

# EXTERNAL VERIFICATION REPORTS

Customer ID: CUST004 | Applicant: Arjun Nair

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 |
| ECG        | Normal |
| BP: 120/80 |        |
| Vision     | 6/6    |

### 2. MEDICAL CONSULTATION RECORDS

|                      |  |
|----------------------|--|
| Consulting Physician | Dr. Thomas George, MBBS, MS - General Surgeon                  |
| 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     | L&T Construction, Employee since 2017 |
| Income Verification  | Matches declared income               |
| Stability Assessment | Stable employment - Low risk          |

### 4. CREDIT BUREAU VERIFICATION

|                          |                    |
|--------------------------|--------------------|
| Credit Score             | 770                |
| 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 (770) 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.*