

# Loan Risk Assessment Report

## Loan Risk Assessment Report

### Loan Information

loan_id:	31448
external_id:	31454
account:	503-00131855
status:	Génération Promesse d'achat
product:	Herfeti - Herfeti
branch:	{'name': 'AGENCE GABES', 'description': 'AGENCE GABES\r\n', 'officer': 'Achraf Marzougui (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:	13,032.53 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	GABES	GABES	15.0	Risque Moyen
Product	Herfeti	Herfeti	2.5	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:

The loan application from Lamjed Choucheni presents moderate risks due to his customer type, marital status, and region.

**RECOMMENDATION: REVIEW**

### Detailed Rationale:

The customer's high risk score (29.5) indicates a higher likelihood of default or delayed repayment. The combination of factors contributing to the risk score suggests that Choucheni may not have a stable financial situation. Further review is necessary to assess the applicant's creditworthiness and ability to repay the loan.

### Key Findings:

- Customer type: 5 (high risk)
- Marital status: 5.0 (medium-high risk)