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Prepared by: Early Risk Signal System

High Risk

Customer Overview

Field	Value
Customer ID	C001
Risk Level	High
Behaviour Risk Score	45.7
Payment Stress Score	44.88
Total Risk Flags	4
Next Month DPD Bucket	3

Behaviour & Usage Metrics

Metric	Value
Credit Limit	Rs.1,65,000
Utilisation %	12%
Avg Payment Ratio	32%
Min Due Paid Frequency	66%
Recent Spend Change %	-21%
Cash Withdrawal %	12%
Merchant Mix Index	0.73

Risk Assessment Summary

Low Payment Ratio, Recent Spend Drop, High-Risk Merchant Spending, Payment Stress