

Loan Risk Assessment Report

Loan Information

loan_id: 31449

external_id: 31454

account: 503-00131855

status: Génération Promesse d'achat

product: Karhabti - Karhabti

branch: {'name': 'AGENCE KASSERINE', 'description': 'AGENCE KASSERINE\r\n', 'officer': 'Chiheb Khemakhem (Loan Officer\t)'}

Customer Profile

Name: Lamjed Choucheni

ID: 58525665

Type: INDIV

gender: M

marital_status: S

age: 40

birth_date: 1984-08-13T00:00:00.000+0000

phone: 98974775

Financial Details

Loan Amount: 18,000.00 TND

Personal Contribution: 5,000.00 TND

Total Interest: 2,563.51 TND

Monthly Payment: 1,299.00 TND

Assets Value: 18,032.53 TND

APR: 44.18%

Interest Rate: 34.0%

Term: 12 months

Risk Assessment Summary

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Matériels et Equipem	Matériels et Equipements	0.0	Non Risqué
Gender	M	M	2.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Region	KASSERINE	KASSERINE	20.0	Risque Moyen
Product	Karhabti	Karhabti	10.0	Risque Faible
Industrycode	3	No matching rule	0	Non Risqué
Aml Ppe	SAFE	PPE	33	Medium Risk
Aml Liste Des Sanctions Nationale & Internationale	SAFE	Liste_des_sanctions_national e_	0	Safe

AI Risk Analysis

Summary:

Comparative Analysis Report

Summary: Comparative assessment highlighting trends and anomalies.

Recommendation: Review (justification: aligns with past decisions, but requires additional verification steps).

Rationale:

- Pattern analysis:** The risk profile of Lamjed Choucheni has remained consistent across cases 1-3, with a high score indicating increased risk. This trend suggests that the customer's risk factors are persistent and require ongoing monitoring.
- Key devi**

RECOMMENDATION: REVIEW

Detailed Rationale:

- Could not parse LLM response

Key Findings:**Branch Information**

Branch Name: AGENCE KASSERINE

Branch Description: AGENCE KASSERINE

Loan Officer: Chiheb Khemakhem (Loan Officer)