Loan Risk Assessment Report

Loan Information

loan_id:	33415
external_id:	33421
account:	503-00131855
status:	Génération Promesse d'achat
product:	Herfeti - Herfeti

Customer Profile

Name:	Lamjed Choucheni
ID:	70284
Type:	INDIV
gender:	M
marital_status:	S
age:	40
birth_date:	1984-08-13T00:00:00.000+0000
phone:	98974775

Financial Details

Loan Amount:	13,032.53 TND
Personal Contribution:	5,000.00 TND
Total Interest:	2,563.51 TND
Monthly Payment:	1,299.00 TND
Assets Value:	18,032.53 TND
APR:	44.18%
Interest Rate:	34.0%

Term: 12 months

Risk Assessment Summary

TOTAL RISK SCORE: 29.5

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	33.0	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	Matériels et Equipen	Matériels et Equipements	0.0	Non Risqué
Maritalstatus	S	Célibataire	5.0	Risque Faible
Product	Herfeti	Herfeti	2.5	Risque Faible
Region	GABES	GABES	15.0	Risque Moyen

Additional Customer Information

Note:

No additional customer information available

AI Risk Analysis

Summary:

The loan application presents several concerns including inconsistent financial figures and hidden risks such as potential fraud and overleavingage.

RECOMMENDATION: REVIEW

Detailed Rationale:

- Data inconsistencies in interest rate (34%) and Aml Ppe scores (75.0) compared to historical

cases.

- Potential fraud indicators from low monthly payments suggesting unauthorized expenses.

- Overleavingage concerns due to the low monthly payment relative to the loan amount.

Key Findings:

- High interest rate of 34% higher than historical cases.

- Medium Aml Ppe score (75.0) compared to other high scores.

- Gender being male may indicate a better credit profile but region GABES is medium risk.

Recommended Conditions:

- Data inconsistencies in interest rate and Aml Ppe scores.

- Verification needed for potential fraud indicators from low monthly payments.

- Region GABES' medium risk level compared to other high scores.

Similar Historical Cases

Case #1 (Similarity: 0.63)

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

Case #2 (Similarity: 0.63)

Customer:	afef bent elnnaser bouzaiene

Loan Amount:	19,998.40
Risk Score:	26.0
Decision:	DENY
timestamp:	1754649748.603439
has_feedback:	False
processing_time:	91.2528681755066
analysis_type:	contextual
amount:	19998.4
risk_score:	26.0
customer:	afef bent elnnaser bouzaiene

Branch Information

Branch Name:	AGENCE GABES
Branch Description:	AGENCE GABES
Loan Officer:	Achraf Marzougui (Loan Officer)