

Banking Customer Insights Report

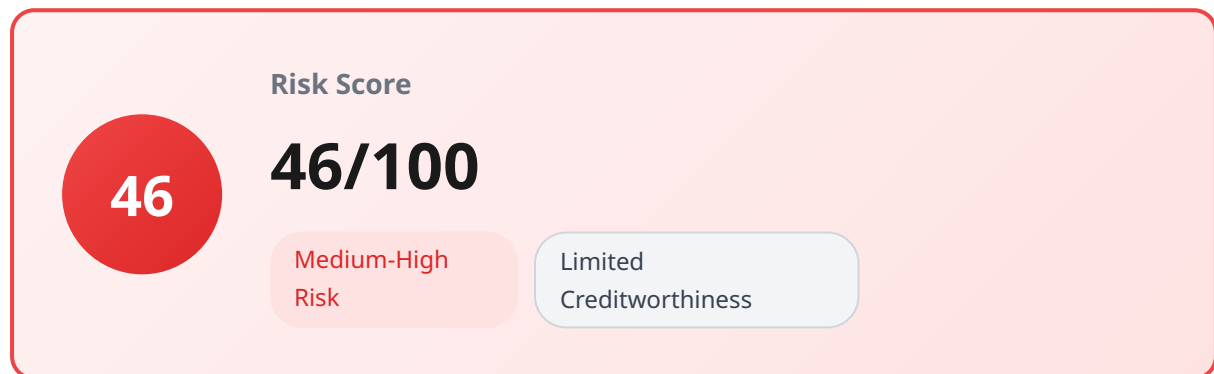
AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 14:41:18

Customer Profile

Name Kwame Daniel Mensah	Age 42	Employment
Occupation Operations Manager	Employer Sunrise Pharmaceuticals Ltd.	Monthly Income GHS 0

Risk Assessment



Risk Assessment Reasoning

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

Final Risk Score: 46/100

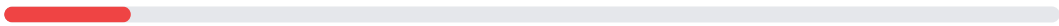
Calculated based on weighted risk factors.

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

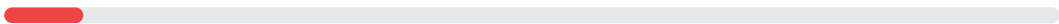
Employment Type: Contract

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

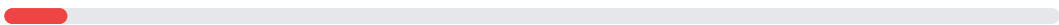
Gross Salary: GHS 8,500

Net Salary: GHS 6,800

Age Factor

Weight: 15.0%

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



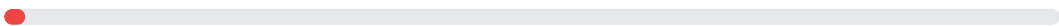
⚠ Age is 42 which is within prime working age but close to nearing retirement

Date Of Birth: 1 D / 1 M / 84

Education Level

Weight: 10.0%

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

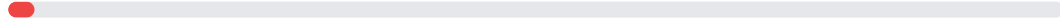


⚠ Education level is secondary education

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

Factors Evaluated

100%

Total Weight

84.0%

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 <div>Not Eligible</div>	Premium Account X <div>Not Eligible</div>
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💡 Recommendations

<div>Gold Account Upgrade</div> <div>Access to higher interest rates and premium benefits</div>
<div>Premium Account Upgrade</div> <div>Access to the highest tier of benefits and services</div>
<div>Salary Advance</div> <div>Receive part of your salary early through an advance loan</div>
<div>Fixed Deposit</div> <div>Earn better interest rates by locking in surplus funds for a period of time</div>
<div>Increase Net Savings</div> <div>Set aside a portion of monthly income to increase net savings and reduce risk exposure</div>
<div>Regular Financial Reviews</div> <div>Conduct regular financial reviews to ensure financial goals are on track</div>
<div>Account Activity Maintenance</div> <div>Maintain regular account activity to build banking history and improve credit profile</div>

🔧 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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