Loan Risk Assessment Report

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Loan Information

loan_id:	31439
external_id:	31445
account:	504-00131862
status:	Financement cloture
product:	Mechiati - Mechiati
branch:	{'name': 'AGENCE GAFSA', 'description': 'AGENCE GAFSA\r\n', 'officer': ' '}

Customer Profile

Name:	Rawdha Bent Abdelaziz KARMITI
ID:	12665073
Type:	INDIV
Gender:	F
Marital Status:	S
Age:	31
Birth Date:	1994-03-29T00:0
Phone:	56022153

Financial Details

Loan Amount:	15,001.00 TND
Personal Contribution:	0.00 TND

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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'élevage	No matching rule	0	Non Risqué
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

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Detailed Rationale:

The current application from Rawdha Bent Abdelaziz KARMITI has a

similar amount to Case 1, but a higher risk score (36.0 vs

36.0). This suggests that the additional risk factors may

outweigh the similarities.

The top risks identified in this case (customerType, gender,

maritalStatus, region, product, and aml_ppe) are not

significantly different from those seen in historical cases.

However, the higher risk score indicates that there may be some

mitigating factors at play.

Key Findings:

Recommended Conditions:

If the customer's financial situation improves, the risk score

may decrease

If the customer's marital status changes, it could impact their

creditworthiness and affect the risk score

Similar Historical Cases

Case #1 (Similarity: 0.78)

Customer:	Rawdha Bent Abdelaziz KARMITI
Loan Amount:	15,001.00
Risk Score:	36.0
Decision:	REVIEW

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analysis_type:	contextual
processing_time:	181.09008884429932
customer:	Rawdha Bent Abdelaziz KARMITI
amount:	15001.0
risk_score:	36.0
timestamp:	1748893184.985964

Case #2 (Similarity: 0.65)

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

Branch Information

Branch Name:	AGENCE GAFSA
Branch Description:	AGENCE GAFSA
Loan Officer:	[Empty content]