

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

Occupation

Operations Manager

Employer

Sunrise
Pharmaceuticals Ltd.

Monthly Income

GHS 0

Risk Assessment

Risk Score

46

46/100

Medium-High
Risk

Limited
Creditworthiness

Risk Assessment Reasoning

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

Final Risk Score: 46/100

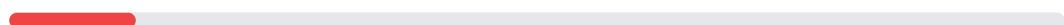
Calculated based on weighted risk factors.

Factor Breakdown (5 factors evaluated)

Employment Stability

Weight: 30.0%

Score: **40/100** Contribution: **12.0 points** Confidence: **90.0%**



⚠ Employed but contract employment indicates potential instability

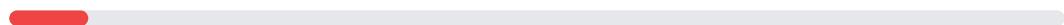
Employment Type: Contract

Expiration Date Of Contract: 15 D / 01 M / 2021

Income Level

Weight: 25.0%

Score: **30/100** Contribution: **7.5 points** Confidence: **80.0%**



⚠ Monthly net salary is GHS 6,800 which is below GHS 10,000/month

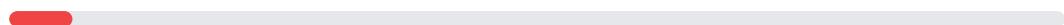
Gross Salary: GHS 8,500

Net Salary: GHS 6,800

Age Factor

Weight: 15.0%

Score: **40/100** Contribution: **6.0 points** Confidence: **80.0%**



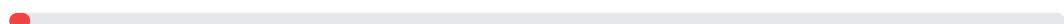
⚠ Age is 42 which is within prime working age but close to nearing retirement

Date Of Birth: 1 D / 1 M / 84

Education Level

Weight: 10.0%

Score: **20/100** Contribution: **2.0 points** Confidence: **90.0%**



⚠ Education level is secondary education

Source Of Funds

Weight: 10.0%

Score: **25/100** Contribution: **2.5 points** Confidence: **80.0%**



⚠ Primary source of funds is salary

Gross Salary: GHS 8,500

Net Salary: GHS 6,800

✓ Overall Assessment

The applicant is employed with a contract position which introduces some instability. Although the net salary is consistent, it falls below the higher income brackets. The applicant is also nearing the end of prime working age which may affect future income stability. Education level is secondary, which typically has moderate earning potential.

5

100%

84.0%

Factors Evaluated

Total Weight

Avg Confidence

□ Product Eligibility

Extra Cash Loan



Eligible

Max Amount

GHS 50000.0

Interest Rate

27.5%

Extra Balance Overdraft



Not Eligible

Credit Card

X	Premium Account	X
Not Eligible	Not Eligible	

💡 Recommendations

Gold Account Upgrade

Access to higher interest rates and premium benefits

Premium Account Upgrade

Access to the highest tier of benefits and services

Salary Advance

Receive part of your salary early through an advance loan

Fixed Deposit

Earn better interest rates by locking in surplus funds for a period of time

Increase Net Savings

Set aside a portion of monthly income to increase net savings and reduce risk exposure

Regular Financial Reviews

Conduct regular financial reviews to ensure financial goals are on track

Account Activity Maintenance

Maintain regular account activity to build banking history and improve credit profile

▣ Automated Decisions

Account Approval

MANUAL REVIEW

Credit Pre-Qualification

PENDING

Tier Assignment

Standard

Priority Level

Standard

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

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