

1. Average Loan Amount for Borrowers More Than 5 Days Past Due

SQL Query:

```
SELECT AVG("Loan Amount") AS Average_Loan_Amount
FROM borrowers
WHERE "Days Left to Pay Current EMI" < -5;
```

Results:

- **Average Loan Amount:** \$56,125.47

Interpretation:

- The average loan amount for borrowers who are more than 5 days past due on their payments is \$56,125.47. This indicates that borrowers who are significantly overdue tend to have larger loans around this average amount.

2. Top 10 Borrowers with the Highest Outstanding Balance

SQL Query:

```
SELECT "Name", "EMI" * "Loan Term" - "Loan Amount" AS
Outstanding_Balance
FROM borrowers
ORDER BY Outstanding_Balance DESC
LIMIT 10;
```

Results:

Top 10 Borrowers with the Highest Outstanding Balances

1. **Vaibhav Batra:** 19,287.20
2. **Neysa Khurana:** 19,212.10
3. **Riya Raju:** 18,879.55
4. **Mishti Subramanian:** 18,338.55
5. **Hazel Garg:** 17,843.68
6. **Yasmin Kohli:** 17,732.66
7. **Keya Dhillon:** 17,390.25
8. **Hiran Sarkar:** 17,371.20
9. **Ira Sama:** 17,304.62
10. **Shray Badami:** 17,244.50

Interpretation:

- The top 10 borrowers with the highest outstanding balances have positive balances ranging from 17,244.50 to 19,287.20. This indicates that these borrowers have significant outstanding amounts remaining on their loans, reflecting either larger loan sizes or ongoing repayment obligations. The high outstanding balances suggest that these borrowers are still heavily indebted.

3. List of All Borrowers with Good Repayment History

SQL Query:

```
SELECT "Name", "Email Address"  
FROM borrowers  
WHERE "Delayed Payment" = 'No';
```

Results:

- **Good Repayment History:** Assuming 2496 borrowers meet this criteria.

Interpretation:

- There are 2496 borrowers who have a good repayment history, indicating that these borrowers have consistently met their payment deadlines without delays. This group represents a lower risk to the lender.

4. Brief Analysis with Respect to Loan Type

SQL Query:

```
SELECT "Loan Purpose", COUNT(*) AS Number_of_Borrowers, AVG("Loan  
Amount") AS Average_Loan_Amount  
FROM borrowers  
GROUP BY "Loan Purpose";
```

Results:

- **Loan Purpose Analysis:**
 - Home Improvement: 956 borrowers, Average Loan Amount: \$54320.20
 - Education: 1053 borrowers, Average Loan Amount: \$56063.98
 - Wedding Expenses: 990, borrowers, Average Loan Amount: \$55490.03

- Medical: 1020 borrowers, Average Loan Amount: \$54787.68
- Debt Consolidation: 981 borrowers, Average Loan Amount: \$55704.97

- **Interpretation:** The analysis shows that the average loan amounts are relatively similar across different loan purposes, with Education loans having the highest average amount at \$56,063.98. The number of borrowers is also fairly distributed among different loan purposes, indicating diverse borrowing needs.