

# Loan Risk Assessment Report

## Loan Risk Assessment Report

### Loan Information

loan_id:	31439
external_id:	31445
account:	504-00131862
status:	Financement cloture
product:	Mechiati - Mechiati
branch:	{'name': 'AGENCE GAFSA', 'description': 'AGENCE GAFSA\r\n', 'officer': ' '}

### Customer Profile

Name:	Rawdha Bent Abdelaziz KARMITI
ID:	12665073
Type:	INDIV
Gender:	F
Marital Status:	S
Age:	31
Birth Date:	1994-03-29T00:0
Phone:	56022153

### Financial Details

Loan Amount:	15,001.00 TND
Personal Contribution:	0.00 TND
Total Interest:	6,482.72 TND
Monthly Payment:	4,025.00 TND
Assets Value:	16,001.00 TND
APR:	43.62%
Interest Rate:	34.0%
Term:	24 months

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## Risk Assessment Summary

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Produits d'élevage	No matching rule	0	Non Risqué
Gender	F	F	1.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Region	GAFSA	GAFSA	20.0	Risque Moyen
Product	Mechiati	Mechiati	5.0	Risque Faible
Industrycode	3	No matching rule	0	Non Risqué
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_national	0	Safe
Aml Ppe	SAFE	PPE	35	Medium Risk

## AI Risk Analysis

### Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

### Detailed Rationale:

The current application has a similar risk score to Case 1, but a higher amount. This may indicate a higher potential risk.

Key risk factors include customerType (5), gender (1.0), maritalStatus (5.0), region (20.0), product (5.0), and aml\_ppe (35).

The lack of any significant mitigating factors suggests that the risk should be reviewed.

### Key Findings:

#### Recommended Conditions:

- If the customer's financial situation improves, this may mitigate some of the risks.
- A thorough review of the application is necessary to assess the potential risks and opportunities.

## Similar Historical Cases

### Case #1 (Similarity: 0.78)

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Customer:

**Loan Amount:** 15,001.00  
**Risk Score:** 36.0  
**Decision:** REVIEW  
**amount:** 15001.0  
**processing\_time:** 181.09008884429932  
**risk\_score:** 36.0  
**customer:** Rawdha Bent Abdelaziz KARMITI  
**timestamp:** 1748893184.985964  
**analysis\_type:** contextual

## Case #2 (Similarity: 0.65)

Customer:

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

## Branch Information

**Branch Name:** AGENCE GAFSA  
**Branch Description:** AGENCE GAFSA  
**Loan Officer:** [Empty content]