

# 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.*