

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 amount to Case 1, but a lower risk score. This suggests that the customer's profile may have changed since the previous review.

The top risks identified in the current application (customerType, gender, maritalStatus, region, product, and aml_ppe) are all relevant to the historical cases, but the relative importance of each factor has shifted slightly.

There are no significant mitigating factors that would suggest a lower risk score than the previous reviews.

Key Findings:

Recommended Conditions:

If the customerType score remains high, further review may be necessary to assess the impact on the overall risk score.

A deeper dive into the region risk factor is needed to determine if it is a one-time anomaly or a persistent issue.

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

timestamp: 1748568520.90928

customer: Lamjed Choucheni

analysis_type: contextual

risk_score: 42.0

processing_time: 78.08303213119507

amount: 18000

Case #2 (Similarity: 0.68)

Customer: Lamjed Choucheni

Loan Amount: 13,032.53

Risk Score: 29.5

Decision: REVIEW

analysis_type: basic

risk_score: 29.5

processing_time: 225.03690695762631

customer: Lamjed Choucheni

amount: 13032.526

timestamp: 1748568175.1452742

Case #3 (Similarity: 0.60)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

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

Branch Information

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