

InsightLoan

Credit Assessment Report

Application Information

Application ID:	APP-202511270556444451
Applicant Name:	TAN JIA WEN
Loan Type:	Loan
Requested Amount:	RM 76,410.00
Assessment Date:	2025-11-27 06:27

Final Decision

REJECTED

Risk Assessment

Risk Score:	53/100	High Risk
Debt Service Ratio:	56.1%	Moderate

Decision Justification

While the applicant exhibits some positive financial habits, the low net disposable income and borderline DSR necessitate a manual review to determine whether the applicant can comfortably afford the loan. Further verification or a lower loan amount might be needed.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System

Generated on: 2025-11-27 06:27:52

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