

Loan Risk Assessment Report

Loan Risk Assessment Report

Loan Information

loan_id:	30970
external_id:	30975
account:	204-00130844
status:	Generation Promesse d'achat
product:	Karhabti - Karhabti
branch:	{'name': 'AGENCE NABEUL', 'description': 'AGENCE NABEUL\r\n', 'officer': 'Manel Aloueni (Loan Officer\t)'}

Customer Profile

Name:	makrem ben almouldi alabidi
ID:	06420271
Type:	INDIV
Gender:	M
Marital Status:	S
Age:	39
Birth Date:	1986-03-18T00:0
Phone:	50172556

Financial Details

Loan Amount:	19,000.00 TND
Personal Contribution:	1,500.00 TND

Loan Risk Assessment Report

Total Interest:	12,181.98 TND
Monthly Payment:	866.00 TND
Assets Value:	20,499.00 TND
APR:	43.93%
Interest Rate:	34.0%
Term:	36 months

Risk Assessment Summary

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Moyens de transport	Moyens de transport	15.0	Risque Moyen
Gender	M	M	2.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Region	NABEUL	NABEUL	5.0	Risque Faible
Product	Karhabti	Karhabti	10.0	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	41	Medium Risk

AI Risk Analysis

Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

Loan Risk Assessment Report

Detailed Rationale:

The current application has a similar risk score to Case 1 (42.0) and Case 3 (42.0), indicating high-risk characteristics.

However, the loan amount is slightly higher than in those cases (19,000.00 TND vs. 18,000).

The top risks identified are primarily related to customerType, loanPurpose, and product, which are common risk factors for this applicant.

Key Findings:

Recommended Conditions:

If the customer's financial situation improves or additional collateral is provided, the risk may be mitigated.

A more detailed review of the loan purpose and product features is necessary to fully assess the risk.

Similar Historical Cases

Case #1 (Similarity: 0.68)

Customer:	Lamjed Choucheni
Loan Amount:	18,000.00
Risk Score:	42.0
Decision:	REVIEW
processing_time:	78.08303213119507

Loan Risk Assessment Report

timestamp: 1748568520.90928

risk_score: 42.0

amount: 18000

customer: Lamjed Choucheni

analysis_type: contextual

Case #2 (Similarity: 0.66)

Customer: Lamjed Choucheni

Loan Amount: 13,032.53

Risk Score: 29.5

Decision: REVIEW

timestamp: 1748568175.1452742

amount: 13032.526

customer: Lamjed Choucheni

processing_time: 225.03690695762631

risk_score: 29.5

analysis_type: basic

Case #3 (Similarity: 0.62)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

Decision: REVIEW

analysis_type: contextual

risk_score: 42.0

Loan Risk Assessment Report

timestamp: 1748569905.763687

customer: Lamjed Choucheni

amount: 18000

processing_time: 66.47318506240845

Branch Information

Branch Name: AGENCE NABEUL

Branch Description: AGENCE NABEUL

Loan Officer: Manel Aloueni (Loan Officer)