

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
processing_time: 78.08303213119507
timestamp: 1748568520.90928
amount: 18000
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
amount: 13032.526
customer: Lamjed Choucheni
analysis_type: basic
processing_time: 225.03690695762631
risk_score: 29.5
timestamp: 1748568175.1452742

Case #3 (Similarity: 0.60)

Customer: Lamjed Choucheni
Loan Amount: 18,000.00
Risk Score: 42.0
Decision: REVIEW
amount: 18000

analysis_type: contextual

customer: Lamjed Choucheni

timestamp: 1748569905.763687

risk_score: 42.0

processing_time: 66.47318506240845

Branch Information

Branch Name: AGENCE KASSERINE

Branch Description: AGENCE KASSERINE

Loan Officer: Chiheb Khemakhem (Loan Officer)