**CREDIT RISK ASSESSMENT DASHBOARD (POWER BI)**

**PROJECT OVERVIEW**

This Power BI dashboard analyses credit risk across borrower segments using key indicators such as age, income, loan intent, CIBIL history, and loan status. The goal is to uncover patterns that inform lending decisions and risk mitigation strategies.

**FILES INCLUDED**

* credit-risk-dashboard.pbix : ([Dashboard](https://drive.google.com/file/d/1_Gw62NU49Z476oPNOTyJsLeKvYNUp0Sg/view?usp=sharing))
* credit-r.pdf`([Screenshot](https://drive.google.com/file/d/1SLZA706f0vGG_XveAHf7aK2UAgzlE-Tz/view?usp=sharing))

**Key Insights**

* Default Rate:17.63% across 33K loans — a significant exposure requiring segmentation
* High-Risk Segments: Personal, Venture, and Medical loans show elevated default rates
* Demographic Risk: Young borrowers (ages 20–40) and renters are more likely to default
* Behaviour Indicators: Short employment length and limited CIBIL credit history correlate with higher risk
* Income Stress: Loan percent income >40% strongly linked to default behaviours.

**Tools Used**

- Power BI Desktop

- DAX for calculated measures (default rate, Total Loans, Default Loan)

- GitHub for version control and documentation

**Dashboard Preview**

* Default Rate by Age
* Risk by Loan Type and Ownership
* Credit History vs Employment

**Data Source**

Synthetic dataset with columns: Age, Income, Home Ownership, Loan Intent, Loan Interest Rate, Loan Percent Income, Employment Length, CIBIL Default, CIBIL Credit History Length.

**Recommendations**

* Tighten lending criteria for high-risk borrower profiles
* Reprice personal and venture loans based on risk tiers
* Educate young borrowers on credit maturity and financial planning
* Monitor income stress indicators to prevent over-leveraging

**Acknowledgments**

Built as part of a credit risk modelling portfolio to demonstrate stakeholder-ready analytics and decision support.