

Banking Customer Insights Report

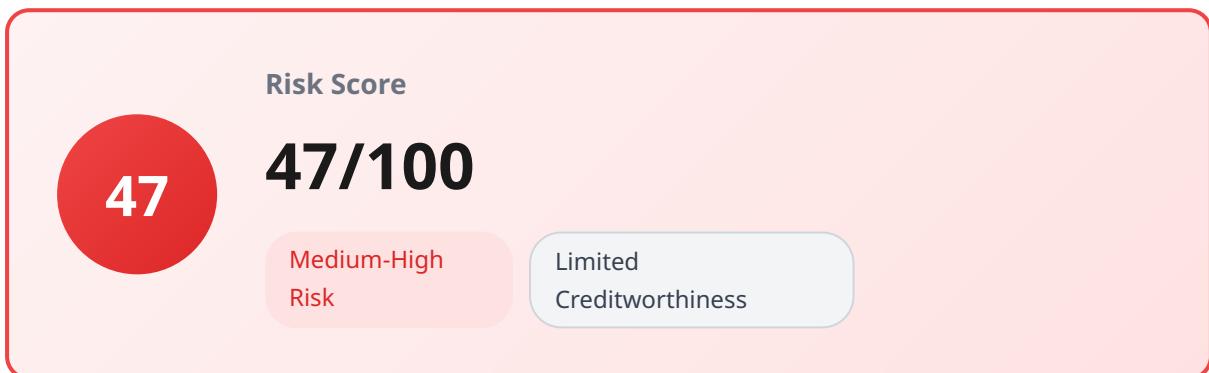
AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 14:49:31

Customer Profile

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

Risk Assessment



Positive Factors

- ✓ Permanent employment
- ✓ Moderate to high income level
- ✓ Aged within prime working years

Areas of Concern

- ⚠ Income slightly below high threshold
- ⚠ No significant concerns identified

✓ University degree

i Risk Assessment Reasoning

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

Final Risk Score: 47/100

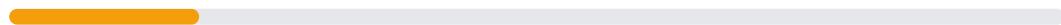
The overall risk score was calculated by weighting each factor based on the provided framework and summing their weighted scores.

Factor Breakdown (5 factors evaluated)

Employment Stability

Weight: 30.0%

Score: **60/100** Contribution: **18.0 points** Confidence: **90.0%**



△ Employed with a permanent job at AlphaTech Solutions Ltd.

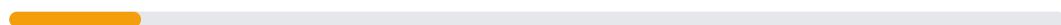
Current Employer: AlphaTech Solutions Ltd.

Employment Type: Permanent

Income Level

Weight: 25.0%

Score: **50/100** Contribution: **12.5 points** Confidence: **90.0%**



△ Net monthly salary of GHS 6,800.

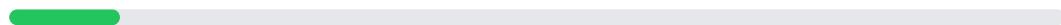
Gross Salary: GHS 8,500

Net Salary: GHS 6,800

Age Factor

Weight: 15.0%

Score: **70/100** Contribution: **10.5 points** Confidence: **95.0%**



△ Aged 42, within prime working age of 25-55 years.

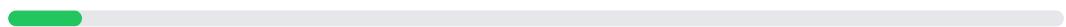
Age: 42

Date Of Birth: 11/08/1984

Education Level

Weight: 10.0%

Score: **70/100** Contribution: **7.0 points** Confidence: **90.0%**



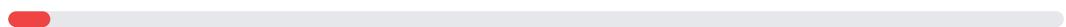
⚠ Holds a university degree.

Job Title: Senior IT Analyst

Source Of Funds

Weight: 10.0%

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



⚠ Income from salary.

Gross Salary: GHS 8,500

Net Salary: GHS 6,800

✓ Overall Assessment

Based on employment stability, income level, age, education level, and source of funds.

5

100%

89.0%

Factors Evaluated

Total Weight

Avg Confidence

□ Product Eligibility

Extra Cash Loan



Eligible

Max Amount

GHS 40600.0

Interest Rate

27.5%

Extra Balance Overdraft



Not Eligible

Credit Card

✓

Eligible

Credit Limit
GHS 0

Premium Account

✗

Not Eligible

Recommendations

Gold Account Upgrade

Access to higher interest rates and premium benefits

Premium Account Upgrade

Access to the highest interest rates and premium services

Salary Advance

Get access to a portion of your next paycheck before it is credited

Credit Card

Get a credit card with rewards and benefits

Financial Management Education

Take online courses or workshops to improve financial management skills

Regular Account Activity

Keep the account active by making regular transactions

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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