

INDIRA G

**Govindharaj, 61, Kammala Street, Orathanadu, PO Orattaand, Dist: Thanjavur,
Tamil Nadu- 614625**

Date: 3rd February 2025

To,
ICodex Publishing Solutions Limited
(Formerly known as ICodex Publishing Solutions Private Limited)
CIN: U72900PN2018PLC176870
102, First Floor, Suman Business Park, Kalyani Nagar, Viman Nagar, Pune, Pune- 411014, Maharashtra

AND

Indcap Advisors Private Limited
CIN: U74120WB2008PTC125639
Suite 1201, 12th Floor, Aurora Waterfront,
GN 34/1, Sector 5, Salt Lake City,
Kolkata 700091.

(Indcap Advisors Private Limited appointed in relation to the Offer is referred to as the “Book Running Lead Manager” or the “BRLM”)

Re: Proposed initial public offering of equity shares of face value of Rs. 10 each (the “Equity Shares” and such offering, the “Offer”) of Icodex Publishing Solutions Limited (the “Company”).

Dear Sir/Madam,

I, **Indira G**, hereby give my consent to be named and included as a member of the promoter group of the Company and to the inclusion of the information contained in this certificate (in part or full) in the Draft Red Herring Prospectus (the “**DRHP**”) intended to be filed by the Company with the Securities and Exchange Board of India (the “**SEBI**”), SME platform of BSE Ltd. (the “**BSE SME**”), and the Red Herring Prospectus (the “**RHP**”) and the Prospectus (the “**Prospectus**”), which the Company intends to file with the Registrar of Companies, **Maharashtra at Pune** (the “**RoC**”) and thereafter file with the SEBI and the Stock Exchanges and in any other Offer-related documents.

I am a part of the “promoter group” of the Company as defined under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended (the “**ICDR Regulations**”) by virtue of being mother of the promoter of the company that is Mr. Kamalakannan Govindaraj.

My details are as given below:

- a) **PAN: ACLPI8112L**
- b) **AADHAR: 5596 6068 0108**
- c) **Residential address: Govindharaj, 61, Kammala Street, Orathanadu, PO Orattaand, Dist: Thanjavur, Tamil Nadu- 614625**

Interest of the Member of the Promoter Group

- (i) I hold equity shares in the Company and/or ~~its subsidiaries~~, but do not hold any warrants/convertible securities or stock options.
- (ii) Details of the Equity Shares held by me is as follows in the company:

Sr. No.	Pre-Offer		Post-Offer	
	Number of Equity Shares	Percentage of pre-Offer capital (%)	Number of Equity Shares	Percentage of post- Offer capital (%)
1.	12,001	0.10%		

- (iii) Details of the Equity Shares held by me is as follows (other than the Issuer Company):

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Sr. No.	Name of the Company	No. of Equity Shares Held	% of total Share Capital
1.	NA	Nil	Nil

(iv) Details of the HUF in which I am member or Karta:

Sr. No.	Name of the HUF	Nature of Relationship
1.	NA	NA

(v) Details of the Partnership firm / LLP in which I am partner:

Sr. No.	Name of the Partnership Firm or LLP	% of Partnership Share
1.	NA	NA

(vi) The Share Capital Build-up of Equity Shares held by me in the Company is as under:

Date of Allotment / acquisition	Nature of transaction	Number of Equity Shares	Face value per Equity Share (in ₹)	Issue / transfer price per Equity Share (in ₹)	Nature of consideration (cash / other than cash)	Cumulative number of Equity Shares	% of pre Offer capital	% of post Offer capital	Source of funds
14.06.2024	Gift	1	10	Nil	Other than cash	1	0.01 %	0.00 %	Gift
30.10.2024	Bonus Issue	12,000	10	Nil	Other than cash	12,001	0.01 %	0.01 %	NA

(vii) Except as stated below, I have not sold or purchased any Equity Shares or other specified securities of the Company during the six months immediately preceding the date of this Draft Red Herring Prospectus:

Name of the Individual	Nature of transaction	No. of Equity Shares/ specified securities Sold / transferred	Date of transaction	Transaction price per Equity Share (₹)
NA	NA	NA	NA	NA

(viii) The details of Equity Shares issued by the Company in the last one year preceding the date of filing of this Draft Red Herring Prospectus, which may have been issued at a price lower than the Offer Price is as follows:

Sr. No.	Whether belongs to Promoter Group	Date of allotment	No. of Equity Shares	Face value (₹)	Issue/ Price per equity share (₹)	Reason for allotment
1.	NA	NA	NA	NA	NA	NA

(ix) The aforementioned shares have not been pledged or otherwise encumbered;

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- (x) I have not purchased or sold or financed the purchase by any other person, other than in the normal course of the business of the financing entity, of any securities of the Company during the six immediately preceding months;
- (xi) there is no amount or benefit apart from disclosure as under paid or given by the Company within the two immediately preceding years or intended to be paid or given to me; and

Particulars	Amount in INR Lakhs
Professional Fees – FY24	9.00
Professional Fees – FY23	9.10

- (xii) I do not have any other interest in the Company.
- (xiii) I shall not offer in any manner whatsoever any incentive, whether direct or indirect, in cash, in kind or in services or otherwise to any Bidder for making a Bid.

Other Confirmations

There have been no securities markets violations by me.

I have not been prohibited or debarred from accessing the capital markets or debarred from buying, selling or dealing in securities under any order or direction passed by the SEBI, or any other securities market regulator or any other authority, court or tribunal inside and outside India in any jurisdiction or any other authority/ court.

No action has been taken/is pending against me by any statutory or regulatory authority in India or overseas.

I have not been declared a wilful defaulter or fraudulent borrower by any bank or financial institution (as defined under the Companies Act, 2013) or consortium thereof, in accordance with the guidelines on wilful defaulters or fraudulent borrowers issued by Reserve Bank of India.

I am not director or promoter of any other company which is debarred from accessing the capital market under any order or direction passed by SEBI or any other authorities.

I have neither been declared as wilful defaulters by any bank or financial institution or consortium thereof in accordance with the guidelines on wilful defaulters or fraudulent borrowers issued by the RBI.

I have not been declared as Fugitive Economic Offenders under section 12 of Fugitive Economic Offenders Act, 2018.

I am not in any manner associated with the securities market and there has been no action taken by the SEBI against me or any other entity with which I am associated as promoters or directors.

Neither me nor the Companies, Bodies Corporate, Limited Liability Partnerships, Partnership Firms, Hindu Undivided Family, Proprietorship Firms, Association of Individuals, Trusts, etc wherein I, either jointly or severally with the promoter and promoter group members/entities of the Company, hold shares, voting rights, or beneficial interest or control (as defined under the Companies Act, 2013) have been identified as a wilful defaulter or a fraudulent borrower by the RBI or other governmental authority and there has been no violation of any securities law committed by any of them in the past and no such proceedings are pending against any of them except as details provided in the chapter “*Outstanding Litigations and Material Development*” of the Draft Red Herring Prospectus.

I along with the Companies, Bodies Corporate, Limited Liability Partnerships, Partnership Firms, Hindu Undivided Family, Proprietorship Firms, Association of Individuals, Trusts, etc wherein I, either jointly or severally with the promoter and promoter group members/entities of the Company, hold shares, voting rights, or beneficial interest or control are in compliance with the Companies (Significant Beneficial Owners) Rules, 2018, to the extent applicable, as on the date of this Draft Red Herring Prospectus.

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I have not received any regulatory or statutory notices, including from the Securities and Exchange Board of India, Reserve Bank of India, Ministry of Corporate Affairs etc. in the past.

Neither me nor the Companies, Bodies Corporate, Limited Liability Partnerships, Partnership Firms, Hindu Undivided Family, Proprietorship Firms, Association of Individuals, Trusts, etc wherein I, either jointly or severally with the promoter and promoter group members/entities of the Company, hold shares, voting rights, or beneficial interest or control have been declared as fugitive economic offenders under section 12 of the Fugitive Economic Offenders Act, 2018, or under any comparable law of the jurisdiction where I am incorporated.

I have not been found to be non-compliant with applicable securities laws during the three immediately preceding years.

I hereby confirm that I am not subject to any penalties or disciplinary action or investigation by the SEBI or the stock exchanges or any other regulatory authority, court or tribunal, inside or outside India nor has any regulatory authority or court/ tribunal, inside and outside India, found any probable cause for enquiry, adjudication, prosecution or other regulatory action.

I have not been refused listing of any securities or failed to meet the listing requirements of any stock exchange, in India or abroad.

I am not registered with SEBI in any capacity.

I am not registered with any other financial regulatory body like RBI/ IRDAI/ etc., in any capacity.

I am in compliance with the provisions of the Companies Act, 2013 in relation to beneficial ownership, and the Companies (Significant Beneficial Owners) Rules, 2018, as amended and any notifications and circulars related thereto.

I am not under winding up, nor has my name (or the name of any entities in which our promoters or directors are associated as promoters, directors or persons in control) been struck off from any list of companies by any statutory or regulatory authority, ministry or other government body. I am not a sick company within the meaning of the erstwhile Sick Industrial Companies (Special Provisions) Act, 1985 and have not been referred to the Board of Industrial and Financial Reconstruction, and I am not a company under the corporate insolvency resolution process under the Insolvency and Bankruptcy Code, 2016.

I am not compulsorily delisted by any recognized stock exchange on the nationwide stock exchanges;

I am a track record in redressal of investor grievances, and I have a general approach and philosophy to the issue of investor service and protection.

I am not a suspended company. I understand that "suspended company" means a listed company in whose shares trading is suspended from trading by the recognized stock exchange on account of non-compliance with listing requirements.

None of our equity shares are listed on any stock exchange.

There has been no material regulatory or disciplinary action taken against me by any stock exchange or regulatory authority in the immediately preceding year.

No incentive, whether direct or indirect, in any manner, whether in cash or kind or services or otherwise, shall be provided by me to any person for making an application for Equity Shares in the Offer, except for fees or commission for services rendered in relation to the Offer.

I undertake that transactions in the securities of the Company by me during the period between the date of filing the DRHP and the date of closure of the Offer will be promptly reported to the Company so as to enable the Company to report such transactions to the Stock Exchanges within 24 hours of such transactions.

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I will not participate in the Offer and will not make any application for Equity Shares in the Offer. No person related to me shall apply under the Anchor Investor portion of the Offer, if any.

Except for the proceeds to be received from the sale of Equity Shares offered by me as part of the Offer, there is no proposal whereby I will receive any portion of the proceeds from the proposed Offer and there is no material existing or anticipated transaction with me in relation to utilization of such proceeds.

I have not acquired any Equity Shares, Preference Shares or any other specified securities of the Company in the last three years.

I am/was not a promoter of, nor am/was promoted by, any company which has been compulsorily delisted under the terms of Chapter V of the SEBI Delisting Regulations, 2021, or Chapter IV of the SEBI Delisting Regulations, 2009, each as amended, in the preceding ten years.

There have been no instances of issuance of equity shares/ convertible shares by me, in the past to more than 49/200 investors in violation of:

- i. Section 67(3) of Companies Act, 1956; or
- ii. relevant section(s) of Companies Act, 2013, including Section 42 and the rules notified thereunder; or
- iii. the SEBI Regulations; or
- iv. the SEBI (Disclosure and Investor Protection) Guidelines, 2000.

I hereby confirm and warrant that no notice has been issued and no action or proceeding has been initiated against me or is related to me in any manner and that I have not been named in the attached search result in **Annexure A**. Further, a copy of my CIBIL is also attached herewith as **Annexure B**.

Capitalised terms used herein but not defined shall have the same meaning as ascribed to them in the offer documents for the Offer.

I confirm that the contents of this certificate are true, correct, adequate and not misleading in any material respect.

I confirm that I will immediately communicate any changes in writing to the above information to the Company and the BRLM until the date when the Equity Shares commence trading on the Stock Exchanges. In the absence of any such communication from me, the above information should be considered as updated information until the Equity Shares commence trading on the Stock Exchanges pursuant to the Offer.

This certificate, including any annexures hereto is for information and for inclusion (in part or full) in the DRHP, the RHP and the Prospectus in relation to the Offer or any other Offer-related material, and may be relied upon by the Company, the BRLM, and the legal counsel to each of the Company and the BRLM. I hereby consent to the submission of this certificate as may be necessary to the SEBI, the RoC, the Stock Exchanges and any other regulatory authority and/or for the records to be maintained by the BRLM and in accordance with applicable law.

Yours faithfully,



Name: Indira G

Date: 3rd February 2025

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24/07/2024, 00:20

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covering entities and persons



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CAUTION (PLEASE CLICK HERE)

SEARCH PARAMETERS

Entity/Person	PERSON
PAN/CIN/DIN	ACLP18112L

If you wish to search again, enter name of Entity/Person: [Exact Search](#) ☒ or PAN/CIN/DIN: in

☒

ENTITY	PERSON	COMPETENT AUTHORITY	REGULATORY CHARGES	REGULATORY ACTION(S) / DATE OF ORDER	FURTHER DEVELOPMENTS
No Record					

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ANNEXURE A

NSC Watchout Screen Shot

24/07/2024, 00:19

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A national web-based registry of economic defaulters
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SEARCH PARAMETERS

Name of Entity/PersonINDIRA GOVIND

Entity/PersonPERSON

If you wish to search again, enter name of Entity/Person: INDIRA GOVIND Exact Search ☒ or PAN/CIN/DIN: In
Person ☒ GO

ENTITY	PERSON	COMPETENT AUTHORITY	REGULATORY CHARGES	REGULATORY ACTION(S) / DATE OF ORDER	FURTHER DEVELOPMENTS
No Record					

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ANNEXURE B

CIBIL

Summary

Enquiry Details :

LOS Application No:	BureauOne Reference No:81302475
Customer Name:INDIRA GOVINDRAJ	Report Date:29-01-2025 04:01:07 PM

Bureau Response Summary:

Bureau Name	Response	Details
Cibil	Hit	

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Bureau:Cibil

CONTROL ORDER NO:008667296814
USER ID:451800
BUREAUONE REFERENCE NUMBER:61302475
MEMBER REFERENCE NUMBER:

REPORT DATE:29-01-2025
REPORT TIME:16:01:07
ENQUIRY DATE:29-01-2025
ENQUIRY TIME:16:00:49

Consumer Name:INDHIRA GOVINDHARAJ

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:09-11-1954	PAN:ACLP18112L		Phone1:9970800002
Age:71	Voter ID:TN311810084336		Phone2:9994565642
Gender:Female	Passport ID:		Phone3:
Total Income:	National ID/UID:XXXXXXXXXXXX		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:22145774		Phone6:
	Photo Credit Card:		Email:

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Not Categorized/Other		61 KAMMALA STREET ORATHANADU ORATHANADUTHANJ AVUR TAMIL NADU THANJAVURTHANJAV UR	Tamil Nadu	614625	31-01-2016
Residence/Current Address		S.R. NO -31/8/1 NEAR- FATIMA ASHRAMWADGAON SHERI PUNE-411014	Maharashtra	411014	06-03-2012

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Gold Loan	31032016	Others			

Summary:

Credit Report Summary		
Number of Accounts:14	TotalBalanceAmount:0	Recent Account:26-09-2022
Number of Past Due Accounts:0	Total Past Due Amount:	Oldest Account:02-01-2016
Number of Active Accounts:0	Total High Credit:	Total Sanction Amount:1206000
Number of Zero Balance Accounts:14		

Scores:

Score Name	Score	Scoring Factors
CIBIL TransUnion Score v3	741	

Account Details:

Account 1

Acct#	Balance:0	Interest Rate:	Date Reported:31-01-2023
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:26-09-2022	Date Opened:26-09-2022
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:140000	Date Closed:27-01-2023
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:140000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	01-23	12-22	11-22	10-22	09-22
DPD:	STD	STD	STD	STD	STD

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Tamil Nadu- 614625

Bureau:Cibil

Control Order No:008667296814

Dates
Pmt hist start:01092022
Pmt hist end:01012023

Account 2				
Acct#	Balance:0		Interest Rate:	Date Reported:04-12-2022
Institution:NOT DISCLOSED	Past Due Amount:		Last Payment Date:26-09-2022	Date Opened:26-09-2022
Type:Gold Loan	Last Payment:		Sanction/HighCR Amount:98000	Date Closed:29-11-2022
Ownership Type:Individual	Write-off Amount:		Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:98000			Collateral Value:
Dispute Code:	Term Frequency:			Collateral Type:
Account Status:	Written off/Settled Status:			
Asset Classification:	Suit Filed Status:			
History				
Month/Year:	12-22	11-22	10-22	09-22
DPD:	STD	STD	STD	STD
Dates				
Pmt hist start:01092022				
Pmt hist end:01122022				

Account 3

Acct#	Balance:0	Interest Rate:	Date Reported:28-02-2022
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:22-09-2021	Date Opened:22-09-2021
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:112000	Date Closed:25-02-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:112000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	02-22	01-22	12-21	11-21	10-21	09-21
DPD:	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01092021

Pmt hist end:01022022

Account 4

Acct#	Balance:0	Interest Rate:7.00	Date Reported:31-12-2016
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:	Date Opened:02-01-2016
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:85000	Date Closed:02-04-2016
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:24	Monthly Payment Amount:96884		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	12-16	11-16	10-16	09-16	08-16	07-16	06-16	05-16	04-16	03-16	02-16	01-16
DPD:	STD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	STD	STD	STD	STD

Dates

Pmt hist start:01012016

Pmt hist end:01122016

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Bureau:Cibil

Control Order No:008667296814

Account 5

Acct#	Balance:0	Interest Rate:	Date Reported:10-04-2023
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:22-09-2021	Date Opened:22-09-2021
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:85000	Date Closed:26-09-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:85000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22	01-22	12-21	11-21	10-21	09-21
DPD:	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01092021

Pmt hist end:01092022

Account 6

Acct#	Balance:0	Interest Rate:	Date Reported:10-04-2023
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:22-09-2020	Date Opened:22-09-2020
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:118000	Date Closed:22-09-2021
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:118000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20
DPD:	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01092020

Pmt hist end:01092021

Account 7

Acct#	Balance:0	Interest Rate:	Date Reported:10-04-2023
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:10-02-2022	Date Opened:21-07-2020
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:109000	Date Closed:15-02-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:109000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	02-22	01-22	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21
DPD:	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	STD	STD	STD	STD	STD	STD
Month/Year:	12-20		11-20		10-20		09-20		08-20		07-20			
DPD:	STD		STD		STD		STD		STD		STD			

Dates

Pmt hist start:01072020

Pmt hist end:01022022

Account 8

Acct#	Balance:0	Interest Rate:	Date Reported:10-04-2023
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Bureau:Cibil

Control Order No:008667296814

Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:10-08-2020	Date Opened:22-06-2020											
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:75000	Date Closed:22-09-2021											
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:											
Repayment Tenure:	Monthly Payment Amount:75000		Collateral Value:											
Dispute Code:	Term Frequency:		Collateral Type:											
Account Status:	Written off/Settled Status:													
Asset Classification:	Suit Filed Status:													
History														
Month/Year:	09-21	08-21	07-21	06-21	05-21	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20	08-20
DPD:	XXX	XXX	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Month/Year:	07-20							06-20						
DPD:	STD							STD						
Dates														
Pmt hist start:01062020														
Pmt hist end:01092021														

Account 9

Acct#	Balance:0	Interest Rate:	Date Reported:31-10-2021
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:20-09-2019	Date Opened:20-09-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:88000	Date Closed:22-09-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:88000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-20	08-20	07-20	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19
DPD:	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01092019

Pmt hist end:01092020

Account 10

Acct#	Balance:0	Interest Rate:	Date Reported:12-02-2021
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:26-04-2019	Date Opened:26-04-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:60000	Date Closed:22-08-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:60000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	06-20	05-20	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19
DPD:	XXX	XXX	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Month/Year:	04-19													
DPD:	STD													

Dates

Pmt hist start:01042019
Pmt hist end:01082020

Account 11			
Acct#	Balance:0	Interest Rate:	Date Reported:30-09-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:26-09-2018	Date Opened:26-09-2018

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Tamil Nadu- 614625

Bureau:Cibil

Control Order No:008667296814

Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:70000	Date Closed:20-09-2019										
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:										
Repayment Tenure:	Monthly Payment Amount:70000		Collateral Value:										
Dispute Code:	Term Frequency:		Collateral Type:										
Account Status:	Written off/Settled Status:												
Asset Classification:	Suit Filed Status:												
History													
Month/Year:	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18
DPD:	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD
Dates													
Pmt hist start:01092018													
Pmt hist end:01092019													

Account 12

Acct#	Balance:0	Interest Rate:	Date Reported:31-10-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:24-04-2018	Date Opened:24-04-2018
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:48000	Date Closed:26-04-2019
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:48000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-19	03-19	02-19	01-19	12-18	11-18	10-18	09-18	08-18	07-18	06-18	05-18	04-18
DPD:	XXX	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD	STD

Dates

Pmt hist start:01042018
Pmt hist end:01042019

Account 13

Acct#	Balance:0	Interest Rate:	Date Reported:31-10-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:29-05-2017	Date Opened:29-05-2017
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:70000	Date Closed:26-09-2018
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:70000		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-18	08-18	07-18	06-18	05-18	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17
DPD:	XXX	XXX	XXX	XXX	STD	STD	STD	STD	000	000	000	000	STD	000

Month/Year:	07-17	06-17	05-17
DPD:	STD	STD	STD

Dates

Pmt hist start:01052017

Pmt hist end:01092018

Account 14			
Acct#	Balance:0	Interest Rate:	Date Reported:30-09-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:07-03-2017	Date Opened:07-03-2017
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:48000	Date Closed:24-04-2018
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:48000		Collateral Value:

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Tamil Nadu- 614625

Bureau:Cibil

Control Order No:008667296814

Dispute Code:	Term Frequency:	Collateral Type:												
Account Status:	Written off/Settled Status:													
Asset Classification:	Suit Filed Status:													
History														
Month/Year:	04-18	03-18	02-18	01-18	12-17	11-17	10-17	09-17	08-17	07-17	06-17	05-17	04-17	03-17
DPD:	XXX	XXX	XXX	000	000	000	000	STD	000	STD	STD	STD	STD	STD
Dates														
Pmt hist start:01032017														
Pmt hist end:01042018														

Enquiry Summary:

Total	Past 30 Days	Past 12 Months	Past 24 Months
0	0	0	0

Enquiries:

Institution	Date	Time	Purpose	Amount
-------------	------	------	---------	--------

Input Enquiry:

Personal & Account Information	ID & Phone Numbers	Contact Details
Consumer's FirstName:INDIRA	PAN:ACLP18112L	Address 1: [Permanent Address]
Consumer's Middle Name:	Voter ID:	Address:PUNE
Consumer's Family Name:GOVINDRAJ	Passport ID:	State:Maharashtra
DOB:1954-01-09	National ID/UID:559660680108	Postal:412101
Gender:Female	Ration Card:	Address 2:
Inquiry/Request Purpose:Auto Lease	Driver's Licence:	Address:
Transaction Amount:100000	Home Phone:	State:
Inquiry Account 1:	Mobile Phone:9994565642	Postal:
Inquiry Account 2:	Other Phone :	Address 3:
Inquiry Account 3:		Address:
Inquiry Account 4:		State:
		Postal:

Glossary, Terms and Explanations:

DPD/AC(upto 36 months):

Information on days past due(DPD) or Asset Classification(AC), monthwise,over the history of account.The left most number or value is the DPD or the AC as on the date in the reported field.

The keys below helps explain account history/asset classification contained in some of the accounts below.

XXX	STD	SMA	SUB	DBT	LSS
Not Reported	No of days late	Special mention account	sub standard	Doubtful	Loss

Notes: If the account is closed, the leftmost number/value is the DPD/AC as of date closed. The credit report can display upto 36 months of payment history.

Notes: The blank field indicates that this information was not reported to CIBIL.

N/A - Not Available

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Tamil Nadu- 614625

ANNEXURE C

Aadhar and PAN



INDIRA G

Govindharaj, 61, Kammala Street, Orathanadu, PO Orattaand, Dist: Thanjavur,
Tamil Nadu- 614625

இந்திய தனிப்பட்ட அடையாள ஆணைய அமைப்பு
Unique Identification Authority of India

முகவரி:
W/O: கோவிந்தராஜ், 61, கம்மாளத்தெரு,
ஒரத்தநாடு, ஒரத்தநாடு, ஒரத்தநாடு,
தஞ்சாவூர்,
தமிழ்நாடு - 614625

Address:
W/O: Govindharaj, 61, KAMMALA STREET,
ORATHANADU, Orathanadu, PO: Orattanad,
DIST: Thanjavur,
Tamil Nadu - 614625

Details as on: 27/05/2024

5596 6068 0108
VID : 9164 0925 1710 5554

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