

# 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:

No summary provided

RECOMMENDATION: REVIEW

Detailed Rationale:

Key Findings:

Similar Historical Cases

Case #1 (Similarity: 0.72)

**Customer:** Lamjed Choucheni  
**Loan Amount:** 18,000.00  
**Risk Score:** 42.0  
**Decision:** REVIEW  
**customer:** Lamjed Choucheni  
**amount:** 18000  
**processing\_time:** 78.08303213119507  
**timestamp:** 1748568520.90928  
**analysis\_type:** contextual  
**risk\_score:** 42.0

**Case #2 (Similarity: 0.68)**

**Customer:** Lamjed Choucheni  
**Loan Amount:** 13,032.53  
**Risk Score:** 29.5  
**Decision:** REVIEW  
**customer:** Lamjed Choucheni  
**risk\_score:** 29.5  
**timestamp:** 1748568175.1452742  
**amount:** 13032.526  
**processing\_time:** 225.03690695762631  
**analysis\_type:** basic

**Case #3 (Similarity: 0.60)**

**Customer:** Lamjed Choucheni  
**Loan Amount:** 18,000.00  
**Risk Score:** 42.0  
**Decision:** REVIEW  
**customer:** Lamjed Choucheni

**risk\_score:** 42.0  
**timestamp:** 1748569905.763687  
**amount:** 18000  
**analysis\_type:** contextual  
**processing\_time:** 66.47318506240845

## Branch Information

**Branch Name:** AGENCE KASSERINE  
**Branch Description:** AGENCE KASSERINE  
**Loan Officer:** Chiheb Khemakhem (Loan Officer )