

Loan Risk Assessment Report

Loan Information

loan_id: 33415
external_id: 33421
account: 501-00136747
status: Décision client
product: Mechiati - Mechiati

Customer Profile

Name: Mbarka Bent mohamed benhmid
ID: 72338
Type: INDIV
gender: F
marital_status: S
age: 40
birth_date: 1985-04-21T00:00:00.000+0000
phone: 20233608

Financial Details

Loan Amount: 6,000.00 TND
Personal Contribution: 0.00 TND
Total Interest: 2,189.64 TND
Monthly Payment: 3,111.00 TND
Assets Value: 10,000.00 TND
APR: 35.53%
Interest Rate: 30.25%

Term: 18 months

Risk Assessment Summary

TOTAL RISK SCORE: 46.0

Risk Factor	Value	Rule Applied	Score	Risk Level
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_nationale_&	0.0	Safe
Aml Ppe	SAFE	PPE	75.0	High Risk
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	F	F	1.0	Risque Faible
Industrycode	3	No matching rule	0.0	Non Risqué
Loanpurpose	Produits d'élevage	Produits d'élevage	10.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Product	Mechiati	Mechiati	5.0	Risque Faible
Region	KEBILI	KEBILI	10.0	Risque Faible
Couverture Sociale	Oui	Oui	0.0	Non Risqué
Forme Juridique	Autres	Autres	5.0	Risque Faible
Niveau D'Étude	Secondaire	Secondaire	1.0	Risque Faible
Patenté	Non	Non	2.0	Risque Faible
Résident	Oui	Oui	1.0	Risque Faible
Type D'Activité	Informel	Formel	1.0	Risque Faible
Type Logement	Propriétaire	Propriétaire	0.0	Non Risqué

Additional Customer Information

Profession

Type Profession: Industrie, agriculture et artisanat

Profession: Agriculteurs des cultures mixtes

Customer Nationality

Family situation:	Marié
Place of issue:	KEBILI
Nationality:	Tunisienne
National ID:	04906240
Add Issue Date:	31/01/2012
Expiry date:	31/01/2019

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	مباركه بنت محمد بنحميد
Appréciation du niveau de vie:	Faible (< 1800)
Niveau d'étude:	Secondaire
Type d'activité:	Informel
Nombre des enfants:	0
Revenu Tier:	800
Autre revenus:	0
Categorie de l'activité:	Personne Physique
Couverture sociale:	Oui
Type Logement:	Propriétaire

Informations du patente

Patenté:	Non
Forme juridique:	Autres

IDENTITE DU TIER

Type des documents d'identité:	CIN
Résident:	Oui
Pays:	TUNISIE
Lieu de délivrance CIN:	TUNIS/تونس

AI Risk Analysis

Summary:

The loan application appears feasible based on the provided financial details, but there is a significant discrepancy between the stated APR and interest rate compared to the calculated monthly payment.

RECOMMENDATION: APPROVE

Detailed Rationale:

- The loan amount and monthly payment seem consistent with typical repayment scenarios for a 18-month term.
- However, the mismatch between the stated APR and the actual required payment suggests there may be an error in the data or misrepresentation of terms.

Key Findings:

- There is a discrepancy between the stated APR (35.53%) and the calculated monthly payment (\$422.40) based on \$6k loan amount.
- The interest rate provided may not align with the calculated required payment, indicating potential data inconsistency.

Recommended Conditions:

- No specific conditions apply as per the analysis.

Similar Historical Cases

Case #1 (Similarity: 0.67)

Customer:	afef bent elnnaser bouzaiane
Loan Amount:	19,998.40
Risk Score:	26.0
Decision:	DENY
analysis_type:	contextual
risk_score:	26.0
has_feedback:	False

customer: afef bent elnnaser bouzaiene
processing_time: 91.2528681755066
timestamp: 1754649748.603439
amount: 19998.4

Case #2 (Similarity: 0.65)

Customer: Mbarka Bent mohamed benhmid
Loan Amount: 6,000.00
Risk Score: 46.0
Decision: APPROVE
has_feedback: False
risk_score: 46.0
timestamp: 1755170589.816299
analysis_type: contextual
processing_time: 67.30867409706116
customer: Mbarka Bent mohamed benhmid
amount: 6000.0

Branch Information

Branch Name: AGENCE KEBILI
Branch Description: AGENCE KEBILI
Loan Officer: Rania Khaldi (Loan Officer)