

# **Project Report Template**

*A Comprehensive Analysis of Financial performance:  
Insights from a Leading Banks*

## **1 Introduction**

### **1.1 Overview**

The banking industry world-wide is being transformed. The global forces for changes include technologies innovation; the deregulation of financial service at the national level and opening-up at international competition;


### **1.2 Purpose**

The financial performance analysis includes analysis and interpretation of financial statement in such a way that it under takes a full diagnosis of the profitability and financial soundness of the business.

## 2 Problem Definition & Design Thinking

### 2.1 Empathy Map


Template



## Retrospective

Use this framework to reflect on recent work. This simple structure is useful both alone and in groups.

Created in partnership with

 Product School

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### Reflect on the topic

Working silently and individually, have each person create a few sticky notes in all four quadrants below for about five minutes. With the remaining time, discuss notes in each quadrant.

**What went well?**

What should we keep doing?  
What should we celebrate?  
Where did we make progress?

TOPIC:  
**Workstation engineering team Sprint 10**

**What went poorly?**

Where did we have problems?  
What was frustrating to us or others?  
What held us back?

good working

the data class

in computer

network problem

online exams and the classes

good knowledge

to work in MVC company

data analysis

online classes

give more information about the course

take only offline classes


gaining a knowledge

**What ideas do you have?**

What ideas do you have for future work together?  
Where do you see opportunities to improve?  
What has untapped potential?

**How should we take action?**


What do you believe we should do next?  
What specific things should we change?  
What should extend beyond this meeting?



**Need some inspiration?**

See a finished version of this template to boost your work.

[Open example](#)



**Brainstorm & Idea Prioritization**

- 1. Brainstorm ideas
- 2. Sort ideas
- 3. If made a choice

Use this tool to help you put brainstorming ideas on paper, then evaluate them together and put ideas in order of priority. It's not about the same idea.

1. Brainstorm ideas

2. Sort ideas

3. If made a choice

**Define your problem statement**

What is the problem you are trying to solve? What is the problem you are trying to solve? What is the problem you are trying to solve?

1. Define the problem

2. Define the problem

3. Define the problem

**Examine**

What are the current ideas of the problem? What are the current ideas of the problem? What are the current ideas of the problem?

1. Examine

2. Examine

3. Examine

**Create ideas**

What are the current ideas of the problem? What are the current ideas of the problem? What are the current ideas of the problem?

1. Create ideas

2. Create ideas

3. Create ideas

**Prototype**

What are the current ideas of the problem? What are the current ideas of the problem? What are the current ideas of the problem?

1. Prototype

2. Prototype

3. Prototype

**After you prototype**

What are the current ideas of the problem? What are the current ideas of the problem? What are the current ideas of the problem?

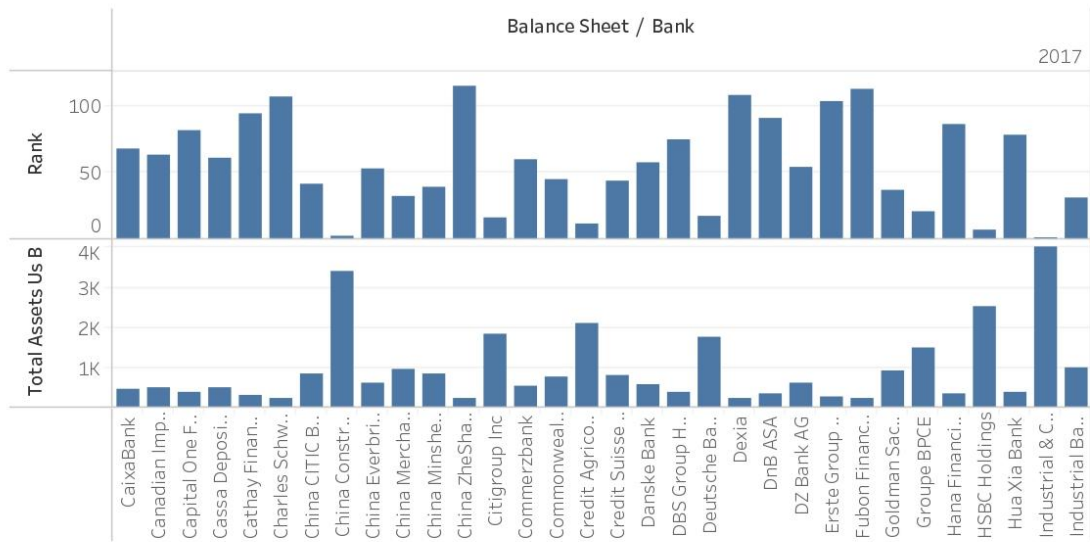
1. After you prototype

2. After you prototype

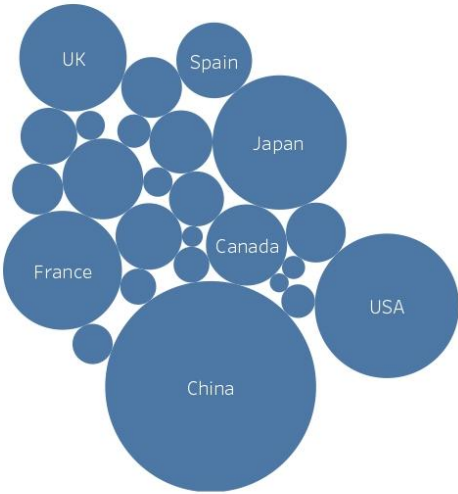
3. After you prototype

### **3      RESULT**

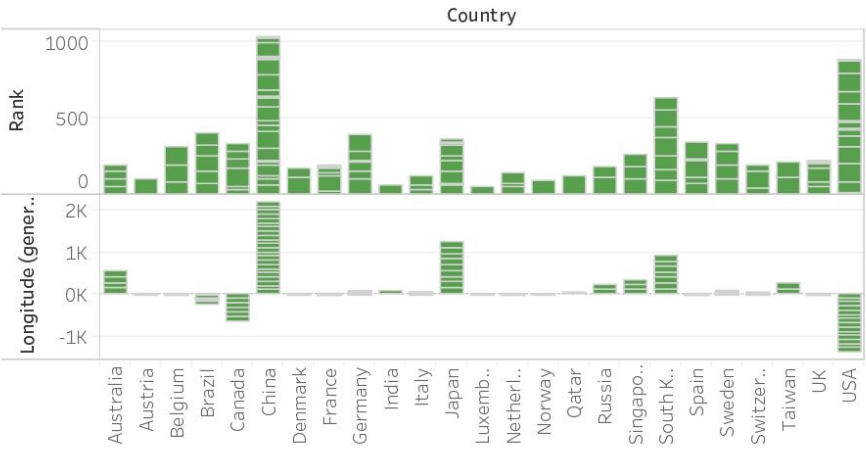
# Sheet 1



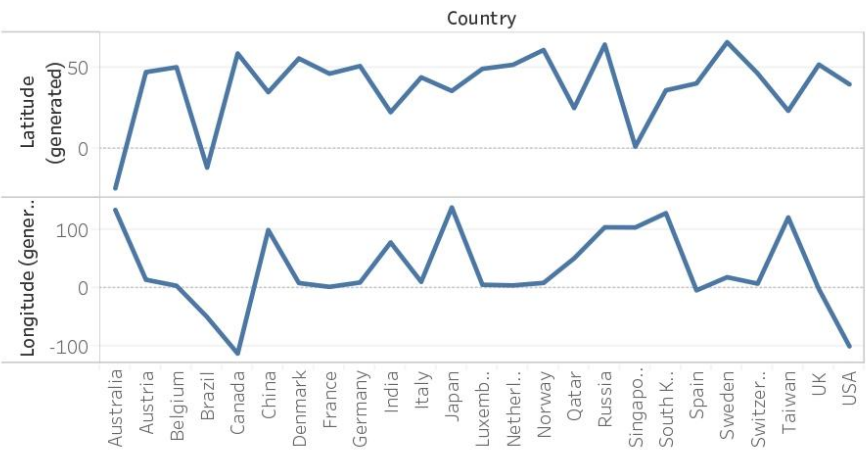
Sheet 2



Sheet 3

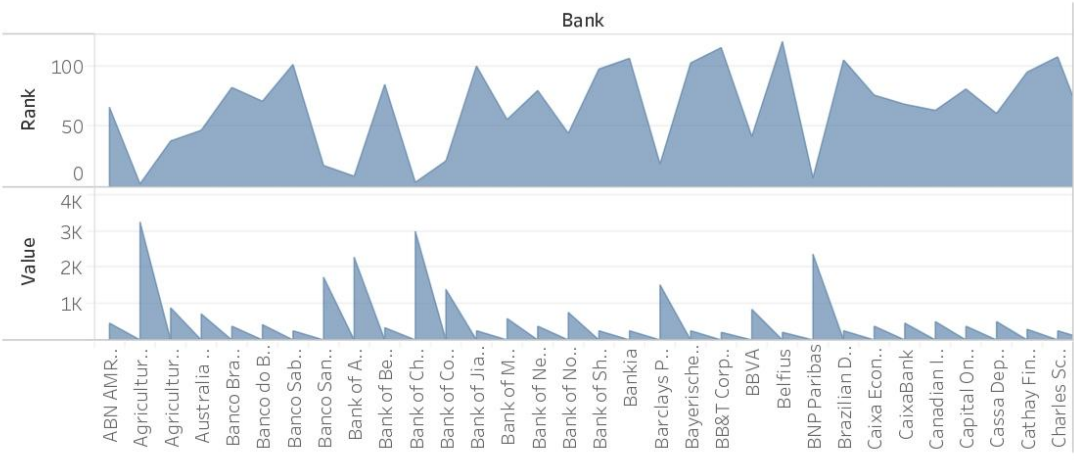


Sheet 4

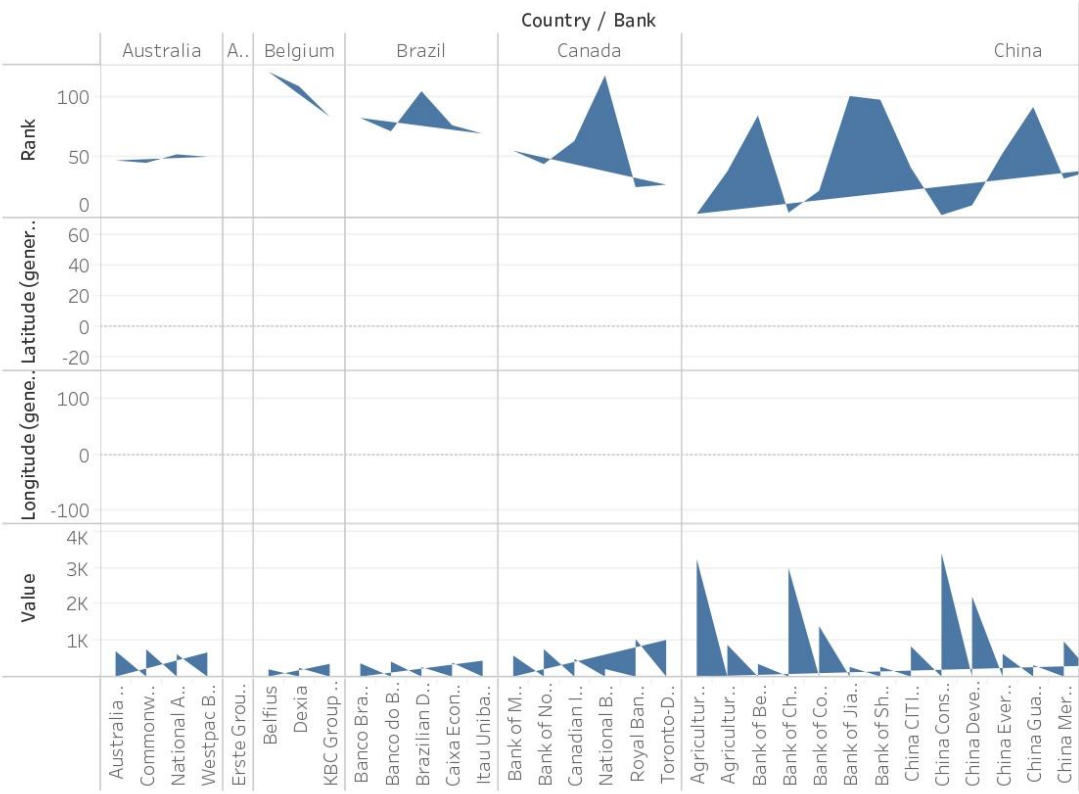




Sheet 5



Sheet 6



## **4 ADVANTAGES & DISADVANTAGE**

### **4.1 Advantages**

- **A superior omnichannel customer experience. ...**
- **Stronger customer relationships. ...**
- **Better risk management and mitigation. ...**
- **Lower operational costs. ...**
- **Growth opportunities.**

### **4.2 Disadvantages**

- **Tech-Related Service Disruptions. ...**
- **Concerns about Identity Theft and Security. ...**
- **Deposit Restrictions. ...**
- **Faster is Not Always More Convenient. ...**
- **No Relationship with a Personal Banker. ...**
- **Limited Services Scope. ...**

## **5 APPLICATION**

- **Capital adequacy ratio (CAR)** It is the measure of a bank's available capital divided by the loans (assessed in terms of their risk) given by the bank. ...
- **Gross and net non-performing assets. ...**
- **Provision coverage ratio. ...**
- **Return on assets. ...**
- **CASA ratio. ...**
- **Net interest margin. ...**
- **Cost to income.**

## **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.