

# 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

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