

# Loan Risk Assessment Report

## Loan Information

**loan\_id:** 31439  
**external\_id:** 31445  
**account:** 504-00131862  
**status:** Financement clôturé  
**product:** Mechiati - Mechiati  
**branch:** [Content error]

## Customer Profile

**Name:** Rawdha Bent Abdelaziz KARMITI  
**ID:** 12665073  
**Type:** INDIV  
**gender:** F  
**marital\_status:** S  
**age:** 31  
**birth\_date:** 1994-03-29T00:00:00.000+0000  
**phone:** 56022153

## Financial Details

**Loan Amount:** 15,001.00 TND  
**Personal Contribution:** 0.00 TND  
**Total Interest:** 6,482.72 TND  
**Monthly Payment:** 4,025.00 TND  
**Assets Value:** 16,001.00 TND  
**APR:** 43.62%

Interest Rate: 34.0%

Term: 24 months

Risk Assessment Summary

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Produits d'elevage	Produits d'elevage	10.0	Risque Faible
Gender	F	F	1.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Region	GAFSA	GAFSA	20.0	Risque Moyen
Product	Mechiati	Mechiati	5.0	Risque Faible
Industrycode	3	No matching rule	0	Non Risqué
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_national	0	Safe
Aml Ppe	SAFE	PPE	35	Medium Risk

AI Risk Analysis

Summary:

Comparative Analysis Summary

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current application has a higher risk score (46.0) compared to Case 1 (36.0), indicating increased risk.
- The customer type and loan purpose are similar to those in Case 1, but the region and product have changed.
- The AML PEP score is significantly higher than in both historical cases, suggesting a potential concern.

Key Findings:

Recommended Conditions:

- Special condition: Review required due to increased risk score and new AML PEP concern

- Condition: Verify customer's employment status and income to mitigate potential risks

## Similar Historical Cases

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### Case #1 (Similarity: 0.79)

Customer:	Rawdha Bent Abdelaziz KARMITI
Loan Amount:	15,001.00
Risk Score:	36.0
Decision:	REVIEW
timestamp:	1748893184.985964
amount:	15001.0
processing_time:	181.09008884429932
customer:	Rawdha Bent Abdelaziz KARMITI
analysis_type:	contextual
risk_score:	36.0

### Case #2 (Similarity: 0.65)

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

## Branch Information

**Branch Name:** AGENCE GAFSA

**Branch Description:** AGENCE GAFSA

**Loan Officer:** [Content error]