

# Loan Risk Assessment Report

## Loan Risk Assessment Report

### Loan Information

loan_id:	31439
external_id:	31445
account:	504-00131862
status:	Financement cloture
product:	Mechiati - Mechiati
branch:	{'name': 'AGENCE GAFSA', 'description': 'AGENCE GAFSA\r\n', 'officer': ' '}

### Customer Profile

Name:	Rawdha Bent Abdelaziz KARMITI
ID:	12665073
Type:	INDIV
Gender:	F
Marital Status:	S
Age:	31
Birth Date:	1994-03-29T00:0
Phone:	56022153

### Financial Details

Loan Amount:	15,001.00 TND
Personal Contribution:	0.00 TND

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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'élevage	No matching rule	0	Non Risqué
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 similar risk score to Case 1, but with different top risks. The customer type and product risks are higher than the historical cases.

Key risk factors

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risks, as well as

**Key Findings:**

**Recommended Conditions:**

- If the AML/PPE concerns are resolved, the review decision may be reconsidered

- Further  
status an

**Similar Historical Cases**

**Case #1 (Similarity: 0.78)**

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

**Case #2 (Similarity: 0.65)**

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

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**customer:** Lamjed Choucheni

**analysis\_type:** contextual

## Branch Information

**Branch Name:** AGENCE GAFSA

**Branch Description:** AGENCE GAFSA

**Loan Officer:** [Empty content]