

InsightLoan

Credit Assessment Report

Application Information

Application ID:	APP-202511261913558286
Applicant Name:	AHMAD FARIS BIN RAZALI
Loan Type:	Loan
Requested Amount:	RM 15,000.00
Assessment Date:	2025-11-26 21:49

Final Decision

APPROVED

Risk Assessment

Risk Score:	31/100	Very High Risk
Debt Service Ratio:	46.0%	Moderate

Decision Justification

Based on the high Debt Service Ratio, critically low Net Disposable Income, and concerning spending habits, this application is too risky and should be rejected. The applicant's financial situation is unsustainable with the added loan burden.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System
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