

Banking Customer Insights Report

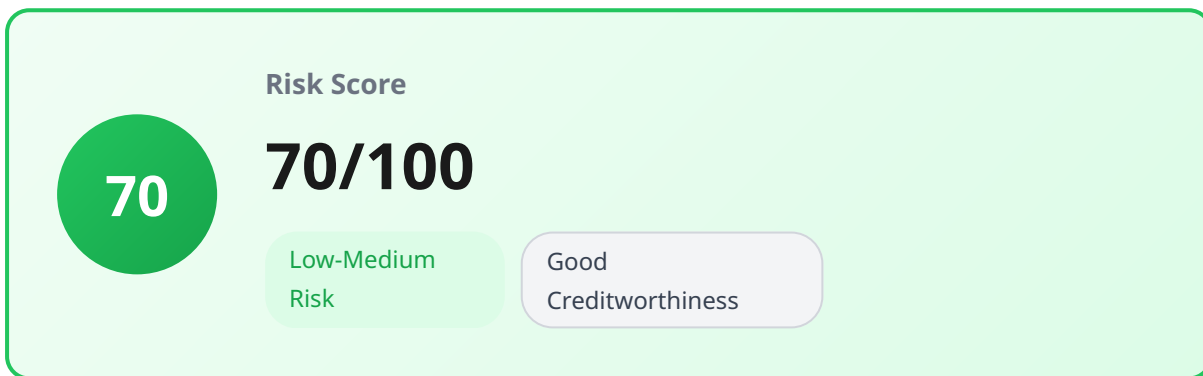
AI-powered document analysis with risk assessment and intelligent recommendations

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Customer Profile

Name Kwame Daniel Mensah	Age 42	Employment
Occupation Operations Manager	Employer Sunrise Pharmaceuticals Ltd.	Monthly Income GHS 6800

Risk Assessment



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

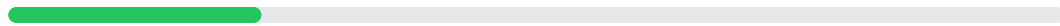
Scores were calculated based on weighted factors: employment stability (30%), income level (25%), age factor (15%), education level (10%), and source of funds (10%). Each factor's score was multiplied by its weight to get the weighted score, which was then summed to get the final score of 70.

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.

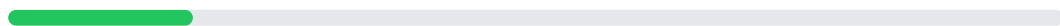
Current Employer: AlphaTech Solutions Ltd.

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.

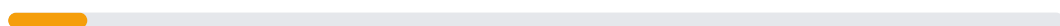
Gross Salary: GHS 8,500

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.

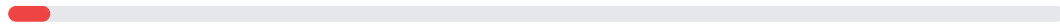
Age: 42

Date of Birth: 1 D / 1 M / 84

Education Level

Weight: 10.0%

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



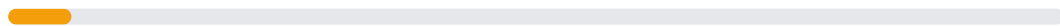
△ Holds a university degree.

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.

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Factors Evaluated

100%

Total Weight

86.0%

Avg Confidence

□ Product Eligibility

Extra Cash Loan

✓

Eligible


Max Amount

Extra Balance Overdraft

✓

Eligible

Overdraft Limit

<p>GHS 50000.0</p> <p>Interest Rate</p> <p>27.5%</p>	<p>GHS 5000.0</p> <p>Monthly Fee</p> <p>GHS 20.0</p>
<p> Credit Card ✓</p> <p>Eligible</p> <p>Credit Limit</p> <p>GHS 13600.0</p>	<p>Premium Account ✓</p> <p>Eligible</p>

Recommendations

<p>Premium Account Upgrade</p> <p>Access to higher interest rates, free services, and priority support for high-income customers with a good risk profile.</p>
<p>Extra Balance Overdraft</p> <p>Overdraft protection for emergencies and qualified customers.</p>
<p>Credit Card</p> <p>A credit card with benefits and rewards for qualified customers.</p>
<p>Financial Management</p> <p>Review and optimize financial management to ensure better financial health.</p>
<p>Regular Account Activity</p> <p>Maintain regular account activity to build banking history and creditworthiness.</p>

Automated Decisions

<p>Account Approval</p> <p>MANUAL_REVIEW</p>	<p>Credit Pre-Qualification</p> <p>PENDING</p>
<p>Tier Assignment</p>	<p>Priority Level</p>

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

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