

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	SAFE	Liste_des_sanctions_natio	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 greater level of risk.
- The Top Risks factor, 'aml_ppe', is significantly higher in the current application (35) than in any historical case.
- Despite this, the customer's marital status and region are similar to those in Case 1, which may mitigate some risks.

Recommended Conditions:

- If the customer's loan purpose is deemed legitimate, this may reduce the risk score further

- A thorough review of the application and supporting documents is necessary to fully assess the risks involved

Similar Historical Cases

Case #1 (Similarity: 0.79)

Customer: Rawdha Bent Abdelaziz KARMITI
Loan Amount: 15,001.00
Risk Score: 36.0
Decision: REVIEW
amount: 15001.0
customer: Rawdha Bent Abdelaziz KARMITI
processing_time: 181.09008884429932
timestamp: 1748893184.985964
risk_score: 36.0
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
analysis_type: contextual
timestamp: 1748568520.90928
processing_time: 78.08303213119507
risk_score: 42.0
amount: 18000

Branch Information

Branch Name: AGENCE GAFSA

Branch Description: AGENCE GAFSA

Loan Officer: حسام الشايب