

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:

The loan application presents a significant overpayment and an unusual region of JENDOUBA, which is not typically associated with financial risks in historical cases.

RECOMMENDATION: APPROVE

Detailed Rationale:

- The customer's profession in industrial, agriculture, or artisan could be a strength if they have relevant skills, but their net worth being low may present a weakness.
- The overpayment of 2,376 compared to the loan amount is a red flag indicating potential fraud or financial mismanagement.
- JENDOUBA's specific region and the overpayment are emerging risks not seen in historical cases.

Key Findings:

- Customer's profession may be a strength but could also present a weakness if their skills align with financial needs.
- Overpayment of 2,376 compared to loan amount is a significant concern indicating potential fraud or mismanagement.
- JENDOUBA's specific region and overpayment are emerging risks not seen in historical cases.

Recommended Conditions:

- Customer's profession could be a strength but may also present weaknesses if their skills align with financial needs.
- Overpayment is a significant concern indicating potential fraud or mismanagement.
- JENDOUBA's specific region and overpayment are emerging risks not seen in historical cases.

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

processing_time: 101.17440009117126

timestamp: 1752489625.9466891

analysis_type: contextual

customer: Mohamed amine ben Boudhief Garraoui

risk_score: 47.0

amount: 20000.0

Case #2 (Similarity: 0.66)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

Decision: REVIEW

processing_time: 78.08303213119507

amount: 18000

analysis_type: contextual

risk_score: 42.0

timestamp: 1748568520.90928

customer: Lamjed Choucheni

Case #3 (Similarity: 0.66)

Customer: houssin ben maaoui dhahri

Loan Amount: 10,000.00

Risk Score: 47.0

Decision: REVIEW

risk_score: 47.0

analysis_type: contextual

processing_time: 60.77489113807678

customer: houssin ben maaoui dhahri

timestamp: 1752498276.9667358

amount: 10000.0

Branch Information

Branch Name: AGENCE JENDOUBA

Branch Description: AGENCE JENDOUBA

Loan Officer: (Branch Manager) أيمن ماجري