-- Scenario 1: Calculate the age of customers for eligibility checks

CREATE FUNCTION CalculateAge(dob DATE) RETURN NUMBER AS

    age NUMBER;

BEGIN

    age := TRUNC(MONTHS\_BETWEEN(SYSDATE, dob) / 12);

    RETURN age;

END;

-- Scenario 2: Compute the monthly installment for a loan

CREATE FUNCTION CalculateMonthlyInstallment(loan\_amount NUMBER, interest\_rate NUMBER, loan\_duration NUMBER) RETURN NUMBER AS

    monthly\_installment NUMBER;

BEGIN

    monthly\_installment := loan\_amount \* (interest\_rate / 1200) \* POWER(1 + interest\_rate / 1200, loan\_duration \* 12) / (POWER(1 + interest\_rate / 1200, loan\_duration \* 12) - 1);

    RETURN monthly\_installment;

END;

-- Scenario 3: Check if a customer has sufficient balance before making a transaction

CREATE FUNCTION HasSufficientBalance(account\_id NUMBER, amount NUMBER) RETURN BOOLEAN AS

    balance NUMBER;

BEGIN

    SELECT Balance INTO balance

    FROM Accounts

    WHERE AccountID = account\_id;

    IF balance >= amount THEN

        RETURN TRUE;

    ELSE

        RETURN FALSE;

    END IF;

END;