

# Loan Risk Assessment Report

## Loan Information

**loan\_id:** 34257  
**external\_id:** 34263  
**account:** 502-00138231  
**status:** Décision client  
**product:** Mechiati - Mechiati

## Customer Profile

**Name:** kamel ben rabah zaidi  
**ID:** 74066  
**Type:** INDIV  
**gender:** M  
**marital\_status:** S  
**age:** 32  
**birth\_date:** 1992-11-17T00:00:00.000+0000  
**phone:** 95343215

## Financial Details

**Loan Amount:** 15,000.00 TND  
**Personal Contribution:** 0.00 TND  
**Total Interest:** 7,078.11 TND  
**Monthly Payment:** 11,039.00 TND  
**Assets Value:** 14,999.00 TND  
**APR:** 30.6%  
**Interest Rate:** 30.25%

Term: 24 months

Risk Assessment Summary

TOTAL RISK SCORE: 54.0

Risk Factor	Value	Rule Applied	Score	Risk Level
Aml Liste Des Sanctions Nationale &	SAFE	Liste_des_sanctions_nationale_&	48.0	Medium Risk
Aml Ppe	SAFE	PPE	0.0	Safe
Customertype	INDIV	Autres (Not in valid list)	5.0	Risque Faible
Gender	M	M	2.0	Risque Faible
Industrycode	3	No matching rule	0.0	Non Risqué
Loanpurpose	Produits d'élevage	Produits d'élevage	10.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Product	Mechiati	Mechiati	5.0	Risque Faible
Region	SIDI BOUZID	SIDI BOUZID	15.0	Risque Moyen
Couverture Sociale	Non	Non	2.0	Risque Faible
Forme Juridique	Autres	Autres	5.0	Risque Faible
Niveau D'Étude	Secondaire	Secondaire	1.0	Risque Faible
Patenté	Non	Non	2.0	Risque Faible
Résident	Oui	Oui	1.0	Risque Faible
Type D'Activité	Informel	Formel	1.0	Risque Faible
Type Logement	Propriétaire	Propriétaire	0.0	Non Risqué

Additional Customer Information

Profession

Type Profession: Industrie, agriculture et artisanat

Profession: Eleveurs de bétail et d'autres animaux domestiques

Customer Nationality

<b>Family situation:</b>	Marié
<b>Place of issue:</b>	SIDI BOUZID
<b>Nationality:</b>	Tunisienne
<b>National ID:</b>	11855535
<b>Add Issue Date:</b>	26/05/2009
<b>Expiry date:</b>	26/05/2016

### Informations complémentaires

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<b>Type tiers:</b>	Client
<b>الاسم الكامل باللغة العربية:</b>	كمال بن رايح زايدي
<b>Appréciation du niveau de vie:</b>	Moyen (1800 à 3000)
<b>Niveau d'étude:</b>	Secondaire
<b>Type d'activité:</b>	Informel
<b>Nombre des enfants:</b>	1
<b>Revenu Tier:</b>	1500
<b>Autre revenus:</b>	1000
<b>Categorie de l'activité:</b>	Personne Physique
<b>Couverture sociale:</b>	Non
<b>Type Logement:</b>	Propriétaire

### Informations du patente

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<b>Patenté:</b>	Non
<b>Forme juridique:</b>	Autres

### IDENTITE DU TIER

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<b>Type des documents d'identité:</b>	CIN
<b>Résident:</b>	Oui
<b>Pays:</b>	TUNISIE
<b>Lieu de délivrance CIN:</b>	TUNIS/تونس

# AI Risk Analysis

## Summary:

The loan application presents several concerns including assets almost equal to the loan amount, a high APR suggesting overleaving, and possible underfunding or fraud.

## RECOMMENDATION: REVIEW

### Detailed Rationale:

- Key difference 1 with historical context: The loan amount is very close to the asset value, which could indicate underfunding or fraudulent activity.
- Key difference 2 with trend analysis: The high APR suggests overleaving, which was not previously reported in similar cases.

### Key Findings:

- Specific finding 1 with impact analysis: Assets are nearly equal to the loan amount, indicating potential underfunding or fraud.
- Specific finding 2 with impact analysis: High APR indicates possible overleaving, which may have been overlooked in past applications.

### Recommended Conditions:

- Conditions applied if approving: The significant deviation from historical patterns and emerging risks make this application more concerning.
- Verification needed if reviewing: Further investigation is required to assess the underlying causes of the discrepancy between assets and loan amount.

## Similar Historical Cases

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### Case #1 (Similarity: 0.67)

Customer:	afef bent elnnaser bouzaiene
Loan Amount:	19,998.40
Risk Score:	26.0
Decision:	DENY
analysis_type:	contextual

**customer:** afef bent elnnaser bouzaiene  
**has\_feedback:** False  
**amount:** 19998.4  
**timestamp:** 1754649748.603439  
**risk\_score:** 26.0  
**processing\_time:** 91.2528681755066

#### Case #2 (Similarity: 0.66)

**Customer:** Mbarka Bent mohamed benhmid  
**Loan Amount:** 6,000.00  
**Risk Score:** 46.0  
**Decision:** APPROVE  
**timestamp:** 1755170589.816299  
**risk\_score:** 46.0  
**amount:** 6000.0  
**has\_feedback:** False  
**processing\_time:** 67.30867409706116  
**customer:** Mbarka Bent mohamed benhmid  
**analysis\_type:** contextual

#### Branch Information

**Branch Name:** AGENCE SIDI BOUZID  
**Branch Description:** AGENCE SIDI BOUZID  
**Loan Officer:** Marwen Badri (Loan Officer)