

HIGH RISK ASSESSMENT REPORT

Customer: Kavita Sharma

Customer ID: USR-010

Generated: February 15, 2026 at 07:59 PM

Risk Score: 78%

RISK LEVEL: HIGH

Risk Score: 78% | Default Probability: HIGH

Immediate Intervention Required Within 48 Hours

EXECUTIVE SUMMARY

Kavita Sharma (ID: USR-010) presents a high delinquency risk with a 78% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Multiple lending app transfers found - debt stacking
- **Credit Score:** 635 (Fair) - Declined from 665 to 635
- **Payment Behavior:** On-time payment rate: 85% → 55%
- **Cash Flow:** Monthly net: ■-12,000 (Income: ■44,000, Expenses: ■56,000)
- **Liquidity:** Liquid assets: ■42,000 → ■-14,000
- **Debt Level:** Total debt ■320,000 (DTI: 7.3x)
- **Payday Loans:** Yes (MoneyView, KreditBee, PaySense)

Projected Timeline to Default: 20-30 days

Recovery Probability with Intervention: 58%