

Loan Risk Assessment Report

Loan Risk Assessment Report

Loan Information

loan_id:	31449
external_id:	31454
account:	503-00131855
status:	Generation 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:	1984-08-13T00:0
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 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:

Comparative analysis summary: Lamjed Choucheni's current application

RECOMMENDATION: REVIEW

Detailed Rationale:

The current application has a similar amount to Case 1 and 3, but with a different set of risk factors.

The customerType, gender, maritalStatus, region, product, and aml_ppe risks are all higher than the average historical risk score.

However, the overall Risk Score is still relatively low compared to other cases.

Key Findings:

Recommended Conditions:

- If the customer's financial situation improves, this could mitigate some of the risks.
- A thorough review of the application is necessary to assess the impact of these new risk factors.

Similar Historical Cases

Case #1 (Similarity: 0.72)

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Customer:

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Branch Information

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