

# CRITICAL RISK ASSESSMENT REPORT

**Customer:** Vikram Joshi

**Customer ID:** USR-007

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

**Risk Score:** 88%

**RISK LEVEL: CRITICAL**  
Risk Score: 88% | Default Probability: VERY HIGH  
**Immediate Intervention Required Within 24 Hours**

# EXECUTIVE SUMMARY

Vikram Joshi (ID: USR-007) presents a critical delinquency risk with a 88% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Savings depleted below threshold, negative net worth
- **Credit Score:** 655 (Fair) - Declined from 685 to 655
- **Payment Behavior:** On-time payment rate: 90% → 45%
- **Cash Flow:** Monthly net: ■-12,000 (Income: ■42,000, Expenses: ■54,000)
- **Liquidity:** Liquid assets: ■68,000 → ■10,000
- **Debt Level:** Total debt ■260,000 (DTI: 6.2x)
- **Payday Loans:** Yes (PaySense, CASHe)

**Projected Timeline to Default:** 14-21 days

**Recovery Probability with Intervention:** 55%