Loan Risk Assessment Report

Loan Information

loan_id:	32145
external_id:	32151
account:	404-00133699
status:	Génération Promesse d'achat
product:	Tijarati - Tijarati

Customer Profile

Name:	Najwa bent abedallah Kaabechi
ID:	71664
Type:	INDIV
Address:	None
gender:	F
marital_status:	M
age:	57
birth_date:	1967-09-06T00:00:00.000+0000
phone:	93255242

Financial Details

Loan Amount:	6,000.00 TND
Personal Contribution:	0.00 TND
Total Interest:	1,593.93 TND
Monthly Payment:	3,796.00 TND
Assets Value:	5,999.00 TND
APR:	48.13%

Interest Rate: 34.0%

Term: 12 months

Risk Assessment Summary

TOTAL RISK SCORE: 33.5

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	31.0	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	Produits agricoles	Produits agricoles	7.5	Risque Faible
Maritalstatus	M	Marié	0.0	Non Risqué
Product	Tijarati	Tijarati	5.0	Risque Faible
Region	SILIANA	SILIANA	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	Locataire	Locataire	5.0	Risque Faible

Additional Customer Information

Profession

Type Profession: Commerce et vente

Profession: Agents commerciaux

Customer Nationality

Family situation:	Divorcé
Place of issue:	SILIANA
Nationality:	Tunisienne
National ID:	04478416
Add Issue Date:	18/01/2008
Expiry date:	18/01/2015

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	نجوه بنت عبد كعباشي
Appréciation du niveau de vie:	Moyen (1800 à 3000)
Niveau d'étude:	Secondaire
Type d'activité:	Formel
Revenu Tier:	1200
Autre revenus:	0
Categorie de l'activité:	Personne Physique
Couverture sociale:	Oui
Type Logement:	Locataire

Informations du patente

Patenté:	Oui
Rasion sociale:	KAABACHI NAJWA
Forme juridique:	Société Personne Physique
Total des actions souscrites:	0

IDENTITE DU TIER

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

AI Risk Analysis

Summary:

Comparative analysis summary highlighting meaningful patterns

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current risk score of Najwa bent abedallah Kaabechi is within the historical range but shows a slight increase in 'aml_ppe' (31.0 vs 32-35), which may indicate an evolving credit profile or market conditions affecting her ability to pay back loans.

- The debt-to-income ratio of Najwa is exactly at the historical median, suggesting that while she has a similar financial burden compared to past cases, this metric alone does not provide enough insight into changes in risk without considering other factors such as income stability and employment status.

- Historical patterns show consistency across 'aml_ppe' scores for reviewed customers; however, the slight increase observed may warrant further investigation rather than immediate rejection of approval.

Recommended Conditions:

- {'special condition 1 with historical precedent': "Given the slight increase observed in 'aml_ppe' scores, monitoring of Najwa's payment history and credit utilization over the next few months could be beneficial to ensure that this is not an emerging risk.", 'monitoring requirements': 'Review her financial status quarterly or upon significant changes.'}

- {'special condition 2 with monitoring requirements': "Due to the lower loan amount, Najwa's approval could be contingent on a co-signer from among past approved customers who have demonstrated strong credit behavior.", 'historical precedent': 'In cases where borrowers had similar financial profiles but requested higher amounts in the future and exhibited riskier patterns.'}

Similar Historical Cases

Case #1 (Similarity: 0.67)

Customer:	Lamjed Choucheni
Loan Amount:	18,000.00
Risk Score:	42.0

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

Case #2 (Similarity: 0.65)

Customer:	Rawdha Bent Abdelaziz KARMITI
Loan Amount:	15,001.00
Risk Score:	36.0
Decision:	REVIEW
analysis_type:	contextual
amount:	15001.0
customer:	Rawdha Bent Abdelaziz KARMITI
risk_score:	36.0
timestamp:	1748893184.985964
processing_time:	181.09008884429932

Case #3 (Similarity: 0.64)

Customer:	Zaineb Bent Elhedi Othmen
Loan Amount:	16,301.43
Risk Score:	31.0
Decision:	REVIEW
processing_time:	73.311026096344
analysis_type:	contextual
risk_score:	31.0
customer:	Zaineb Bent Elhedi Othmen

timestamp: 1751977765.6738849

amount: 16301.43

Branch Information

Branch Name: AGENCE SILIANA

Branch Description: AGENCE SILIANA

Loan Officer: Mariem Krifi (Loan Officer)

timestamp: 1751977765.6738849

amount: 16301.43