📊 Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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👤 Customer Profile

Name	Age	Employment
	42	employed

Occupation	Employer	Monthly Income
Operations Manager	AlphaTech Solutions Ltd.	GHS 0

🛡 Risk Assessment

Risk Score

20   **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%**
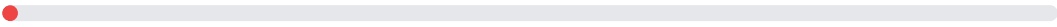
⚠ prime_working_age

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}