

# Underwriting Report

## Executive Summary:

The underwriting process for the application submitted by Rajesh Kumar has been completed, and the final decision has been determined based on a comprehensive evaluation.

## Key Findings:

- KYC verification revealed discrepancies in personal and nominee details.
- Health risk assessment indicated medium risk due to specific health history factors.
- Financial eligibility criteria were met, demonstrating sufficient annual income.

## Risk Assessment:

The applicant's health information disclosed factors such as family history of hereditary conditions and recent significant weight changes, which contribute to a medium risk profile. These factors necessitate further medical evaluation to ensure comprehensive risk mitigation.

## Recommendation:

Based on the evaluation, the application is declined due to unresolved KYC discrepancies and health risk concerns. It is recommended to address these issues and consider reapplication with additional supporting documentation.

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