

Loan Risk Assessment Report

Loan Information

loan_id:	31439
external_id:	31445
account:	504-00131862
status:	Financement clôturé
product:	Mechiati - Mechiati

Customer Profile

Name:	Rawdha Bent Abdelaziz KARMITI
ID:	12665073
Type:	INDIV
gender:	F
marital_status:	S
age:	31
birth_date:	1994-03-29T00:00:00.000+0000
phone:	56022153

Financial Details

Loan Amount:	15,001.00 TND
Personal Contribution:	0.00 TND
Total Interest:	6,482.72 TND
Monthly Payment:	4,025.00 TND
Assets Value:	16,001.00 TND
APR:	43.62%
Interest Rate:	34.0%

Term: 24 months

Risk Assessment Summary

Risk Factor	Value	Rule Applied	Score	Risk Level
Customertype	INDIV	Autres (Not in valid list)	5	Risque Faible
Loanpurpose	Produits d'elevage	Produits d'elevage	10.0	Risque Faible
Gender	F	F	1.0	Risque Faible
Maritalstatus	S	Célibataire	5.0	Risque Faible
Region	GAFSA	GAFSA	20.0	Risque Moyen
Product	Mechiati	Mechiati	5.0	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	35	Medium Risk

AI Risk Analysis

Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current application has a higher Risk Score (46.0) compared to Case 1 (36.0), indicating a higher level of risk.
- The customer type and loan purpose are similar to those in Case 1, but the region and product have changed, which may impact the overall risk profile.
- Despite the increased risk score, there are no significant new risk factors not seen before.

Recommended Conditions:

- If approved, the customer will need to provide additional documentation to support their loan purpose
- A closer review of the customer's credit history is recommended

Similar Historical Cases

Case #1 (Similarity: 0.79)

Customer: Rawdha Bent Abdelaziz KARMITI

Loan Amount: 15,001.00

Risk Score: 36.0

Decision: REVIEW

customer: Rawdha Bent Abdelaziz KARMITI

timestamp: 1748893184.985964

risk_score: 36.0

processing_time: 181.09008884429932

amount: 15001.0

analysis_type: contextual

Case #2 (Similarity: 0.65)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

Decision: REVIEW

customer: Lamjed Choucheni

processing_time: 78.08303213119507

timestamp: 1748568520.90928

analysis_type: contextual

amount: 18000

risk_score: 42.0

Branch Information

Branch Name: AGENCE GAFSA

Branch Description: AGENCE GAFSA

Loan Officer:

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