

# InsightLoan

## Credit Assessment Report

### Application Information

Application ID:	APP-202511270556443289
Applicant Name:	MUHAMMAD HAFIZ BIN SHAMSUL
Loan Type:	Loan
Requested Amount:	RM 48,150.00
Assessment Date:	2025-11-27 06:32

### Final Decision

**APPROVED**

### Risk Assessment

Risk Score:	63/100	Medium Risk
Debt Service Ratio:	20.7%	Healthy

### Decision Justification

This application presents a mixed risk profile. While the applicant demonstrates a stable income and a high savings rate, the borderline DSR and moderate per capita income warrant careful review to ensure long-term affordability and repayment capacity. Further assessment is needed to determine if the loan is suitable for the applicant's financial situation.

### Financial Analysis

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

*Generated on: 2025-11-27 06:32:00*

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