

Loan Risk Assessment Report

Loan Information

loan_id: 30970
external_id: 30975
account: 204-00130844
status: Génération Promesse d'achat
product: Karhabti - Karhabti

Customer Profile

Name: makrem ben almouldi alabidi
ID: 06420271
Type: INDIV
gender: M
marital_status: S
age: 39
birth_date: 1986-03-18T00:00:00.000+0000
phone: 50172556

Financial Details

Loan Amount: 19,000.00 TND
Personal Contribution: 1,500.00 TND
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	SAFE	Liste_des_sanctions_natio	0	Safe
Aml Ppe	SAFE	PPE	41	Medium Risk

AI Risk Analysis

Summary:

Comparative analysis summary

RECOMMENDATION: REVIEW

Detailed Rationale:

- The current application has a similar risk score to Case 1 (42.0) but with a higher amount (\$19,000 vs \$18,000). This suggests that the customer may be taking on more debt.
- The top risks identified for this case are largely similar to those seen in historical cases, including customerType and loanPurpose.
- However, the risk score is slightly lower than Case 2 (46.0), which was also reviewed.

Recommended Conditions:

- If the customer can demonstrate a clear plan for repaying the loan, approval may be considered
- A more detailed review of the loanPurpose and customerType is necessary to fully assess the

risks involved

Similar Historical Cases

Case #1 (Similarity: 0.68)

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

Case #2 (Similarity: 0.68)

Customer: Rawdha Bent Abdelaziz KARMITI
Loan Amount: 15,001.00
Risk Score: 46.0
Decision: REVIEW
processing_time: 208.16890001296997
risk_score: 46.0
timestamp: 1750677350.415187
customer: Rawdha Bent Abdelaziz KARMITI
analysis_type: contextual
amount: 15001.0

Case #3 (Similarity: 0.67)

Customer: Rawdha Bent Abdelaziz KARMITI

Loan Amount: 15,001.00
Risk Score: 46.0
Decision: REVIEW
amount: 15001.0
timestamp: 1750605230.737211
risk_score: 46.0
customer: Rawdha Bent Abdelaziz KARMITI
analysis_type: contextual
processing_time: 244.74719095230105

Branch Information

Branch Name: AGENCE NABEUL
Branch Description: AGENCE NABEUL
Loan Officer: Manel Aloueni (Loan Officer)