

Loan Risk Assessment Report

Loan Risk Assessment Report

Loan Information

loan_id:	31449
external_id:	31454
account:	503-00131855
status:	Generation Promesse d'achat
product:	Karhabti - Karhabti
branch:	{'name': 'AGENCE KASSERINE', 'description': 'AGENCE KASSERINE\r\n', 'officer': 'Chiheb Khemakhem (Loan Officer\t)'}

Customer Profile

Name:	Lamjed Choucheni
ID:	58525665
Type:	INDIV
Gender:	M
Marital Status:	S
Age:	40
Birth Date:	1984-08-13T00:0
Phone:	98974775

Financial Details

Loan Amount:	18,000.00 TND
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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

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Matériels et Equipem	Matériels et Equipements	0.0	Non Risqué
Gender	M	M	2.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Region	KASSERINE	KASSERINE	20.0	Risque Moyen
Product	Karhabti	Karhabti	10.0	Risque Faible
Industrycode	3	No matching rule	0	Non Risqué
Aml Ppe	SAFE	PPE	33	Medium Risk
Aml Liste Des Sanctions Nationale & Internationale	SAFE	Liste_des_sanctions_national e_	0	Safe

AI Risk Analysis

Summary:

Comparative analysis summary

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RECOMMENDATION: REVIEW

Detailed Rationale:

The current application has a similar risk score to Case 1 (42.0) but with a larger amount (18,000.00 TND). This suggests that the customer's financial situation may have changed.

The top risks identified in the current application are mostly related to the customer's profile (customerType, gender, maritalStatus), which is consistent with historical cases.

However, the AML/PPE risk score of 33.0 is higher than any of the historical cases, indicating a potential increased risk.

Key Findings:

Recommended Conditions:

If the customer's financial situation has indeed changed, this may mitigate some of the risks associated with the large amount.

Further review is necessary to assess the impact of the increased AML/PPE risk on the overall decision.

Similar Historical Cases

Case #1 (Similarity: 0.72)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

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Risk Score: 42.0

Decision: REVIEW

risk_score: 42.0

analysis_type: contextual

customer: Lamjed Choucheni

timestamp: 1748568520.90928

amount: 18000

processing_time: 78.08303213119507

Case #2 (Similarity: 0.68)

Customer: Lamjed Choucheni

Loan Amount: 13,032.53

Risk Score: 29.5

Decision: REVIEW

processing_time: 225.03690695762631

customer: Lamjed Choucheni

analysis_type: basic

timestamp: 1748568175.1452742

amount: 13032.526

risk_score: 29.5

Case #3 (Similarity: 0.60)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

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Decision:	REVIEW
amount:	18000
risk_score:	42.0
analysis_type:	contextual
timestamp:	1748569905.763687
customer:	Lamjed Choucheni
processing_time:	66.47318506240845

Branch Information

Branch Name:	AGENCE KASSERINE
Branch Description:	AGENCE KASSERINE
Loan Officer:	Chiheb Khemakhem (Loan Officer)