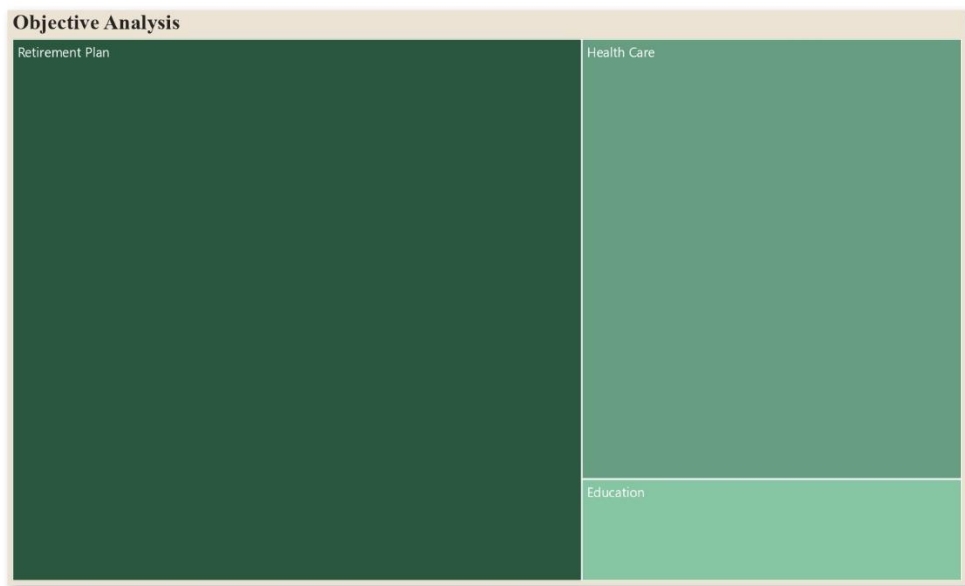




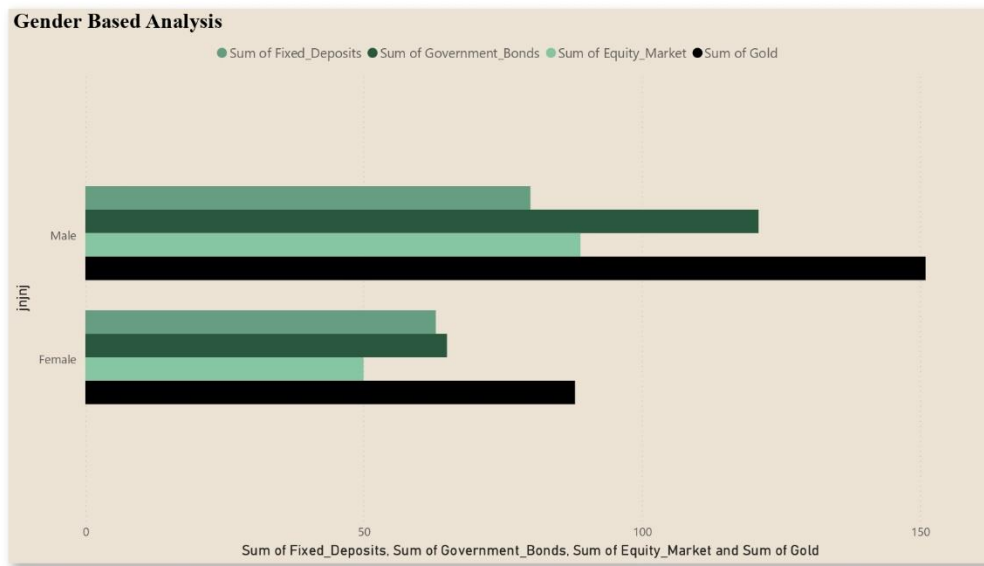
## Introduction for the Project Report:

This project, titled "**InvestBoard: Analyzing Investment Trends and Preferences**", aims to provide a comprehensive analysis of the investment behaviors and preferences of individuals. By examining key factors such as investment avenues, gender-based differences, age distribution, investment objectives, and monitoring frequency, this project provides insights that can be utilized for strategic planning, financial advisory, and policy-making. The data analyzed includes various investment types such as Mutual Funds, Equities, Fixed Deposits, Gold, and Public Provident Funds (PPF). The goal is to uncover the underlying trends and patterns that drive investment decisions and to help financial institutions, advisors, and policymakers understand their target demographics better.



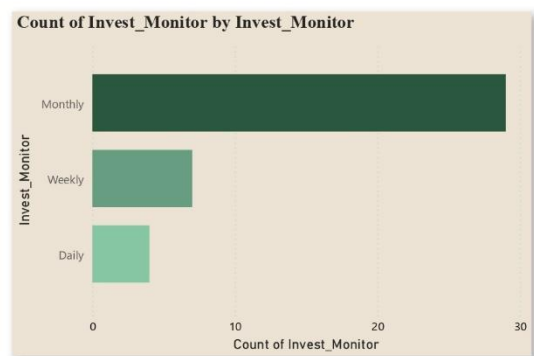
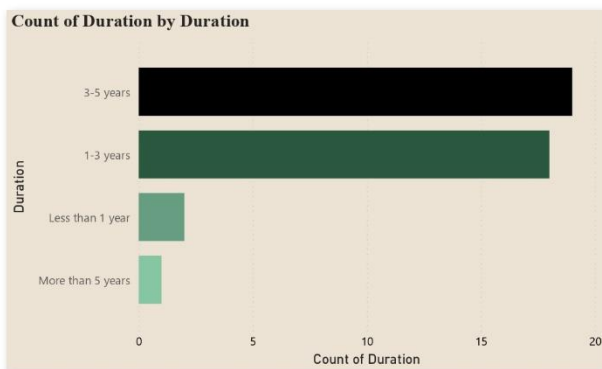
### Objective Analysis (Treemap):

- **Top Objectives:** The treemap shows different savings objectives such as "Retirement Plan," "Health Care," and "Education."
- **Retirement Plan Dominance:** The largest section is the "Retirement Plan," indicating a significant focus on long-term security and savings.
- **Health Care and Education:** These objectives are also substantial, highlighting that many individuals prioritize future medical expenses and educational goals.
- **Insight:** This visualization helps understand the primary motivations behind investments and how they vary in significance among the population.



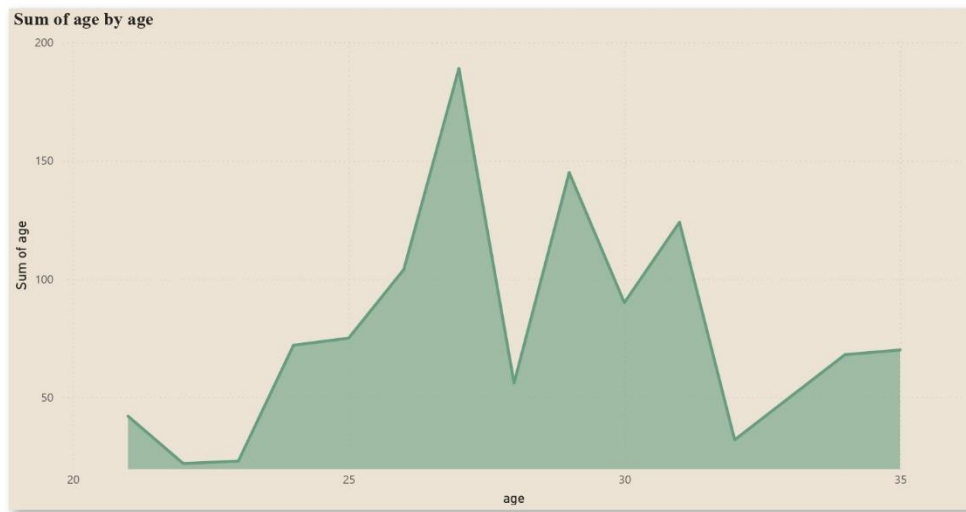
### Gender Analysis (Bar Chart):

- **Comparison by Gender:** This bar chart compares investment choices (Sum of Equity Market, Gold, Government Bonds, Fixed Deposits) based on gender.
- **Higher Gold Investment Among Males:** Males seem to invest more in Gold compared to females, possibly due to cultural or risk tolerance factors.
- **Balanced Investment in Fixed Deposits:** Both genders show relatively balanced investment amounts in Fixed Deposits, which are considered safer.
- **Equity Market and Government Bonds:** There is not much difference between males and females in Equity Market and Government Bonds, indicating a similar approach to these investment types.



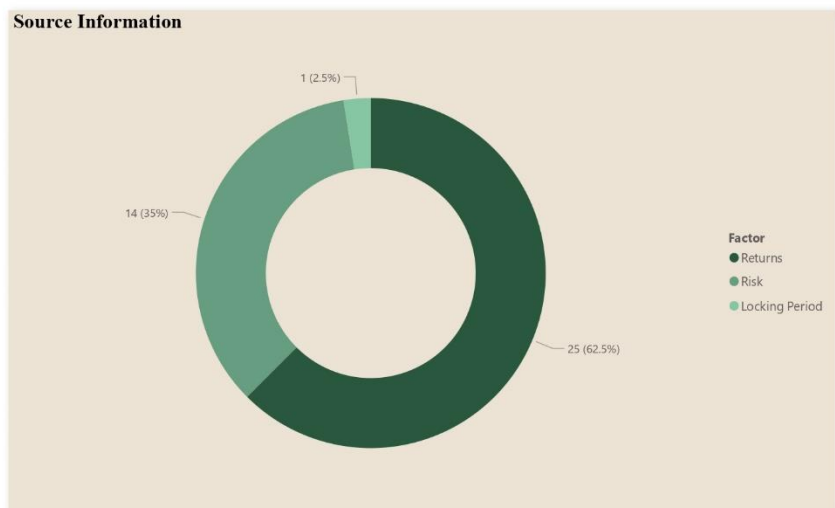
### Investment Duration (Line Chart):

- **Short-Term Focus:** The chart indicates that the most common investment duration is "1-3 years," followed by "3-5 years."
- **Decline in Long-Term Investments:** Fewer individuals invest for "More than 5 years," possibly due to uncertainties or a preference for liquidity.
- **Very Few Short-Term Investments:** "Less than 1 year" investments are rare, showing that most investors are committed to medium-term investments.



### Age Analysis (Area Chart):

- **Peak Investment Age Around 30:** The chart shows a peak in the sum of ages around 30, suggesting that this is the most active age group for investing.
- **Young and Middle-Aged Investors:** There is a steady increase from ages 20 to 30, indicating that younger individuals start investing early in their careers.
- **Decline After 35:** There is a noticeable decline in investment activity after age 35, possibly due to shifting financial priorities or increased risk aversion.



### Factor Analysis (Donut Chart):

- **Top Investment Factor - Returns (62.5%):** The chart shows that "Returns" is the most significant factor influencing investment decisions, accounting for 62.5%.
- **Risk Consideration (35%):** "Risk" is the second most important factor, highlighting that investors are also concerned about minimizing potential losses.
- **Locking Period (2.5%):** Very few consider the "Locking Period" a critical factor, suggesting that liquidity or withdrawal flexibility is not a priority for most investors.



### Analysis for the "Count of Avenue by Avenue" Graph:

#### 1. Dominance of Mutual Funds:

Mutual Funds have the highest count (18) among all investment avenues, indicating they are the most popular choice among investors. This preference might be due to their diversified portfolio, relatively lower risk, and professional management.

#### 2. Moderate Interest in Equity:

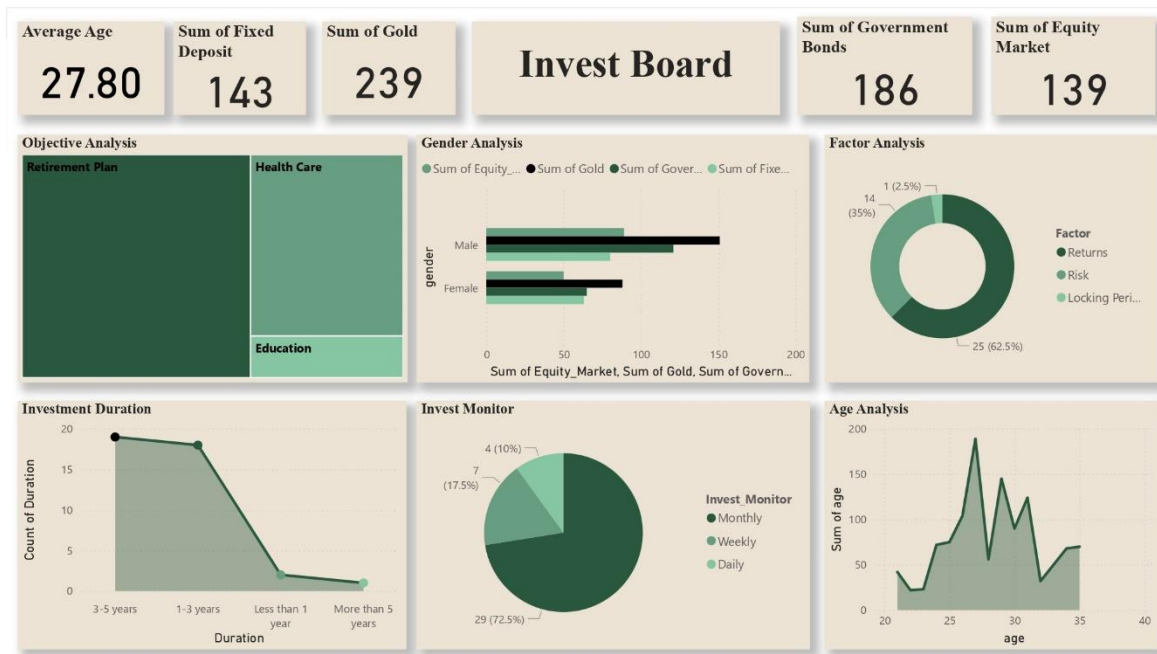
Equity investments are the second most common avenue with a count of 10. This suggests that a significant portion of investors is willing to take higher risks for potentially higher returns.

#### 3. Fixed Deposits as a Stable Choice:

Fixed Deposits have a count of 9, indicating a stable preference among conservative investors. Fixed deposits are often favored due to their guaranteed returns and safety.

#### 4. Least Popular Public Provident Fund (PPF):

Public Provident Fund has the lowest count (3), indicating that it is the least chosen avenue for investment in this dataset. This could be due to the long lock-in period associated with PPF or the relatively lower returns compared to other investment options.



### Average Age and Investment Sums (Top Cards):

- **Average Age (27.80):** Indicates the average age of individuals in the dataset. This age is likely within a young, working demographic, which might influence risk tolerance and investment preferences.
- **Sum of Fixed Deposit (143), Gold (239), Government Bonds (186), Equity Market (139):** These cards summarize the total investment amounts for different avenues.
  - Gold has the highest investment amount (239), suggesting it is a popular and perceived safer investment.
  - The lower investment in the Equity Market (139) may reflect a more conservative or risk-averse approach by the majority of investors.



## **Overall Insights:**

- The dashboard provides a comprehensive view of investment behaviors and preferences, revealing key trends such as a strong preference for gold and retirement planning.
- Gender differences are subtle but indicate cultural influences on investment choices.
- The age group around 30 is the most active in investing, and returns are the most significant factor in investment decisions.