SELECT \* FROM table1

SELECT \* FROM table2

-- Total number of loans issued

SELECT COUNT(loan\_id) FROM table1

-- Default rate by marital status

SELECT marital\_status, ROUND(100.0\* COUNT(CASE WHEN repayment\_status = 'Defaulted' THEN 1 END) / COUNT(repayment\_status),2) AS default\_rate

,ROUND(100.0\* COUNT(CASE WHEN repayment\_status = 'Late' THEN 1 END) / COUNT(repayment\_status),2) AS late\_rate

,ROUND(100.0\* COUNT(CASE WHEN repayment\_status = 'On Time' THEN 1 END) / COUNT(repayment\_status),2) AS on\_time\_rate

FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

GROUP BY marital\_status;

-- total customer by repayment\_status

SELECT repayment\_status , COUNT(loan\_id) FROM table1

group by repayment\_status

ORDER BY COUNT(loan\_id) DESC

-- toal loan amount by gender

SELECT gender, ROUND(SUM(loan\_amount)) as totalamount FROM table1 as t1

join table2 as t2

on t1.customer\_id = t2.customer\_id

GROUP BY gender

order by totalamount DESC

-- customers whose due\_amount more than avg of due\_amount

SELECT \* FROM table1

WHERE due\_amount > (SELECT ROUND(AVG(due\_amount)) FROM table1)

-- Gender-wise count of defaulters

SELECT gender, COUNT(repayment\_status) FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

WHERE repayment\_status = 'Defaulted'

GROUP BY gender

order by COUNT(repayment\_status) DESC

-- Total due amount by repayment status

SELECT repayment\_status, ROUND(SUM(due\_amount)) FROM table1

GROUP BY repayment\_status

-- High-risk customers (low income, high due, defaulted)

SELECT table1.name, table1.customer\_id, income, due\_amount

FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

WHERE income < 40000 AND due\_amount > 100000 AND repayment\_status = 'Defaulted'

ORDER BY due\_amount DESC

-- Count of each loan purpose

SELECT loan\_purpose, COUNT(loan\_purpose) FROM table2

GROUP BY loan\_purpose

ORDER BY COUNT(loan\_purpose) DESC

-- count of recovery action by repayment\_status

SELECT recovery\_action , repayment\_status, COUNT(recovery\_action) FROM table1

GROUP BY recovery\_action , repayment\_status

ORDER BY COUNT(recovery\_action) DESC

-- Total EMI amount by employment type

SELECT employment\_type, ROUND(sum(emi\_amount)) FROM table1

join table2

on table1.customer\_id = table2.customer\_id

GROUP BY employment\_type

order by ROUND(sum(emi\_amount)) DESC

-- Total customers with default status

SELECT COUNT(loan\_id) FROM table1

WHERE repayment\_status = 'Defaulted'

-- Top 10 customers with highest due amount

SELECT name, customer\_id, due\_amount FROM table1

ORDER BY due\_amount DESC

LIMIT 10

-- Which customer profile is most likely to default

SELECT employment\_type, loan\_purpose, COUNT(\*) AS defaults

FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

WHERE repayment\_status = 'Defaulted'

GROUP BY employment\_type, loan\_purpose

ORDER BY defaults DESC

LIMIT 5

-- Recovery rate (EMIs paid / total EMIs) by customer

SELECT name, customer\_id, ROUND(100.0 \* emi\_paid / total\_emis, 2) AS recovery\_rate

-- percentage of default customer out of total customer

SELECT ROUND(100.0\* COUNT(CASE WHEN repayment\_status = 'Defaulted' THEN 1 END)/ COUNT(repayment\_status),2) AS default\_rate

from table1

-- Customers with low EMI payment rate (<30%)

SELECT name, customer\_id

FROM table1

WHERE emi\_paid / total\_emis \* 100 < 30;

-- Repayment status count per employment type

SELECT employment\_type, repayment\_status, COUNT(\*)

FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

GROUP BY employment\_type, repayment\_status

-- Average income for customers who paid all EMIs

SELECT employment\_type, count(loan\_id)

FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

WHERE emi\_paid = total\_emis

GROUP BY employment\_type

-- Customers with zero EMIs paid

SELECT name, customer\_id

FROM table1

WHERE emi\_paid = 0

-- High-risk customers (low income, high due, defaulted)

SELECT table1.name, table1.customer\_id, income, due\_amount

FROM table1

JOIN table2

on table1.customer\_id = table2.customer\_id

WHERE income < 40000 AND due\_amount > 100000 AND repayment\_status = 'Defaulted'

ORDER BY due\_amount DESC

-- Build a simple risk score

SELECT name, customer\_id, ROUND((due\_amount / loan\_amount \* 100)::numeric, 3) AS risk\_score

FROM table1

ORDER BY risk\_score DESC;

-- Trend of defaults over months

SELECT DATE\_PART('month', last\_payment\_date) AS month, COUNT(\*)

FROM table1

WHERE repayment\_status = 'Defaulted'

GROUP BY month

ORDER BY month;