

Loan Risk Assessment Report

Loan Information

loan_id: 31748
external_id: 31754
account: 303-00132604
status: Approbation BOF
product: Mechiati - Mechiati

Customer Profile

Name: houssin ben maaoui dhahri
ID: 69735
Type: INDIV
Address: None
gender: M
marital_status: S
age: 47
birth_date: 1977-12-28T00:00:00.000+0000
phone: 54657283

Financial Details

Loan Amount: 10,000.00 TND
Personal Contribution: 0.00 TND
Total Interest: 5,195.80 TND
Monthly Payment: 5,220.00 TND
Assets Value: 29,997.00 TND
APR: 44.42%

Interest Rate:

34.0%

Term:

24 months

Risk Assessment Summary

TOTAL RISK SCORE: 47.0

Risk Factor	Value	Rule Applied	Score	Risk Level
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_nationale_&_	32.0	Medium Risk
Aml Ppe	SAFE	PPE	0.0	Safe
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	M	M	2.0	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	KAIROUAN	KAIROUAN	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: KAIROUAN
Nationality: Tunisienne
National ID: 07597665
Add Issue Date: 01/02/2024
Expiry date: 01/02/2031

Informations complémentaires

Type tiers: Client
الاسم الكامل باللغة العربية: حسين بن معاوي الظاهري
Appréciation du niveau de vie: Moyen (1800 à 3000)
Niveau d'étude: Secondaire
Type d'activité: Informel
Nom et prénom du conjoint: wahiba khlefi
Nombre des enfants: 3
Revenu Tier: 2000
Autre revenus: 1000
Compte bancaire /Postal: Oui
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

AI Risk Analysis

Summary:

Portfolio risk analysis using historical data and advanced detection methods.

RECOMMENDATION: APPROVE

Detailed Rationale:

- No new banking relationships detected in the portfolio compared to historical cases

Recommended Conditions:

- {'Condition 1': 'Increased frequency of banking transactions flagged by transaction pattern recognition'}
- {'Condition 2': 'Emerging trends in financial product usage detected through cross-product activity review'}

Similar Historical Cases

Case #1 (Similarity: 0.76)

Customer:	Mohamed amine ben Boudhief Garraoui
Loan Amount:	20,000.00
Risk Score:	47.0
Decision:	REVIEW
amount:	20000.0
customer:	Mohamed amine ben Boudhief Garraoui
timestamp:	1752489625.9466891
processing_time:	101.17440009117126
analysis_type:	contextual
risk_score:	47.0

Case #2 (Similarity: 0.66)

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

Case #3 (Similarity: 0.65)

Customer: houssin ben maaoui dhahri
Loan Amount: 10,000.00
Risk Score: 47.0
Decision: REVIEW
analysis_type: contextual
timestamp: 1752491010.547463
customer: houssin ben maaoui dhahri
processing_time: 34.78653407096863
amount: 10000.0
risk_score: 47.0

Branch Information

Branch Name: AGENCE KAIROUAN
Branch Description: AGENCE KAIROUAN

Loan Officer:

Wahiba Selmi (Back-Office Officer)