SQL Project – Requirement Sheet

Customer Analysis Requirements
1. Find total number of customers.
2. List customers with income above ■10 lakh.
3. Identify customers with more than 1 loan.
4. Find top 10 highest-income customers.
5. Show customers grouped by age category.
6. Find city-wise customer distribution.
7. Identify customers who joined in last 6 months.
8. Detect customers with income < ■4 lakh.
9. Show gender distribution.
10. Identify customers who have only personal loans.

Loan Portfolio Analysis
11. Count total loans issued.
12. Total loan amount disbursed.
13. Loan count by loan type.
14. Highest loan amount per loan type.
15. Average interest rate by loan type.
16. Loans with tenure > 5 years.
17. Loans approved in last 12 months.
18. Customer-wise loan exposure.
19. Loans with interest rate > 15%.
20. Loan distribution by city.

Payment & EMI Behavior
21. Count total EMI payments.
22. % On-time vs Late vs Missed payments.
23. Customers with >3 late payments.
24. Months with highest late payments.
25. EMI payments for last 3 months.
26. Total EMI amount collected.
27. Missing EMI payments per customer.
28. Perfect on-time payments.
29. Loans with >5 missed EMIs.
30. Customers who pay 5+ days late often.

Loan Default Analysis
31. Count total defaults.
32. Total default amount lost.
33. Loan type with most defaults.
34. Top 10 highest default customers.
35. Defaults within 1 year of issuance.
36. Customers with late payment + default history.
37. City-wise default ratio.
38. Income vs default rate analysis.
39. Age group vs default rate.
40. Missed EMIs before default.

Risk & Predictive Insights
41. Calculate risk score.
42. Categorize risk: Low, Medium, High.
43. High-risk customers (score > 12).
44. Loan types with high-risk customers.

45. Income vs risk score relation.
46. Risk among young customers.
47. Gender risk comparison.
48. Customers likely to default (>6 late payments).
49. Rising EMI delay patterns.
50. Top 20 high-risk customers report.

Instructions / Rules
• Use proper joins and aliases.
• Write clean, readable SQL.
• Validate NULLS and outliers.
• Follow consistent naming.
• Add insights after analysis.
• Deliver SQL + screenshots + summary.