

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's risk score (36.0) is lower than Case 1's (42.0), indicating a relatively lower risk.

Key risk factors include customerType, gender, maritalStatus, region, product, and AML PPE, which are similar to those in Case 1.

However, the current application's amount (\$15,001) is slightly lower than Case 1's (\$18,000), which may mitigate some risks.

Key Findings:

Recommended Conditions:

- If the AML PPE score increases to 40 or higher, reconsider the application
- Verify the customer's marital status and product purchased

Similar Historical Cases

Case #1 (Similarity: 0.65)

Customer:

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

Branch Information

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