

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

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

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current application has a similar amount to Case 1 and 3, but a different set of top risks. The customer type and marital status are the same as in those cases.
- The risk score is the same as in Cases 1 and 3, indicating a high level of risk.
- However, the current application has a unique combination of product and AML PPE risks that were not present in the historical cases.

Key Findings:

Recommended Conditions:

- Special condition: The customer's product and AML PPE risks require closer review to ensure compliance with regulatory requirements.
- No special conditions apply to the customer's marital status or region.

Similar Historical Cases

Case #1 (Similarity: 0.72)

Customer:	Lamjed Choucheni
Loan Amount:	18,000.00
Risk Score:	42.0
Decision:	REVIEW
amount:	18000
analysis_type:	contextual
risk_score:	42.0
customer:	Lamjed Choucheni
processing_time:	78.08303213119507
timestamp:	1748568520.90928

Case #2 (Similarity: 0.68)

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

Case #3 (Similarity: 0.60)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

Decision: REVIEW

risk_score: 42.0

processing_time: 66.47318506240845

timestamp: 1748569905.763687

amount: 18000

analysis_type: contextual

customer: Lamjed Choucheni

Branch Information

Branch Name: AGENCE KASSERINE

Branch Description: AGENCE KASSERINE

Loan Officer: Chiheb Khemakhem (Loan Officer)