

# Loan Risk Assessment Report

**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)'}

**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

**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 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

### Summary:

Comparative analysis summary

## RECOMMENDATION: REVIEW

### Detailed Rationale:

- The current application has a similar amount to Case 1, but a lower risk score. This suggests that the customer's profile may be more favorable than previously thought.
- The top risks identified in the current application (customerType, gender, maritalStatus, region, product, and aml\_ppe) are all relevant to the historical cases, but the specific values are different.
- There is no clear mitigating factor that would significantly reduce the risk score.

### Key Findings:

### Recommended Conditions:

- If the customer's marital status changes to 'married', the risk score may decrease further.
- If the product being purchased is not a high-risk one (e.g., credit card), the risk score may be adjusted downward.

### Similar Historical Cases

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#### Case #1 (Similarity: 0.72)

Customer:	Lamjed Choucheni
Loan Amount:	18,000.00
Risk Score:	42.0
Decision:	REVIEW
risk_score:	42.0
timestamp:	1748568520.90928
analysis_type:	contextual
amount:	18000
processing_time:	78.08303213119507
customer:	Lamjed Choucheni

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

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

### Case #3 (Similarity: 0.60)

**Customer:** Lamjed Choucheni

**Loan Amount:** 18,000.00

**Risk Score:** 42.0

**Decision:** REVIEW

**analysis\_type:** contextual

**customer:** Lamjed Choucheni

**processing\_time:** 66.47318506240845

**timestamp:** 1748569905.763687

**amount:** 18000

**risk\_score:** 42.0

**Branch Name:** AGENCE KASSERINE

**Branch Description:** AGENCE KASSERINE

**Loan Officer:** Chiheb Khemakhem (Loan Officer )