

# Loan Risk Assessment Report

# Loan Risk Assessment Report

**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)'}

**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

**Loan Amount:** 18,000.00 TND  
**Personal Contribution:** 5,000.00 TND  
**Total Interest:** 2,563.51 TND  
**Monthly Payment:** 1,299.00 TND

# Loan Risk Assessment Report

**Assets Value:** 18,032.53 TND

**APR:** 44.18%

**Interest Rate:** 34.0%

**Term:** 12 months

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_national e_	0	Safe

## Summary:

Comparative analysis summary

**RECOMMENDATION: REVIEW**

## Detailed Rationale:

- This case shows significant differences from historical ones, particularly with regards to top risks such as aml\_ppe (33) which was not present in previous cases.
- Key risk factors include customerType (5), gender (2.0), maritalStatus (5.0), region (20.0), and product (10.0).

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- No mitigating factors were identified.

## Key Findings:

## Recommended Conditions:

- If the customerType or gender are deemed high-risk, additional review may be necessary.
- Special consideration should be given to the region and product involved in this application.

## Similar Historical Cases

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### Case #1 (Similarity: 0.72)

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

### Case #2 (Similarity: 0.68)

Customer:	Lamjed Choucheni
Loan Amount:	13,032.53
Risk Score:	29.5
Decision:	REVIEW
customer:	Lamjed Choucheni
timestamp:	1748568175.1452742

# Loan Risk Assessment Report

**risk\_score:** 29.5  
**amount:** 13032.526  
**processing\_time:** 225.03690695762631  
**analysis\_type:** basic

## Case #3 (Similarity: 0.60)

**Customer:** Lamjed Choucheni  
**Loan Amount:** 18,000.00  
**Risk Score:** 42.0  
**Decision:** REVIEW  
**risk\_score:** 42.0  
**analysis\_type:** contextual  
**amount:** 18000  
**processing\_time:** 66.47318506240845  
**timestamp:** 1748569905.763687  
**customer:** Lamjed Choucheni

**Branch Name:** AGENCE KASSERINE

**Branch Description:** AGENCE KASSERINE

**Loan Officer:** Chiheb Khemakhem (Loan Officer )