

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%