

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST008 | Applicant: Prakash Choudhary

Verification Date: 28-12-2025

RISK CATEGORY: HIGH

1. MEDICAL TEST REPORTS

Test Date: 28-12-2025

Laboratory: Metropolis Healthcare Ltd.

Test Name	Result
Blood Test	Multiple abnormalities
ECG	Ischemic changes
BP: 160/100 (poorly controlled)	
HbA1c	9.5 (Uncontrolled Diabetes)
Creatinine	2.1 (Elevated)
eGFR	55 (CKD Stage 2)

2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Vinod Prasad, MBBS, DM - Cardiologist
Consultation Date	28-12-2025
Assessment	Applicant has significant health concerns. Multiple conditions require ongoing treatment.
Recommendation	Recommend premium loading or exclusions. Detailed medical review required.

3. EMPLOYMENT VERIFICATION

Verification Status	Verified
Employer Details	Retired from Bihar Govt., Pension since 2022
Income Verification	Verified - Limited income
Stability Assessment	Retired - Fixed pension income

4. CREDIT BUREAU VERIFICATION

Credit Score	620
Credit Rating	Poor

Bureau Source	CIBIL
Financial Risk Indicator	High Financial Risk
Report Date	28-12-2025

5. KYC & IDENTITY VERIFICATION

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

OVERALL VERIFICATION ASSESSMENT

External verifications completed with CONCERNS. Medical reports show MULTIPLE abnormalities requiring detailed review. Employment/income status: Retired - Fixed pension income. Credit score (620) indicates poor financial stability. RECOMMENDATION: HIGH RISK category. Recommend 30-50% premium loading, exclusions for pre-existing conditions, or policy rejection based on underwriter discretion.

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.