

INSIGHTLOAN

Credit Risk Assessment Report

LIM WEI HAN

Application ID: APP-202511271645171297

Status: Rejected (High Risk)

Loan Type: Loan

Requested Amount: RM 35,000.00

Assessment Date: 2025-11-27

48

RISK SCORE (/100)

REJECTED

Risk Level: High

Risk Score Calculation Breakdown

Category	Points	Reason
Income Verification	+15	Bank deposits align with stated income (within 10% variance)
Debt Burden Analysis	-15	DSR 30-50% (borderline affordable)
Family Burden Assessment	+10	> RM 2,000/person/month
Repayment Capacity Verification	-30	Installment > 40% of net income (cannot afford)
Bank Statement Health	+15	Average balance > 3x installment amount
Lifestyle Analysis	-10	Boost top up suggests reliance on e-wallets

Key Risk Flags & Findings

Risk Flag	Severity	Description
High Cost of Living Ratio	High	The applicant's cost of living ratio is above 50% which is r
High Debt Service Ratio	High	The debt service ratio is at 48.75%, indicating potential st
Significant Wedding Expenses	Medium	The wedding is expected to cost over RM40,000. Expenses have
Low Emergency Funds	Medium	Despite consistent savings, the applicant's emergency funds,

DECISION JUSTIFICATION

RECOMMENDATION: REJECT

Overall Assessment:

Due to negative NDI, despite the positive factors the loan presents a very high risk. The applicant will likely struggle to repay the loan.

STRENGTHS

1. Applicant has stable employment for over three years.
2. The per capita income is comfortable.

CONCERNS

1. High Debt Service Ratio
2. Potential Lifestyle Inflation
3. Low emergency funds.