

Task 1: Data Overview

Objective: Understand the dataset structure.

1) Entries - 960

2) Columns - 24

3) Data Types -
(Types and column name)

Text (string) -

- gender,
- Investment_Avenues
- Stock_Market
- Factor
- Objective Purpose
- Duration
- Invest_Monitor
- Avenue
- What are your savings objectives?
- Reason_Equity
- Reason_Mutual
- Reason_Bonds
- Reason_FD
- Source

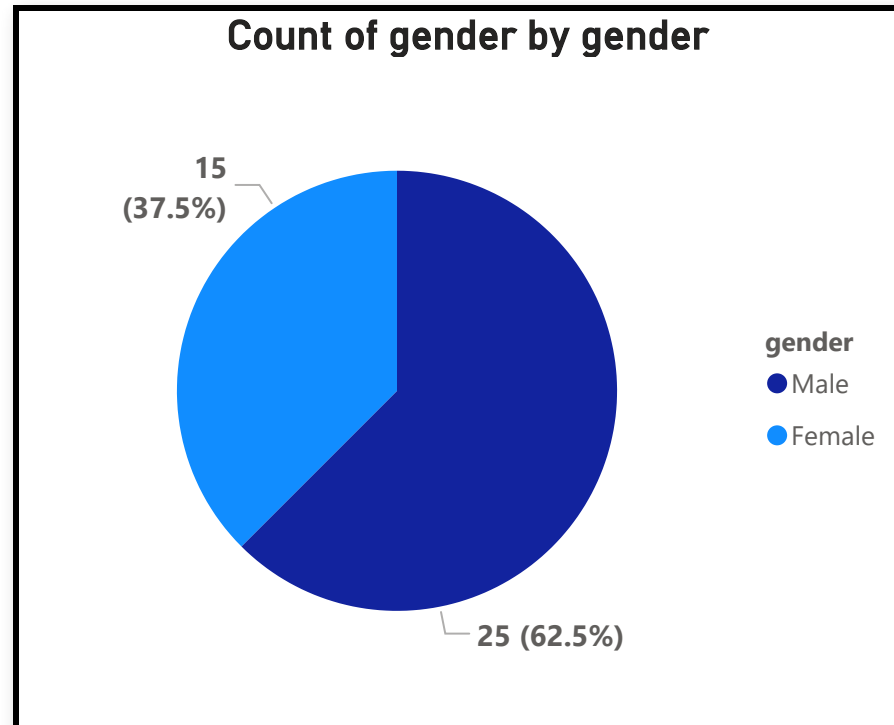
Number -

- age
- Mutual_Funds
- Equity_Market
- Debentures
- Government_Bonds
- Fixed_Deposits
- PPF
- Gold

Percentage - Expect

Task 2: Gender Distribution

Objective: Visualize gender distribution in the dataset.



Task 3: Descriptive Statistics

Objective: Present basic statistics for numerical columns.

Column Name - age

Mean - 27.8

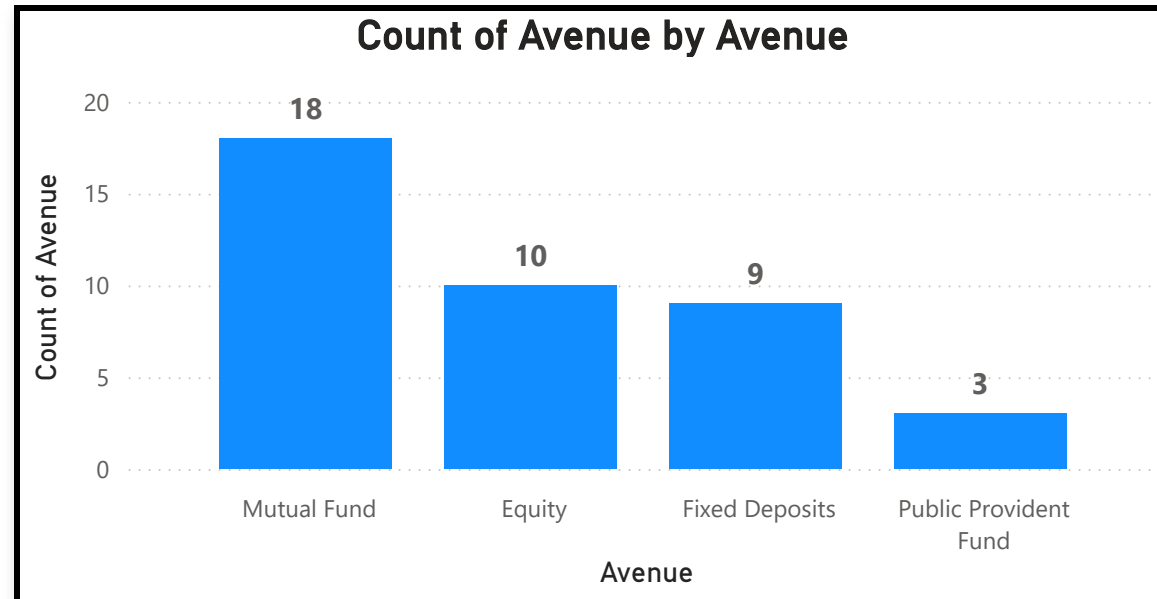
Median - 27

Standard Deviation - 3.51

Task 3: Most Preferred Investment Avenue

Objective: Identify the most preferred investment avenue.

Ans - Mutual Fund is the investment avenue with the highest frequency or occurrence.
And **PPF** has lowest frequency or occurrence.



Task 5: Reasons for Investment

Objective: Analyze and summarize reasons for investment choices.

SUMMARY

1) Security and Predictability

- Many prefer secure options like bonds and fixed deposits due to their "**Safe Investment**" and "**Assured Returns**" features.

2) Growth and Wealth Creation

- Investments in equity and mutual funds are driven by opportunities for "**Capital Appreciation**" and "**Better Returns**" over time.

3) Income and Liquidity

- Some investors focus on regular income through "**Dividends**" (equity) or competitive "**High Interest Rates**" (fixed deposits).
- A smaller group values the ease of access, reflected in "**Liquidity**".

4) Tax Efficiency and Risk Diversification

- "**Tax Benefits**" (mutual funds) and "**Tax Incentives**" (bonds) appeal to those optimizing for taxation.
- "**Fund Diversification**" is a popular strategy among mutual fund investors.

Equity

Reason_Equity	Count of Reason_Equity
Capital Appreciation	30
Dividend	8
Liquidity	2
Total	40

Bond

Reason_Bonds	Count of Reason_Bonds
Assured Returns	26
Safe Investment	13
Tax Incentives	1
Total	40

Fixed Deposit

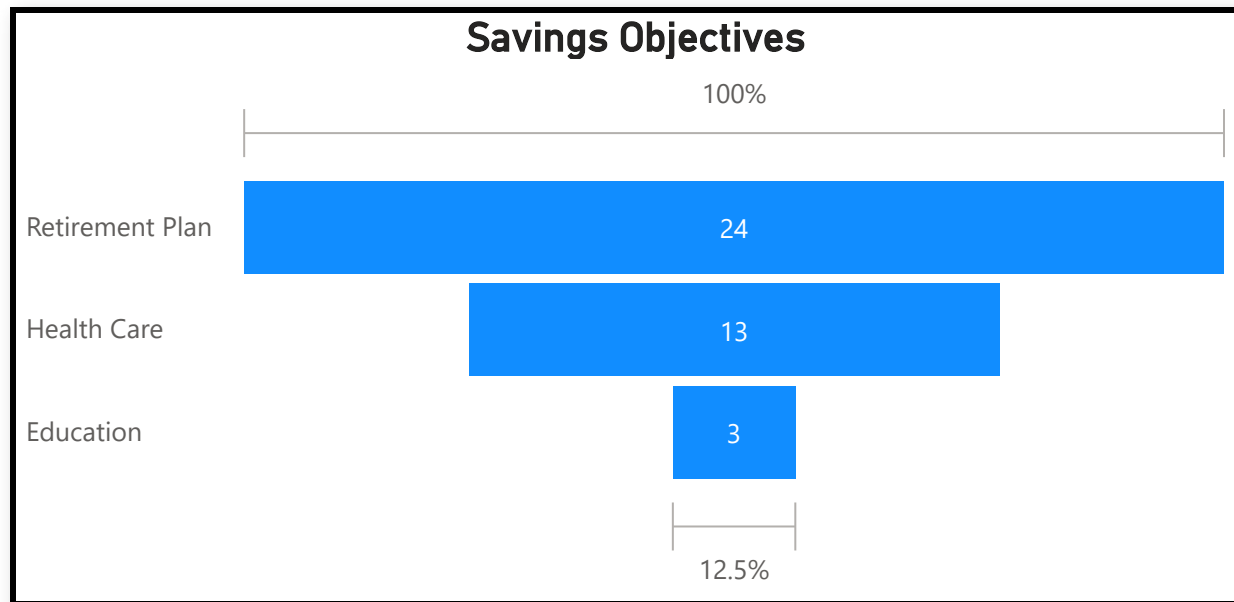
Reason_FD	Count of Reason_FD
Risk Free	19
Fixed Returns	18
High Interest Rates	3
Total	40

Mutual Funds

Reason_Mutual	Count of Reason_Mutual
Better Returns	24
Fund Diversification	13
Tax Benefits	3
Total	40

Task 6: Savings Objectives

Objective: Identify and present main savings objectives.



Participants' savings objectives focus on three main areas:

1) Retirement Planning (24 responses):

- The most common objective, highlighting the desire for financial security and independence in later years.

2) Health Care (13 responses):

- A significant priority for participants aiming to cover medical expenses or prepare for unforeseen health issues.

3) Education (3 responses):

- A smaller group saves for educational purposes, possibly for personal development or funding dependents' education.

Summary

- **Retirement planning** dominates, reflecting long-term financial goals.
- **Health care** ranks second, emphasizing the importance of addressing medical costs.
- **Education**, though less frequent, shows some focus on knowledge and skill development.

Task 7: Common Information Sources

Objective: Analyze common sources participants rely on for investment information.

Information Sources	
Source	Count of Source
Financial Consultants	16
Newspapers and Magazines	14
Television	6
Internet	4
Total	40

Analysis of Investment Information Sources:

The most common sources participants rely on for investment information are:

1. Financial Consultants: Used by 16 participants.
2. Newspapers and Magazines: Preferred by 14 participants.
3. Television: Relied on by 6 participants.
4. Internet: Used by 4 participants.

This indicates a strong preference for professional advice and traditional media, while digital platforms are less commonly utilized. Let me know if you'd like detailed visualizations or further segmentation.

Task 8: Investment Duration

Objective: Calculate the average investment duration.

Ans - To calculate the average investment duration, I used the following approach:

1. Mapping Durations to Numerical Values:

Since the "Duration" column contains textual descriptions (e.g., "Less than 1 year", "1-3 years"), I mapped these ranges to numerical equivalents based on their approximate midpoints:

"Less than 1 year" → 0.5 years

"1-3 years" → 2 years

"3-5 years" → 4 years

"More than 5 years" → 6 years

2. Replacing Text with Numbers:

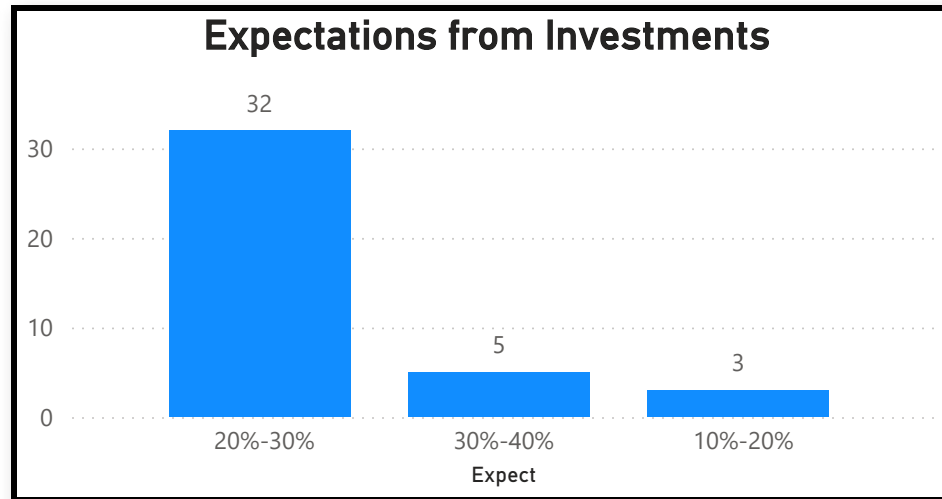
The textual descriptions were replaced with their corresponding numerical values.

3. Calculating the Average:

Average Duration = Sum of Numerical Values/Number of Entries

Task 9: Expectations from Investments

Objective: Summarize participant's expectations from investments.



Overall, the investors have high expectations, with the majority (32 out of 40) aiming for a return of 20% to 30%.

Breakdown:

- **20%-30%:** This category has the highest number of investors (32). It seems they are comfortable with moderate risk and are seeking a decent return on their investment.
- **30%-40%:** A smaller group of 5 investors is targeting a higher return range of 30% to 40%. They are likely more risk-tolerant and willing to take on higher risks for potentially greater rewards.
- **10%-20%:** Only 3 investors are content with a return range of 10% to 20%. They might be more conservative investors prioritizing capital preservation over significant growth.

Insights:

- **Risk Appetite:** The distribution suggests that the majority of investors are moderately risk-averse.
- **Return Expectations:** Investors are generally optimistic about market performance and are setting their expectations accordingly.
- **Diversification:** Given the range of return expectations, it's likely that there's a mix of investment strategies employed by these investors.