1. Which customer segments contribute the most to overall credit risk in the portfolio?

2. Does higher income consistently translate into lower credit risk, or are there high-income high-risk customers?

3. What proportion of customers fall into low, medium, and high-risk bands, and how does this impact approval decisions?

4. Which financial attributes are the strongest indicators of potential loan default?

5. How concentrated is risk across the customer base, and do a small number of customers drive most of the risk?

6. How effectively can customer segmentation be used to design differentiated credit policies or limits?

7. Which transaction types are most frequently associated with elevated risk levels?

8. What is the trade-off between rejecting risky customers and accidentally rejecting creditworthy customers?

9. Can behavioral and financial attributes reliably classify customers into credit score tiers without directly using the credit score?

10. How would changes in risk thresholds affect approval rates, portfolio risk, and business growth?