

Loan Risk Assessment Report

Loan Information

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)'}

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: 18,000.00 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: 34.0%

Term: 12 months

Risk Assessment Summary

| 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 |

AI Risk Analysis

Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current application has a similar risk score to Case 1, but with a higher amount. This may indicate a higher risk due to the increased transaction value.
- The top risks identified in the current application (customerType, gender, maritalStatus, region, product, and aml_pppe) are not significantly different from those seen in historical cases.
- However, the lack of any mitigating factors or positive deviations may warrant further review.

Key Findings:

Recommended Conditions:

- If the customer's financial situation improves, this may mitigate some of the risks identified.
- If additional information becomes available that addresses the top risks, this may change the recommendation.

Similar Historical Cases

Case #1 (Similarity: 0.72)

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

Case #2 (Similarity: 0.68)

| | |
|------------------|--------------------|
| Customer: | Lamjed Choucheni |
| Loan Amount: | 13,032.53 |
| Risk Score: | 29.5 |
| Decision: | REVIEW |
| customer: | Lamjed Choucheni |
| analysis_type: | basic |
| timestamp: | 1748568175.1452742 |
| amount: | 13032.526 |
| processing_time: | 225.03690695762631 |
| risk_score: | 29.5 |

Case #3 (Similarity: 0.60)

Customer: Lamjed Choucheni

Loan Amount: 18,000.00

Risk Score: 42.0

Decision: REVIEW

risk_score: 42.0

amount: 18000

timestamp: 1748569905.763687

customer: Lamjed Choucheni

analysis_type: contextual

processing_time: 66.47318506240845

Branch Information

Branch Name: AGENCE KASSERINE

Branch Description: AGENCE KASSERINE

Loan Officer: Chiheb Khemakhem (Loan Officer)