Loan Default Risk Segmentation Dashboard

This Tableau dashboard presents an analysis of loan default risk patterns using real-world BFSI metrics like FICO scores, DTI (Debt-to-Income) ratios, loan status, and interest rates. It helps identify borrower segments most likely to default and provides strategic insights for risk managers and underwriters.

# Project Highlights

* Loan Status Breakdown: Compares fully paid vs defaulted loans.
* Average Interest Rate by Loan Status: Reveals how interest rates vary with default risk.
* DTI Band vs Default Rate: Shows correlation between high DTI and increased defaults.
* Loan Distribution by FICO Risk Tier: Medium-risk borrowers dominate — a potential risk zone.

# Key Insights

* High DTI bands show the highest default rates.
* Medium FICO score borrowers represent the largest loan volume — requiring watchlist categorization.
* Defaulters face higher interest rates, impacting lending decisions.

# Tools Used

* Tool: Tableau Public
* Dataset: Synthetic loan risk dataset
* Visualization Type: Bar Charts, Distribution Analysis
* Domain: Banking and Financial Services (BFSI)

# How to Use

Download and open the `.twbx` file using Tableau Public to:  
- Interact with the dashboard  
- Modify filters  
- Apply organization-specific datasets

# About the Author

Salma Sultana  
Data Analyst | Audit to Analytics Career Switcher | BFSI Domain Expert  
Certifications: Python, SQL, Tableau, Machine Learning (Learnbay)  
Pursuing MSc in AI/ML – Woolf University via Scaler  
LinkedIn: linkedin.com/in/your-profile  
GitHub: github.com/salma-analytics

“This project is part of my career transition from Audit Manager to BFSI Analytics, combining domain expertise with AI-driven dashboards.”