

InsightLoan

Credit Assessment Report

Application Information

Application ID:	APP-202511261913556664
Applicant Name:	AISHA BINTI RAHMAT
Loan Type:	Loan
Requested Amount:	RM 30,000.00
Assessment Date:	2025-11-26 21:47

Final Decision

REJECTED

Risk Assessment

Risk Score:	42/100	High Risk
Debt Service Ratio:	79.1%	High

Decision Justification

This application requires manual review due to the discrepancies in income, high DSR, and low per capita income. Further verification is needed to assess the applicant's repayment capability and financial stability despite evidence of business operation.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System

Generated on: 2025-11-26 21:47:36

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