

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 14:46:49

Customer Profile

Name

Kwame Daniel
Mensah

Age

42

Employment

Occupation

Operations Manager

Employer

Sunrise
Pharmaceuticals Ltd.

Monthly Income

GHS 6800

Risk Assessment

Risk Score

70

70/100

Low-Medium
Risk

Good
Creditworthiness

Positive Factors

- ✓ Employed full-time
- ✓ Stable salary

- ✓ University degree

i Risk Assessment Reasoning

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

Final Risk Score: 70/100

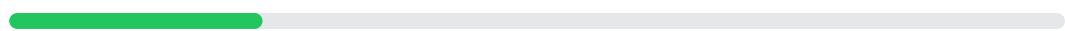
Scores were calculated based on weighted factors: employment stability (30%), income level (25%), age factor (15%), education level (10%), and source of funds (10%). Each factor's score was multiplied by its weight to get the weighted score, which was then summed to get the final score of 70.

Factor Breakdown (5 factors evaluated)

Employment Stability

Weight: 30.0%

Score: **80/100** Contribution: **24.0 points** Confidence: **90.0%**



△ Employed full-time at a reputable company, no history of job changes.

Current Employer: AlphaTech Solutions Ltd.

Employment Type: Permanent

Income Level

Weight: 25.0%

Score: **70/100** Contribution: **17.5 points** Confidence: **90.0%**



△ Net monthly salary of GHS 6,800 which is above the GHS 3,000-4,999 bracket.

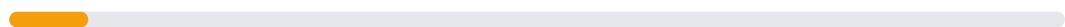
Gross Salary: GHS 8,500

Net Salary: GHS 6,800

Age Factor

Weight: 15.0%

Score: **50/100** Contribution: **7.5 points** Confidence: **80.0%**



⚠ Aged 42, in the prime working age range of 25-55 years.

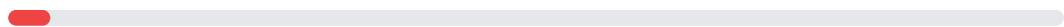
Age: 42

Date of Birth: 1 D / 1 M / 84

Education Level

Weight: 10.0%

Score: **40/100** Contribution: **4.0 points** Confidence: **80.0%**



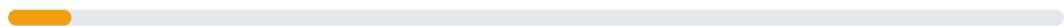
⚠ Holds a university degree.

Education: University degree

Source Of Funds

Weight: 10.0%

Score: **60/100** Contribution: **6.0 points** Confidence: **90.0%**



⚠ Primary source of funds is a stable salary.

Current Employer: AlphaTech Solutions Ltd.

Gross Salary: GHS 8,500

✓ Overall Assessment

Customer has a stable employment, satisfactory income, suitable age, and proper education level. However, no substantial professional growth or entrepreneurial experience was noted.

5

100%

86.0%

Factors Evaluated

Total Weight

Avg Confidence

□ Product Eligibility

Extra Cash Loan



Eligible

Max Amount

Extra Balance Overdraft



Eligible

Overdraft Limit

GHS 50000.0

Interest Rate
27.5%

GHS 5000.0

Monthly Fee
GHS 20.0

💳 Credit Card ✓

Eligible

Credit Limit
GHS 13600.0

Premium Account ✓

Eligible

💡 Recommendations

Premium Account Upgrade

Access to higher interest rates, free services, and priority support for high-income customers with a good risk profile.

Extra Balance Overdraft

Overdraft protection for emergencies and qualified customers.

Credit Card

A credit card with benefits and rewards for qualified customers.

Financial Management

Review and optimize financial management to ensure better financial health.

Regular Account Activity

Maintain regular account activity to build banking history and creditworthiness.

▣ Automated Decisions

Account Approval

MANUAL REVIEW

Credit Pre-Qualification

PENDING

Tier Assignment

Priority Level

Standard

Standard

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

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