

# InsightLoan

## Credit Assessment Report

### Application Information

<b>Application ID:</b>	APP-202511261913558286
<b>Applicant Name:</b>	AHMAD FARIS BIN RAZALI
<b>Loan Type:</b>	Loan
<b>Requested Amount:</b>	RM 15,000.00
<b>Assessment Date:</b>	2025-11-26 21:49

### Final Decision

**APPROVED**

### Risk Assessment

<b>Risk Score:</b>	31/100	Very High Risk
<b>Debt Service Ratio:</b>	46.0%	Moderate

### Decision Justification

Based on the high Debt Service Ratio, critically low Net Disposable Income, and concerning spending habits, this application is too risky and should be rejected. The applicant's financial situation is unsustainable with the added loan burden.

### Financial Analysis

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*This report is generated by InsightLoan AI Credit Assessment System*

*Generated on: 2025-11-26 21:49:47*

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