FinTech BA/PA Project Report by - Tushar Kalra

Dataset Description

A mock UPI transactions dataset was created with 20 rows.

Columns included:

- txn_id (transaction ID)

- app (PhonePe, Paytm, GPay)

- amount (transaction amount in INR)

Data cleaning steps included removing duplicates and handling null values.

Analysis Summary

1. Transactions grouped by App to calculate:

- Transaction Count

- Total Value of Transactions

- Average Transaction Value

2. Bar chart visualization was created to compare transaction counts across apps.

Results Table

App	Txn Count	Total Value	Avg Value
GPay	6	1810	301.7
Paytm	6	720	120.0
PhonePe	8	2300	287.5

Insights

- PhonePe has the highest transaction volume (8).

- GPay users have the highest average transaction value (~301).

- Paytm captures low-value transactions, avg value only ~120.

- Strategic recommendation: focus on GPay-type high-value users for profitability, while PhonePe gives scale.