 — As per Accenture, Purpose-driven banking is **an authentic, transparent effort to help the customers to manage their finances wisely**

Our purpose **will create longer-term, deeper relationships with our customers** — when our customers succeed, our communities succeed, our economy thrives

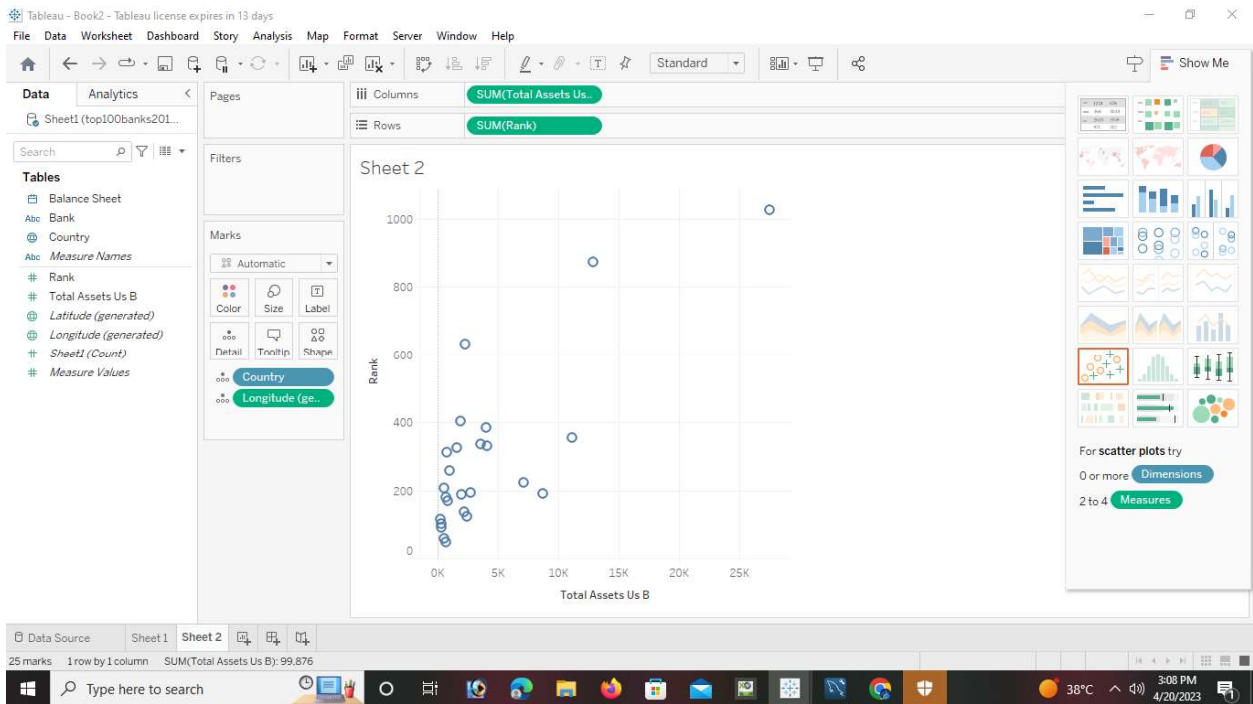
EMPATHY MAP



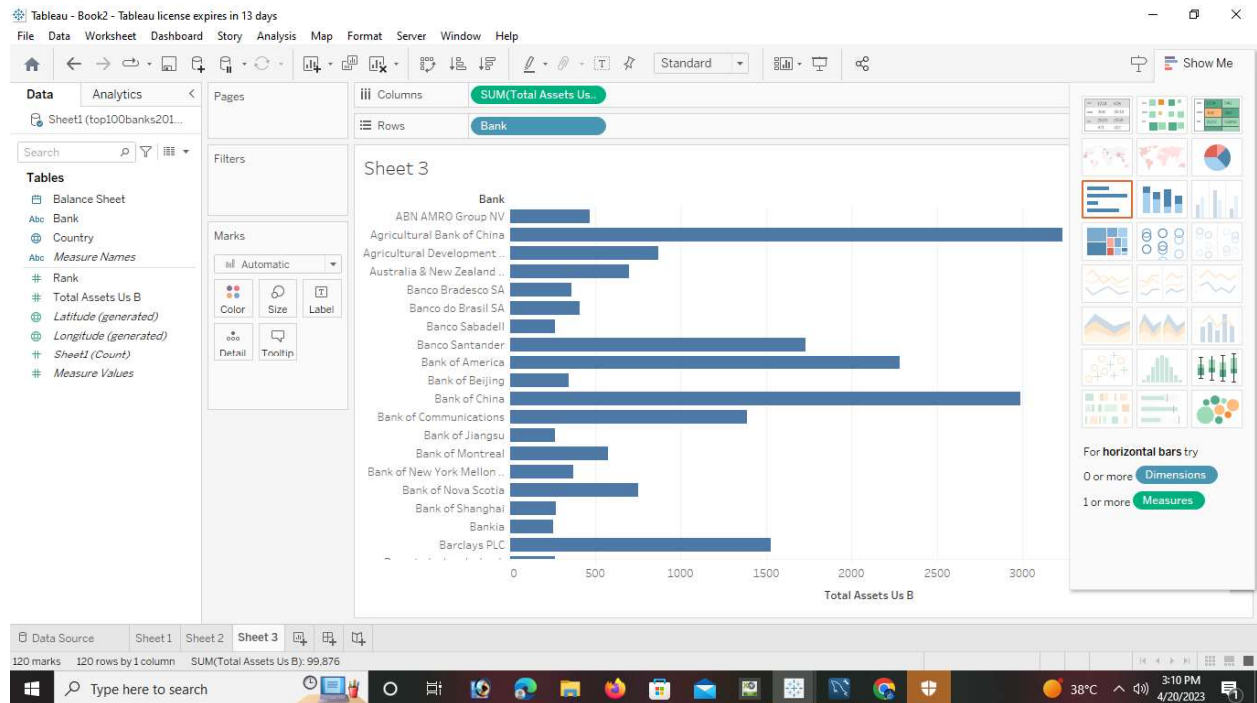
BRAINSTROM



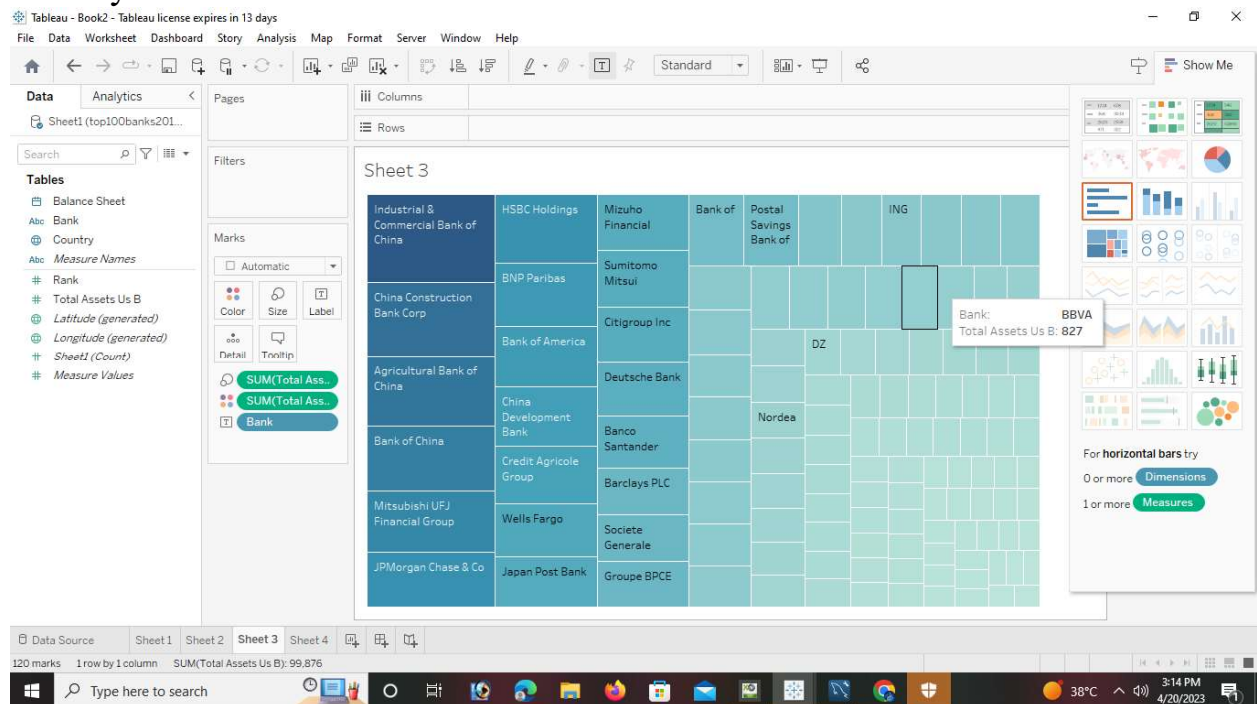
RESULT



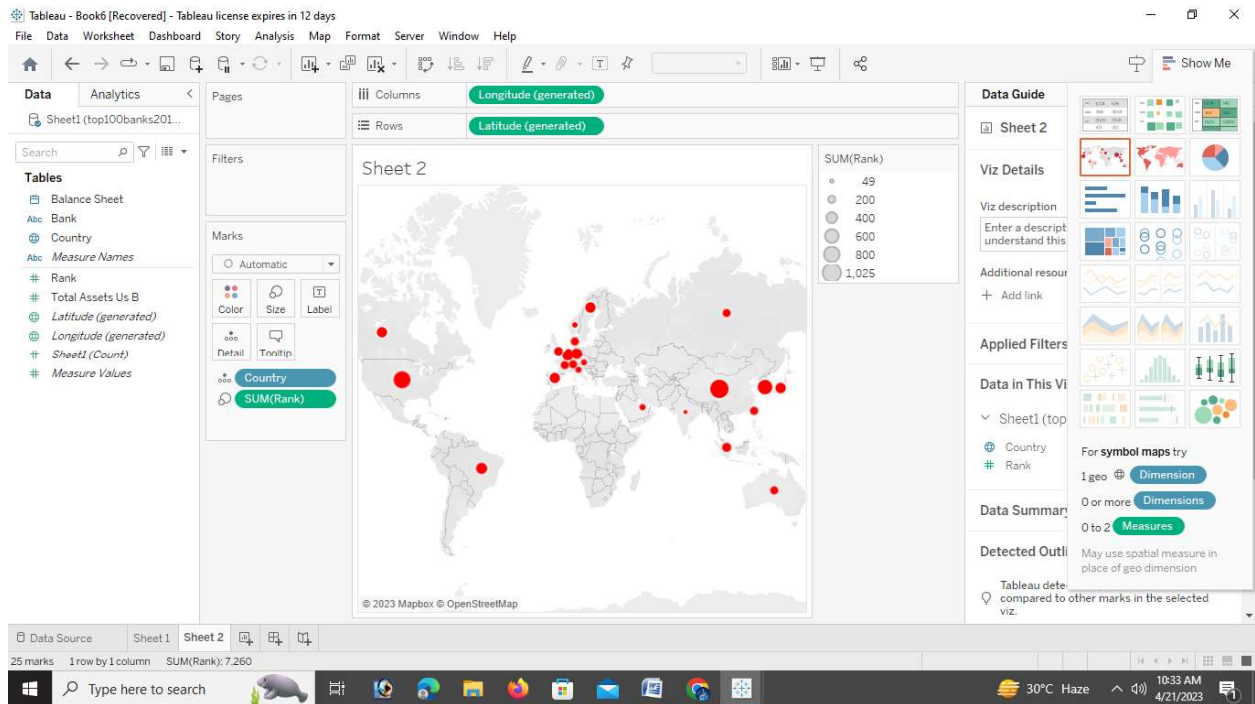
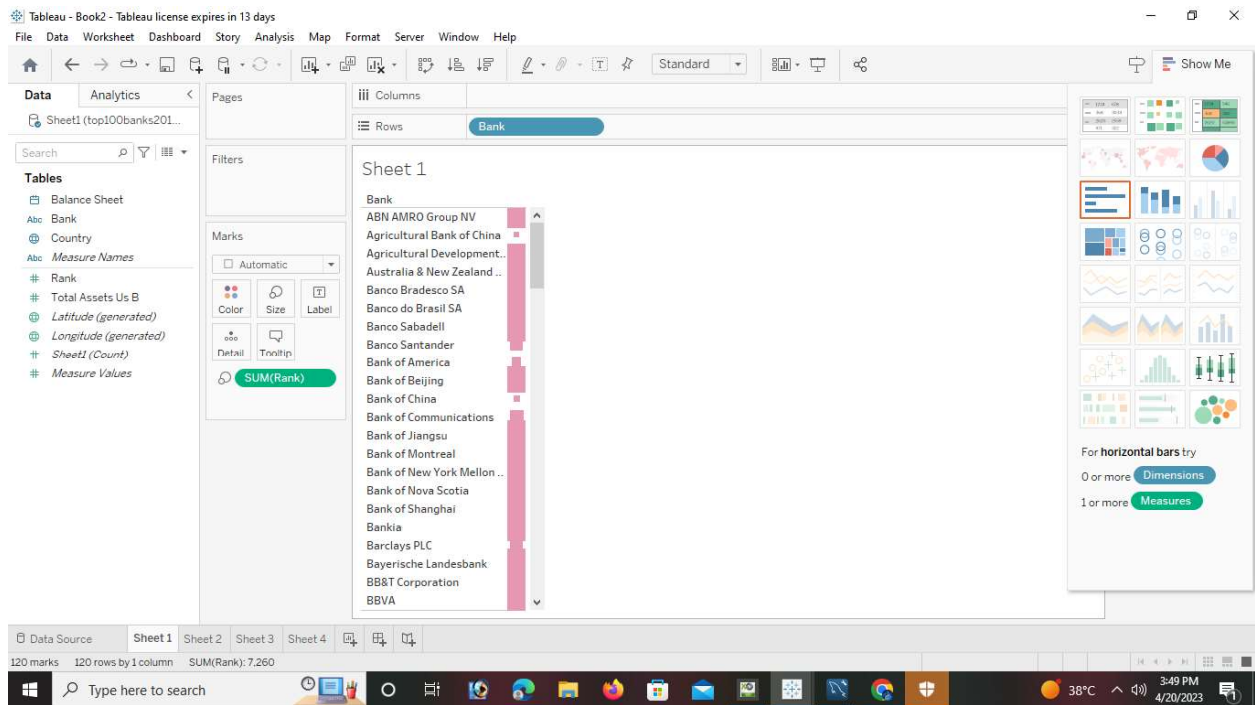
Activity:1.2

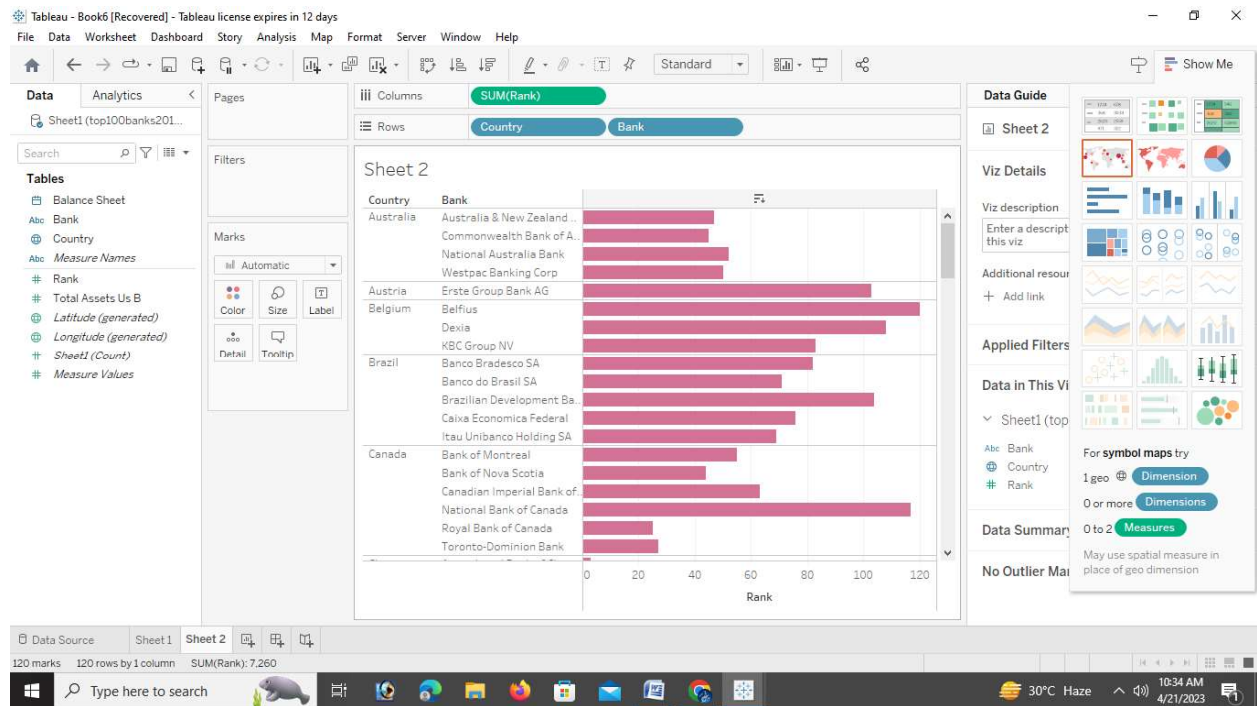
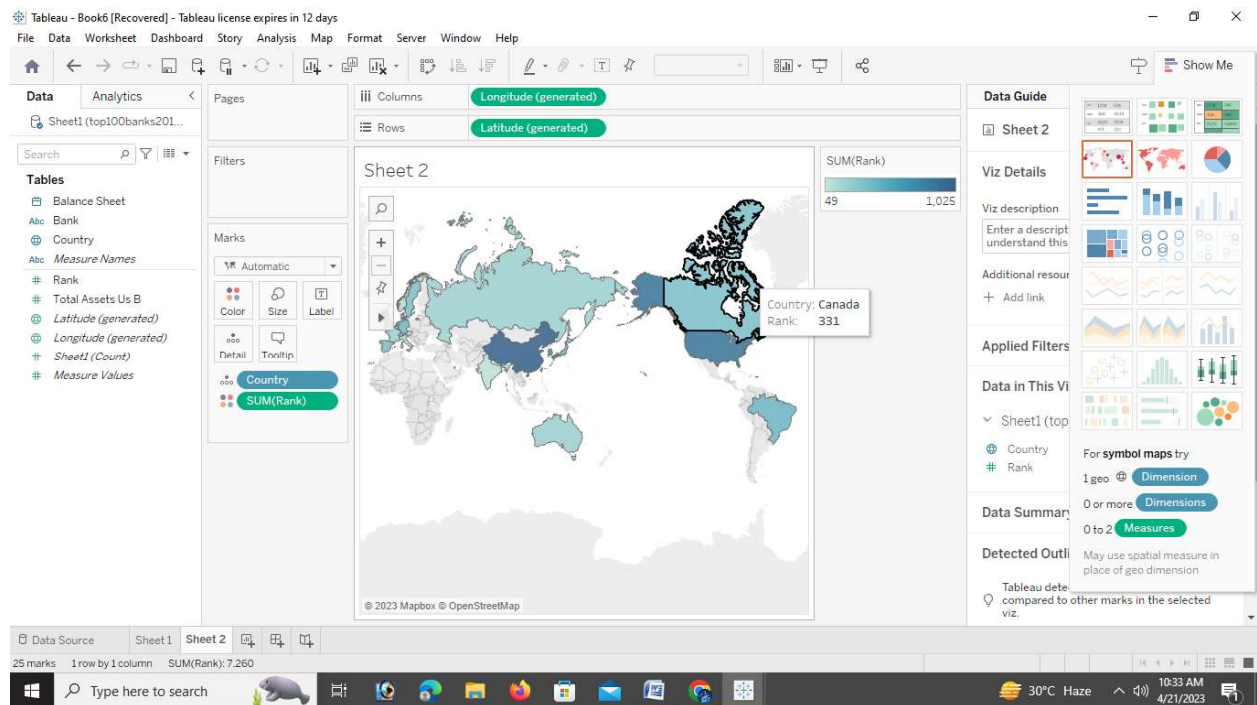


Activity:1.3



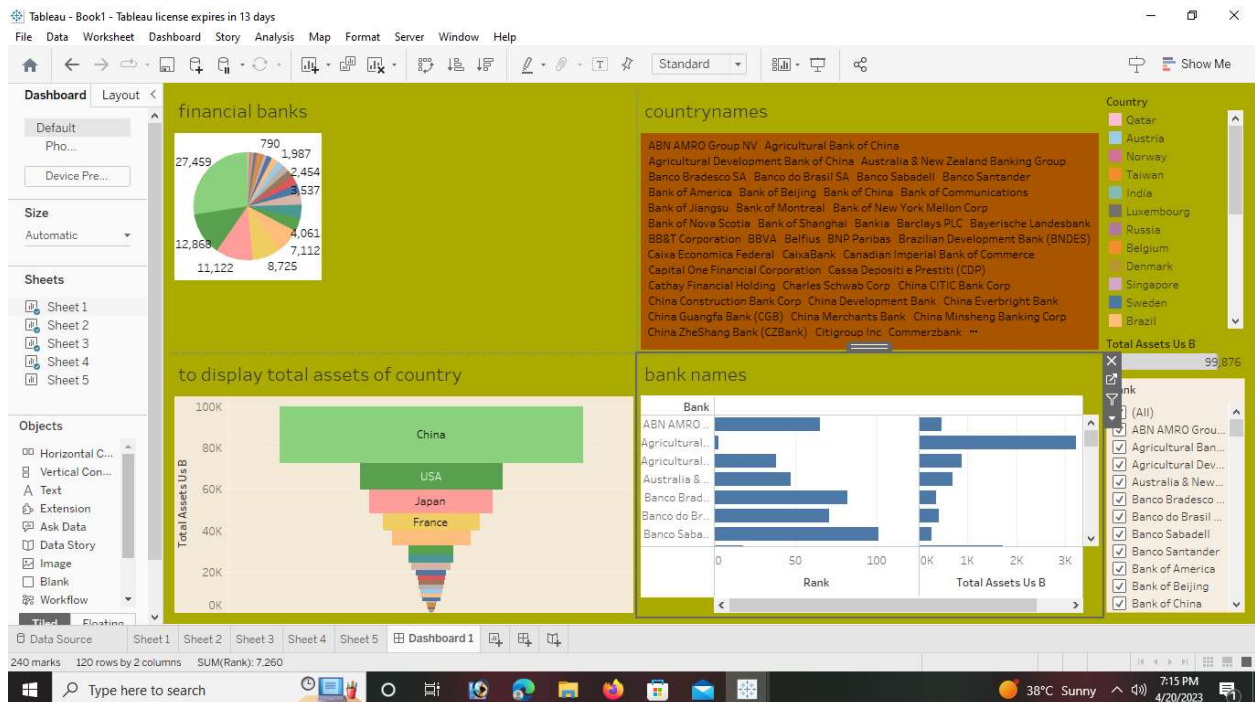
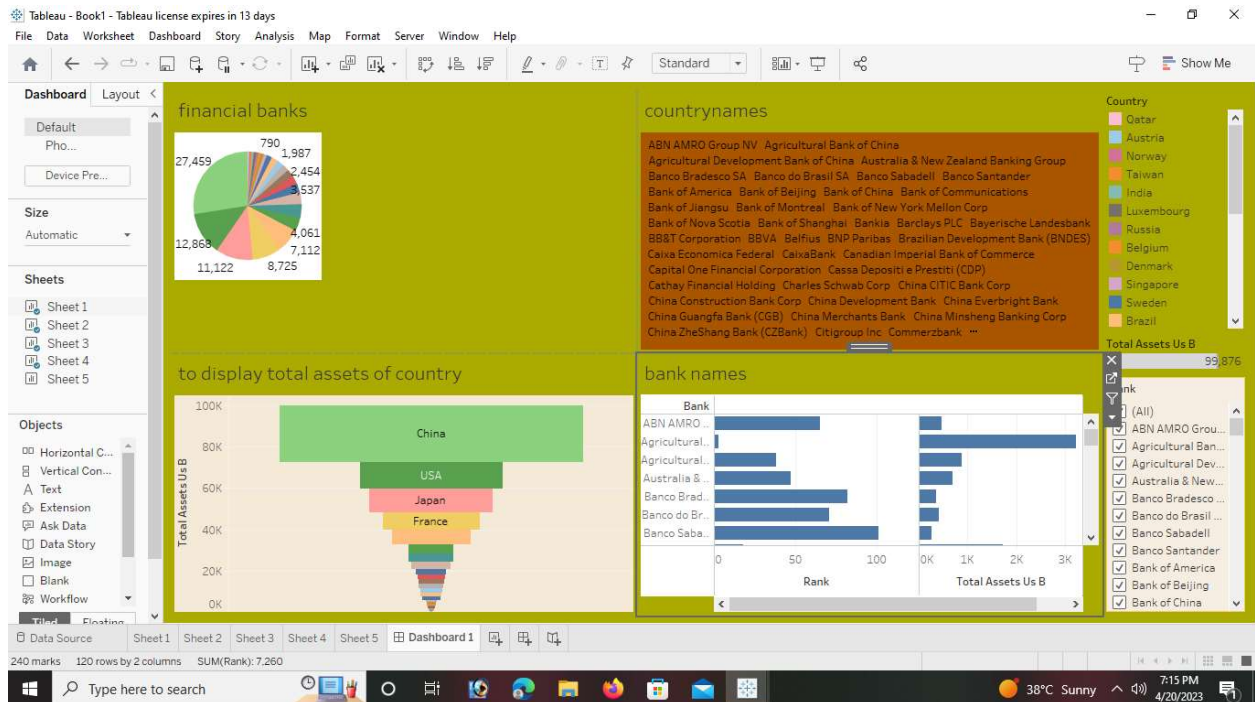
Activity1.4



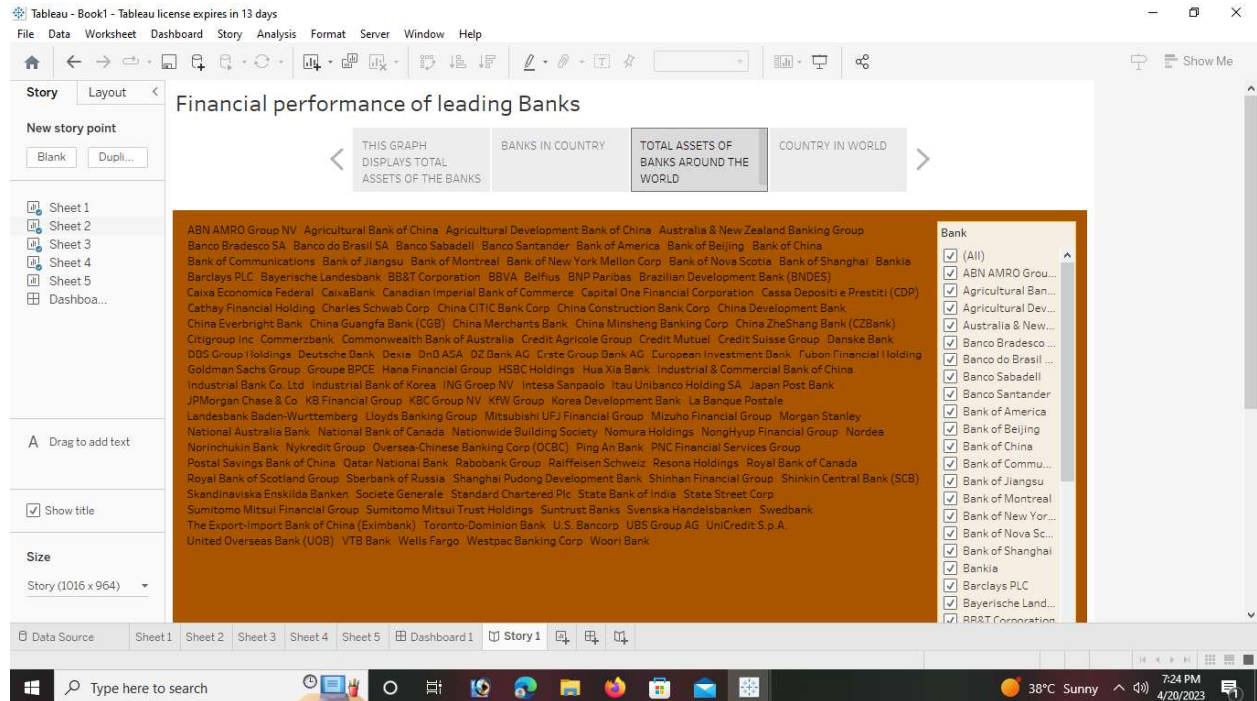
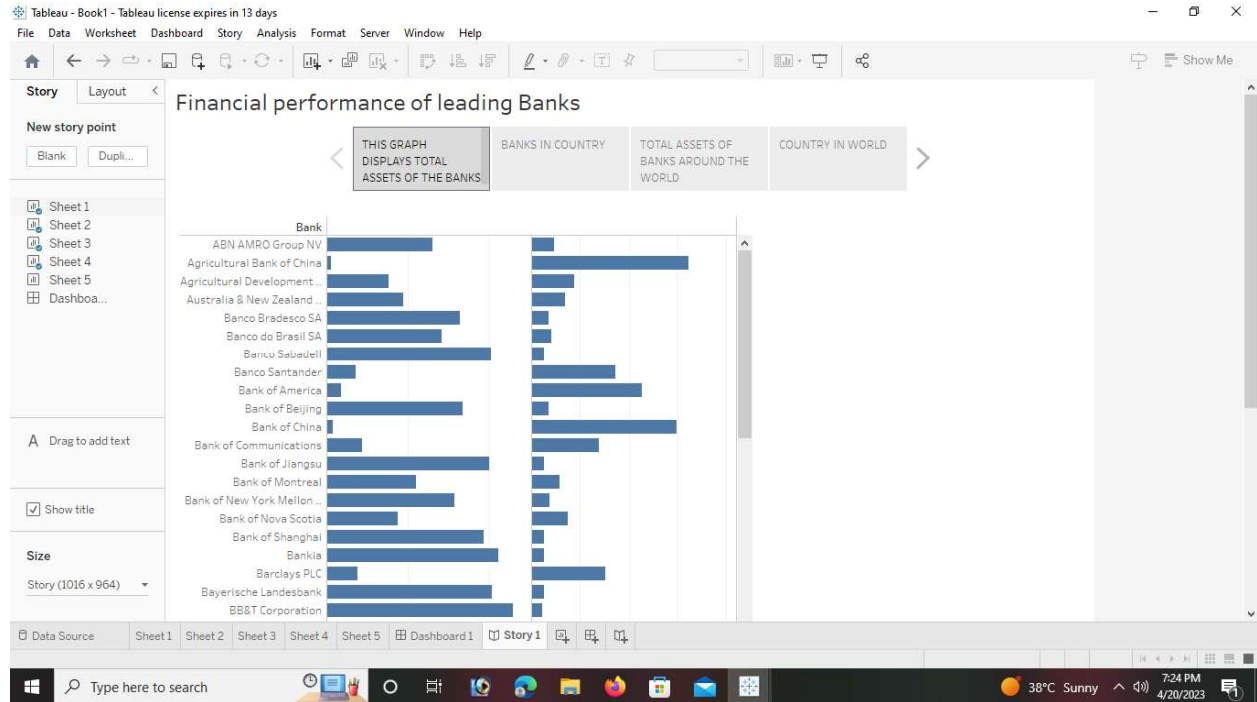


MILESTONE 5 :DASHBOARD

Activity:1



MILESTONE6:STORY



- Financial institutions are significant as they give the market place money and assets so they can be efficiently distributed in the form of capital whenever required.
- For instance a bank receives customer deposits that money to borrowers.
- The widespread availability of affordable loans
- Propelling the economy forward.

Disadvantages of financial leading banks

- ❖ It's important to recognize that banks ,even local banks,aren't perfect and have downsides as well.

The chances of going bankrupt

- ❖ The risk of fraud robberies
- ❖ 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.

APPLICATIONS

- Best applications of banking system
- Customize interfaces
- Data management and history tracking
- Documentation
- Online lending
- Financial instruments, investments
- Live customer support
- Mobile version.
- Online deposits

CONCLUSION

In conclusion Banking holds a curical role in our day –to-day life . We must adhere to the banking systems as responsible citizens.

The banking system acts as a curical 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.

FUTURE SCOPE FINANCIAL LEADING BANKS

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 derive efficiency and savings in investment banking operations.

APPENDIX

- Guide to World Bank survey.
- Financial statements and analysis
- Financial performance of leading banks.

SOURCE CODE

The rapid development of the IT sector has led to positive changes in modern technologies in all areas of business,especially financial services and online banking.

One such major change was the emergence of the neobank .Neobank is a bank that operates exclusively on the internet without any traditional physical bank branches.

This made it easier for the client to access the bank and allow them to work remotely with their finances anywhere in the world.

The appearance of neo bank also contributed to the formation of experienced development companies that made it possible for the companies to acquire banking core software and open banks without independently investing the development of banking software code and without spending money and time on development.

When you take the opportunity to purchase basic banking software you not only get the product ,but also learn how it works.

This opportunity keeps you ahead of the competition.