

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST001 | Applicant: Ananya Sharma

Verification Date: 28-12-2025

RISK CATEGORY: LOW

1. MEDICAL TEST REPORTS

Test Date: 28-12-2025

Laboratory: Metropolis Healthcare Ltd.

Test Name	Result
Blood Test	Normal
Lipid Profile	Excellent
BP: 110/70	

2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Meera Reddy, MBBS, MD - General Physician
Consultation Date	28-12-2025
Assessment	Applicant appears in excellent health. No concerns identified.
Recommendation	Approved for standard health insurance coverage.

3. EMPLOYMENT VERIFICATION

Verification Status	Verified
Employer Details	Google India, Employee since 2022
Income Verification	Matches declared income
Stability Assessment	Stable employment - Low risk

4. CREDIT BUREAU VERIFICATION

Credit Score	810
Credit Rating	Excellent
Bureau Source	CIBIL
Financial Risk Indicator	Low Financial Risk
Report Date	28-12-2025

5. KYC & IDENTITY VERIFICATION

KYC Status	Verified (Aadhaar, PAN)
Identity Verification	Completed
Address Verification	Verified via Aadhaar
Document Authenticity	All documents verified and authentic
Verification Date	28-12-2025

OVERALL VERIFICATION ASSESSMENT

All external verifications completed successfully. Medical reports show excellent health parameters. Employment and income verified. Credit score (810) indicates excellent financial stability. KYC documents authenticated.
RECOMMENDATION: Applicant qualifies for STANDARD RISK category with no loading.

Note: All external reports have been obtained from authorized sources with applicant consent. Data is current as of the verification date. This compilation is for underwriting assessment purposes only.