

# INSIGHTLOAN

## Credit Risk Assessment Report

### LIM WEI HAN

Application ID: APP-202511271645171297

Status: Rejected (High Risk)

Loan Type: Loan

Requested Amount: RM 35,000.00

Assessment Date: 2025-11-27

**48**

RISK SCORE (/100)

**REJECTED**

Risk Level: High

### Risk Score Calculation Breakdown

Category	Points	Reason
Income Verification	+15	Bank deposits align with stated income (within 10% variance)
Debt Burden Analysis	-15	DSR 30-50% (borderline affordable)
Family Burden Assessment	+10	> RM 2,000/person/month
Repayment Capacity Verification	-30	Installment > 40% of net income (cannot afford)
Bank Statement Health	+15	Average balance > 3x installment amount
Lifestyle Analysis	-10	Boost top up suggests reliance on e-wallets

### Key Risk Flags & Findings

Risk Flag	Severity	Description
High Cost of Living Ratio	High	The applicant's cost of living ratio is above 50% which is relatively high.
High Debt Service Ratio	High	The debt service ratio is at 48.75%, indicating potential stress on monthly payments.
Significant Wedding Expenses	Medium	The wedding is expected to cost over RM40,000. Expenses have been flagged as a concern.
Low Emergency Funds	Medium	Despite consistent savings, the applicant's emergency funds, which are currently low, pose a risk.

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## **DECISION JUSTIFICATION**

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### **RECOMMENDATION: REJECT**

**Overall Assessment:**

Due to negative NDI, despite the positive factors the loan presents a very high risk. The applicant will likely struggle to repay the loan.

**STRENGTHS**

1. Applicant has stable employment for over three years.
2. The per capita income is comfortable.

**CONCERNS**

1. High Debt Service Ratio
2. Potential Lifestyle Inflation
3. Low emergency funds.