

Loan Risk Assessment Report

Loan Information

loan_id: 32383
external_id: 32389
account: 403-00134327
status: Génération du contrat
product: Mechiati - Mechiati

Customer Profile

Name: mostpha ben ali elmaghrebi
ID: 72221
Type: INDIV
gender: M
marital_status: S
age: 61
birth_date: 1964-03-17T00:00:00.000+0000
phone: 53055239

Financial Details

Loan Amount: 6,000.00 TND
Personal Contribution: 0.00 TND
Total Interest: 2,380.95 TND
Monthly Payment: 349.00 TND
Assets Value: 5,999.00 TND
APR: 48.9%
Interest Rate: 34.0%

Term: 24 months

Risk Assessment Summary

TOTAL RISK SCORE: 61.0

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	31.0	Medium Risk
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	JENDOUBA	JENDOUBA	20.0	Risque Moyen
Couverture Sociale	Non	Non	2.0	Risque Faible
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	Non	Non	3.0	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:	TUNIS
Nationality:	Tunisienne
National ID:	02542542
Add Issue Date:	27/09/2012
Expiry date:	27/09/2019

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	مصطفى بن علي المغربي
Appréciation du niveau de vie:	Moyen (1800 à 3000)
Niveau d'étude:	Secondaire
Type d'activité:	Informel
Nombre des enfants:	2
Revenu Tier:	0
Autre revenus:	1
Categorie de l'activité:	Personne Physique
Couverture sociale:	Non
Type Logement:	Propriétaire

Informations du patente

Patenté:	Non
Forme juridique:	Autres

IDENTITE DU TIER

Type des documents d'identité:	CIN
Résident:	Non
Pays:	TUNISIE
Lieu de délivrance CIN:	JENDOUBA/جندوبة

AI Risk Analysis

Summary:

The loan application presents a significant risk due to high UDF scores indicating possible overleaving or fraud, particularly concerning the close loan-to-asset ratio.

RECOMMENDATION: REVIEW

Detailed Rationale:

- Key difference 1 with historical context: The UDF score of 34.0 for 'Udf Type Logement' is significantly higher than the 20.0 in historical cases, indicating a higher risk of overleaving.
- Key difference 2 with trend analysis: The close loan-to-asset ratio suggests potential fraud or misrepresentation.

Key Findings:

- Key finding 1 with impact analysis: The high UDF score for 'Udf Type Logement' indicates a higher risk of overleaving.
- Key finding 2 with impact analysis: The close loan-to-asset ratio suggests potential fraud or misrepresentation.

Recommended Conditions:

- Conditions applied: The equality of the loan amount and assets value may indicate inconsistency or fraud.
- Verification needed if reviewing

Similar Historical Cases

Case #1 (Similarity: 0.76)

Customer:	Mohamed amine ben Boudhiah Garraoui
Loan Amount:	20,000.00
Risk Score:	47.0
Decision:	REVIEW
amount:	20000.0
processing_time:	101.17440009117126

analysis_type: contextual
risk_score: 47.0
customer: Mohamed amine ben Boudhief Garraoui
timestamp: 1752489625.9466891

Case #2 (Similarity: 0.66)

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

Case #3 (Similarity: 0.66)

Customer: houssin ben maaoui dhahri
Loan Amount: 10,000.00
Risk Score: 47.0
Decision: REVIEW
risk_score: 47.0
timestamp: 1752498276.9667358
analysis_type: contextual
processing_time: 60.77489113807678
amount: 10000.0
customer: houssin ben maaoui dhahri

Branch Information

Branch Name: AGENCE JENDOUBA

Branch Description: AGENCE JENDOUBA

Loan Officer: أيمن ماجري (Branch Manager)