

MEDIUM RISK ASSESSMENT REPORT

Customer: Rohit Singh

Customer ID: USR-005

Generated: February 15, 2026 at 07:59 PM

Risk Score: 58%

RISK LEVEL: MEDIUM

Risk Score: 58% | Default Probability: MEDIUM

EXECUTIVE SUMMARY

Rohit Singh (ID: USR-005) presents a medium delinquency risk with a 58% probability of default. Our AI-powered behavioral analysis has identified the following key findings:

- **Primary Risk Factor:** Credit utilisation above 90%
- **Credit Score:** 640 (Fair) - Declined from 670 to 640
- **Payment Behavior:** On-time payment rate: 100% → 78%
- **Cash Flow:** Monthly net: ■2,000 (Income: ■55,000, Expenses: ■53,000)
- **Liquidity:** Liquid assets: ■48,000 → ■61,500
- **Debt Level:** Total debt ■280,000 (DTI: 5.1x)
- **Payday Loans:** No