

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: | 34.00% |
| 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 significantly higher risk score (42.0) compared to the historical case (29.5), indicating a higher level of risk.

Key risk factors include customerType, gender, maritalStatus, region, product, and AML PPE, which are all contributing to the increased risk.

However, there may be mitigating factors that could reduce the overall risk, such as the customer's credit history or employment status.

Key Findings:

Recommended Conditions:

- If approved, the loan should be secured with collateral or have a co-signer to mitigate the increased risk.
- Regular monitoring of the account's activity and credit reports may be necessary to ensure the loan is being used responsibly.

Similar Historical Cases

No similar cases found in knowledge base.