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1  with
2      all_cust    --- To get the total registered customer till the cut off date
3      AS(
4          SELECT count(distinct cust_id) Total_registered_users
5          from prj-prod-dataplatform.dl_customers_db_raw.tdbk_customer_mtb
6          where created_dt <= "{date}" and cust_id is not null
7      ) ,
8      open_TSA_cust --- TSA customer which was opened before the cut off date and closed
9                      date is either null or greater than cutoff date
10     AS(
11         SELECT count (distinct OFCUSTOMERID) Total_open_TSA_customers from `core_raw.
12         customer_accounts`
13         where CRINTERDESC like 'Transactional Savings Account Inv_R'
14         and OFCUSTOMERID in (select distinct cust_id
15         from prj-prod-dataplatform.dl_customers_db_raw.tdbk_customer_mtb where
16         cust_id is not null)
17         AND OFDATEOPENED <= "{date}"
18         AND (OFDATECLOSED = DATE('1970-01-01') OR OFDATECLOSED > "{date}")
19     ) ,
20     loan_cust --list of customers having loan either in status Normal or Arrears at the
21               cut off date
22     AS (
23         SELECT
24             distinct CAST(lmt.customerId AS STRING) customerId
25         FROM
26             `prj-prod-dataplatform.risk_credit_mis.loan_master_table` lmt
27             inner join prj-prod-dataplatform.risk_credit_mis.loan_bucket_flow_report_core
28             lbfrc on lbfrc.loanAccountNumber = lmt.loanAccountNumber
29         WHERE lbfrc.bucketDate = date_sub(date("{date}"), interval 1 day) --- need to
30               change the date
31         and lbfrc.loanStatus IN ('Normal', 'In Arrears')
32     ) ,
33     ACL_Customer ---- ACL customer are TSBL loans with sub product type FP and
34                     disbursement date <= cutoff date
35     as
36         (select lmt.customerId FROM `prj-prod-dataplatform.dl_loans_db_raw.
37         tdbk_digital_loan_application` a
38         inner join `risk_credit_mis.loan_master_table` lmt on lmt.
39         digitalLoanAccountId = a.digitalLoanAccountId
40         where coalesce(a.loanType, 'NA') = 'TSBL'and coalesce(a.
41         loan_sub_product_type, 'NA') = 'FP'
42         and date_trunc(a.loanDigitalAppliedDateAndTime, day) <= "{date}"
43         and date_trunc(lmt.disbursementDateTime, day) <= "{date}" --- need to
44         change the date
45     ),
46     non_ACL_cust --list of all customers who have no ACL loans (loatype TSBL and
47                 sub-product type FP)
48     AS (
49         SELECT
50             distinct CAST(customerId AS STRING) customerId
51         FROM
52             `prj-prod-dataplatform.risk_credit_mis.loan_master_table`
53         WHERE
54             cast(customerId as string) not in (select customerId from loan_cust)
55     )
56     /*So, new definition of MAU is. Customer with open TSA and at least one any
57     transaction for the amount greater than 100 PHP in the last 30 days.
58     No active loan. OR has balance of the TSA + any Stash greater than 100 PHP. Which
59     means if he didnt transact but he has money on TSA - he is MAU.
60     If he doesnt transact and doesnt have money on TSA but has more than 100 PHP on
61     Stash - he is active */
62     ,
63     MAU_with_trx
64     AS (
65         SELECT DISTINCT customer_id
66         FROM `prj-prod-dataplatform.risk_mart.customer_transactions`
67         WHERE transaction_date BETWEEN DATE_SUB(date("{date}"), INTERVAL 30 DAY) AND date

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55     ("{date}")
56     AND ABS(trx_amount) > 100 --- transaction greater than 100
57     AND account_type = "Tonik Account" -- TSA account type
58     AND customer_id NOT IN (SELECT customerId FROM loan_cust) --- no active loan
59     )
60     ,
61 MAU_with_bal
62     AS (
63         SELECT
64             DISTINCT client_id
65         FROM
66             `prj-prod-dataplatform.risk_mart.customer_balance`
67         WHERE
68             clearedbalance > 100 --- balance in any account greater than 100
69             AND account_type IN ("Tonik Account", "Group Stash", "Individual Stash") ----
70             TSA, Group Stash and Individual Stash
71             AND balanceDateAsOf between date_sub(date("{date}"), interval 30 day) and
72             date("{date}") ---- in last 30 days
73             AND client_id NOT IN (SELECT customerId FROM loan_cust)
74     )
75     ,
76 MAU ---
77     AS (
78         SELECT COUNT(distinct customer_id) AS MAU
79         FROM
80             (SELECT customer_id
81              FROM
82                  MAU_with_trx
83              UNION DISTINCT
84                  SELECT
85                      client_id AS customer_id
86              FROM
87                  MAU_with_bal)),
88 /* a) MMAU should be without active SIL, Quck and Flex loan. but when they will have
89 ACL TSA loan - those should be included into MMAUs.
90 b) I would like to ask you to add
91 1) the active TSA ACL loans issued (today its zero) after the MMAU.
92 2) Difference between MMAU with TSA aCL loan and TSA ACL LOans that will show us the
93 current pool of eligible customers.
94 3) Offers extended. They should live somewhere on the datalake table.
95 For example this week we will issue 1000 offers. Next week we will issue 10 000
96 more. So netx week it will be 11 k offers sent.
97 And last one 4) Uptake. TSA ACL Loans active divided into Offers sent. as %. */
98 MMAU_customerbase ---- MMAU customer base with all customers who are not active on
99 the cutoff date and with ACL disbursed customers
100 as
101 (select cast(customerId as string)customerId from non_ACL_cust union all (select cast
102 (customerId as string)customerId from ACL_Customer)
103 )
104 ,
105 transactional_cust --Mareks criteria
106 AS (
107     SELECT
108         DISTINCT customer_id
109     FROM
110         `prj-prod-dataplatform.risk_mart.customer_transactions`
111     WHERE
112         transaction_date BETWEEN DATE_SUB(date("{date}"), INTERVAL 3 MONTH) AND date(
113         "{date}")
114         AND customer_id in (SELECT customerId FROM MMAU_customerbase)
115     GROUP BY
116         customer_id
117     HAVING
118         COUNT(*) >= 5
119 ),
120 cust_with_balance --Mareks criteria
121 AS (
122     SELECT
123         DISTINCT client_id AS customer_id
124     FROM

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115         `prj-prod-dataplatform.risk_mart.customer_balance`
116     WHERE
117         clearedbalance > 1000
118         AND account_type IN ("Tonik Account","Group Stash","Individual Stash")
119         AND balanceDateAsOf between date_sub(date("{date}"), interval 30 day) and
120         date("{date}")
121         AND client_id in (SELECT customerId FROM MMAU_customerbase)
122     ),
123 MMAU
124 AS (
125     SELECT
126         COUNT(customer_id) AS MMAU
127     FROM
128         ( SELECT
129             customer_id
130         FROM
131             transactional_cust
132         UNION DISTINCT
133         SELECT
134             customer_id
135         FROM
136             cust_with_balance))
137 ,
138 ACL_customers
139 AS (
140     SELECT
141         count(distinct lmt.customerId ) ACL_customers
142     FROM
143         `prj-prod-dataplatform.risk_credit_mis.loan_master_table` lmt
144         inner join ACL_Customer ac on ac.customerId = lmt.customerId
145     WHERE
146         date(lmt.disbursementDateTime) between date_sub(date("{date}"), interval 7 day
147         ) and date("{date}")),
148 Offers_extended
149 AS (
150     SELECT count(distinct cust_id) Offers_extended
151 FROM
152     `prj-prod-dataplatform.dl_loans_db_raw.tdbk_loan_offers_trx`
153 where date(offer_start_date) <= date("{date}")
154 )
155 ,
156 b
157 AS (
158     SELECT
159         '{date}' AS Date,
160         *
161     FROM
162         all_cust
163     CROSS JOIN
164         open_TSA_cust
165     CROSS JOIN
166         MAU
167     CROSS JOIN
168         MMAU
169     CROSS JOIN
170         ACL_customers
171     CROSS JOIN
172         Offers_extended)
173 select Date,
174         Total_registered_users,
175         Total_open_TSA_customers,
176         MAU,
177         MMAU,
178         ACL_customers,
179         MMAU - ACL_customers MMAU_ACL_difference,
180         Offers_extended,
181         CASE
182             WHEN Offers_extended<> 0 then ACL_customers/Offers_extended
183             ELSE NULL END AS Uptake

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182
183

from b;