

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
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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 (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.