

Loan Risk Assessment Report

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

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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	Matériels et Equipements	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 & Inter	SAFE	Liste_des_sanctions_nationale_&	0	Safe

AI Risk Analysis

Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

Detailed Rationale:

The current application has a similar customer (Lamjed Choucheni) with a higher amount compared to Case 1, which was reviewed. However, the risk score is identical.

The top risks identified in the current application are mostly related to customer characteristics and product features, which were not explicitly mentioned in historical cases.

Despite some similarities, the current application's risk profile is more nuanced due to the presence of AML/PPE (Anti-Money Laundering/Preventive Measures) concerns.

Key Findings:

Recommended Conditions:

- Special condition: Review and assess the customer's AML/PPE compliance before making a decision.
- Consider additional verification steps for high-risk customers like Lamjed Choucheni.

Similar Historical Cases

Case #1 (Similarity: 0.72)

Customer:	Lamjed Choucheni
Loan Amount:	18,000.00
Risk Score:	42.0

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Decision: REVIEW
risk_score: 42.0
processing_time: 78.08303213119507
timestamp: 1748568520.90928
analysis_type: contextual
amount: 18000
customer: Lamjed Choucheni

Case #2 (Similarity: 0.68)

Customer: Lamjed Choucheni
Loan Amount: 13,032.53
Risk Score: 29.5
Decision: REVIEW
timestamp: 1748568175.1452742
analysis_type: basic
processing_time: 225.03690695762631
customer: Lamjed Choucheni
risk_score: 29.5
amount: 13032.526

Branch Information

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