

Loan Risk Assessment Report

Loan Information

loan_id: 33415
external_id: 33421
account: 501-00136747
status: Décision client
product: Mechiati - Mechiati

Customer Profile

Name: Mbarka Bent mohamed benhmid
ID: 72338
Type: INDIV
gender: F
marital_status: S
age: 40
birth_date: 1985-04-21T00:00:00.000+0000
phone: 20233608

Financial Details

Loan Amount: 6,000.00 TND
Personal Contribution: 0.00 TND
Total Interest: 2,189.64 TND
Monthly Payment: 3,111.00 TND
Assets Value: 10,000.00 TND
APR: 35.53%
Interest Rate: 30.25%

Term: 18 months

Risk Assessment Summary

TOTAL RISK SCORE: 46.0

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	75.0	High Risk
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	F	F	1.0	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	KEBILI	KEBILI	10.0	Risque Faible
Couverture Sociale	Oui	Oui	0.0	Non Risqué
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	Oui	Oui	1.0	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:	KEBILI
Nationality:	Tunisienne
National ID:	04906240
Add Issue Date:	31/01/2012
Expiry date:	31/01/2019

Informations complémentaires

Type tiers:	Client
الاسم الكامل باللغة العربية:	مباركه بنت محمد بنحميد
Appréciation du niveau de vie:	Faible (< 1800)
Niveau d'étude:	Secondaire
Type d'activité:	Informel
Nombre des enfants:	0
Revenu Tier:	800
Autre revenus:	0
Categorie de l'activité:	Personne Physique
Couverture sociale:	Oui
Type Logement:	Propriétaire

Informations du patente

Patenté:	Non
Forme juridique:	Autres

IDENTITE DU TIER

Type des documents d'identité:	CIN
Résident:	Oui
Pays:	TUNISIE
Lieu de délivrance CIN:	TUNIS/تونس

AI Risk Analysis

Summary:

The loan application appears consistent in terms of data and profile but requires thorough review of financial capacity and risk factors.

RECOMMENDATION: APPROVE

Detailed Rationale:

- The customer's national background aligns with historical cases, but the focus on Tunisian nationalities may not perfectly match previous trends.
- Financial details show a reasonable loan amount (\$6k) for the monthly payment of \$3,111 over 18 months.
- Risk factors include hidden concerns like overleveraging and insufficient insurance coverage, which were present in similar cases that resulted in denial.

Key Findings:

- Overleveraged loan amount compared to monthly payments
- Insufficient Udf Type Logement (yes) but the home is owned by the customer, indicating potential issues with property use and creditworthiness

Recommended Conditions:

- No specific condition identified for approval
- Verification needed if reviewing

Similar Historical Cases

Case #1 (Similarity: 0.67)

Customer:	afef bent elnnaser bouzaiene
Loan Amount:	19,998.40
Risk Score:	26.0
Decision:	DENY
risk_score:	26.0
customer:	afef bent elnnaser bouzaiene

has_feedback: False

processing_time: 91.2528681755066

amount: 19998.4

analysis_type: contextual

timestamp: 1754649748.603439

Branch Information

Branch Name: AGENCE KEBILI

Branch Description: AGENCE KEBILI

Loan Officer: Rania Khaldi (Loan Officer)