

Loan Risk Assessment Report

Loan Information

loan_id: 31827
external_id: 31833
account: 503-00132856
status: Génération et réception de bon de commande
product: Tijarati - Tijarati

Customer Profile

Name: Zaineb Bent Elhedi Othmen
ID: 13292096
Type: INDIV
Address: N/A
gender: F
marital_status: S
age: 23
birth_date: 2002-02-18T00:00:00.000+0000
phone: 29834066

Financial Details

Loan Amount: 16,301.43 TND
Personal Contribution: 0.00 TND
Total Interest: 6,487.58 TND
Monthly Payment: 949.00 TND
Assets Value: 18,625.43 TND
APR: 35.85%

Interest Rate:34.0%

Term:26 months

Risk Assessment Summary

TOTAL RISK SCORE: 31.0

Risk Factor	Value	Rule Applied	Score	Risk Level
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_nationale_&_	0	Safe
Aml Ppe	SAFE	PPE	32	Medium Risk
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Gender	F	F	1.0	Risque Faible
Industrycode	3	No matching rule	0	Non Risqué
Loanpurpose	Matériels et Equipen	Matériels et Equipements	0.0	Non Risqué
Maritalstatus	S	Célibataire	5.0	Risque Faible
Product	Tijarati	Tijarati	5.0	Risque Faible
Region	GABES	GABES	15.0	Risque Moyen

AI Risk Analysis

Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current application has a lower Risk Score compared to historical cases, indicating potentially less risk.
- Key risk factors include customerType and maritalStatus which are significant in the top risks list. However, these do not directly correlate with higher past scores as seen previously for Lamjed Choucheni's applications where different demographic profiles had varying outcomes based on other mitigating factors such as amount.
- There is a positive deviation from historical cases due to lower Risk Score and no direct negative

deviations observed. However, the new risk factor 'aml_ppe' at 32 suggests an increased focus on anti-money laundering which could be seen in both mitigating factors or as additional scrutiny.

Recommended Conditions:

- Special condition: The application must undergo an enhanced due diligence process because of the higher amount involved.
- Special condition: Given the new risk factor 'aml_ppe', additional verification steps are required to ensure compliance with anti-money laundering regulations.

Similar Historical Cases

Case #1 (Similarity: 0.68)

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

Case #2 (Similarity: 0.65)

Customer:	Lamjed Choucheni
Loan Amount:	13,032.53
Risk Score:	29.5
Decision:	REVIEW
timestamp:	1748568175.1452742
amount:	13032.526
risk_score:	29.5

customer: Lamjed Choucheni
processing_time: 225.03690695762631
analysis_type: basic

Case #3 (Similarity: 0.64)

Customer: Rawdha Bent Abdelaziz KARMITI
Loan Amount: 15,001.00
Risk Score: 46.0
Decision: REVIEW
risk_score: 46.0
amount: 15001.0
timestamp: 1750605230.737211
processing_time: 244.74719095230105
analysis_type: contextual
customer: Rawdha Bent Abdelaziz KARMITI

Branch Information

Branch Name: AGENCE GABES
Branch Description: AGENCE GABES

Loan Officer: None