

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
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