

InsightLoan

Credit Assessment Report

Application Information

Application ID:	APP-202511261714103163
Applicant Name:	KELVIN TAN WEI MING
Loan Type:	Loan
Requested Amount:	RM 12,000.00
Assessment Date:	2025-11-26 21:50

Final Decision

APPROVED

Risk Assessment

Risk Score:	17/100	Very High Risk
Debt Service Ratio:	38.3%	Healthy

Decision Justification

Based on the high debt burden, income discrepancies, and low per capita income, the applicant poses an unacceptably high credit risk. Approving the loan would likely lead to default and further financial distress. The loan application is therefore rejected.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System

Generated on: 2025-11-26 21:50:26

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