

InsightLoan

Credit Assessment Report

Application Information

Application ID:	TEST-001
Applicant Name:	Test Applicant
Loan Type:	Personal Loan
Requested Amount:	RM 50,000.00
Assessment Date:	2025-11-26 21:14

Final Decision

APPROVED

Risk Assessment

Risk Score:	750/100	Low Risk
Debt Service Ratio:	24.0%	Healthy

Decision Justification

Applicant demonstrates strong financial stability with healthy DSR and consistent income.

Financial Analysis

Monthly Income:	RM 5,000.00
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Monthly Commitments:	RM 1,200.00
DSR:	24.0%
Savings Rate:	15.5%

This report is generated by InsightLoan AI Credit Assessment System
Generated on: 2025-11-26 21:14:14
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