

Loan Risk Assessment Report

Loan Information

loan_id: 31439
external_id: 31445
account: 504-00131862
status: Financement clôturé
product: Mechiati - Mechiati
branch: [Content error]

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 increased risk.
- The customer's loanPurpose and region have changed, introducing new risks not seen in the historical cases.
- Despite this, the customerType and product remain similar to Case 1, which could be a mitigating factor.

Key Findings:

Recommended Conditions:

- If approved, the customer will need to provide additional documentation to justify the increased risk.

- The bank's AML policies should be reviewed to ensure compliance with the new information.

Similar Historical Cases

Case #1 (Similarity: 0.79)

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

Case #2 (Similarity: 0.65)

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

Branch Information

Branch Name: AGENCE GAFSA

Branch Description: AGENCE GAFSA

Loan Officer: [Content error]