

MEDIUM RISK ASSESSMENT REPORT

Customer: Meera Pillai

Customer ID: USR-008

Generated: February 15, 2026 at 07:59 PM

Risk Score: 52%

RISK LEVEL: MEDIUM

Risk Score: 52% | Default Probability: MEDIUM

EXECUTIVE SUMMARY

Meera Pillai (ID: USR-008) presents a medium delinquency risk with a 52% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Increased cash withdrawals detected
- **Credit Score:** 670 (Fair) - Declined from 690 to 670
- **Payment Behavior:** On-time payment rate: 100% → 82%
- **Cash Flow:** Monthly net: ■6,000 (Income: ■58,000, Expenses: ■52,000)
- **Liquidity:** Liquid assets: ■95,000 → ■131,000
- **Debt Level:** Total debt ■165,000 (DTI: 2.8x)
- **Payday Loans:** No