



Data Analytics Process Application in Real Life Scenario

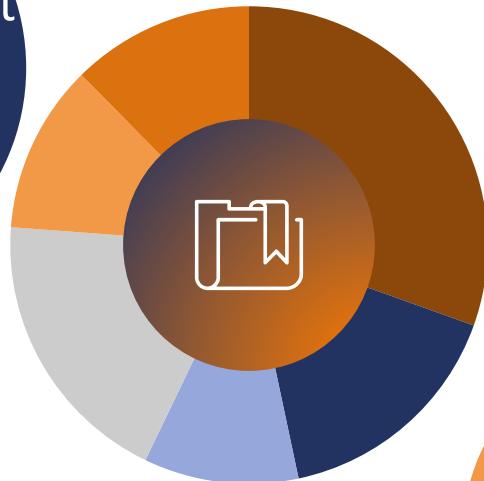
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OBJECTIVE....

In Our Daily life, we often used data analytics to make better decisions without realizing it.
Like making our budget or even prioritize our time by creating time-table.



Our purpose is to identifies how data analytics helps in buying investment for a beginner



BACKGROUND....

In recent years, the rapid expansion in digital tech has generated vast amounts of data across various sectors.

It confine statistical analysis, machine learning, and data mining techniques to derive insights for decision-making for an organization or even for an individual. It plays a crucial role in various sector, enable organizations to optimize operations, improve customer experiences, and drive innovation.

The financial analytics services sector is expected to be **\$14 billion by 2026**. However, big financial organizations aren't the only ones relying on big data tech. Individual consumers are also analyse to meet their own financial goals.

Whether we have future goals like to retire comfortably, send your child to college, or buy house, investing is the key way to go.

PROCEEDING WITH DATA ANALYTICS PROCESS....





PLANNING...



First we have to know about the investment types and its pros and cons.

Data analytics also play an important role in improving our investing strategy. We can use past data on various stocks or classes of stocks. This can make it easier to identify the best investing option. It helps in improving long-term ROI and meeting our investing goals.

- **WHICH TYPE OF INVESTMENT ARE AVAILABLE IN THE MARKET**

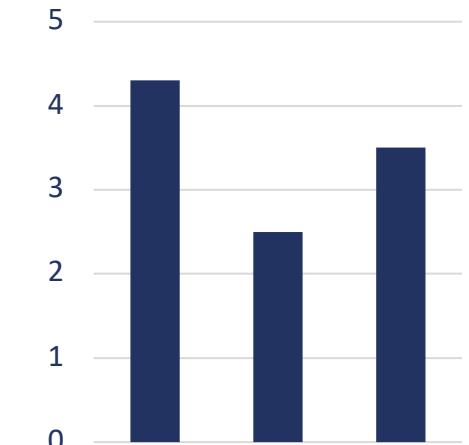
There are 7 types of investments available: stocks, bonds, mutual funds, property, money market funds, retirement plans, and insurance policies.

- **HOW MUCH MONEY AND TIME TO BE INVESTED**

15,000 Rupees every month or as well as investing INR 20,000 once in five years

- **WHAT ARE FEATURES REQUIRED TO FULLFIL OUR GOAL**

We can grow our money, to go with the inflation, another source of income, etc.





PREPARE....



Financial adviser

They don't just recommend us about the investments, they also helps us to buy the funds



Through broker

We can approach our brokerage house to buy MFs, they can suggest the best funds according to our profile



From Banks

As most banks provide Mutual funds, we can directly connect them for purchasing funds



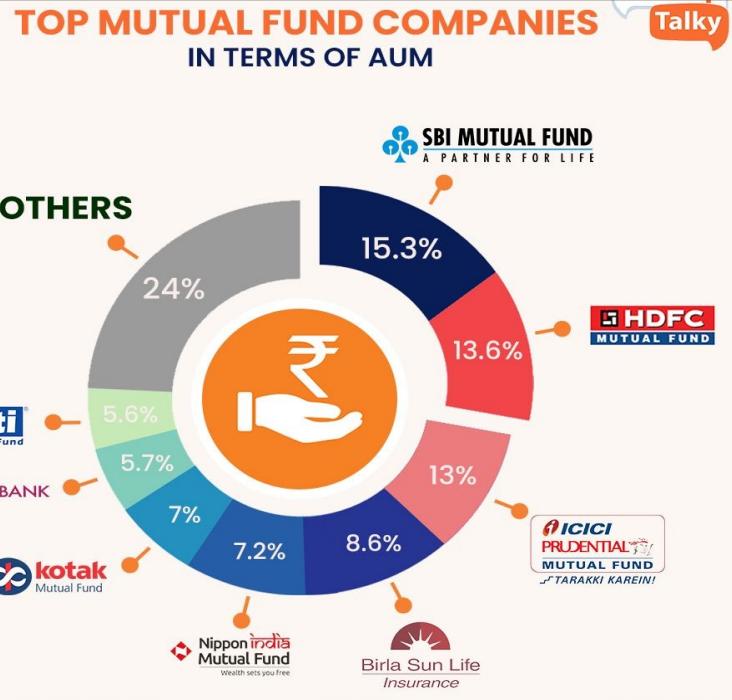
By Online

We also buy through internet/mobile, by login directly into mutual funds account



PROCESS....

Top MFs companies



Top performing MFs
In next 10 years



Factor to be consider

Factors To Consider While Selecting
A Mutual Fund Category



Factors To Consider While Selecting
A Mutual Fund Scheme

	Performance Against Benchmark		AMC Track Record
	Performance Against Peers		Assets Under Management
	Performance Consistency		Expense Ratio
	Fund Manager's Experience		paisabazaar.com



ANALYSE....

6 STEPS TO INVESTING IN MUTUAL FUNDS

1 Decide between active and passive funds.

2 Determine expense ratios and other costs.

3 Consider the difference between stock- and bond-based mutual funds.

4 Find out minimum investment requirements.

5 Open a brokerage account



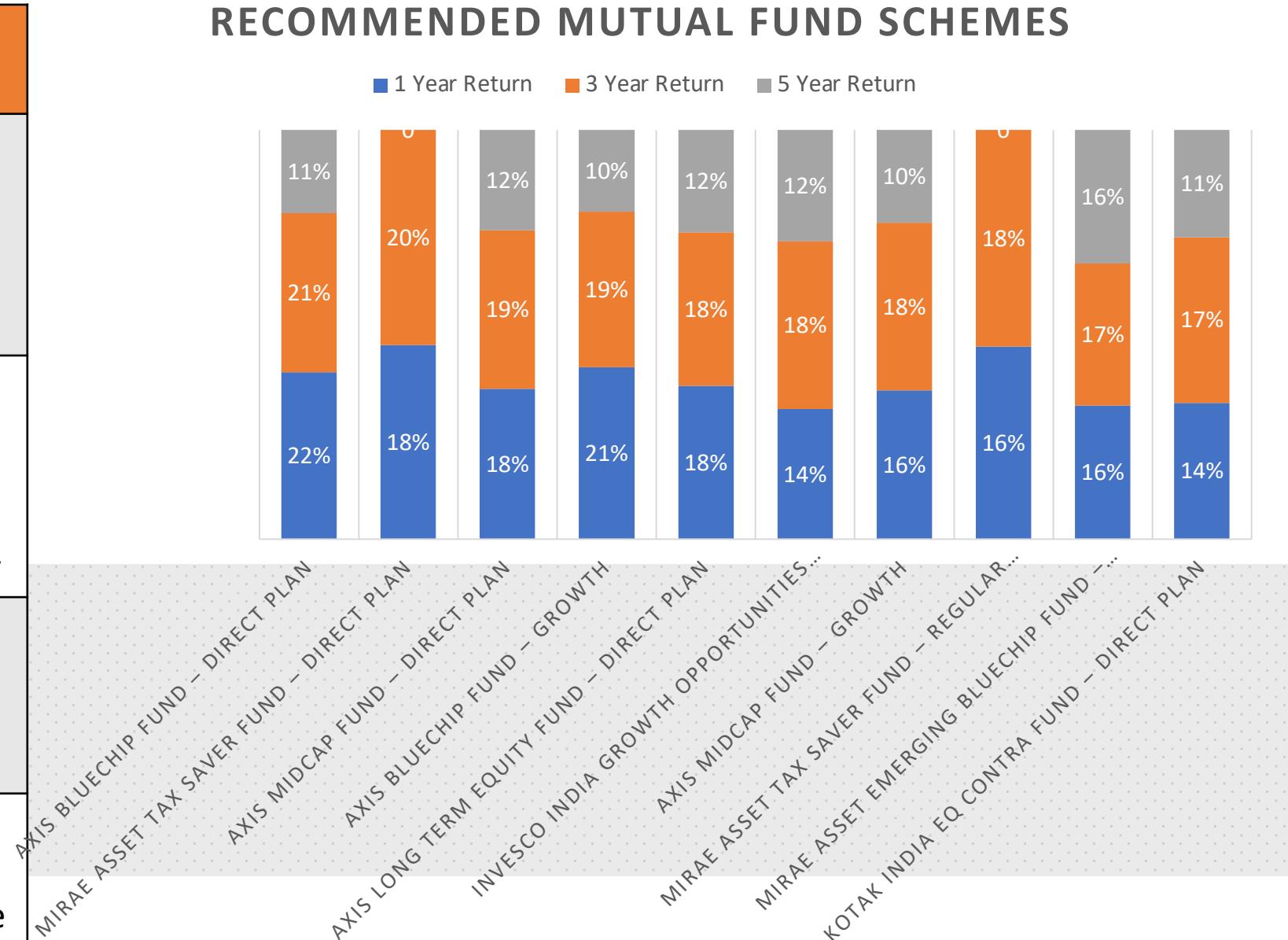
6 Keep an eye on your mutual fund's performance after you buy it.





CONT....

BENIFITS	RISK
Regulatory Oversight The SEBI exercises close oversight over mutual funds	Fund Manager Risk The fund manager may not be able to perform the market as per expectation
Transparency It is important for the us to go through all the scheme related documents carefully	Market Risk Sometimes when the entire market may get overvalued or may go down sharply
Diversification It makes mutual funds more safe as compared to other	Credit Risk Companies may default on bonds and debentures
Liquidity Most Mutual Funds are open-ended in nature.	Interest Rate Risk The value of bonds usually falls when the interest rates rise





SHARE....

Now a days everyone start invest money for future, as 47% of individuals reporting them as a source of financial advice.

Friends and family play a very important role for investing by sharing their past experience.

58% investors seeks their family advice.

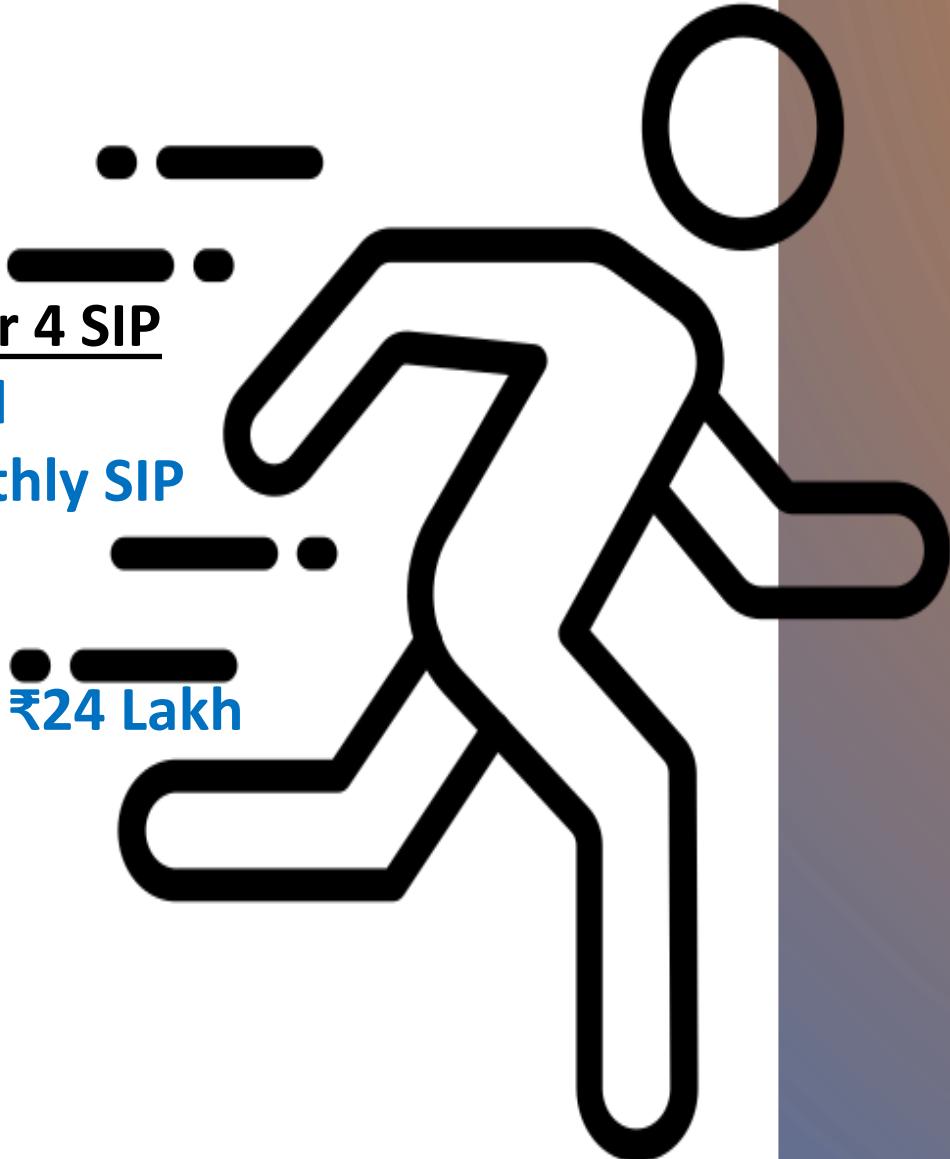
First I told that I want to invest some part of my money in the form of **SIP** (Systematic Investment Plan), in this I don't have to put lump sum amount of money in one time it's a regular intervals investment,

I approach my family for their advice and decide on a realistic funding target with specific amount. And get the advantage of compounding and reducing the impact of volatility.



ACT....

Investment for 4 SIP
Show- Annualized
Returns for- Monthly SIP
Amount- ₹10,000
Duration- 5 Years
Total Investment: ₹24 Lakh



 Quant Active Fund

 Invest

Multi Cap, Equity
Return in 5 yrs- 30.64%

 Quant Large and Mid Cap Fund

 Invest

Large & Midcap, Equity
Return in 5 yrs- 27.38%

 Parag Parikh Flexi Cap Fund

 Invest

Flexi Cap, Equity
Return in 5 yrs- 24.4%

 Kotak Equity Opportunities Fund

 Invest

Large & Midcap, Equity
Return in 5 yrs- 21.36%



CONCLUSION....

Leveraging data analytics for purchasing mutual funds provides numerous intake in today's dynamic investment market. Its very important to know details related to the mutual funds, not having proper knowledge about our investment we can make mistake and risk our money.

Data analytics helps as to identify the trends and the patterns in the market by studying the detailed past history which leads to investment portfolio that minimizes overall risk and maximizes returns and optimize portfolio performance.

And when ever we need our money in emergency, we can immediately sell mutual fund shares without incurring losses or reduced liquidity or trading overrun.

Data analytics in the mutual fund buying process enhances the transparency, efficiency, and decision-making effectiveness for the investors which gives the insights of its overall investment portfolio.





THANK YOU