

LOW RISK ASSESSMENT REPORT

Customer: Karan Patel

Customer ID: USR-003

Generated: February 15, 2026 at 07:59 PM

Risk Score: 15%

RISK LEVEL: LOW

Risk Score: 15% | Default Probability: VERY LOW

EXECUTIVE SUMMARY

Karan Patel (ID: USR-003) presents a low delinquency risk with a 15% 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:** 750 (Excellent) - Declined from 745 to 750
- **Payment Behavior:** On-time payment rate: 100% → 100%
- **Cash Flow:** Monthly net: ■27,000 (Income: ■75,000, Expenses: ■48,000)
- **Liquidity:** Liquid assets: ■145,000 → ■281,000
- **Debt Level:** Total debt ■120,000 (DTI: 1.6x)
- **Payday Loans:** No