

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST005 | Applicant: Rajesh Kumar Singh

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	Borderline Cholesterol
ECG	Mild abnormality
BP: 140/90 (on medication)	
HbA1c	5.8 (Pre-diabetic range)

2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Anil Sharma, MBBS, MD - Cardiologist
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	SBI, Employee since 2005
Income Verification	Matches declared income
Stability Assessment	Stable employment - Low risk

4. CREDIT BUREAU VERIFICATION

Credit Score	720
Credit Rating	Good
Bureau Source	CIBIL
Financial Risk Indicator	Low-Medium 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

External verifications completed. Medical reports show some health parameters requiring attention. Employment and income verified. Credit score (720) indicates good 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.