

# InsightLoan

## Credit Assessment Report

### Application Information

Application ID:	APP-202511261714105331
Applicant Name:	DANIEL YONG
Loan Type:	Loan
Requested Amount:	RM 50,000.00
Assessment Date:	2025-11-26 21:59

### Final Decision

**REJECTED**

### Risk Assessment

Risk Score:	36/100	Very High Risk
Debt Service Ratio:	17.5%	Healthy

### Decision Justification

Based on the available data, the applicant's high DSR, limited information, and concentrated income stream make this a high-risk loan application. The application is rejected due to concerns about repayment capacity and business viability.

### Financial Analysis

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