📊 Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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👤 Customer Profile

Name	Age	Employment
	N/A	Not Specified

Occupation	Employer	Monthly Income
Not Specified	Not Specified	GHS 0

🛡 Risk Assessment

Risk Score

7

7/100

High Risk
Risk

Poor
Creditworthiness

⚠ **Areas of Concern**

⚠ income_level: no_match

⚠ age_factor: no_match

⚠ marital_status: single

⚠ occupation_type: default

i Risk Assessment Reasoning

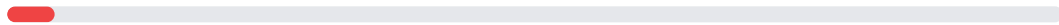Step-by-step breakdown of how the risk score was calculated

Final Risk Score: 7/100

Risk score calculation: Employment Stability: 15 × 0.3 = 4.5 Income Level: 0 × 0.25 = 0.0 Age Factor: 0 × 0.15 = 0.0 Debt To Income Ratio: 10 × 0.15 = 1.5 Marital Status: 4 × 0.05 = 0.2 Occupation Type: 5 × 0.1 = 0.5 Total Risk Score: 7

Factor Breakdown (6 factors evaluated)

Employment Stability   Weight: 30.0%

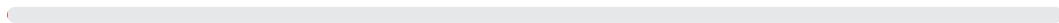Score: **15/100**   Contribution: **4.5 points**   Confidence: **100.0%**

⚠ default

Income Level   Weight: 25.0%

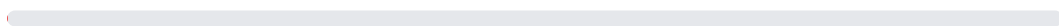Score: **0/100**   Contribution: **0.0 points**   Confidence: **100.0%**

⚠ no_match

Age Factor   Weight: 15.0%

Score: **0/100**   Contribution: **0.0 points**   Confidence: **100.0%**
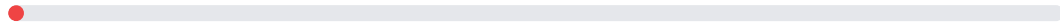
⚠ no_match

Debt To Income Ratio

Weight: 15.0%

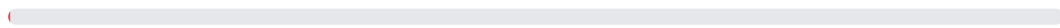Score: **10/100**   Contribution: **1.5 points**   Confidence: **100.0%**

⚠ no_data

Marital Status

Weight: 5.0%

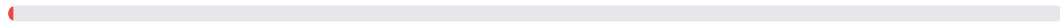Score: **4/100**   Contribution: **0.2 points**   Confidence: **100.0%**

⚠ single

marital_status: single

Occupation Type

Weight: 10.0%

Score: **5/100**   Contribution: **0.5 points**   Confidence: **100.0%**

⚠ default

✓ **Overall Assessment**

Risk classified as High Risk with creditworthiness rated as Poor. Key factors: employment stability, debt to income ratio, occupation type.

6	**100%**	**100.0%**
Factors Evaluated	Total Weight	Avg Confidence

🛒 Product Eligibility

Extra Cash Loan	✗		Extra Balance Overdraft	✗

Not Eligible

Not Eligible

💳 **Credit Card**   ✗

Not Eligible

Premium Account   ✗

Not Eligible

⬜ Automated Decisions

Account Approval

Credit Pre-Qualification

Tier Assignment

Priority Level

{'decision': 'standard', 'rule_name': 'standard_priority', 'message': '', 'confidence': 1.0}