

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST003 | Applicant: Neha Kapoor

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
Thyroid Profile	Normal
BP: 115/75	
HbA1c	5.2 (Normal)

2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Priya Menon, MBBS - 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	Microsoft India, Employee since 2021
Income Verification	Matches declared income
Stability Assessment	Stable employment - Low risk

4. CREDIT BUREAU VERIFICATION

Credit Score	835
Credit Rating	Excellent
Bureau Source	CIBIL
Financial Risk Indicator	Low Financial Risk

Report Date	28-12-2025
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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 (835) 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.