

# LOW RISK ASSESSMENT REPORT

**Customer:** Ananya Das

**Customer ID:** USR-006

**Generated:** February 15, 2026 at 07:59 PM

**Risk Score:** 12%

## RISK LEVEL: LOW

Risk Score: 12% | Default Probability: VERY LOW

# EXECUTIVE SUMMARY

Ananya Das (ID: USR-006) presents a low delinquency risk with a 12% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** No significant risks - Excellent financial health
- **Credit Score:** 765 (Excellent) - Declined from 760 to 765
- **Payment Behavior:** On-time payment rate: 100% → 100%
- **Cash Flow:** Monthly net: ■30,000 (Income: ■82,000, Expenses: ■52,000)
- **Liquidity:** Liquid assets: ■195,000 → ■346,000
- **Debt Level:** Total debt ■95,000 (DTI: 1.2x)
- **Payday Loans:** No