

Loan Risk Assessment Report

Loan Risk Assessment Report

Loan Information

loan_id:	31449
external_id:	31454
account:	503-00131855
status:	Génération 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:	1984-08-13T00:00:00.000+0000
Phone:	98974775

Financial Details

Loan Amount:	18,000.00 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

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Risk Assessment Summary

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Matériels et Equipements	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 & Inter	SAFE	Liste_des_sanctions_nationale_&_	0	Safe

AI Risk Analysis

Summary:

Comparative analysis summary: Lamjed Choucheni's current application

RECOMMENDATION: REVIEW

Detailed Rationale:

The current application has a similar amount to Case 1 and 3, but with a different set of risk factors. The customerType risk factor is higher than in any historical case, while the product risk factor is lower. No mitigating factors were identified.

Key Findings:

Recommended Conditions:

- If the customerType risk factor remains high, a more in-depth review is warranted.
- No special conditions were identified.

Similar Historical Cases

Case #1 (Similarity: 0.72)

Customer:	Lamjed Choucheni
Loan Amount:	18,000.00
Risk Score:	42.0
Decision:	REVIEW
analysis_type:	contextual
amount:	18000

Loan Risk Assessment Report

risk_score: 42.0
timestamp: 1748568520.90928
processing_time: 78.08303213119507
customer: Lamjed Choucheni

Case #2 (Similarity: 0.68)

Customer: Lamjed Choucheni
Loan Amount: 13,032.53
Risk Score: 29.5
Decision: REVIEW
timestamp: 1748568175.1452742
risk_score: 29.5
customer: Lamjed Choucheni
amount: 13032.526
processing_time: 225.03690695762631
analysis_type: basic

Case #3 (Similarity: 0.60)

Customer: Lamjed Choucheni
Loan Amount: 18,000.00
Risk Score: 42.0
Decision: REVIEW
analysis_type: contextual
timestamp: 1748569905.763687
processing_time: 66.47318506240845
customer: Lamjed Choucheni
amount: 18000
risk_score: 42.0

Branch Information

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