

# **1. INTRODUCTION**

## **1.1 Overview**

Banking Insights provides you with the information you need on your correspondent banking business.

Our interactive dashboards deliver immediate insights into your cash and payments, trade finance and network management performance.

For each area, you have a range of ready-to-view graphical analyses derived from your unique incoming and outgoing Swift message data, updated monthly.

There's analysis and ranking of your traffic by volume, value, category and correspondent.

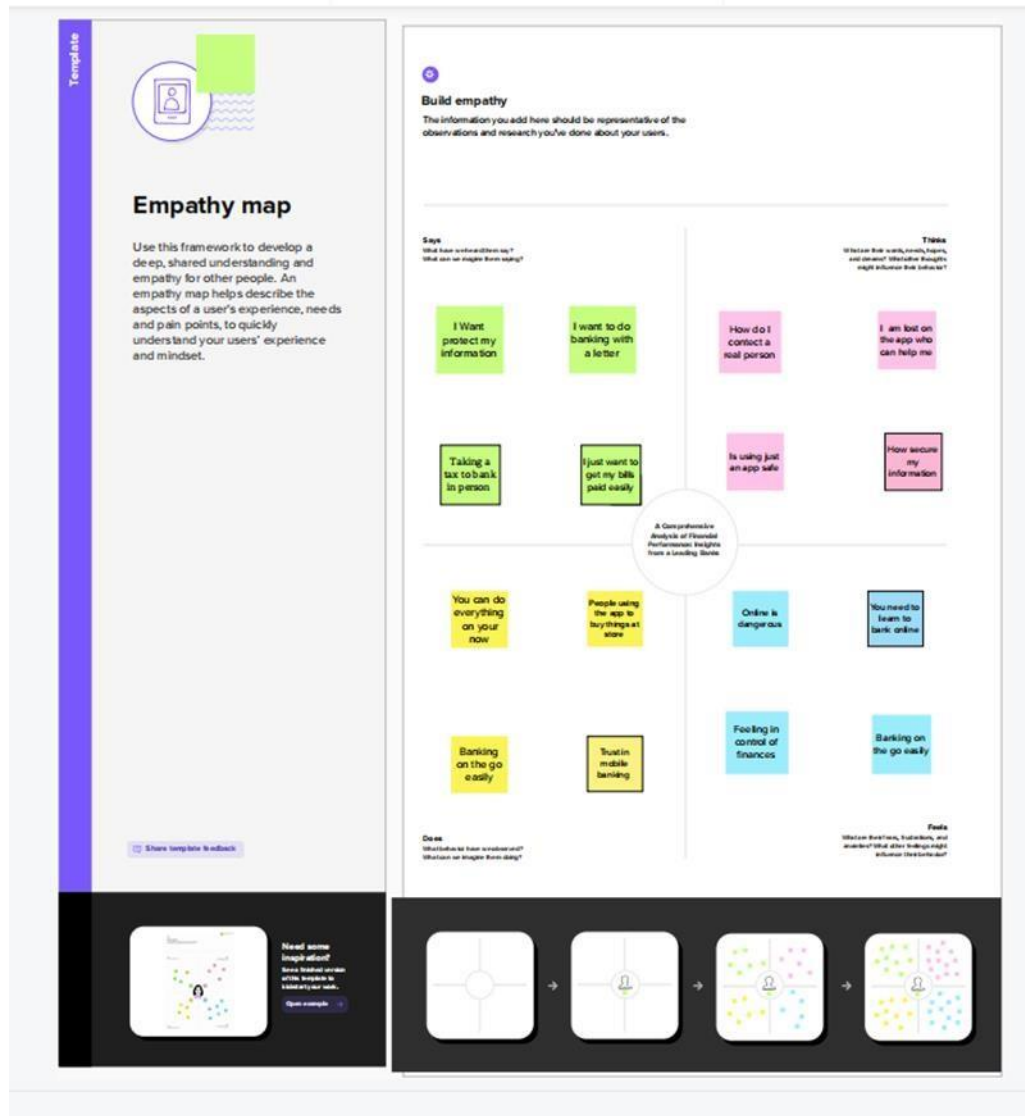
The world-wide footprint and portfolio analysis clearly shows the evolution of your business by region, country, currency and message type. Activity share charts your performance against Swift total volumes or values, helping you understand your performance against the overall market in a given geography or business area.

## **1.2 Purpose**

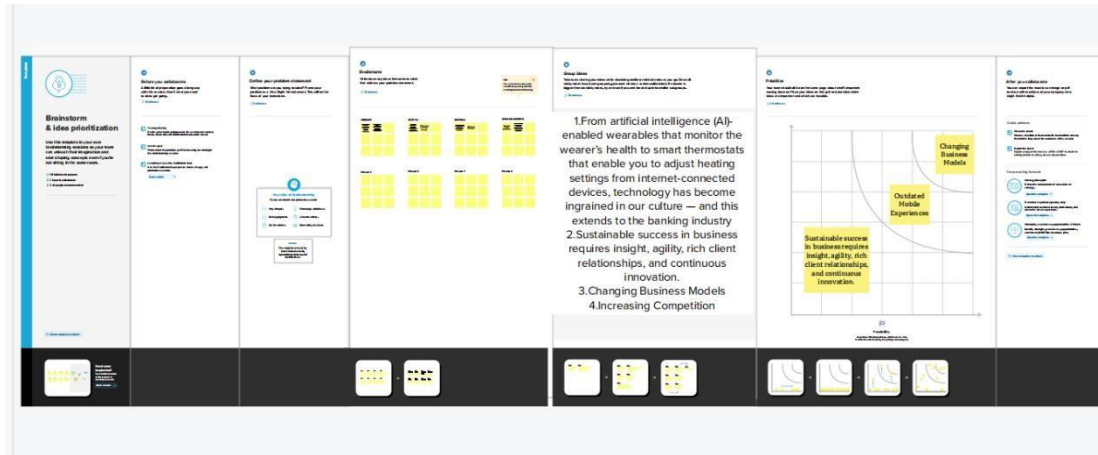
A bank is a financial institution which is involved in borrowing and lending money. Banks take customer deposits in return for paying customers an annual interest payment. The bank then uses the majority of these deposits to lend to other customers for a variety of loans. The difference between the two interest rates is effectively the profit margin for banks. Banks play an important role in the economy for offering a service for people wishing to save. Banks also play an important role in offering finance to businesses who wish to invest and expand. These loans and business investment are important for enabling economic growth.

# **2. Problem definition and Design Thinking**

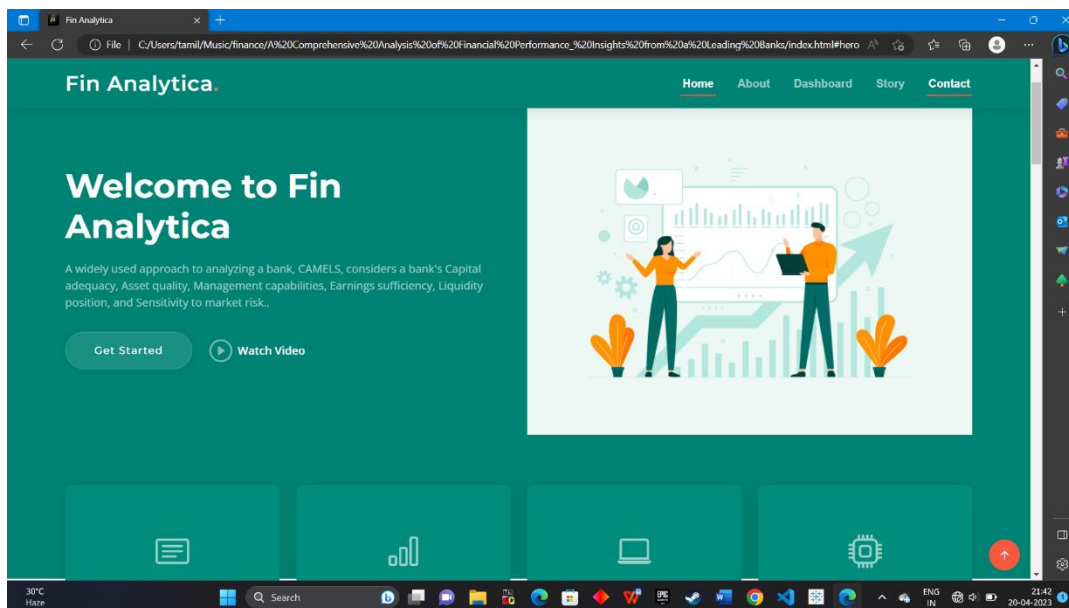
## **2.1 Empathy map**



## 2.2 Ideation and Brainstorming Map



### 3. Results




Fin Analytica

HomeAboutDashboardStoryContact


We provide best Business Intelligence solutions to the companies, which makes a strategy for elevating their business in the market

### Insight generations through sophisticated tools



We provide business solutions in various domains.

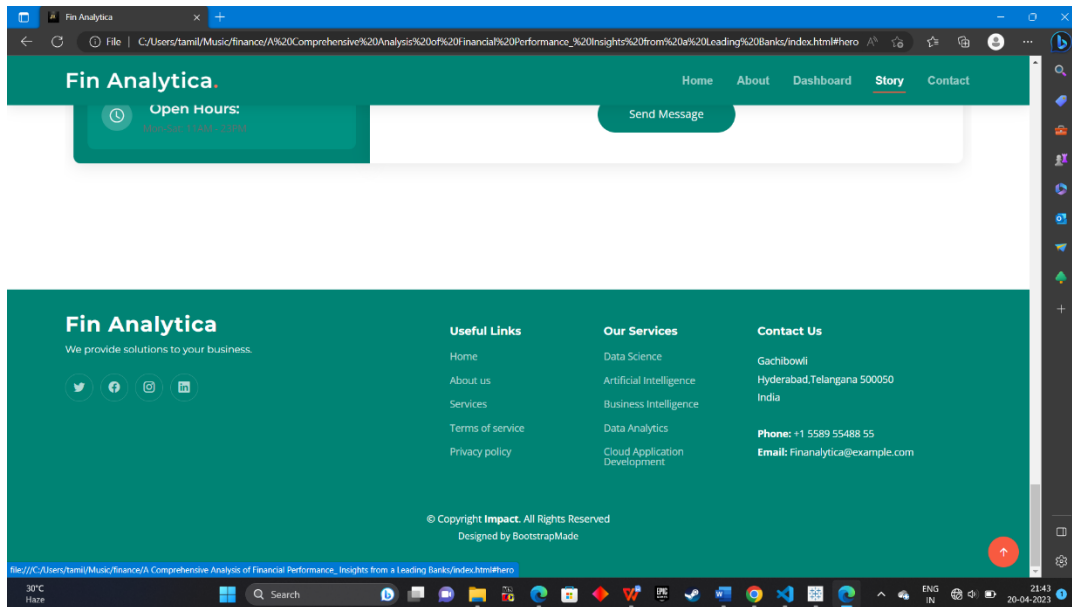
- ✔ Insights generations using Business Intelligence.
- ✔ Building Data models using Statistics.
- ✔ Developing the predictive models.



30°C  
Hydr

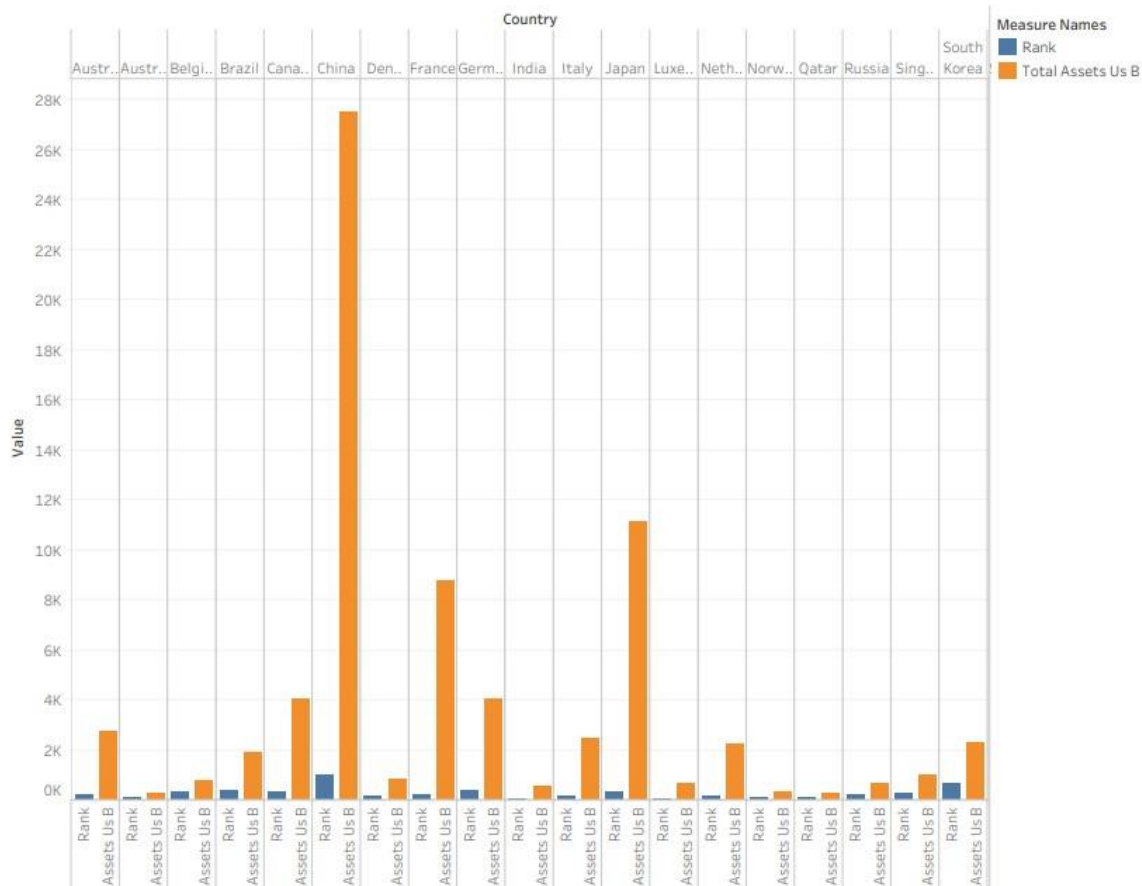
Search

21:42  
20-04-2023



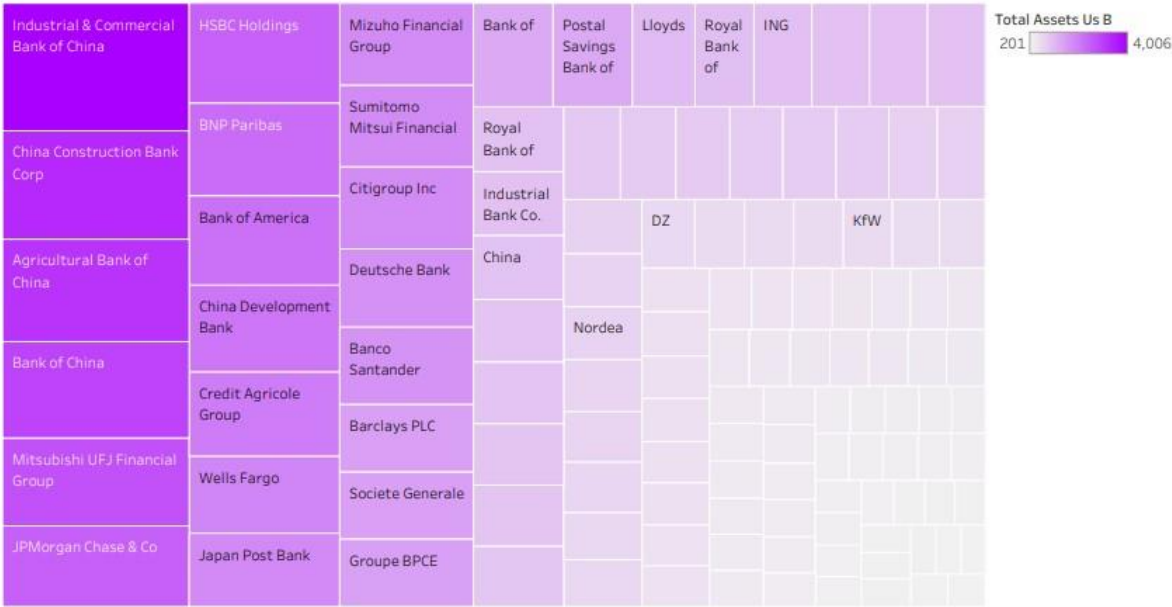
Story 1

Top bank according rank and assets	Top bank according to total assets	Top bank according to country based on tota..	Top 10 Countries with assets proportion	Total assets analysis according to year and..
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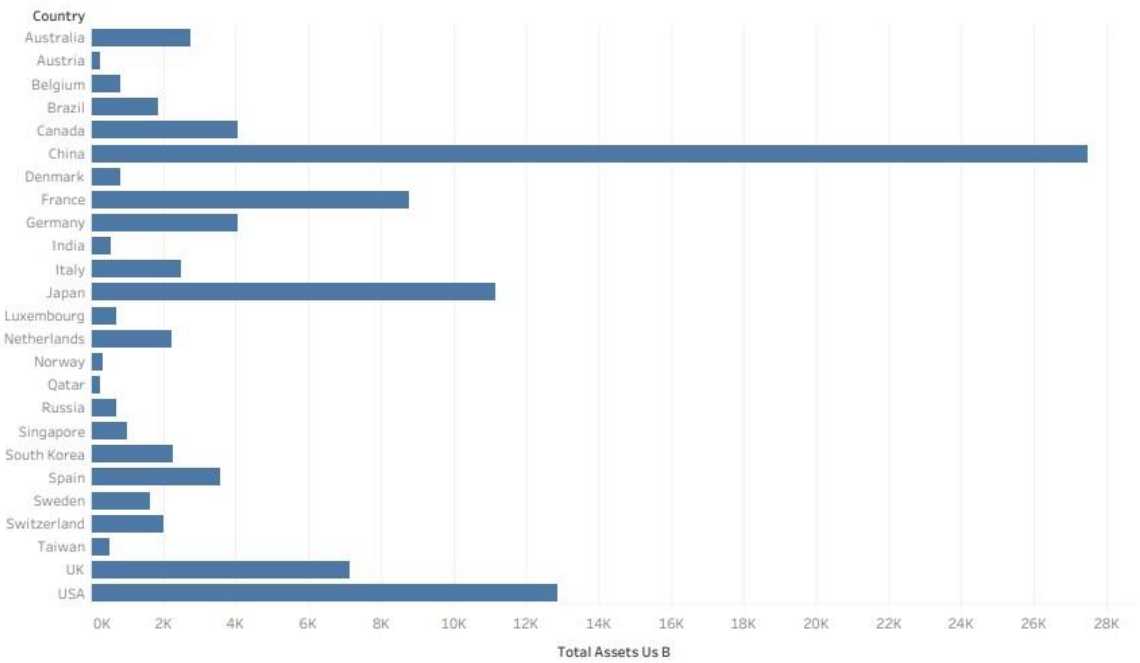
Story 1

Top bank according rank and assets	Top bank according to total assets	Top bank according to country based on tota..	Top 10 Countries with assets proportion	Total assets analysis according to year and..
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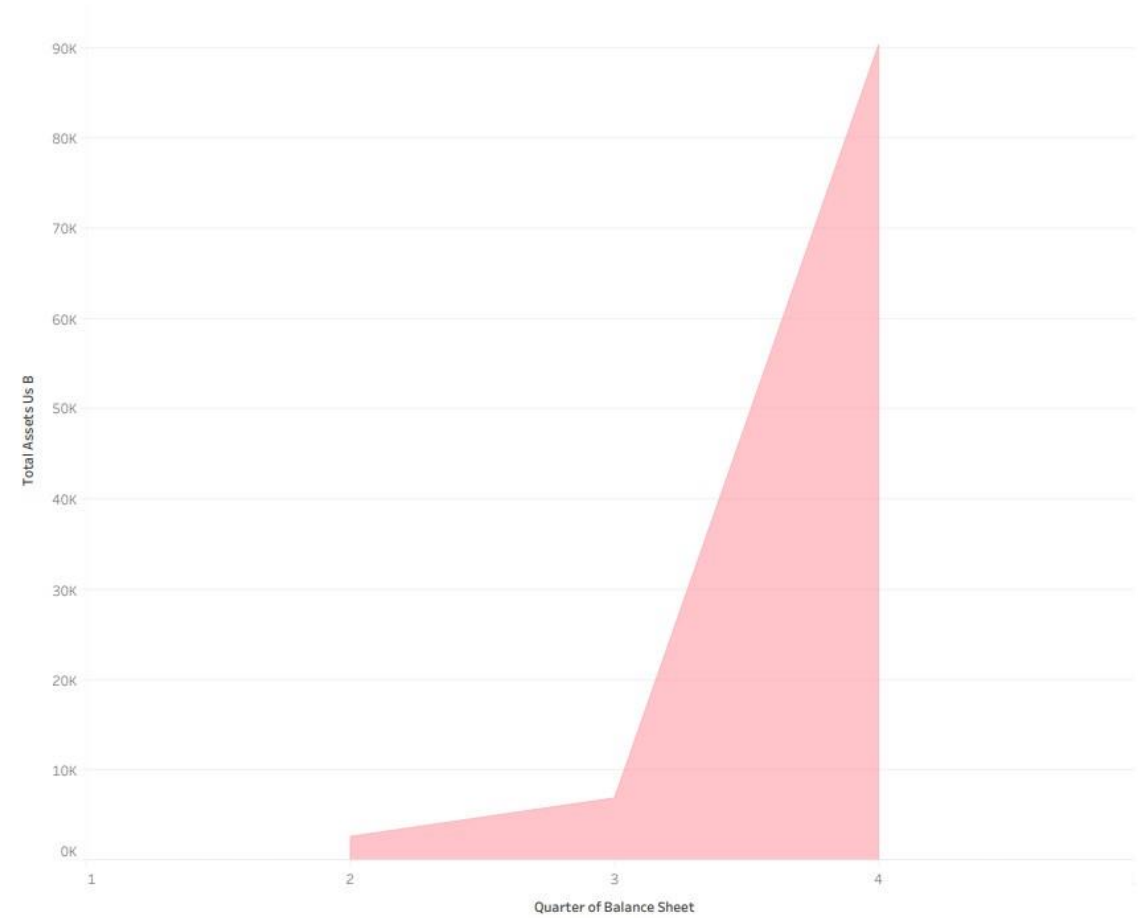
Story 1

Top bank according rank and assets	Top bank according to total assets	Top bank according to country based on tota..	Top 10 Countries with assets proportion	Total assets analysis according to year and..
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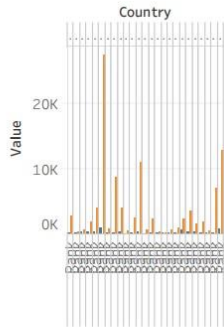
Story 1

Top bank according rank and assets	Top bank according to total assets	Top bank according to country based on tota..	Top 10 Countries with assets proportion	Total assets analysis according to year and..
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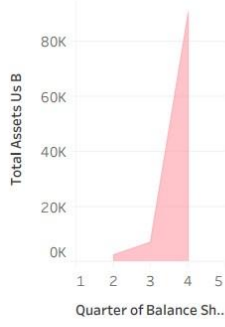




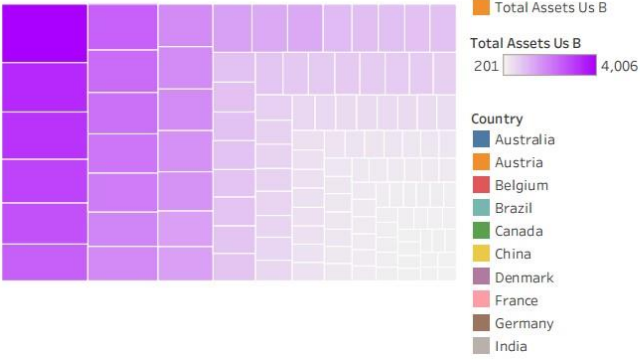
Top banks according rank and assets



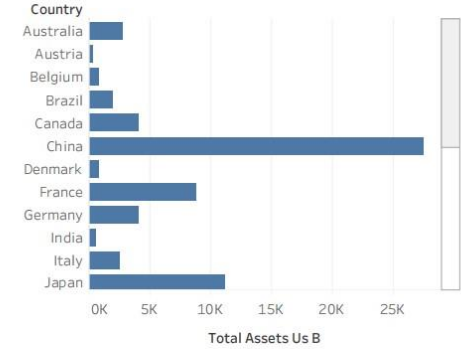
Total assets analysis according to year and quarter



Top banks according to total assets



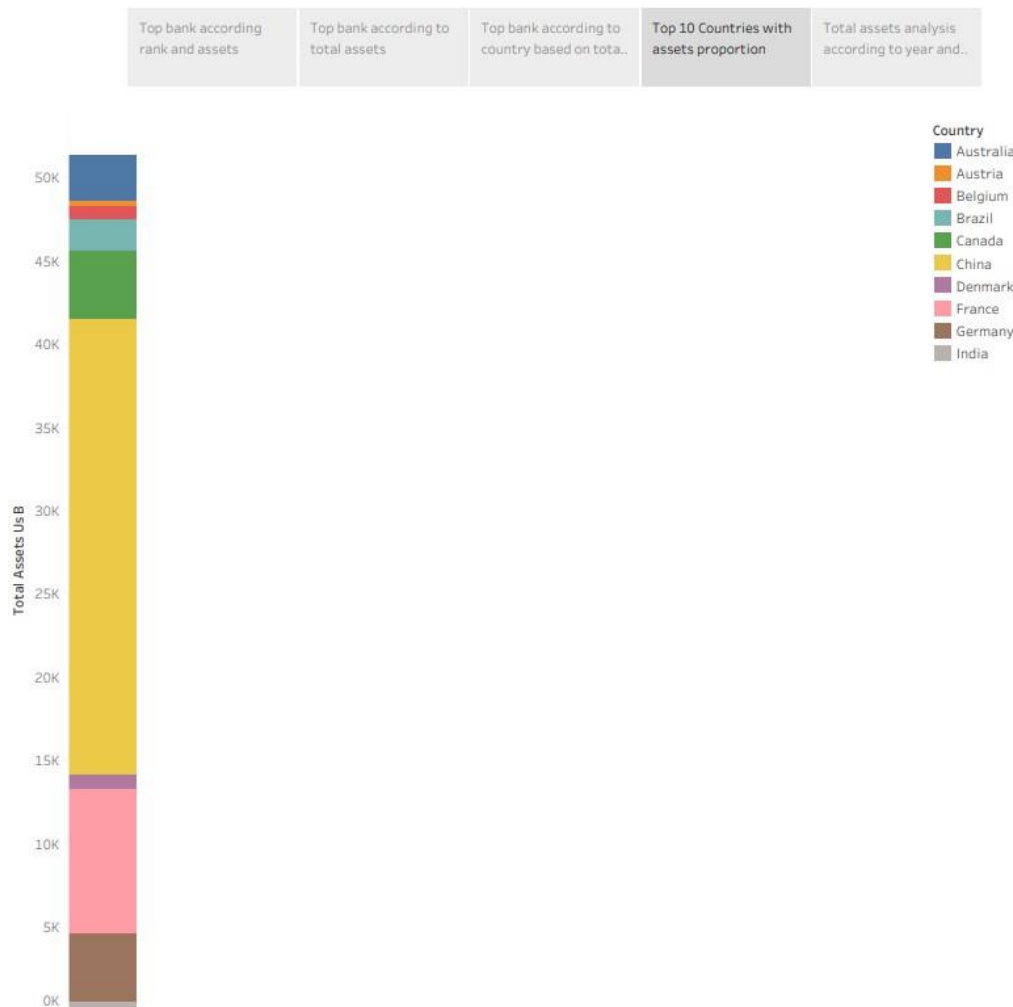
Top banks according to country based total assets



Top 10 Countries with assets proportion



## Story 1



## 4. Advantages and Disadvantages

### 4.1 Advantages

**1. Credit Creation:** The existence of a financial institution is a kind of security that ensures that less money is left unused in an economy. This means that financial institutions are intermediaries between the savers and the borrowers. This process creates money out of money and boosts growth in an economy.

**Provide Funds:** Financial institution is a good source of medium and long-term finance. They provide both owned and borrowed capital to the organization.

**Economic Development:** Financial institution promotes economic development in an economy by way of funding all the development plans of government and private organizations.

**Infrastructural Development:** The establishment of financial institutions builds a strong banking base in an economy. Besides this, it offers all the financial services needed for the development and promotion of other infrastructures, like industries, roads, hospitals, educational institutions, etc.

**Promotes Regional Balances:** Financial institution takes up their social responsibility to establish their units in backward areas to uplift these areas by educating and providing basic monetary services to people. The financial institution aims to bring backward regions on equal footing with developed regions.

**Employment Generation:** Financial institution provides all necessary funding to build and develop industries and infrastructure in a country. This creates new employment opportunities for the available manpower.

## **4.2 Disadvantage**

**Complex Process:** The process of granting loans by Financial Institutions is rigid and involves lots of paperwork. This makes the process time-consuming and expensive.

Restriction on the Borrower: The financial institutions have a right to have their nominee on the Board of Directors of the borrowing company, which restricts the power of the company. Besides this, they may directly interfere with the dividend distribution decision of the borrowing company.

System of Collateral Securities: Financial institutions are governed under strict rules of the Government, which requires them to grant loans only against some security. Due to this, sometimes deserving organisations fail to get financial assistance due to a lack of security

## **5. Application**

**Let us apply the learnings discussed to an application for predicting customer churn, which is a big drain on resources and finances in banks. The cost of acquiring a customer is higher than the cost of retaining a customer and all banks try to protect themselves against an increase in the churn rate, using customer behavior analysis providing an early indicator for banks. In order for the customer behavior to work effectively, we need to get a 360-degree global view of each customer and their interactions on different exchange channels such as banking visits, customer service calls, web transactions, or mobile banking. The transactional behavior will provide warning signs, such as reducing transactions or cancellation of automatic payments. However, increasing the volume, variety, and velocity of the data needing to be exploited has made it nearly impossible to store, analyze, and retrieve useful information through traditional data management technologies.**

**Big data infrastructure has been designed and built to address these challenges by solving data management problems by storing, analyzing, and retrieving the massive volume and variety of structured and unstructured data while scaling with extreme flexibility and elasticity as data increases. The platform and its application will**

**provide banks benefit from real-time interactions with their customers.**

## **6. conclusion**

In 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. In a crux, we can say that it is the source of channeling the finance by the people of the country.

## **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. However, the regulatory environment is also likely to become more stringent, requiring investment banks to be more transparent and accountable. The shift towards sustainable and socially responsible investing is also likely to gain momentum, presenting opportunities for investment banks to develop new products and services in this area. In addition, the ongoing digital transformation of the financial services industry is expected to continue to drive growth and innovation in investment banking. So, if you are interested and want to make a career in this domain, then it is recommended to have a look at Intellipaat's video guide that covers the steps to start a career in the investment banking sector.

## 8. Appendix

### 8.1 HTML code for the output webpage

```
<!DOCTYPE html>

<html lang="en">

<head>
  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0"
name="viewport">

  <title>Fin Analytica</title>
  <meta content="" name="description">
  <meta content="" name="keywords">

  <!-- Favicons -->
  <link href="assets/img/favicon.png" rel="icon">
  <link href="assets/img/apple-touch-icon.png" rel="apple-touch-icon">

  <!-- Google Fonts -->
  <link rel="preconnect" href="https://fonts.googleapis.com">
  <link rel="preconnect" href="https://fonts.gstatic.com" crossorigin>
  <link
href="https://fonts.googleapis.com/css2?family=Open+Sans:ital,wght@0,30
0;0,400;0,500;0,600;0,700;1,300;1,400;1,600;1,700&family=Montserrat:ita
l,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,500;1,600;1,700&fami
ly=Raleway:ital,wght@0,300;0,400;0,500;0,600;0,700;1,300;1,400;1,500;1,
600;1,700&display=swap" rel="stylesheet">

  <!-- Vendor CSS Files -->
  <link href="assets/vendor/bootstrap/css/bootstrap.min.css"
rel="stylesheet">
  <link href="assets/vendor/bootstrap-icons/bootstrap-icons.css"
rel="stylesheet">
  <link href="assets/vendor/aos/aos.css" rel="stylesheet">
```

```

<link href="assets/vendor/glightbox/css/glightbox.min.css"
rel="stylesheet">
<link href="assets/vendor/swiper/swiper-bundle.min.css"
rel="stylesheet">

<!-- Template Main CSS File -->
<link href="assets/css/main.css" rel="stylesheet">

<!-- =====
* Template Name: Impact - v1.1.1
* Template URL: https://bootstrapmade.com/impact-bootstrap-business-
website-template/
* Author: BootstrapMade.com
* License: https://bootstrapmade.com/license/
===== -->
</head>

<body>

<!-- ===== Header ===== -->
<section id="topbar" class="topbar d-flex align-items-center">
  <div class="container d-flex justify-content-center justify-
content-md-between">
    <div class="contact-info d-flex align-items-center">
      <i class="bi bi-envelope d-flex align-items-center"><a
href="mailto:contact@example.com">finanalytica@gmail.com</a></i>
      <i class="bi bi-phone d-flex align-items-center ms-
4"><span>+999999999</span></i>
    </div>
    <div class="social-links d-none d-md-flex align-items-center">
      <a href="#" class="twitter"><i class="bi bi-twitter"></i></a>
      <a href="#" class="facebook"><i class="bi bi-facebook"></i></a>
      <a href="#" class="instagram"><i class="bi bi-
instagram"></i></a>
      <a href="#" class="linkedin"><i class="bi bi-
linkedin"></i></i></a>
    </div>
  </div>
</section><!-- End Top Bar -->

<header id="header" class="header d-flex align-items-center">

  <div class="container-fluid container-xl d-flex align-items-center
justify-content-between">

```



```

<a href="index.html" class="logo d-flex align-items-center">
  <!-- Uncomment the line below if you also wish to use an image
logo -->
  <!--  -->
  <h1>Fin Analytica<span>.</span></h1>
</a>
<nav id="navbar" class="navbar">
  <ul>
    <li><a href="#hero">Home</a></li>
    <li><a href="#about">About</a></li>
    <li><a href="#portfolio">Dashboard</a></li>
    <li><a href="#team">Story</a></li>

    <li><a href="#contact">Contact</a></li>
  </ul>
</nav><!-- .navbar -->

<i class="mobile-nav-toggle mobile-nav-show bi bi-list"></i>
<i class="mobile-nav-toggle mobile-nav-hide d-none bi bi-x"></i>

</div>
</header><!-- End Header -->
<!-- End Header -->

<!-- ===== Hero Section ===== -->
<section id="hero" class="hero">
  <div class="container position-relative">
    <div class="row gy-5" data-aos="fade-in">
      <div class="col-lg-6 order-2 order-lg-1 d-flex flex-column
justify-content-center text-center text-lg-start">
        <h2>Welcome to <span>Fin Analytica</span></h2>
        <p>A widely used approach to analyzing a bank, CAMELS,
considers a bank's Capital adequacy, Asset quality, Management
capabilities, Earnings sufficiency, Liquidity position, and Sensitivity
to market risk..</p>
        <div class="d-flex justify-content-center justify-content-lg-
start">
          <a href="#about" class="btn-get-started">Get Started</a>
          <a href="https://www.youtube.com/watch?v=fTTGALaRZoc"
class="glightbox btn-watch-video d-flex align-items-center"><i
class="bi bi-play-circle"></i><span>Watch Video</span></a>
        </div>
      </div>
      <div class="col-lg-6 order-1 order-lg-2">

```

```

        
    </div>
</div>
</div>

<div class="icon-boxes position-relative">
    <div class="container position-relative">
        <div class="row gy-4 mt-5">

            <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-
delay="100">
                <div class="icon-box">
                    <div class="icon"><i class="bi bi-card-text"></i></div>
                    <h4 class="title"><a href="" class="stretched-
link">Statiscal analysis</a></h4>
                </div>
            </div>
            <!--End Icon Box -->

            <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-
delay="200">
                <div class="icon-box">
                    <div class="icon"><i class="bi bi-bar-chart"></i></div>
                    <h4 class="title"><a href="" class="stretched-link">Data
Visualization</a></h4>
                </div>
            </div>
            <!--End Icon Box -->

            <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-
delay="300">
                <div class="icon-box">
                    <div class="icon"><i class="bi bi-laptop"></i></div>
                    <h4 class="title"><a href="" class="stretched-
link">Machine Learning</a></h4>
                </div>
            </div>
            <!--End Icon Box -->

            <div class="col-xl-3 col-md-6" data-aos="fade-up" data-aos-
delay="500">
                <div class="icon-box">
                    <div class="icon"><i class="bi bi-cpu"></i></div>

```

```

        <h4 class="title"><a href="" class="stretched-
link">Artificial Intelligence</a></h4>
    </div>
</div>
<!--End Icon Box -->

</div>
</div>
</div>

</div>
</section>
<!-- End Hero Section -->

<main id="main">

    <!-- ===== About Us Section ===== -->
    <section id="about" class="about">
        <div class="container" data-aos="fade-up">

            <div class="section-header">
                <h2>About Us</h2>
                <p>We provide best Business intelligence solutions to the
companies,which makes a strategy for elevating their business in the
market</p>
            </div>

            <div class="row gy-4">
                <div class="col-lg-6">
                    <h3>Insight generations through sophasticated tools</h3>
                    

                </div>
                <div class="col-lg-6">
                    <div class="content ps-0 ps-lg-5">
                        <p class="fst-italic">
                            We provide business solutions in various domains.
                        </p>
                        <ul>
                            <li><i class="bi bi-check-circle-fill"></i> Insights
generations using Business Intelligence.</li>
                            <li><i class="bi bi-check-circle-fill"></i> Building
Data models using Statistics.</li>

```

```
        <li><i class="bi bi-check-circle-fill"></i> Developing
the predictive models.</li>
    </ul>
```

```
    <div class="position-relative mt-4">
        
        <a href="https://www.youtube.com/watch?v=LXb3EKWsInQ"
class="glightbox play-btn"></a>
    </div>
</div>
</div>
</div>
```

```
</div>
</section><!-- End About Us Section -->
```

```
<!-- ===== Stats Counter Section ===== -->
<section id="stats-counter" class="stats-counter">
    <div class="container" data-aos="fade-up">

        <div class="row gy-4 align-items-center">

            <div class="col-lg-6">
                
            </div>

            <div class="col-lg-6">

                <div class="stats-item d-flex align-items-center">
                    <span data-purecounter-start="0" data-purecounter-
end="100000" data-purecounter-duration="1" class="purecounter"></span>
                    <p><strong>Students</strong> has Succesfully trained</p>
                </div><!-- End Stats Item -->

                <div class="stats-item d-flex align-items-center">
                    <span data-purecounter-start="0" data-purecounter-
end="300" data-purecounter-duration="1" class="purecounter"></span>
                    <p><strong>Projects</strong> has been developed</p>
                </div><!-- End Stats Item -->
```

```

        <div class="stats-item d-flex align-items-center">
            <span data-purecounter-start="0" data-purecounter-
end="10000" data-purecounter-duration="1" class="purecounter"></span>
            <p><strong>Hours Of Support</strong> has been
delivered</p>
        </div><!-- End Stats Item -->

    </div>

</div>

</div>

</section><!-- End Stats Counter Section -->

<!-- ===== Call To Action Section ===== -->
<section id="call-to-action" class="call-to-action">
    <div class="container text-center" data-aos="zoom-out">
        <a href="https://www.youtube.com/watch?v=To2nuBRP7fE"
class="lightbox play-btn"></a>
        <h3>Call To Action</h3>
        <a class="cta-btn" href="#">Call To Action</a>
    </div>
</section><!-- End Call To Action Section -->

<!-- ===== Portfolio Section ===== -->
<section id="portfolio" class="portfolio sections-bg">
    <div class="container" data-aos="fade-up">

        <div class="section-header">
            <h2>Insights</h2>

        </div>
        <div class='tableauPlaceholder' id='viz1681998192981'
style='position: relative'><noscript><a href='#'><img alt='Dashboard 1
',
src='https://public.tableau.com/static/images/Da#4
7;Dashboard_16818876238340#47;Dashboard1#47;1_rss.png' style='border:
none' /></a></noscript><object
class='tableauViz' style='display:none;'><param name='host_url'
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param
name='embed_code_version' value='3' /> <param name='site_root' value=''
/><param name='name' value='Dashboard_16818876238340#47;Dashboard1'

```

```

/><param name='tabs' value='no' /><param name='toolbar' value='yes'
/><param name='static_image'
value='https://public.tableau.com/static/images/Da&
#47;Dashboard_16818876238340&#47;Dashboard1&#47;1.png' /> <param
name='animate_transition' value='yes' /><param
name='display_static_image' value='yes' /><param name='display_spinner'
value='yes' /><param name='display_overlay' value='yes' /><param
name='display_count' value='yes' /><param name='language' value='en-US'
/><param name='filter' value='publish=yes'
/></object></div>
<script
type='text/javascript'>
var divElement =
document.getElementById('viz1681998192981');
var
vizElement =
divElement.getElementsByTagName('object')[0];
if (
divElement.offsetWidth > 800 ) {
vizElement.style.width='1000px';vizElement.style.height='827px';} else
if ( divElement.offsetWidth > 500 ) {
vizElement.style.width='1000px';vizElement.style.height='827px';} else
{
vizElement.style.width='100%';vizElement.style.height='1677px';}
var scriptElement =
document.createElement('script');
scriptElement.src
=
'https://public.tableau.com/javascripts/api/viz_v1.js';
vizElement.parentNode.insertBefore(scriptElement,
vizElement);
</script>

</div>
</section><!-- End Portfolio Section -->

<!-- ===== Our Team Section ===== -->
<section id="team" class="team">
<div class="container" data-aos="fade-up">

<div class="section-header">
<h2>Story Board</h2>
<div class='tableauPlaceholder' id='viz1681998238241'
style='position: relative;'><noscript><a href='#'><img alt='Story 1 '
src='https://public.tableau.com/static/images/Y4&#4
7;Y4ZKTNGS4&#47;1_rss.png' style='border: none'
/></a></noscript><object
class='tableauViz' style='display:none;'><param name='host_url'
value='https%3A%2F%2Fpublic.tableau.com%2F' /> <param
name='embed_code_version' value='3' /> <param name='path'

```



```

        <i class="bi bi-envelope flex-shrink-0"></i>
        <div>
            <h4>Email:</h4>
            <p>finanalytica</p>
        </div>
    </div><!-- End Info Item -->

    <div class="info-item d-flex">
        <i class="bi bi-phone flex-shrink-0"></i>
        <div>
            <h4>Call:</h4>
            <p>+1 5589 55488 55</p>
        </div>
    </div><!-- End Info Item -->

    <div class="info-item d-flex">
        <i class="bi bi-clock flex-shrink-0"></i>
        <div>
            <h4>Open Hours:</h4>
            <p>Mon-Sat: 11AM - 23PM</p>
        </div>
    </div><!-- End Info Item -->
</div>

</div>

<div class="col-lg-8">
    <form action="forms/contact.php" method="post" role="form"
class="php-email-form">
        <div class="row">
            <div class="col-md-6 form-group">
                <input type="text" name="name" class="form-control"
id="name" placeholder="Your Name" required>
            </div>
            <div class="col-md-6 form-group mt-3 mt-md-0">
                <input type="email" class="form-control" name="email"
id="email" placeholder="Your Email" required>
            </div>
        </div>
        <div class="form-group mt-3">
            <input type="text" class="form-control" name="subject"
id="subject" placeholder="Subject" required>
        </div>
        <div class="form-group mt-3">

```



```

        <textarea class="form-control" name="message" rows="7"
placeholder="Message" required></textarea>
    </div>
    <div class="my-3">
        <div class="loading">Loading</div>
        <div class="error-message"></div>
        <div class="sent-message">Your message has been sent.
Thank you!</div>
    </div>
    <div class="text-center"><button type="submit">Send
Message</button></div>
</form>
</div><!-- End Contact Form -->

</div>

</section><!-- End Contact Section -->

</main><!-- End #main -->

<!-- ===== Footer ===== -->
<footer id="footer" class="footer">

    <div class="container">
        <div class="row gy-4">
            <div class="col-lg-5 col-md-12 footer-info">
                <a href="index.html" class="logo d-flex align-items-center">
                    <span>Fin Analytica</span>
                </a>
                <p>We provide solutions to your business.</p>
                <div class="social-links d-flex mt-4">
                    <a href="#" class="twitter"><i class="bi bi-
twitter"></i></a>
                    <a href="#" class="facebook"><i class="bi bi-
facebook"></i></a>
                    <a href="#" class="instagram"><i class="bi bi-
instagram"></i></a>
                    <a href="#" class="linkedin"><i class="bi bi-
linkedin"></i></a>
                </div>
            </div>

            <div class="col-lg-2 col-6 footer-links">

```

```

<h4>Useful Links</h4>
<ul>
  <li><a href="#">Home</a></li>
  <li><a href="#">About us</a></li>
  <li><a href="#">Services</a></li>
  <li><a href="#">Terms of service</a></li>
  <li><a href="#">Privacy policy</a></li>
</ul>
</div>

<div class="col-lg-2 col-6 footer-links">
  <h4>Our Services</h4>
  <ul>
    <li><a href="#">Data Science</a></li>
    <li><a href="#">Artificial Intelligence</a></li>
    <li><a href="#">Business Intelligence</a></li>
    <li><a href="#">Data Analytics</a></li>
    <li><a href="#">Cloud Application Development</a></li>
  </ul>
</div>

<div class="col-lg-3 col-md-12 footer-contact text-center text-
md-start">
  <h4>Contact Us</h4>
  <p>
    Gachibowli<br>
    Hyderabad,Telangana 500050<br>
    India <br><br>
    <strong>Phone:</strong> +1 5589 55488 55<br>
    <strong>Email:</strong> Finanalytica@example.com<br>
  </p>

</div>

</div>
</div>

<div class="container mt-4">
  <div class="copyright">
    &copy; Copyright <strong><span>Impact</span></strong>. All
Rights Reserved
  </div>
  <div class="credits">
    <!-- All the links in the footer should remain intact. -->

```

```
<!-- You can delete the links only if you purchased the pro
version. -->
<!-- Licensing information: https://bootstrapmade.com/license/
-->
<!-- Purchase the pro version with working PHP/AJAX contact
form: https://bootstrapmade.com/impact-bootstrap-business-website-
template/ -->
    Designed by <a
href="https://bootstrapmade.com/">BootstrapMade</a>
</div>
</div>

</footer><!-- End Footer -->
<!-- End Footer -->

<a href="#" class="scroll-top d-flex align-items-center justify-
content-center"><i class="bi bi-arrow-up-short"></i></a>

<div id="preloader"></div>

<!-- Vendor JS Files -->
<script
src="assets/vendor/bootstrap/js/bootstrap.bundle.min.js"></script>
<script src="assets/vendor/aos/aos.js"></script>
<script src="assets/vendor/glightbox/js/glightbox.min.js"></script>
<script
src="assets/vendor/purecounter/purecounter_vanilla.js"></script>
<script src="assets/vendor/swiper/swiper-bundle.min.js"></script>
<script src="assets/vendor/isotope-
layout/isotope.pkgd.min.js"></script>
<script src="assets/vendor/php-email-form/validate.js"></script>

<!-- Template Main JS File -->
<script src="assets/js/main.js"></script>

</body>

</html>
```





