

InsightLoan

Credit Assessment Report

Application Information

| | |
|-------------------|------------------------|
| Application ID: | APP-202511261913556664 |
| Applicant Name: | AISHA BINTI RAHMAT |
| Loan Type: | Loan |
| Requested Amount: | RM 30,000.00 |
| Assessment Date: | 2025-11-26 21:47 |

Final Decision

REJECTED

Risk Assessment

| | | |
|---------------------|--------|-----------|
| Risk Score: | 42/100 | High Risk |
| Debt Service Ratio: | 79.1% | High |

Decision Justification

This application requires manual review due to the discrepancies in income, high DSR, and low per capita income. Further verification is needed to assess the applicant's repayment capability and financial stability despite evidence of business operation.

Financial Analysis

This report is generated by InsightLoan AI Credit Assessment System
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