📊 Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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👤 Customer Profile

Name	Age 42	Employment employed
Occupation Operations Manager	Employer AlphaTech Solutions Ltd.	Monthly Income GHS 0

🛡️ Risk Assessment

20

Risk Score

20/100

High Risk Risk

Poor Creditworthiness

✓ Positive Factors

- ✓ employment_stability: permanent_employment
- ✓ income_level: high_income

⚠ Areas of Concern

- ⚠ marital_status: married

i Risk Assessment Reasoning

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

Final Risk Score: 20/100

Risk score calculation: Employment Stability: 30 × 0.3 = 9.0 Income Level: 25 × 0.25 = 6.25 Age Factor: 15 × 0.15 = 2.25 Debt To Income Ratio: 10 × 0.15 = 1.5 Marital Status: 5 × 0.05 = 0.25 Occupation Type: 10 × 0.1 = 1.0 Total Risk Score: 20

Factor Breakdown (6 factors evaluated)

Employment Stability

Weight: 30.0%

Score: **30/100** Contribution: **9.0 points** Confidence: **100.0%**

⚠ permanent_employment

employment_status: employed

Income Level

Weight: 25.0%

Score: **25/100** Contribution: **6.2 points** Confidence: **100.0%**

⚠ high_income

monthly_income: 6800.0

Age Factor

Weight: 15.0%

Score: **15/100** Contribution: **2.2 points** Confidence: **100.0%**

⚠ prime_working_age

age: 42 age: 42

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: **5/100** Contribution: **0.2 points** Confidence: **100.0%**

⚠ married

marital_status: married

Occupation Type

Weight: 10.0%

Score: **10/100** Contribution: **1.0 points** Confidence: **100.0%**

⚠ professional

occupation: Operations Manager

✓ **Overall Assessment**

Risk classified as High Risk with creditworthiness rated as Poor. Key factors: employment stability, income level, age factor.

6	100%	100.0%
Factors Evaluated	Total Weight	Avg Confidence

Product Eligibility

Extra Cash Loan ✗

Not Eligible

Extra Balance Overdraft ✗

Not Eligible

Credit Card ✗

Not Eligible

Premium Account ✗

Not Eligible

Automated Decisions

Account Approval

Credit Pre-Qualification

Tier Assignment

Priority Level

{'decision': 'high', 'rule_name': 'high_priority', 'message': '', 'confidence': 1.0}

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