Turning Client Data into Insights

A presentation by Amit Trivedi

- I understand this is a very heterogeneous group of people. There are some
 - Who practice comprehensive financial planning by collecting exhaustive client data, and
 - Those who only pick up a form from the client's place

This program should appeal to both these segments and everyone in-between

Dictionary definition

Data:

Individual facts, statistics, or items of information

Insight:

Faculty of seeing underlying truth



"It is a capital mistake to theorize before one has data."

Sherlock Holmes, "A Study in Scarlett" (Arthur Conan Doyle).

"In God we trust. All others bring data."

W.E. Deming

"There is nothing so terrible as activity without insight" Johann Wolfgang von Goethe (German poet)



Where is the data?



Google is not the place to search your client's data



Know Your	Client (KYC)	
Application	Form (For Individuals Only)	

Application No. :

A. Identity De	Nutual Fund Invest ails (Please s		24. A. M. A. M. A.		Net C		- 214		és o verteaf)
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Personal cash flow

Profession related

- Bonus or incentive
- Salary increments

Investment related

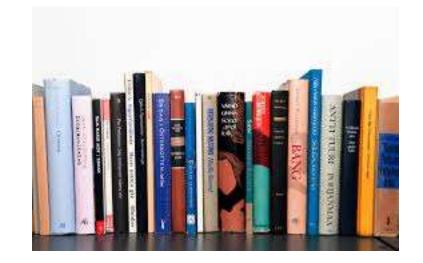
Interest / dividend receipts
Preferred transaction dates











Turning data into insights



"The goal is to turn data into information, and information into insight."

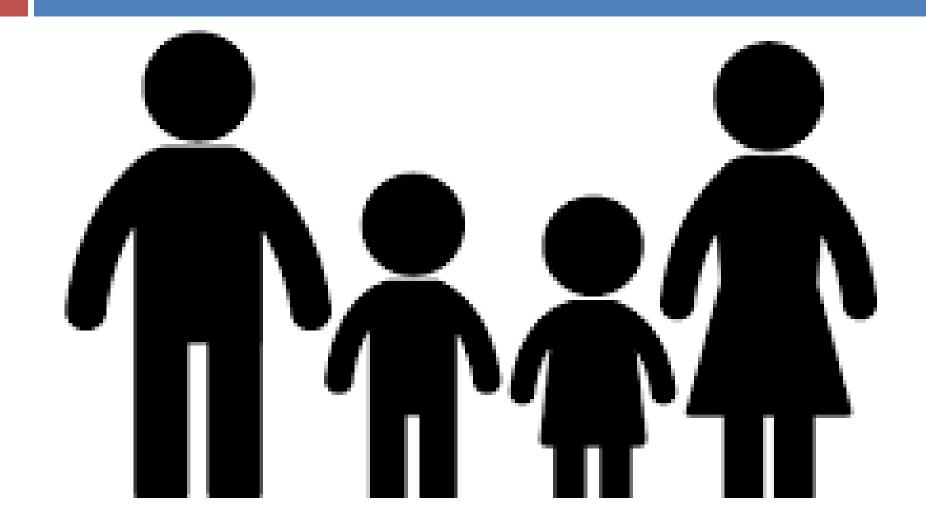
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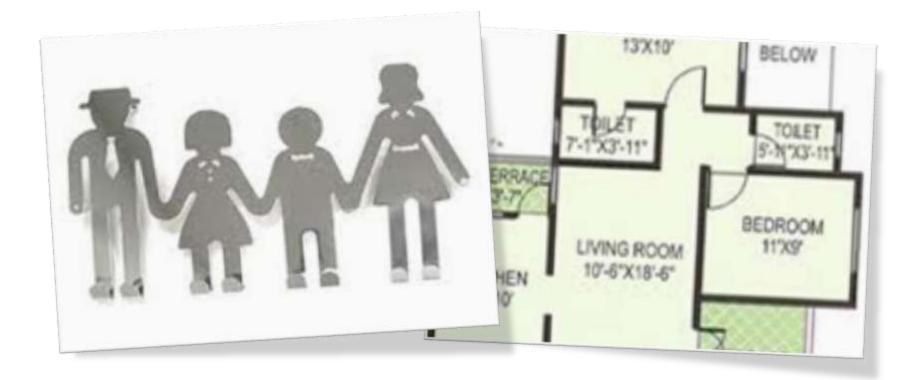
former executive, president, and chair of Hewlett-Packard Co.

Insight into

- Business opportunities
- Business planning
- Business risk
- Investment advice
- Changing trends / preferences
- Client Objections



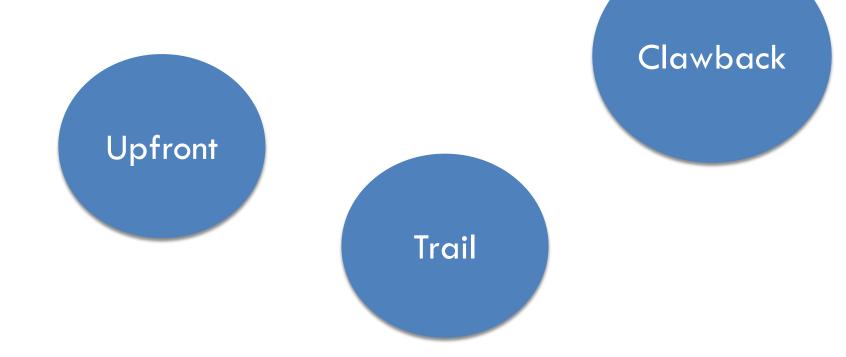




Sr	Client family name	Product 1	Product 2	Product 3	Product 4	Product 5
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

Business planning





Can you spend big money this year?

Are you expecting some big redemptions or inflows?

Business risk

- Concentration among few clients
- Can you draw the average client's profile?

Investment advice

Tax-exempt investor: interest or SWP, which is better?

Trends

- Clients start asking for a product or a category or investing lump sum now – client psychology
- Suddenly people do not mind paying fees
- Extrapolating the current good / bad times

Client objections



Thank You

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