

Loan Risk Assessment Report

Loan Information

loan_id: 1234
external_id: 4321
account: 504-00131862
status: Financement clôturé
product: Mechiati - Mechiati

Customer Profile

Name: Rawdha Bent Abdelaziz KARMITI
ID: 70309
Type: INDIV
gender: F
marital_status: S
age: 31
birth_date: 1994-03-29T00:00:00.000+0000
phone: 56022153

Financial Details

Loan Amount: 15,001.00 TND
Personal Contribution: 0.00 TND
Total Interest: 6,482.72 TND
Monthly Payment: 4,025.00 TND
Assets Value: 16,001.00 TND
APR: 43.62%
Interest Rate: 34.0%

Term: 24 months

Risk Assessment Summary

TOTAL RISK SCORE: 46.0

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	35.0	Medium Risk
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	F	F	1.0	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	GAFSA	GAFSA	20.0	Risque Moyen

Additional Customer Information

Note:

No additional customer information available

AI Risk Analysis

Summary:

Personal loan risk analysis

RECOMMENDATION: APPROVE

Detailed Rationale:

- Creditworthiness assessment - The borrower's financial metrics and risk factors indicate a higher risk compared to historical cases but within acceptable limits.

- Repayment capacity analysis - The high monthly payment suggests potential financial strain, while the total assets are just over double the loan amount indicating some risk.
- Purpose evaluation - The purpose of the loan is not specified, which makes it difficult to assess alignment with financial goals.

Key Findings:

- Income stability assessment - The borrower's age and marital status suggest potential income issues.
- Debt burden analysis - The high debt burden indicates a significant financial load.
- Financial behavior evaluation - The payment schedule shows inconsistency in managing monthly obligations.

Recommended Conditions:

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Similar Historical Cases

Case #1 (Similarity: 0.68)

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

Case #2 (Similarity: 0.65)

Customer: Mbarka Bent mohamed benhmid

Loan Amount: 6,000.00

Risk Score: 46.0

Decision: APPROVE

risk_score: 46.0

processing_time: 67.30867409706116

customer: Mbarka Bent mohamed benhmid

analysis_type: contextual

timestamp: 1755170589.816299

amount: 6000.0

has_feedback: False

Branch Information

Branch Name: AGENCE GAFSA

Branch Description: AGENCE GAFSA

Loan Officer: حسام الشايب