Loan Risk Assessment Report

Loan Information

loan_id:	33415
external_id:	33421
account:	501-00136747
status:	Décision client
product:	Mechiati - Mechiati

Customer Profile

Name:	Mbarka Bent mohamed benhmid
ID:	72338
Type:	INDIV
gender:	F
marital_status:	S
age:	40
birth_date:	1985-04-21T00:00:00.000+0000
phone:	20233608

Financial Details

Loan Amount:	6,000.00 TND
Personal Contribution:	0.00 TND
Total Interest:	2,189.64 TND
Monthly Payment:	3,111.00 TND
Assets Value:	10,000.00 TND
APR:	35.53%
Interest Rate:	30.25%

Term: 18 months

Risk Assessment Summary

TOTAL RISK SCORE: 46.0

Risk Factor	Value	Rule Applied	Score	Risk Level
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_nationale_&_	0.0	Safe
Aml Ppe	SAFE	PPE	75.0	High Risk
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	F	F	1.0	Risque Faible
Industrycode	3	No matching rule	0.0	Non Risqué
Loanpurpose	Produits d'élevage	Produits d'élevage	10.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Product	Mechiati	Mechiati	5.0	Risque Faible
Region	KEBILI	KEBILI	10.0	Risque Faible
Couverture Sociale	Oui	Oui	0.0	Non Risqué
Forme Juridique	Autres	Autres	5.0	Risque Faible
Niveau D'Étude	Secondaire	Secondaire	1.0	Risque Faible
Patenté	Non	Non	2.0	Risque Faible
Résident	Oui	Oui	1.0	Risque Faible
Type D'Activité	Informel	Formel	1.0	Risque Faible
Type Logement	Propriétaire	Propriétaire	0.0	Non Risqué

Additional Customer Information

Profession

Type Profession: Industrie, agriculture et artisanat

Profession: Agriculteurs des cultures mixtes

Customer Nationality

Family situation:	Marié
Place of issue:	KEBILI
Nationality:	Tunisienne
National ID:	04906240
Add Issue Date:	31/01/2012
Expiry date:	31/01/2019

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	مباركه بنت محمد بنحميد
Appréciation du niveau de vie:	Faible (< 1800)
Niveau d'étude:	Secondaire
Type d'activité:	Informel
Nombre des enfants:	0
Revenu Tier:	800
Autre revenus:	0
Categorie de l'activité:	Personne Physique
Couverture sociale:	Oui
Type Logement:	Propriétaire

Informations du patente

| **Patenté:** | Non |
| **Forme juridique:** | Autres |

IDENTITE DU TIER

Type des documents d'identité:	CIN
Résident:	Oui
Pays:	TUNISIE
Lieu de délivrance CIN:	TUNIS/تونس

AI Risk Analysis

Summary:

The loan application presents several concerns including potential financial strain due to high assets value relative to loan amount and negative equity. The customer's role as a property owner adds complexity.

RECOMMENDATION: REVIEW

Detailed Rationale:

- Negative equity situation (10k assets vs 6k loan) indicates potential financial strain.

- Overleveraging concerns if not financially stable with the asset base.

- High Udf Ppe score may suggest fraud or poor credit management.

Key Findings:

- Negative equity: Assets value exceeds loan amount by 20%.

- Overleavingage: Loan amount is 60% of assets, which could be overleveraged if not financially stable.

- High Udf Ppe score: Indicates potential fraud or poor credit management.

Recommended Conditions:

- Negative equity situation and overleavingage are key factors to monitor.

- Udf Logement being Propriétaire may indicate financial responsibility but could be risky.

Similar Historical Cases

Case #1 (Similarity: 0.67)

Customer:	afef bent elnnaser bouzaiene
Loan Amount:	19,998.40
Risk Score:	26.0
Decision:	DENY
processing_time:	91.2528681755066
analysis_type:	contextual

timestamp:	1754649748.603439
amount:	19998.4
customer:	afef bent elnnaser bouzaiene
has_feedback:	False
risk_score:	26.0

Case #2 (Similarity: 0.65)

Customer:	Mbarka Bent mohamed benhmid
Loan Amount:	6,000.00
Risk Score:	46.0
Decision:	APPROVE
amount:	6000.0
risk_score:	46.0
timestamp:	1755170589.816299
processing_time:	67.30867409706116
has_feedback:	False
analysis_type:	contextual
customer:	Mbarka Bent mohamed benhmid

Branch Information

Branch Name:	AGENCE KEBILI
Branch Description:	AGENCE KEBILI

Loan Officer:	Rania Khaldi (Loan Officer)