

# Banking Customer Insights Report

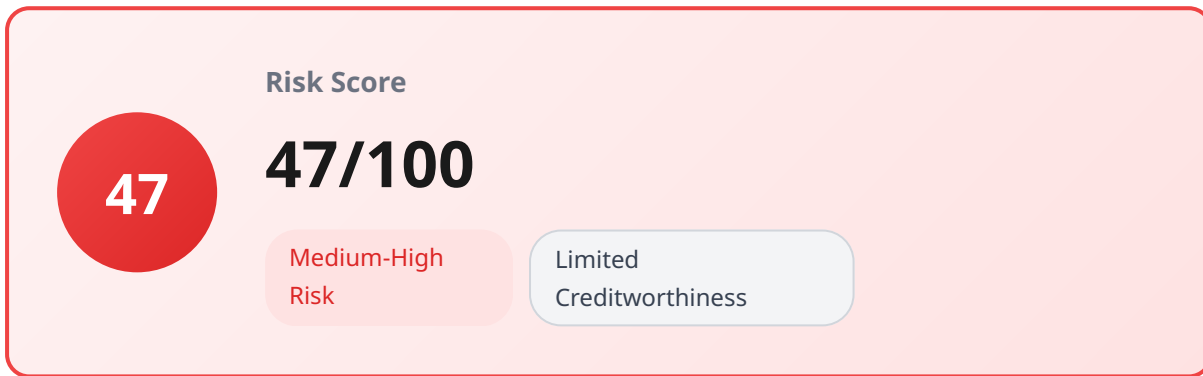
AI-powered document analysis with risk assessment and intelligent recommendations

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## Customer Profile

Name Kwame Daniel Mensah	Age 42	Employment Permanent
Occupation Operations Manager	Employer Sunrise Pharmaceuticals Ltd.	Monthly Income GHS 6800

## Risk Assessment



### Positive Factors

- ✓ Permanent employment
- ✓ Moderate to high income level
- ✓ Aged within prime working years

### Areas of Concern

- ⚠ Income slightly below high threshold
- ⚠ No significant concerns identified

✓ University degree

## i Risk Assessment Reasoning

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

### Final Risk Score: 47/100

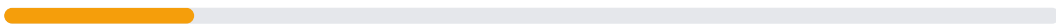
The overall risk score was calculated by weighting each factor based on the provided framework and summing their weighted scores.

### Factor Breakdown (5 factors evaluated)

#### Employment Stability

Weight: 30.0%

Score: **60/100** Contribution: **18.0 points** Confidence: **90.0%**



△ Employed with a permanent job at AlphaTech Solutions Ltd.

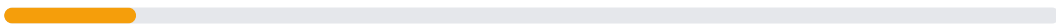
Current Employer: AlphaTech Solutions Ltd.

Employment Type: Permanent

#### Income Level

Weight: 25.0%

Score: **50/100** Contribution: **12.5 points** Confidence: **90.0%**



△ Net monthly salary of GHS 6,800.

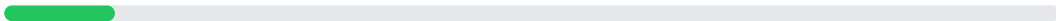
Gross Salary: GHS 8,500

Net Salary: GHS 6,800

#### Age Factor

Weight: 15.0%

Score: **70/100** Contribution: **10.5 points** Confidence: **95.0%**



△ Aged 42, within prime working age of 25-55 years.

Age: 42

Date Of Birth: 11/08/1984

Education Level

Weight: 10.0%

Score: 70/100   Contribution: 7.0 points   Confidence: 90.0%

△ Holds a university degree.

Job Title: Senior IT Analyst

Source Of Funds

Weight: 10.0%

Score: 40/100   Contribution: 4.0 points   Confidence: 80.0%

△ Income from salary.

Gross Salary: GHS 8,500

Net Salary: GHS 6,800

✓ Overall Assessment

Based on employment stability, income level, age, education level, and source of funds.

5

Factors Evaluated

100%

Total Weight

89.0%

Avg Confidence

## Product Eligibility

Extra Cash Loan

✓

Eligible

Max Amount

GHS 40600.0


Interest Rate

27.5%

Extra Balance Overdraft

✗

Not Eligible

 <b>Credit Card</b> ✓ <div>Eligible</div> Credit Limit GHS 0	<b>Premium Account</b> ✕ <div>Not Eligible</div>

## Recommendations

<b>Gold Account Upgrade</b> Access to higher interest rates and premium benefits
<b>Premium Account Upgrade</b> Access to the highest interest rates and premium services
<b>Salary Advance</b> Get access to a portion of your next paycheck before it is credited
<b>Credit Card</b> Get a credit card with rewards and benefits
<b>Financial Management Education</b> Take online courses or workshops to improve financial management skills
<b>Regular Account Activity</b> Keep the account active by making regular transactions

## Automated Decisions

Account Approval <b>MANUAL_REVIEW</b>	Credit Pre-Qualification <b>PENDING</b>
Tier Assignment	Priority Level

<b>Standard</b>	<b>Standard</b>
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This report was generated by AI and should be reviewed by a qualified banking professional.

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