

# 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.
<i>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.</i>