

Analysis on Federal Bank Portfolio

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Study, analyse and come up with insights by comparing the bank's product portfolio with that of industry. Use of statistical testing methods to check for sufficient evidence in the validation of several claims on bank's products and services.

Comprehensive Dataset Overview:

With the provided dataset, cleaned the dataset using data mining steps in python and I am conducting an in-depth analysis using PowerBI. This dataset encompasses a wide array of features, including the year (with options for 2022 and 2023), month (comprising all 12 months), bank sectors (encompassing Foreign Banks, Payment Banks, Private Sector Banks, Public Sector Banks, and Small Finance Banks), and bank names (ranging from Airtel Payments Bank to Yes Bank Ltd).

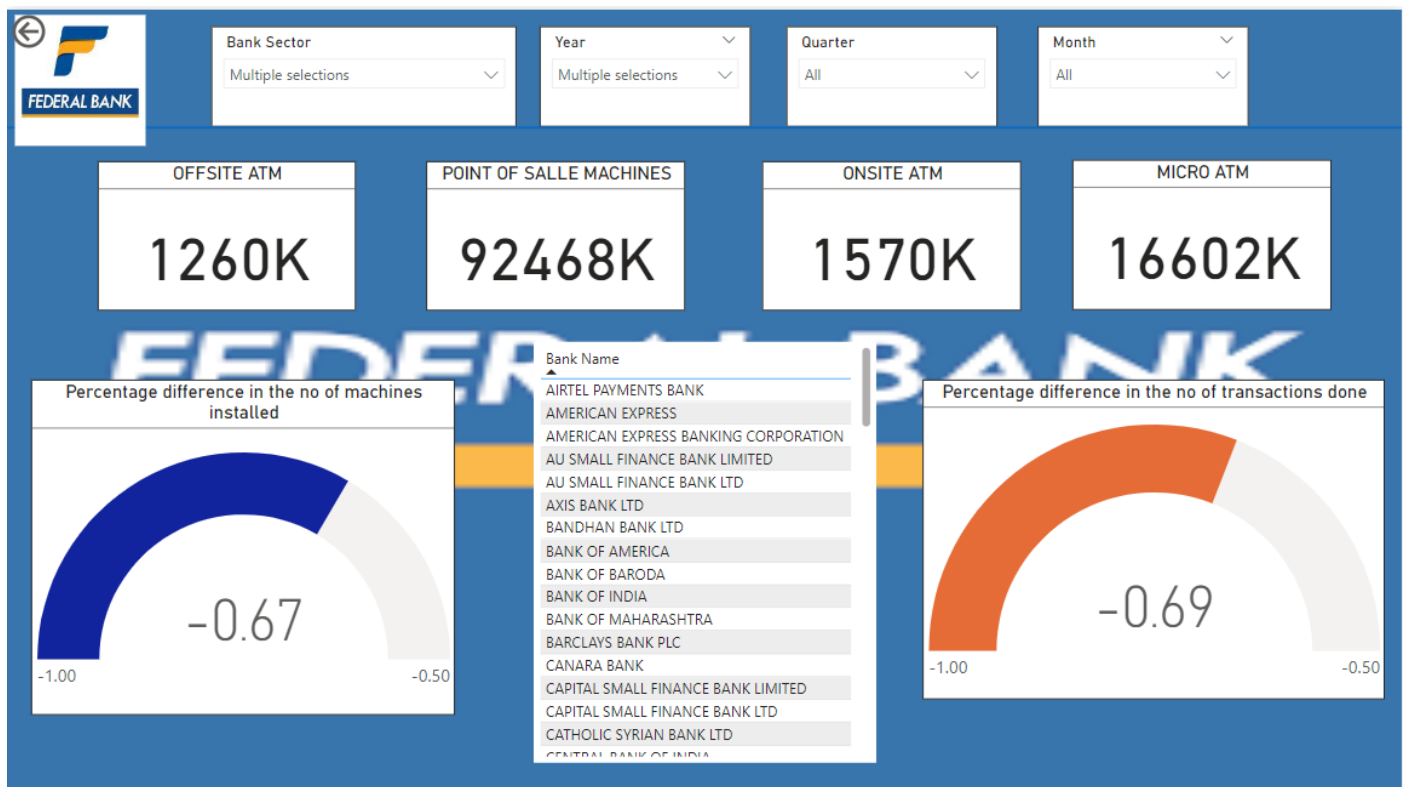
The dataset also includes various transaction-related metrics, such as ATM counts (both onsite and offsite), Point of Sale (POS) transactions, Micro ATMs, Bharat QR transactions, UPI QR transactions, credit card transactions (CNT_CC), debit card transactions (CNT_DC), credit card POS transactions (CNT_CC_POS_TXN), credit card transaction amounts (CC_POS_TXN_AMT), and several others. In essence, this dataset offers a comprehensive view of banking activities, facilitating a thorough analysis of trends, comparisons, and insights within the banking industry.

Insights from Data Analysis:

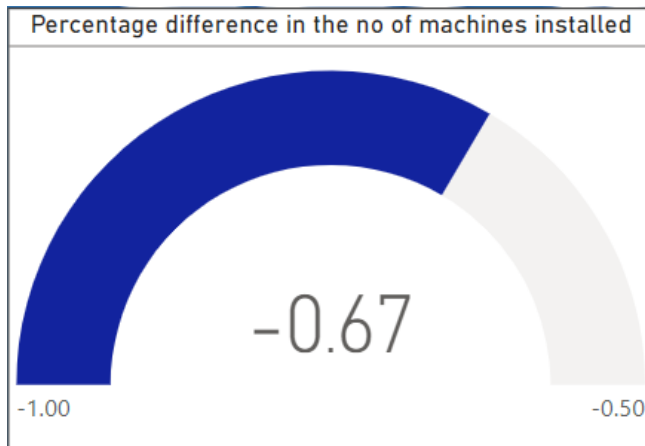
This dashboard serves as a comprehensive analytical tool, delving into the dynamics of the banking sector, shedding light on trends, comparisons, and insights crucial for informed decision-making within this industry.

REPORT: [Project Report](#) (pdf)

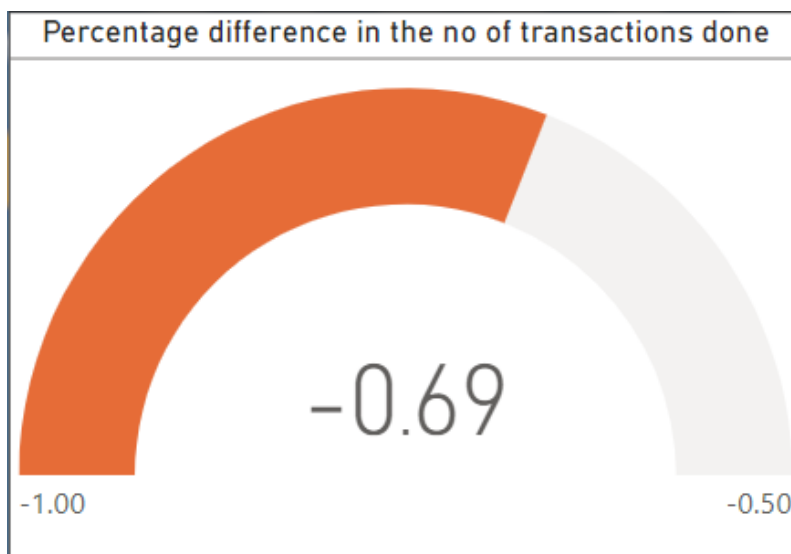
[Project dashboard](#) (Power Bi)



The percentage change in the number of machines provided, when compared to the preceding year, is approximately -0.67%.



The percentage change in the number of transactions compared to the previous year stands at approximately -0.69%.



Federal Bank's Contribution:

In the comprehensive analysis spanning the years 2022 and 2023 until July across various bank sectors, the data reveals remarkable statistics. Notably, the dataset showcases that offsite ATMs total approximately 1260k units, and there are an astounding 92468k POS machines. Onsite ATMs are in the order of 1570k, while micro-ATMs account for 16602k installations. Federal Bank stands out as a significant contributor to this landscape. Federal Bank's distinctive presence is evident as it singlehandedly furnished 5k offsite ATMs and an impressive 20k onsite ATMs, along with 219k POS machines.

Industry-Wide Trends:

Curiously, Federal Bank did not engage in the deployment of micro-ATMs during this period. Comparing this to other banks, both within the public sector and the private sector, Federal Bank's contributions to the ATM ecosystem in these two years are substantial.

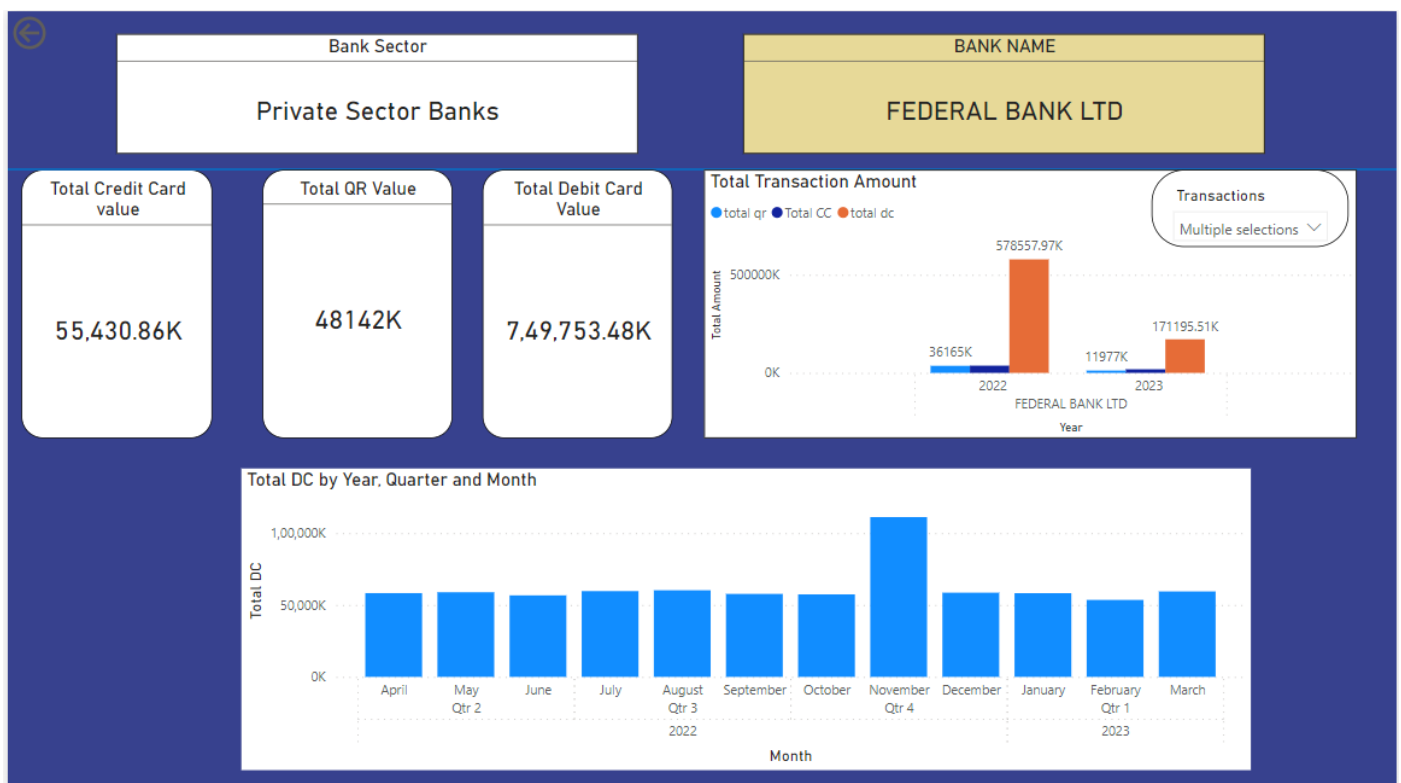
Trends in Deployment:

It asserts Federal Bank's notable footprint within the banking landscape. Furthermore, the analysis unveils intriguing trends. The percentage change in the number of machines provided, when compared to the preceding year, is approximately -0.67%. This signifies a subtle decline in the deployment of machines over time.

Trends in Transaction Volumes:

Additionally, the percentage change in the number of transactions compared to the previous year stands at approximately - 0.69%, indicating a similar declining trend in transaction volumes. This data-driven assessment underscores Federal Bank's remarkable role in shaping the banking infrastructure, while also highlighting nuanced trends in the banking industry over this period.

This page is dedicated to an in-depth analysis of Federal Bank and its product and transaction history, with a detailed focus on the past two years.



Federal Bank's Competitive Position:

In the realm of private sector banking, Federal Bank has shown significant progress in the current year. Specifically, Federal Bank has emerged as a notable player with a total credit card transaction value of 55430k, a substantial QR transaction value of 48142k, and a noteworthy debit card transaction value of 749753k.

Transaction Amounts in 2022 and 2023:

The total transaction amounts for the year 2022 provide further insights. Hotel QR transactions accounted for 36165k, while credit card transactions amounted to 26,436k, and debit card transactions reached 578557k. Fast forward to 2023 until July, and the trends continue to demonstrate Federal Bank's prowess. QR code transactions amount to 11917k, showing a minor decline of 0.03% compared to the previous year. Concurrently, the total transaction amount in terms of value reaches 18,876k, indicating a slight decrease of 0.02% compared to the previous year. However, debit card transactions amount to 171195k, hinting at a potential increase.

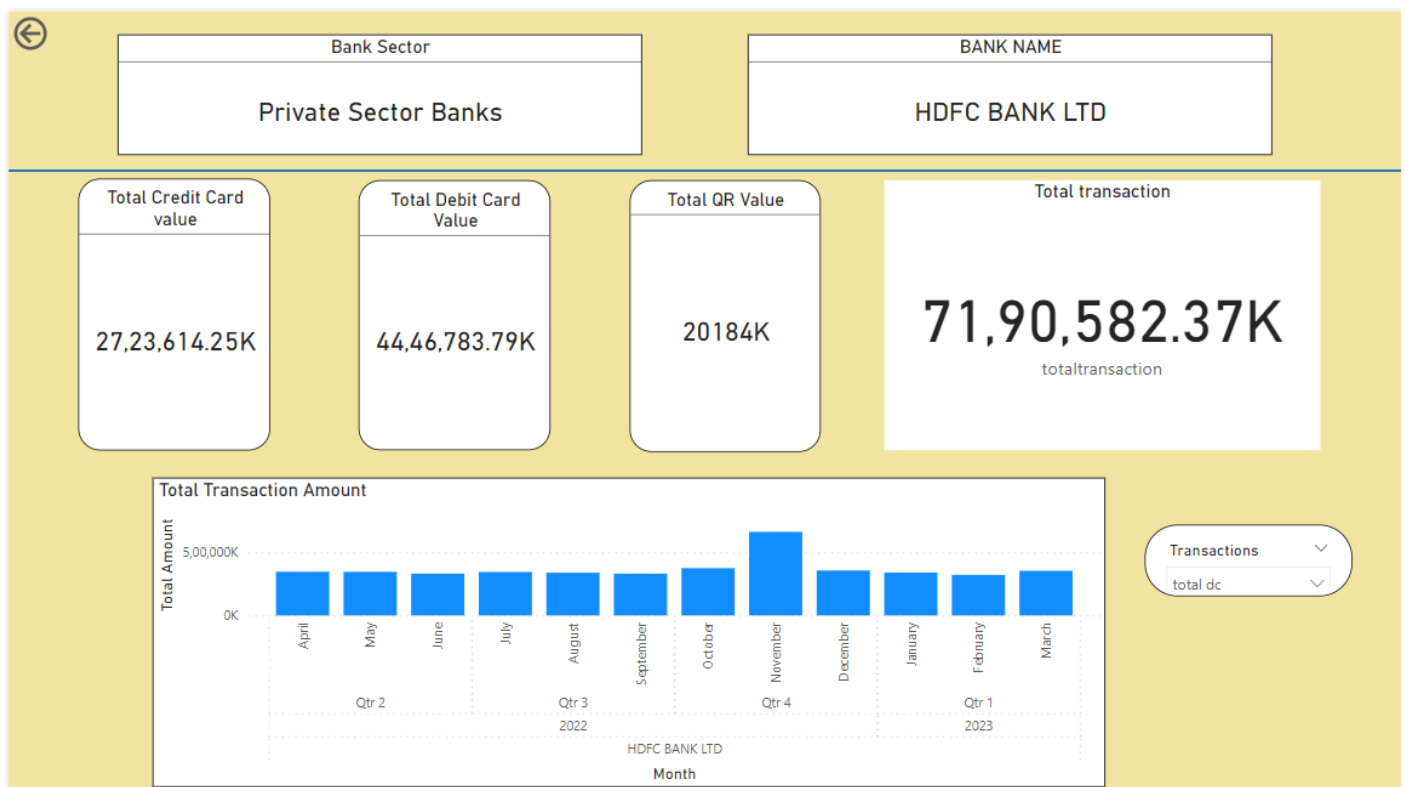
Positive Trends in 2023:

It's noteworthy that the performance observed until July 2023, particularly 11917k in QR transactions, is commendable. A marginal increase of just 0.03% would be required to maintain the 2022 level. Moreover, when comparing the transaction amounts in all three categories—QR, credit card, and debit card—it's evident that 2023 surpasses 2022. This signifies a positive trend, suggesting that Federal Bank is on track for an exceptional performance in 2023.

This page is about if we were engaged in a competition with a specific bank; in such a scenario, we can deeply dissect and drill through that bank's performance, drawing illuminating comparisons with the Federal Bank.

Comparing with HDFC Bank:

If we consider HDFC Bank as a direct competitor, navigating through HDFC Bank's data provides a valuable basis for comparing it to Federal Bank. This in-depth comparison allows us to gauge our leadership position and understand the extent of our advantage.



Comparative Analysis Results:

When we compare Federal Bank with HDFC Bank, we notice that HDFC Bank currently has a higher transaction amount compared to Federal Bank. For instance, when HDFC Bank crosses 500,000k in transactions, Federal Bank is at 100,000k in the same month of November. However, what's encouraging is that Federal Bank consistently shows improvement month by month. This gradual growth indicates that Federal Bank is steadily progressing and reaching new heights in its competition with HDFC Bank

Conclusive:

Federal Bank has demonstrated substantial strength and progress in its product and transaction portfolios over the past two years. With a robust ATM network, a significant presence in POS machines, and impressive growth in credit card and debit card transactions, the bank is excelling. It also leads in QR code transactions, maintaining a 2.39% advantage over competitors. Despite minor declines in some areas, Federal Bank's overall growth demonstrates its competitive edge. As we continue to enhance our services, Federal Bank is well-positioned to lead in critical financial metrics and provide exceptional banking experiences to customers.