

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:

Comprehensive professional assessment covering all key aspects

RECOMMENDATION: APPROVE

Detailed Rationale:

- Primary reason for recommendation: The financial details appear consistent with each other. While there are concerns about overleaving, the customer's income and loan amount suggest it

may be a reasonable risk.

- Supporting evidence from data
- Risk/benefit analysis

Key Findings:

- Overleaving concern (loan amount higher than assets value)
- Interest rate too high for a 40-year-old

Recommended Conditions:

- Conditions applied: Overleaving concerns and interest rate being too high for the customer's age.

Similar Historical Cases

Case #1 (Similarity: 0.64)

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

Case #2 (Similarity: 0.64)

Customer:	afef bent elnnaser bouzaiene
Loan Amount:	19,998.40
Risk Score:	26.0

Decision: DENY

processing_time: 91.2528681755066

has_feedback: False

risk_score: 26.0

amount: 19998.4

customer: afef bent elnnaser bouzaiene

analysis_type: contextual

timestamp: 1754649748.603439

Branch Information

Branch Name: AGENCE GABES

Branch Description: AGENCE GABES

Loan Officer: Achraf Marzougui (Loan Officer)