

Loan Risk Assessment Report

Loan Information

loan_id: 31960
external_id: 31966
account: 504-00133218
status: Génération du contrat
product: Mechiati - Mechiati

Customer Profile

Name: Mohamed amine ben Boudhief Garraoui
ID: 71242
Type: INDIV
Address: None
gender: M
marital_status: S
age: 20
birth_date: 2004-10-05T00:00:00.000+0000
phone: 56513574

Financial Details

Loan Amount: 20,000.00 TND
Personal Contribution: 0.00 TND
Total Interest: 9,312.25 TND
Monthly Payment: 7,056.00 TND
Assets Value: 19,999.00 TND
APR: 42.81%

Interest Rate: 34.0%

Term: 24 months

Risk Assessment Summary

TOTAL RISK SCORE: 57.0

Risk Factor	Value	Rule Applied	Score	Risk Level
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_nationale_&_	57.0	High Risk
Aml Ppe	SAFE	PPE	0.0	Safe
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	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
Couverture Sociale	Non	Non	2.0	Risque Faible
Forme Juridique	Autres	Autres	5.0	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	Informel	Formel	1.0	Risque Faible
Type Logement	Propriétaire	Propriétaire	0.0	Non Risqué

Additional Customer Information

Profession

Type Profession: Industrie, agriculture et artisanat

Profession: Agriculteurs des cultures mixtes

Customer Nationality

Family situation: Célibataire
Place of issue: GAFSA
Nationality: Tunisienne
National ID: 14722108
Add Issue Date: 02/02/2023
Expiry date: 02/02/2030

Informations complémentaires

Type tiers: Client
الاسم الكامل باللغة العربية: محمد أمين بن بوضياف قراوي
Appréciation du niveau de vie: Faible (< 1800)
Niveau d'étude: Secondaire
Type d'activité: Informel
Revenu Tier: 1000
Autre revenus: 0
Categorie de l'activité: Personne Physique
Couverture sociale: Non
Type Logement: Propriétaire

Informations du patente

Patenté: Oui
Forme juridique: Autres

IDENTITE DU TIER

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

AI Risk Analysis

Summary:

Portfolio performance analysis shows a significant increase in Mohamed amine ben Boudhiah Garraoui's risk score from 47.0 to 57.0, indicating a rise in risk compared to historical data.

RECOMMENDATION: APPROVE

Detailed Rationale:

- The 20% increase in Mohamed's Risk Score is statistically significant and indicates a change in the loan profile that may affect portfolio performance.
- Lamjed Choucheni and Rawdha bent maintained their historical risk scores, suggesting no new risks were introduced.

Recommended Conditions:

- No additional conditions applied for Mohamed, but similar conditions were observed among others.

Similar Historical Cases

Case #1 (Similarity: 0.76)

Customer:	Mohamed amine ben Boudhiah Garraoui
Loan Amount:	20,000.00
Risk Score:	47.0
Decision:	REVIEW
amount:	20000.0
timestamp:	1752489625.9466891
processing_time:	101.17440009117126
analysis_type:	contextual
risk_score:	47.0
customer:	Mohamed amine ben Boudhiah Garraoui

Case #2 (Similarity: 0.66)

Customer: Lamjed Choucheni
Loan Amount: 18,000.00
Risk Score: 42.0
Decision: REVIEW
analysis_type: contextual
customer: Lamjed Choucheni
risk_score: 42.0
processing_time: 78.08303213119507
timestamp: 1748568520.90928
amount: 18000

Case #3 (Similarity: 0.62)

Customer: Rawdha Bent Abdelaziz KARMITI
Loan Amount: 15,001.00
Risk Score: 36.0
Decision: REVIEW
amount: 15001.0
timestamp: 1748893184.985964
analysis_type: contextual
processing_time: 181.09008884429932
risk_score: 36.0
customer: Rawdha Bent Abdelaziz KARMITI

Branch Information

Branch Name: AGENCE GAFSA
Branch Description: AGENCE GAFSA

Loan Officer:

حسام الشايب (Branch Manager)