

Loan Risk Assessment Report

Loan Information

loan_id: 32383
external_id: 32389
account: 403-00134327
status: Génération du contrat
product: Mechiati - Mechiati

Customer Profile

Name: mostpha ben ali elmaghrebi
ID: 72221
Type: INDIV
gender: M
marital_status: S
age: 61
birth_date: 1964-03-17T00:00:00.000+0000
phone: 53055239

Financial Details

Loan Amount: 6,000.00 TND
Personal Contribution: 0.00 TND
Total Interest: 2,380.95 TND
Monthly Payment: 349.00 TND
Assets Value: 5,999.00 TND
APR: 49.19%
Interest Rate: 34.0%

Term: 24 months

Risk Assessment Summary

TOTAL RISK SCORE: 61.0

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	31.0	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	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	JENDOUBA	JENDOUBA	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	Non	Non	2.0	Risque Faible
Résident	Non	Non	3.0	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:	Marié
Place of issue:	TUNIS
Nationality:	Tunisienne
National ID:	02542542
Add Issue Date:	27/09/2012
Expiry date:	27/09/2019

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	مصطفى بن علي المغربي
Appréciation du niveau de vie:	Moyen (1800 à 3000)
Niveau d'étude:	Secondaire
Type d'activité:	Informel
Nombre des enfants:	2
Revenu Tier:	0
Autre revenus:	1
Categorie de l'activité:	Personne Physique
Couverture sociale:	Non
Type Logement:	Propriétaire

Informations du patente

Patenté:	Non
Forme juridique:	Autres

IDENTITE DU TIER

Type des documents d'identité:	CIN
Résident:	Non
Pays:	TUNISIE
Lieu de délivrance CIN:	JENDOUBA/جندوبة

AI Risk Analysis

Summary:

<think>

Okay, so I need to assess this loan application as a senior financial risk analyst. Let me go through each section step by step.

First, looking at the customer profile: the name is mostpha ben ali elmaghrebi, which sounds French, but the details are pretty generic. The age is 61, gender male, and married. That's not immediately concerning, but I should check if these are accurate or if there's any inconsistency.

Next, the financial details: loan amount \$6,000, personal contribution \$0,

RECOMMENDATION: REVIEW

Detailed Rationale:

- Could not parse LLM response

Branch Information

Branch Name: AGENCE JENDOUBA

Branch Description: AGENCE JENDOUBA

Loan Officer: (Branch Manager) أيمن ماجري