

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 Equipem	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 significant concerns due to a combination of financial and personal risks. The loan amount is lower than the personal contribution, which raises questions about the applicant's ability to cover her expenses. The APR of 44% indicates high debt levels, and the low monthly payment suggests potential overleavingage concerns.

RECOMMENDATION: APPROVE

Detailed Rationale:

- The young woman's financial stability appears to be a primary concern given her age and lack of immediate financial resources.
- The data inconsistency between loan amount and personal contribution is noted, but the overall risk assessment suggests potential overleavingage issues.
- The high APR and low monthly payments indicate a higher risk profile that warrants further investigation into her financial stability.

Key Findings:

- Young woman's financial stability appears to be a primary concern given her age and lack of immediate financial resources.
- High APR indicates potential overleavingage concerns which warrant attention.
- Low monthly payment suggests possible leverage against the lender.

Recommended Conditions:

- The young woman's financial stability is a key condition that needs to be verified before proceeding with the loan application.

Similar Historical Cases

Case #1 (Similarity: 0.63)

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

Case #2 (Similarity: 0.63)

Customer: afef bent elnnaser bouzaiene

Loan Amount: 19,998.40

Risk Score: 26.0

Decision: DENY

risk_score: 26.0

processing_time: 91.2528681755066

amount: 19998.4

has_feedback: False

analysis_type: contextual

timestamp: 1754649748.603439

customer: afef bent elnnaser bouzaiene

Branch Information

Branch Name: AGENCE GABES

Branch Description: AGENCE GABES

Loan Officer: Achraf Marzougui (Loan Officer)