

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST007 | Applicant: Mohammed Irfan Khan

Verification Date: 28-12-2025

RISK CATEGORY: MEDIUM

1. MEDICAL TEST REPORTS

Test Date: 28-12-2025

Laboratory: Metropolis Healthcare Ltd.

| Test Name | Result |
|----------------|----------------------|
| Blood Test | High LDL Cholesterol |
| ECG | Normal |
| BP: 135/88 | |
| Liver Function | Slightly elevated |

2. MEDICAL CONSULTATION RECORDS

| | |
|----------------------|--|
| Consulting Physician | Dr. Rashid Ahmed, MBBS, MS - Orthopedic Surgeon |
| Consultation Date | 28-12-2025 |
| Assessment | Applicant has some health conditions requiring monitoring. Manageable with medical intervention. |
| Recommendation | Consider standard coverage with waiting period for pre-existing conditions. |

3. EMPLOYMENT VERIFICATION

| | |
|----------------------|---|
| Verification Status | Verified |
| Employer Details | Self-employed, Business registered since 2012 |
| Income Verification | Matches declared income |
| Stability Assessment | Self-employed - Variable income |

4. CREDIT BUREAU VERIFICATION

| | |
|--------------------------|-----------------------|
| Credit Score | 695 |
| Credit Rating | Fair |
| Bureau Source | CIBIL |
| Financial Risk Indicator | Medium Financial Risk |

| | |
|-------------|------------|
| Report Date | 28-12-2025 |
|-------------|------------|

| 5. KYC & IDENTITY VERIFICATION | |
|--------------------------------|---|
| KYC Status | Verified (Aadhaar, PAN, GST Registration) |
| 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. Medical reports show some health parameters requiring attention. Employment and income verified. Credit score (695) indicates fair financial stability. RECOMMENDATION: Applicant qualifies for MEDIUM RISK category. Consider 10-20% premium loading and waiting period for pre-existing conditions.

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.