

# Loan Risk Assessment Report

## 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     |

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## Risk Assessment Summary

| Risk Factor                               | Value                    | Rule Applied                    | Score | Risk Level    |
|---|--------------------------|---------------------------------|-------|---------------|
| Customertype                              | INDIV                    | Autres (Not in valid list)      | 5     | Risque Faible |
| Loanpurpose                               | Matériels et Equipements | 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 & Inter | SAFE                     | Liste_des_sanctions_nationale_& | 0     | Safe          |

## AI Risk Analysis

**Summary:**  
Comparative analysis summary

**RECOMMENDATION: REVIEW**

**Detailed Rationale:**  
The current application has a similar amount to Case 1, but a higher risk score (42.0) compared to the historical cases.

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## Branch Information

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