

HIGH RISK ASSESSMENT REPORT

Customer: Divya Krishnan

Customer ID: USR-004

Generated: February 15, 2026 at 07:59 PM

Risk Score: 70%

RISK LEVEL: HIGH

Risk Score: 70% | Default Probability: MEDIUM-HIGH

Immediate Intervention Required Within 72 Hours

EXECUTIVE SUMMARY

Divya Krishnan (ID: USR-004) presents a high delinquency risk with a 70% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Auto-debit failed 2 times this month
- **Credit Score:** 665 (Fair) - Declined from 685 to 665
- **Payment Behavior:** On-time payment rate: 100% → 75%
- **Cash Flow:** Monthly net: ■-1,000 (Income: ■48,000, Expenses: ■49,000)
- **Liquidity:** Liquid assets: ■52,000 → ■49,000
- **Debt Level:** Total debt ■220,000 (DTI: 4.6x)
- **Payday Loans:** No

Projected Timeline to Default: 30-40 days

Recovery Probability with Intervention: 68%