Goal

Linkedin github

Descriptive Analysis

- Analysis Of Real Dataset To Get Meaningful Insight.
- Demonstrate Technical Skills Using Multiple Tools & Techniques.

Approach

- Extract Data From Different Source.
- Store It In Database.
- Initial Clean up.
- Tools used : Excel Power Query, Postgresql, Pandas, Powe BI

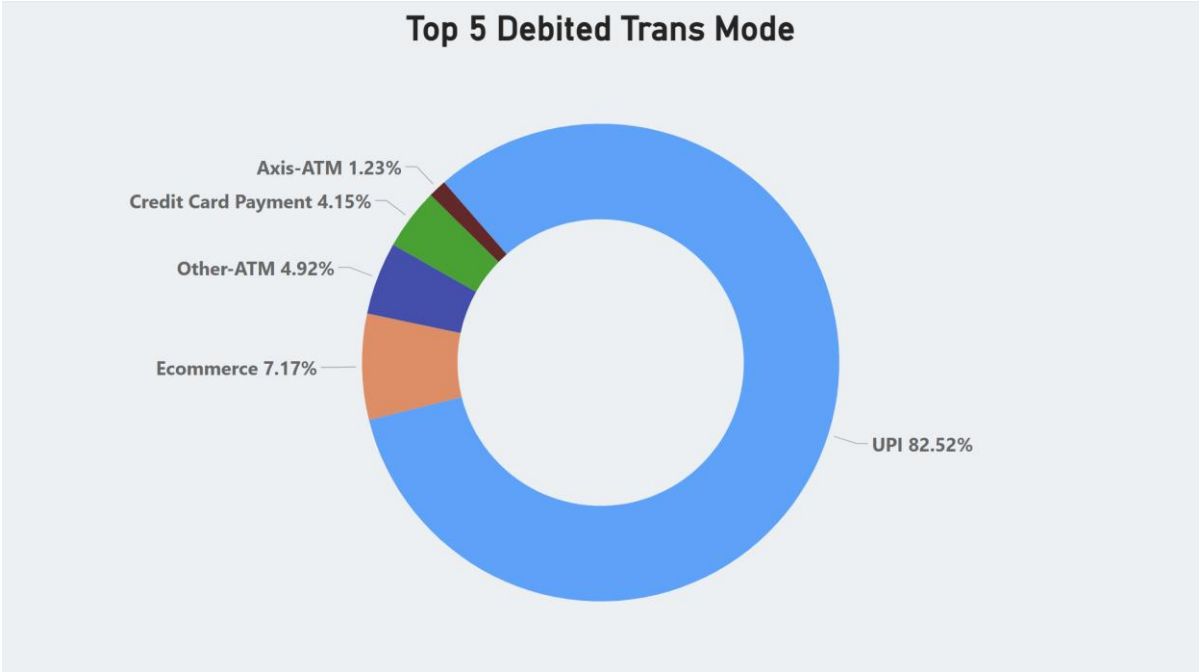
Insights

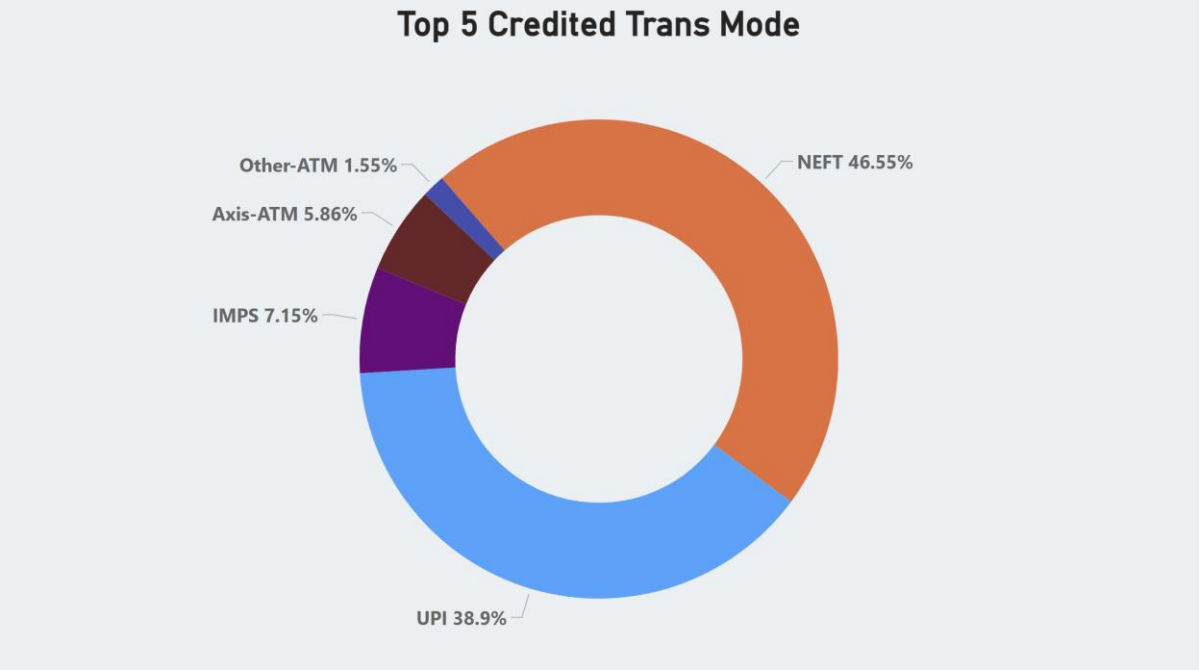
- More than 15 numbers of transaction mode I use to transact money.
- UPI trans mode is the most highest used transactions.
- Other ATM machines are use more than self bank account ATM machine.
- I use one of the most fastest trans mode NEFT & IMPS.

  (National Electronic Funds Transfer & Immediate Payment Service)
- It’s look like I have 12 transaction on Groww. Which is pretty accurate. I have invested some money in mutual fund through Systematic Invest Payment (SIP) using grow application.

Trans Mode	Total Trans
UPI	2057
Other-ATM	46
NEFT	45
IMPS	32
Ecommerce	25
Other	24
Axis-ATM	17
GST @18% on Charge	14
Consolidated Charges	13
NACH-DR- GROWW	12
Credit Card Payment	11
TPFT	8
INB	4
Annual Card Charges	3
OPENING BALANCE	3
POS	2

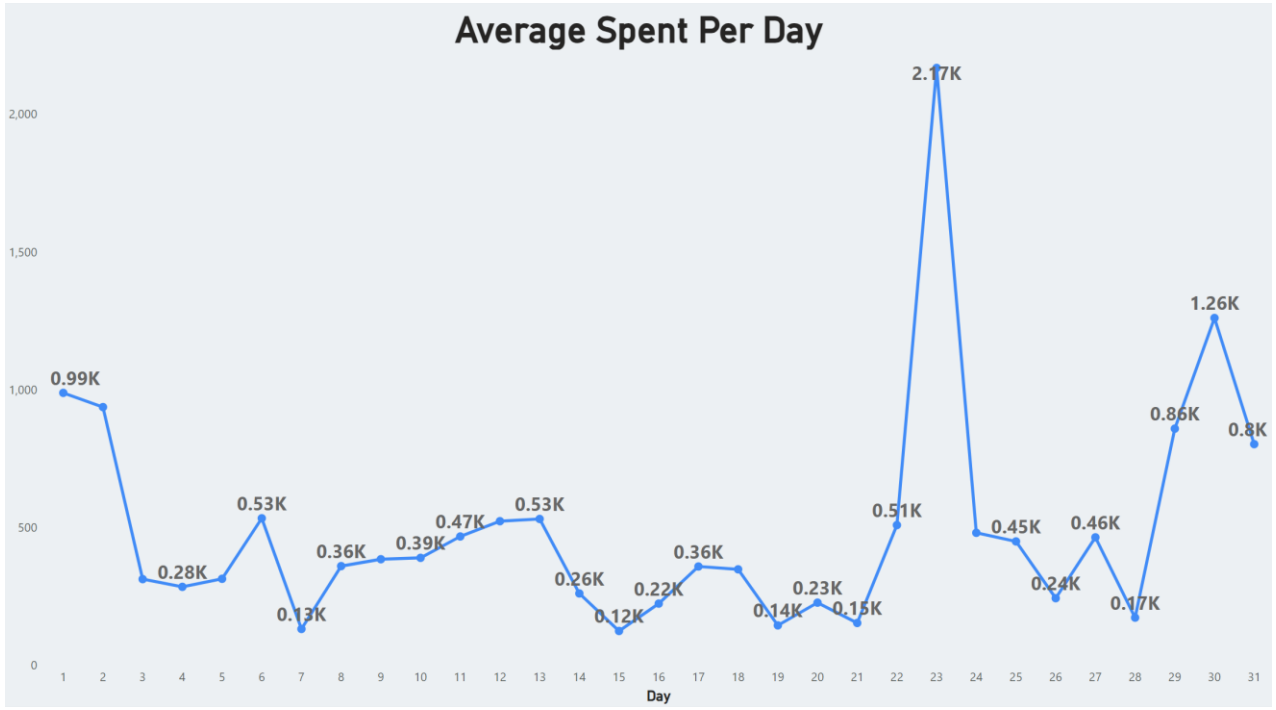
- When I exchange money for goods UPI Trans is the most preferable.
- I use other ATM to withdraw money. when it comes to deposit money. I use self bank ATM because we can not use other ATM.
- Most credited amount trans are use NEFT due to most of my income came from my job.



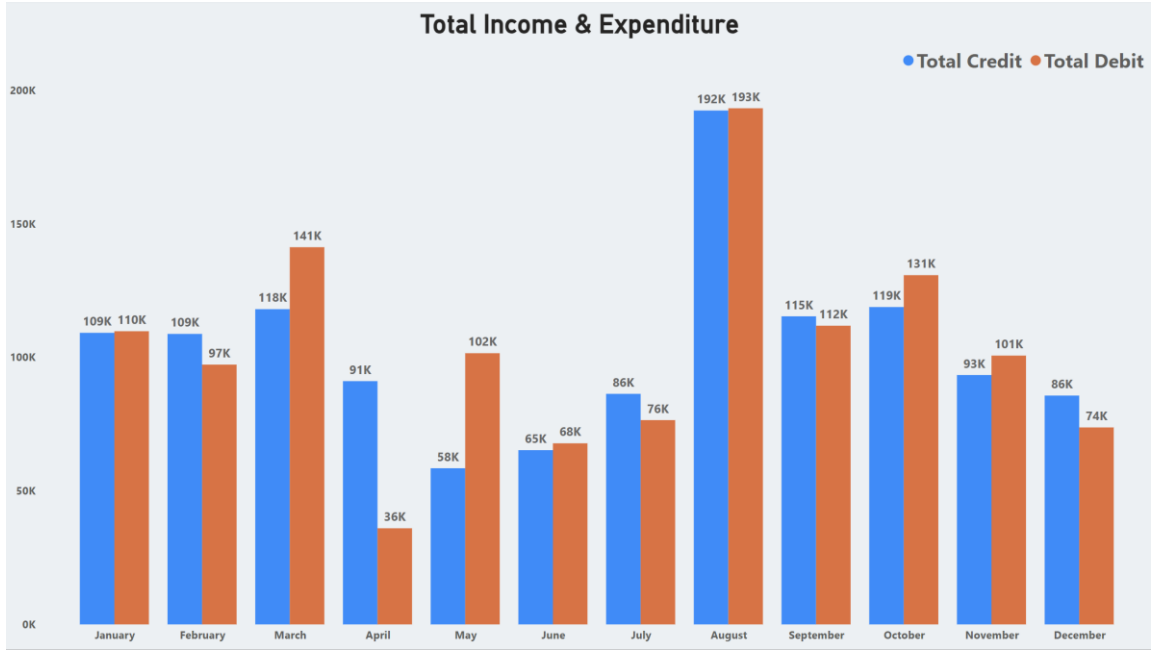


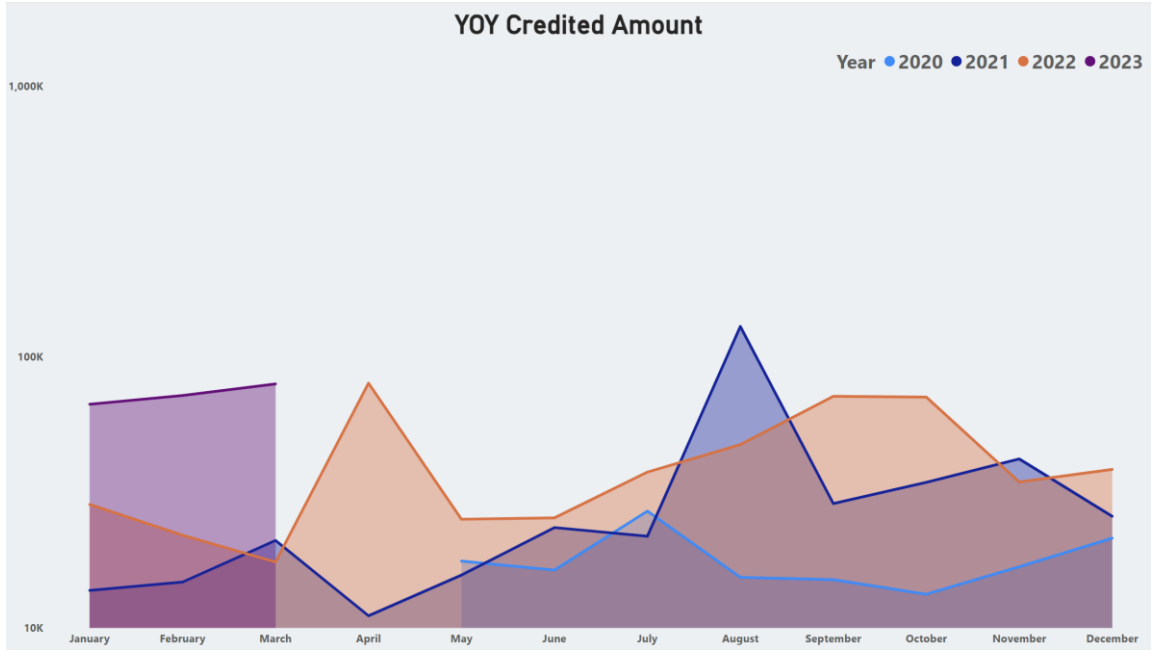
- We are paid for debited card around 230 per year.
- I have order more than 80 k from ecommerce sites & Zero return from the purchase order, looks like ecommerce own my trust.
- If I look on and average spent per day. from day 20 – 25 is the highest amount of spent around 2.5 k money spent in a single day.

Trans Mode	Total Debit	Total Credit
Annual Card Charges	708.00	0.00
Axis-ATM	15,100.00	72,100.00
Consolidated Charges	148.50	0.00
Credit Card Payment	50,870.92	0.00
Ecommerce	87,797.30	0.00
GST @18% on Charge	26.74	0.85
IMPS	0.00	87,865.00
INB	1,220.00	0.00
NACH-DR- GROWW	12,000.00	0.00
NEFT	0.00	5,72,387.81
OPENING BALANCE	0.00	0.00
Other	805.95	9,958.70
Other-ATM	60,300.00	19,000.00
POS	289.25	0.00
TPFT	0.00	2,542.00
UPI	10,10,564.43	4,78,368.55



- March, May, June, October, November months are more expenditure than the income which is not a good thing to know.
- Income should have always greater than expenditure.
- Most number of transaction occur in August month.
- I can see my financially growth year over year is always stay upward.





Transaction Dashboard

Debit	Credit	Total Trans
1,240K	1,242K	2K

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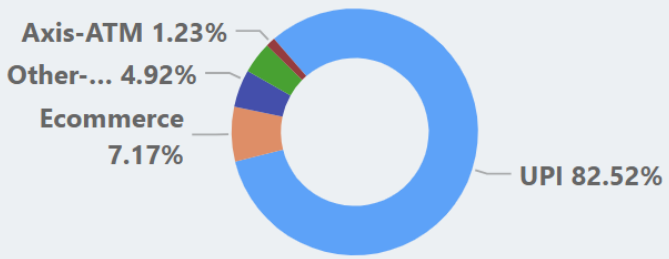
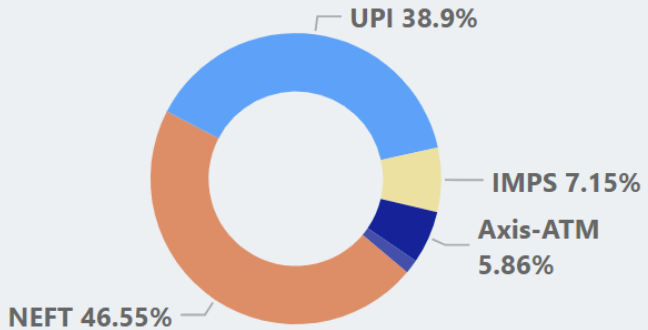
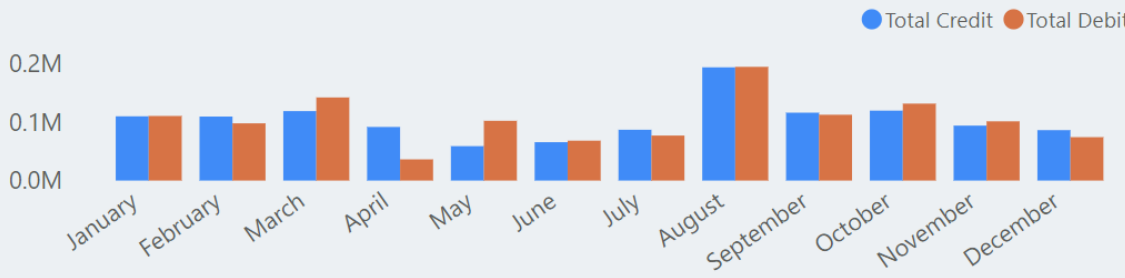
Top 5 Debited Trans Mode



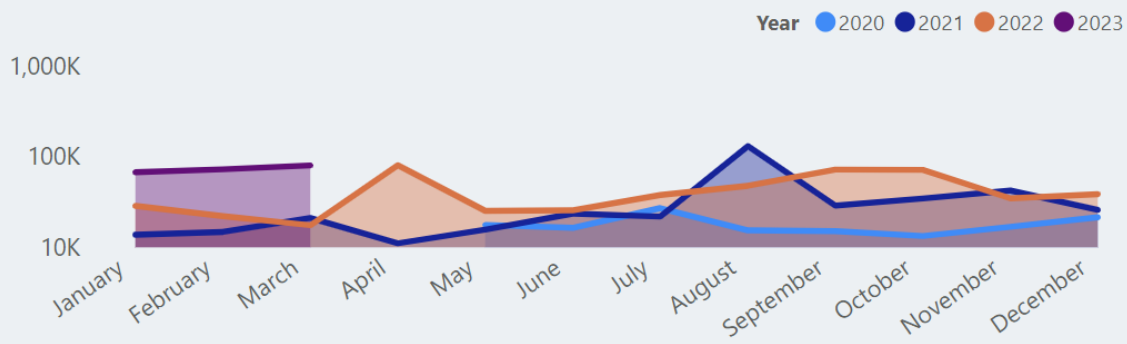
Top 5 Credited Trans Mode



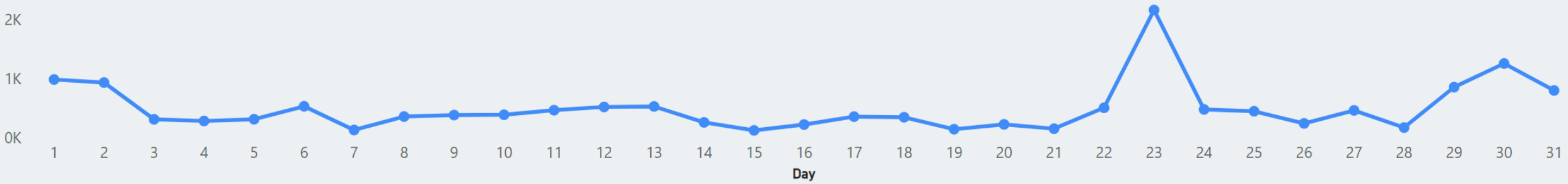
Total Income & Expenditure



YOY Credited Amount



Average Spent Per Day



Thank You