

HIGH RISK ASSESSMENT REPORT

Customer: Priya Nair

Customer ID: USR-002

Generated: February 15, 2026 at 07:59 PM

Risk Score: 72%

RISK LEVEL: HIGH

Risk Score: 72% | Default Probability: MEDIUM-HIGH

Immediate Intervention Required Within 72 Hours

EXECUTIVE SUMMARY

Priya Nair (ID: USR-002) presents a high delinquency risk with a 72% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Salary delayed by 12 days
- **Credit Score:** 680 (Good) - Declined from 695 to 680
- **Payment Behavior:** On-time payment rate: 100% → 70%
- **Cash Flow:** Monthly net: ■4,000 (Income: ■52,000, Expenses: ■48,000)
- **Liquidity:** Liquid assets: ■82,000 → ■51,000
- **Debt Level:** Total debt ■180,000 (DTI: 3.5x)
- **Payday Loans:** No

Projected Timeline to Default: 30-45 days

Recovery Probability with Intervention: 70%