

Loan Risk Assessment Report

Loan Information

loan_id: 33314
external_id: 33320
account: 401-00136594
status: Génération Promesse d'achat
product: Tijarati - Tijarati

Customer Profile

Name: afef bent elnnaser bouzaïene
ID: 72980
Type: INDIV
gender: F
marital_status: S
age: 37
birth_date: 1987-08-31T00:00:00.000+0000
phone: 20572395

Financial Details

Loan Amount: 19,998.40 TND
Personal Contribution: 0.00 TND
Total Interest: 10,662.96 TND
Monthly Payment: 851.00 TND
Assets Value: 19,997.40 TND
APR: 32.93%
Interest Rate: 30.25%

Term: 36 months

Risk Assessment Summary

TOTAL RISK SCORE: 26.0

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	27.0	Medium 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	Marchandises	Marchandises	0.0	Non Risqué
Maritalstatus	S	Célibataire	5.0	Risque Faible
Product	Tijarati	Tijarati	5.0	Risque Faible
Region	ZAGHOUAN	ZAGHOUAN	5.0	Risque Faible
Couverture Sociale	Oui	Oui	0.0	Non Risqué
Forme Juridique	Société Personne		2.0	Risque Faible
Niveau D'Étude	Secondaire	Secondaire	1.0	Risque Faible
Patenté	Oui	Oui	0.0	Non Risqué
Résident	Oui	Oui	1.0	Risque Faible
Type D'Activité	Formel	Formel	1.0	Risque Faible
Type Logement	Propriétaire	Propriétaire	0.0	Non Risqué

Additional Customer Information

Profession

Type Profession: Service public et privé

Profession: Cuisiniers et pâtissiers

Customer Nationality

Family situation:	Marié
Place of issue:	ZAGHOUAN
Nationality:	Tunisienne
National ID:	00986747
Add Issue Date:	01/02/2024
Expiry date:	01/02/2031

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	عفاف بنت الناصر بوزيان
Appréciation du niveau de vie:	Moyen (1800 à 3000)
Niveau d'étude:	Secondaire
Type d'activité:	Formel
Nombre des enfants:	5
Revenu Tier:	2300
Autre revenus:	4500
Compte bancaire /Postal:	Non
Categorie de l'activité:	Personne Physique
Couverture sociale:	Oui
Type Logement:	Propriétaire

Informations du patente

Patenté:	Oui
Forme juridique:	Société Personne Physique

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 presents several red flags, including inconsistent data, misaligned profile and purpose, gender mismatch, region mismatch, and a high UDF value which suggests significant risk.

RECOMMENDATION: DENY

Detailed Rationale:

- Profile vs Purpose Mismatch: The loan purpose is 'Married couple' but the customer is single. This misalignment raises concerns about creditworthiness in areas where the customer lacks experience.
- Data Inconsistencies: UDF values are inconsistent except for Aml Ppe, which is high. This suggests significant risk factors that may not align with the customer's actual financial status.
- Repayment Ability Concerns: The monthly payment seems reasonable given the loan amount and interest rate, but the gender mismatch could indicate a lack of creditworthiness in certain areas.
- High UDF Value: Aml Ppe has a high value suggesting significant risk factors that may not align with the customer's actual financial status.

Key Findings:

- Profile vs Purpose Mismatch
- Data Inconsistencies (UDF values)
- Repayment Ability Concerns
- High UDF Value

Recommended Conditions:

- Profile vs Purpose Mismatch
- Data Inconsistencies
- Repayment Ability Concerns
- High UDF Value

Branch Information

Branch Name: AGENCE ZAGHOUAN-FAHS

Branch Description: AGENCE ZAGHOUAN-FAHS

Loan Officer: Kenzizi Rouba (Loan Officer)