

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 supervision.
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
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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.