

# 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:

Comparative analysis summary

## RECOMMENDATION: REVIEW

### Detailed Rationale:

- The current application has a similar amount to Case 1 and 3, but a different set of top risks. The AML PPE score is significantly higher than the historical cases.
- The customer type, gender, marital status, region, and product are all new risk factors not seen before in these historical cases.

### Key Findings:

### Recommended Conditions:

- If the customer can provide additional documentation to support their income and expenses, it may mitigate some of the risks.
- A closer review of the AML PPE score and other risk factors is necessary to determine the final decision.

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

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

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

### Case #3 (Similarity: 0.60)

**Customer:** Lamjed Choucheni

**Loan Amount:** 18,000.00

**Risk Score:** 42.0

**Decision:** REVIEW

**risk\_score:** 42.0

**processing\_time:** 66.47318506240845

**customer:** Lamjed Choucheni

**timestamp:** 1748569905.763687

**amount:** 18000

**analysis\_type:** contextual

### Branch Information

**Branch Name:** AGENCE KASSERINE

**Branch Description:** AGENCE KASSERINE

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