Banking Risk Classification Dataset

1.Customer Risk Classification Table

Risk Factor	Condition	Risk Level	Policy Source
Customer Type	Salaried / Govt Employee	Low	KYC Policy
Customer Type	Self-employed / MSME	Medium	KYC Policy
Customer Type	PEP / Trust / NGO	High	AML Policy
Residency	Resident Indian	Low	KYC
Residency	NRI / Foreign National	Medium	KYC
Geography	Domestic	Low	AML
Geography	FATF Grey-listed country	High	AML / FATF
KYC Status	Fully compliant	Low	KYC
KYC Status	Partial / Expired	Medium	KYC
KYC Status	Non-compliant	High	AML

2.Transaction Risk Classification Table

Factor	Condition	Risk Level	Source
Amount	Within channel limit	Low	Txn Policy
Amount	Exceeds daily limit	High	RBI
Frequency	Normal pattern	Low	AML
Frequency	Sudden spike	Medium	AML
Channel	Branch	Low	Ops Policy
Channel	Mobile / Card	Medium	Txn Policy

Factor	Condition	Risk Level	Source
Channel	Cross-border	High	AML
Purpose	Salary / Utility	Low	AML
Purpose	Unclear / Cash-intensive	High	AML

3.Product Risk Classification Table

Product	Risk Level	Reason
Savings Account	Low	Low exposure
Fixed Deposit	Low	Stable
Credit Card	Medium	Fraud risk
Personal Loan	Medium	Credit risk
Corporate Loan	High	Exposure size
Forex / Derivatives	High	Market risk

4.Geographic Risk Classification Table

Location Category	Risk Level
Domestic (India)	Low
FATF Compliant Countries	Medium
FATF Grey-list	High
FATF Black-list	Very High

5.Overall Risk Scoring Logic (Enterprise Style)

Total Risk Signals	Final Risk
All Low	Low

Total Risk Signals	Final Risk
1–2 Medium	Medium
Any High	High
High + Medium	Very High