

# EXTERNAL VERIFICATION REPORTS

Customer ID: CUST006 | Applicant: Sunita Devi Agarwal

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	Elevated Sugar Levels
Thyroid Panel	On medication
BP: 130/85	
HbA1c	7.2 (Diabetic, controlled)

### 2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Kavita Gupta, MBBS, MD - Endocrinologist
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	Govt. Sr. Secondary School, Employee since 1998
Income Verification	Matches declared income
Stability Assessment	Stable employment - Low risk

### 4. CREDIT BUREAU VERIFICATION

Credit Score	745
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 (745) 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.*