

# BANKING CUSTOMER INSIGHTS REPORT

GCB Bank Ltd | AI-Powered Customer Intelligence

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## 1. CUSTOMER PROFILE

Customer Name	Kwame Daniel Mensah
Customer ID	
Age	42 years
Gender	
Marital Status	
Nationality	
Employment Status	
Occupation	Operations Manager

Employer	Sunrise Pharmaceuticals Ltd.
Education Level	
Income Range	
Estimated Monthly Income	GHS 6800
Account Number	

Postal Address	
Email	
Phone	

## 2. RISK ASSESSMENT

67/100

Risk Level: Medium

Creditworthiness: Good

### Positive Factors

- ✓ Permanent employment
- ✓ Good income level
- ✓ Prime working age
- ✓ University degree
- ✓ Salary as primary source of funds

### Areas of Concern

- ✓ No significant concerns identified.

### 3. PRODUCT ELIGIBILITY

#### EXTRA CASH (Personal Loan Facility)

✓ ELIGIBLE

**Maximum Amount:** GHS 34000.0

**Recommended Amount:** GHS 13600.0

**Interest Rate:** 25.0%

**Confidence:** 90.0%

#### EXTRA BALANCE (Overdraft Protection)

✗ NOT ELIGIBLE

**Overdraft Limit:** GHS 0

**Monthly Fee:** GHS 0.0

#### CREDIT CARD

✓ ELIGIBLE

**Credit Limit:** GHS 0

#### PREMIUM ACCOUNT

✓ ELIGIBLE

**Benefits:**

- Free ATM withdrawals
- Higher interest rates
- Priority customer service
- Free local transfers

## 4. RECOMMENDATIONS

### Account Upgrades

→ {'category': 'account\_upgrade', 'title': 'Premium Account Upgrade', 'description': 'Access to higher interest rates, free services, and priority support for high-income individuals', 'priority': 'high', 'reasoning': 'Customer has a high net salary and good risk score'}

→ {'category': 'account\_upgrade', 'title': 'Gold Account Upgrade', 'description': 'Access to higher interest rates and premium benefits for good-income individuals', 'priority': 'medium', 'reasoning': 'Customer meets income and risk score requirements'}

### Cross-Sell Products

→ {'category': 'cross\_sell\_product', 'title': 'Salary Advance', 'description': 'Access to advance your salary payments for stable, employed individuals', 'priority': 'medium', 'reasoning': 'Customer is employed and has a regular income'}

→ {'category': 'cross\_sell\_product', 'title': 'Fixed Deposit', 'description': 'Opportunity to grow surplus funds with guaranteed returns', 'priority': 'low', 'reasoning': 'Customer may have surplus funds'}

→ {'category': 'cross\_sell\_product', 'title': 'Credit Card', 'description': 'Application for a credit card with favorable terms', 'priority': 'medium', 'reasoning': 'Customer has good creditworthiness and a stable income'}

### Next Steps

→ {'category': 'next\_step', 'title': 'Maintain Regular Account Activity', 'description': 'Keep account active to build banking history and creditworthiness', 'priority': 'high', 'reasoning': 'Helps establish a long-term banking relationship'}

→ {'category': 'next\_step', 'title': 'Financial Planning Review', 'description': 'Regular review of financial goals and progress', 'priority': 'medium', 'reasoning': 'Customer is at a stage where proactive financial planning can help in long-term financial health'}

## 5. COMPARATIVE BENCHMARKS

### Income Analysis

**Your income percentile: 25%**  
*25% of customers have similar or lower income*

Metric	Value
Age Group Average Income	GHS 2500
Similar Profiles in Database	0
Approval Likelihood	92%

## 6. AUTOMATED DECISIONS

Decision	Outcome
Account Approval	MANUAL_REVIEW
Credit Pre-Qualification	PENDING
Assigned Tier	Standard
Relationship Manager Needed	No
Priority Level	Standard

This report was automatically generated by the AI-powered Banking Insights System

For questions about this report, please contact your relationship manager.

GCB Bank Ltd - Digital Banking Division

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