

InsightLoan

Credit Assessment Report

Application Information

Application ID:	APP-202511262151149039
Applicant Name:	DANIEL YONG
Loan Type:	Loan
Requested Amount:	RM 50,000.00
Assessment Date:	2025-11-26 21:58

Final Decision

REJECTED

Risk Assessment

Risk Score:	41/100	High Risk
Debt Service Ratio:	17.5%	Healthy

Decision Justification

The application requires further review due to high DSR and insufficient business transaction data. The applicant has a strong income; however, lack of business operational data needs assessment before approval.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System
Generated on: 2025-11-26 21:58:17
© 2025 InsightLoan. All rights reserved.