

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 regarding regional risk factors, high debt levels, and potential overleaving financial gaps.

RECOMMENDATION: DENY

Detailed Rationale:

- The loan application is associated with a GABES region which has higher default rates compared

to other regions (comparing historical cases where scores were lower).

- The customer's assets value exceeds the loan amount, indicating potential overexpenditure or unexpected gains.
- The interest rate of 34% is notably high for consumer electronics loans, suggesting possible fraud or misrepresentation.
- The customer's personal contribution is significantly lower than their assets, creating a substantial debt gap.

Key Findings:

- GABES region with higher default rates compared to other regions (comparing historical cases where scores were lower).
- Overexpenditure indicated by asset value exceeding loan amount (comparing historical cases where Aml PPE was safe).
- High interest rate suggesting potential fraud or misrepresentation (comparing historical cases where interest rates were lower).
- Significant debt gap due to low personal contribution compared to loan amount.

Recommended Conditions:

- GABES region with higher default rates than other regions.
- Overexpenditure indicated by asset value exceeding loan amount.
- High interest rate suggesting potential fraud or misrepresentation.
- Significant debt gap due to low personal contribution compared to loan amount.

Similar Historical Cases

Case #1 (Similarity: 0.64)

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

processing_time: 67.30867409706116
analysis_type: contextual
customer: Mbarka Bent mohamed benhmid

Case #2 (Similarity: 0.64)

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

Branch Information

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