

MEDIUM RISK ASSESSMENT REPORT

Customer: Neha Gupta

Customer ID: USR-012

Generated: February 15, 2026 at 07:59 PM

Risk Score: 55%

RISK LEVEL: MEDIUM

Risk Score: 55% | Default Probability: MEDIUM

EXECUTIVE SUMMARY

Neha Gupta (ID: USR-012) presents a medium delinquency risk with a 55% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Utility bills unpaid for 45 days
- **Credit Score:** 660 (Fair) - Declined from 685 to 660
- **Payment Behavior:** On-time payment rate: 95% → 72%
- **Cash Flow:** Monthly net: ■-1,000 (Income: ■49,000, Expenses: ■50,000)
- **Liquidity:** Liquid assets: ■62,000 → ■57,500
- **Debt Level:** Total debt ■200,000 (DTI: 4.1x)
- **Payday Loans:** No