

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST009 | Applicant: Kamala Venkatesh

Verification Date: 28-12-2025

RISK CATEGORY: HIGH

1. MEDICAL TEST REPORTS

Test Date: 28-12-2025

Laboratory: Metropolis Healthcare Ltd.

Test Name	Result
Blood Test	Low hemoglobin
Tumor Markers	Within normal (remission)
Bone Density Scan	Severe Osteoporosis
BP: 125/80	
Mammogram	Clear

2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Lakshmi Sundaram, MBBS, MD - Oncologist
Consultation Date	28-12-2025
Assessment	Applicant has significant health concerns. Multiple conditions require ongoing treatment.
Recommendation	Recommend premium loading or exclusions. Detailed medical review required.

3. EMPLOYMENT VERIFICATION

Verification Status	N/A
Employer Details	Homemaker, Dependent on spouse's pension
Income Verification	Verified - Limited income
Stability Assessment	Not Applicable - Dependent

4. CREDIT BUREAU VERIFICATION

Credit Score	680
Credit Rating	Fair
Bureau Source	CIBIL

Financial Risk Indicator	Medium 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

External verifications completed with CONCERNS. Medical reports show MULTIPLE abnormalities requiring detailed review. Employment/income status: Not Applicable - Dependent. Credit score (680) indicates fair financial stability. RECOMMENDATION: HIGH RISK category. Recommend 30-50% premium loading, exclusions for pre-existing conditions, or policy rejection based on underwriter discretion.

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.