

Loan Risk Assessment Report

Loan Information

loan_id: 33356
external_id: 33362
account: 204-00136649
status: Décision client
product: Mechiati - Mechiati

Customer Profile

Name: haythem ben fathi khalfa
ID: 73542
Type: INDIV
gender: M
marital_status: S
age: 31
birth_date: 1994-08-02T00:00:00.000+0000
phone: 20866996

Financial Details

Loan Amount: 19,741.00 TND
Personal Contribution: 0.00 TND
Total Interest: 6,810.61 TND
Monthly Payment: 1,106.00 TND
Assets Value: 19,740.00 TND
APR: 29.51%
Interest Rate: 30.25%

Term: 24 months

Risk Assessment Summary

TOTAL RISK SCORE: 39.0

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	41.0	Medium Risk
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	M	M	2.0	Risque Faible
Industrycode	0	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	NABEUL	NABEUL	5.0	Risque Faible
Couverture Sociale	Non	Non	2.0	Risque Faible
Forme Juridique	Société Personne		2.0	Risque Faible
Niveau D'Étude	Secondaire	Secondaire	1.0	Risque Faible
Patenté	Oui	Oui	0.0	Non Risqué
Résident	Oui	Oui	1.0	Risque Faible
Type D'Activité	Formel	Formel	1.0	Risque Faible
Type Logement	Propriétaire	Propriétaire	0.0	Non Risqué

Additional Customer Information

Profession

Type Profession: Industrie, agriculture et artisanat

Profession: Eleveurs de bétail et d'autres animaux domestiques

Customer Nationality

Family situation: Célibataire
Place of issue: TUNIS
Nationality: Tunisienne
National ID: 09802639
Add Issue Date: 29/09/2017
Expiry date: 29/09/2024

Informations complémentaires

Type tiers: Client
الاسم الكامل باللغة العربية: هيثم بن فتحي خلفه
Appréciation du niveau de vie: Faible (< 1800)
Niveau d'étude: Secondaire
Type d'activité: Formel
Revenu Tier: 1500
Autre revenus: 1000
Categorie de l'activité: Personne Physique
Couverture sociale: Non
Type Logement: Propriétaire

Informations du patente

Patenté: Oui
Forme juridique: Société Personne Physique

IDENTITE DU TIER

Type des documents d'identité: CIN
Résident: Oui
Pays: TUNISIE
Lieu de délivrance CIN: TUNIS/تونس

AI Risk Analysis

Summary:

The loan application presents a financial stability concern due to a close match between the customer's assets and loan amount, but with significant deviations in insurance coverage and family status.

RECOMMENDATION: APPROVE

Detailed Rationale:

- Customer has assets value nearly equal to loan amount, suggesting potential financial strain if unvested.
- Missing Udf Couverture Sociale indicates lack of insurance coverage, which could lead to unexpected financial losses.
- Family status and married status may affect personal financial stability, especially in a Tunisian context.

Key Findings:

- Close match between assets value and loan amount suggesting potential financial strain.
- Missing Udf Couverture Sociale indicating lack of insurance coverage.
- Impact of family status on personal financial stability.

Recommended Conditions:

- Lack of insurance coverage affecting repayment ability.
- Family status potentially impacting financial stability.

Similar Historical Cases

Case #1 (Similarity: 0.76)

Customer:	Mohamed amine ben Boudhief Garraoui
Loan Amount:	20,000.00
Risk Score:	47.0
Decision:	REVIEW
customer:	Mohamed amine ben Boudhief Garraoui
analysis_type:	contextual

amount: 20000.0
processing_time: 101.17440009117126
timestamp: 1752489625.9466891
risk_score: 47.0

Case #2 (Similarity: 0.67)

Customer: houssin ben maaoui dhahri
Loan Amount: 10,000.00
Risk Score: 47.0
Decision: REVIEW
processing_time: 60.77489113807678
risk_score: 47.0
amount: 10000.0
analysis_type: contextual
customer: houssin ben maaoui dhahri
timestamp: 1752498276.9667358

Case #3 (Similarity: 0.67)

Customer: houssin ben maaoui dhahri
Loan Amount: 10,000.00
Risk Score: 47.0
Decision: REVIEW
timestamp: 1753103393.671341
processing_time: 37.23731088638306
risk_score: 47.0
amount: 10000.0
customer: houssin ben maaoui dhahri
analysis_type: contextual

Branch Information

Branch Name: AGENCE NABEUL

Branch Description: AGENCE NABEUL

Loan Officer: Silene Ben Mansour (Loan Officer)