**3. Account Inactivity Alert**

**Scenario:** The ops team wants to flag accounts with no inflow transactions for over one year.

**Task:** Find all active accounts (savings or investments) with no transactions in the last 1 year (365 days) .

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Question 3: Account Inactivity Alert

Flags accounts with no transactions for over 1 year

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SELECT

pp.id AS plan\_id,

pp.owner\_id,

-- Categorize the plan type based on boolean flags

CASE

WHEN pp.is\_regular\_savings = 1 THEN 'Savings'

WHEN pp.is\_a\_fund = 1 THEN 'Investment'

ELSE 'Other'

END AS type,

-- Find the most recent transaction date for each plan

MAX(ss.transaction\_date) AS last\_transaction\_date,

-- Calculate days since last activity (current date - last transaction date)

DATEDIFF(CURRENT\_DATE, MAX(ss.transaction\_date)) AS inactivity\_days

FROM

plans\_plan pp

-- Left join to include plans even if they have no transactions

LEFT JOIN

savings\_savingsaccount ss ON pp.id = ss.plan\_id

-- Join conditions filter for successful, positive-amount transactions only

AND ss.transaction\_status = 'success'

AND ss.confirmed\_amount > 0

WHERE

pp.is\_deleted = 0 -- Only non-deleted plans

AND pp.is\_archived = 0 -- Only non-archived plans

-- Only include savings or investment plans (exclude 'Other' types)

AND (pp.is\_regular\_savings = 1 OR pp.is\_a\_fund = 1)

GROUP BY

pp.id, pp.owner\_id, pp.is\_regular\_savings, pp.is\_a\_fund

-- Filter for either:

-- 1. Plans with no transactions at all (last\_transaction\_date IS NULL)

-- 2. Plans inactive for more than 1 year (inactivity\_days > 365)

HAVING

last\_transaction\_date IS NULL

OR inactivity\_days > 365

-- Sort by inactivity duration (most inactive first)

ORDER BY

inactivity\_days DESC;