

Loan Portfolio Risk & Performance Analysis

You work as a data analyst for a financial institution managing personal loans. You've been tasked with analyzing customer segments, risk profiles, and loan statuses to reduce default rates and improve loan approvals.

Business Questions

- • Which employment category has the highest default rate?
- • How does credit score impact loan approval and repayment?
- • What are the top purposes for loan applications?
- • What is the average interest rate for defaulted loans?

Expected Deliverables

- • Risk segmentation dashboard by employment, credit score, and loan status
- • KPI cards showing average interest rates, default rates, and income levels
- • Loan purpose distribution chart
- • Data-backed risk assessment report