

# Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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## Customer Profile

Name	Age 42	Employment employed
Occupation Operations Manager	Employer AlphaTech Solutions Ltd.	Monthly Income GHS 0

## Risk Assessment

Risk Score

20

20/100


High Risk Risk

Poor Creditworthiness

### Positive Factors

- ✓ employment\_stability: permanent\_employment
- ✓ income\_level: high\_income

### Areas of Concern

-  marital\_status: married

## i Risk Assessment Reasoning

Step-by-step breakdown of how the risk score was calculated

### Final Risk Score: 20/100

Risk score calculation: Employment Stability:  $30 \times 0.3 = 9.0$  Income Level:  $25 \times 0.25 = 6.25$  Age Factor:  $15 \times 0.15 = 2.25$  Debt To Income Ratio:  $10 \times 0.15 = 1.5$  Marital Status:  $5 \times 0.05 = 0.25$  Occupation Type:  $10 \times 0.1 = 1.0$  Total Risk Score: 20

### Factor Breakdown (6 factors evaluated)

#### Employment Stability

Weight: 30.0%

Score: **30/100** Contribution: **9.0 points** Confidence: **100.0%**



△ permanent\_employment

employment\_status: employed

#### Income Level

Weight: 25.0%

Score: **25/100** Contribution: **6.2 points** Confidence: **100.0%**



△ high\_income

monthly\_income: 6800.0

#### Age Factor

Weight: 15.0%

Score: **15/100** Contribution: **2.2 points** Confidence: **100.0%**



△ prime\_working\_age

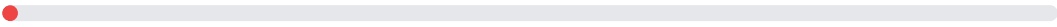
age: 42

age: 42

### Debt To Income Ratio

Weight: 15.0%

Score: **10/100** Contribution: **1.5 points** Confidence: **100.0%**



△ no\_data

### Marital Status

Weight: 5.0%

Score: **5/100** Contribution: **0.2 points** Confidence: **100.0%**



△ married

marital\_status: married

### Occupation Type

Weight: 10.0%

Score: **10/100** Contribution: **1.0 points** Confidence: **100.0%**



△ professional

occupation: Operations Manager

### ✓ Overall Assessment

Risk classified as High Risk with creditworthiness rated as Poor. Key factors: employment stability, income level, age factor.

**6**

Factors Evaluated


**100%**

Total Weight

**100.0%**

Avg Confidence

## ❏ Product Eligibility

<b>Extra Cash Loan</b>	<b>X</b>	<b>Extra Balance Overdraft</b>	<b>X</b>
Not Eligible		Not Eligible	
 <b>Credit Card</b>	<b>X</b>	<b>Premium Account</b>	<b>X</b>
Not Eligible		Not Eligible	

## 💡 Recommendations

**\*\*Consult a Financial Counselor:\*\*** Given your current risk level and creditworthiness, it is crucial

**\*\*Consult a Financial Counselor:\*\*** Given your current risk level and creditworthiness, it is crucial to seek professional advice. Contact a certified financial counselor who can help you create a structured financial plan and guide you on improving your credit score.

**\*\*Review and Adjust Budget:\*\*** Take a close look at your current expenses and income. Identify areas

**\*\*Review and Adjust Budget:\*\*** Take a close look at your current expenses and income. Identify areas where you can cut back and allocate more funds towards debt repayment and savings.

## ❏ Automated Decisions

Account Approval	Credit Pre-Qualification
Tier Assignment	Priority Level <b>{'decision': 'high', 'rule_name': 'high_priority', 'message': '', 'confidence': 1.0}</b>

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This report was generated by AI and should be reviewed by a qualified banking professional.

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