

LOW RISK ASSESSMENT REPORT

Customer: Aditya Kumar

Customer ID: USR-011

Generated: February 15, 2026 at 07:59 PM

Risk Score: 14%

RISK LEVEL: LOW

Risk Score: 14% | Default Probability: VERY LOW

EXECUTIVE SUMMARY

Aditya Kumar (ID: USR-011) presents a low delinquency risk with a 14% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** No significant risks - Excellent financial health
- **Credit Score:** 745 (Excellent) - Declined from 740 to 745
- **Payment Behavior:** On-time payment rate: 100% → 100%
- **Cash Flow:** Monthly net: ■22,000 (Income: ■72,000, Expenses: ■50,000)
- **Liquidity:** Liquid assets: ■152,000 → ■263,000
- **Debt Level:** Total debt ■125,000 (DTI: 1.7x)
- **Payday Loans:** No