

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

This report is generated by InsightLoan AI Credit Assessment System
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