Loan Risk Assessment Report

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Loan Information

loan_id:	31449
external_id:	31454
account:	503-00131855
status:	Generation 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:	1984-08-13T00:0
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 Equipem	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 & Internationale	SAFE	Liste_des_sanctions_nationale_	0	Safe

AI Risk Analysis

Summary:

Comparative analysis summary: Lamjed Choucheni's current application

RECOMMENDATION: REVIEW

Detailed Rationale:

The current application has a similar amount ($18,000.00 TND) and risk score (42.0) to Case 1 and Case 3, which were both reviewed.

However, the top risks identified in the current application (customerType, gender, maritalStatus, region, product, and aml_ppe) are different from those seen in historical cases.

The high risk score suggests that there may be some mitigating factors at play.

Key Findings:

Recommended Conditions:

- If the customer's marital status changes or they provide additional financial information, it may impact the risk assessment.

- Further review of the aml_ppe score is necessary to determine if there are any red flags.

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Similar Historical Cases

Case #1 (Similarity: 0.72)

Customer:

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

Case #2 (Similarity: 0.68)

Customer:

Loan Amount:	13,032.53
Risk Score:	29.5
Decision:	REVIEW
amount:	13032.526
timestamp:	1748568175.1452742
customer:	Lamjed Choucheni
risk_score:	29.5
processing_time:	225.03690695762631
analysis_type:	basic

Case #3 (Similarity: 0.60)

Customer:

Loan Amount:	18,000.00
Risk Score:	42.0
Decision:	REVIEW
risk_score:	42.0
customer:	Lamjed Choucheni
timestamp:	1748569905.763687
amount:	18000
processing_time:	66.47318506240845
analysis_type:	contextual

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Branch Information

Branch Name: AGENCE KASSERINE

Branch Description: AGENCE KASSERINE

Loan Officer: Chiheb Khemakhem (Loan Officer)