

InsightLoan

Credit Assessment Report

Application Information

Application ID:	APP-202511262151144907
Applicant Name:	AISHA BINTI RAHMAT
Loan Type:	Loan
Requested Amount:	RM 30,000.00
Assessment Date:	2025-11-26 21:53

Final Decision

REJECTED

Risk Assessment

Risk Score:	20/100	Very High Risk
Debt Service Ratio:	79.3%	High

Decision Justification

Based on the analysis, the loan application is rejected due to concerns surrounding income consistency, high debt burden, and repayment affordability. The inconsistent income reporting and high DSR raise significant doubts about the applicant's ability to manage the loan and maintain financial stability, leading to the rejection recommendation.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System
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