

KALAIVANI MAJUMDAR

**Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra**

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, **Kalaivani Majumdar**, 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 sister of the promoter of the company that is Mr. Kamalakannan Govindaraj.

.

My details are as given below:

- a. **PAN: AZGPM9856P**
- b. **AADHAR: 3444 1348 8341**
- c. **Residential address: Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107 Maharashtra**

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:

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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):

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

(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:

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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;
- (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

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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.

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.

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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.

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: Kalaivani Majumdar

Date: 3rd February 2025

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ANNEXURE A

NSC Watchout Screen Shot

24/07/2024, 00:26

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SEARCH PARAMETERS

Name of Entity/Person	KALAIVANI MAJUMDAR
Entity/Person	PERSON

If you wish to search again, enter name of Entity/Person: KALAIVANI MAJUMDAR Regular Search or PAN/INCIDEN: in
Person

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

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SEARCH PARAMETERS

Entity/Person	PERSON
PAN/CIN/DIN	AZGPM9856P

If you wish to search again, enter name of Entity/Person: 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 B

CIBIL

Summary

Enquiry Details :

LOS Application No:	BureauOne Reference No:61310067
Customer Name:KALAVANI MAJUMDAR	Report Date:30-01-2025 10:44:10 AM

Bureau Response Summary:

Bureau Name	Response	Details
Cibil	Hit	

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Bureau:Cibil

CONTROL ORDER NO:008670104475
USER ID:451800
BUREAUONE REFERENCE NUMBER:61310067
MEMBER REFERENCE NUMBER:

REPORT DATE:30-01-2025
REPORT TIME:10:44:11
ENQUIRY DATE:30-01-2025
ENQUIRY TIME:10:44:05

Consumer Name:KALAIVANI ARNAB MAJUMDAR

Personal Information	Identification	IssueDate & ExpireDate	Contact Details
DOB:25-03-1979	PAN:AZGPM8556P	1/1/1990&	Phone1:7702225815
Age:46	Voter ID:		Phone2:7738033867
Gender:Female	Passport ID:		Phone3:9963847079
Total Income:	National ID/UID:XXXXXXXXXX		Phone4:
Occupation:	Driver's Licence:		Phone5:
	Ration Card:		Phone6:
	Photo Credit Card:		Email:KALAIVANI.MAJUMDAR@YA HOO.OM

Consumer Address:

Type	Residence Code	Address	State	Postal	Date Reported
Not Categorized/Other		FLAT NO 4044TH FLOOR ROYAL RESIDENCYNEWALW AL	Telangana	500010	29-02-2024
Residence/Current Address		FLAT NO 4044TH FLOOR ROYAL RESIDENCYNEW ALWALNEW ALWALRANGA REDDY,TELANGANA	Telangana	500010	31-12-2023
Permanent Address		FLAT NO 703OM SHUBH CHINTAKKANAKIA ROAD MIRA BHAYANDARTHANET HANE,MAHARASHTRA	Maharashtra	401107	31-12-2023
Residence/Current Address		E - 820 BHOOMI HILLS CHS LTD.	Maharashtra	400101	30-11-2023

Employment Information:

Account Type	Date Reported	Occupation Code	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Housing Loan	30112023	Others			

Summary:

Credit Report Summary		
Number of Accounts:25	TotalBalanceAmount:2052528	Recent Account:15-01-2025
Number of Past Due Accounts:1	Total Past Due Amount:	Oldest Account:22-09-2012
Number of Active Accounts:2	Total High Credit:	Total Sanction Amount:5348093
Number of Zero Balance Accounts:23		

Scores:

Score Name	Score	Scoring Factors
CIBIL TransUnion Score v3	778	1: PRESENCE OF SEVERE DELINQUENCY AS OF RECENT UPDATE 2: PRESENCE OF DELINQUENCY

Account Details:

Account 1			
Acct#	Balance:1992528	Interest Rate:12.00	Date Reported:15-01-2025
Institution:NOT DISCLOSED	Past Due Amount:28437	Last Payment Date:01-01-2025	Date Opened:22-09-2012
Type:Housing Loan	Last Payment:	Sanction/HighCR Amount:4000000	Date Closed:
Ownership Type:Joint	Write-off Amount:	Credit Limit:	Reason:

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Bureau:Cibil

Control Order No:008670104475

Repayment Tenure:233	Monthly Payment Amount:22854	Collateral Value:												
Dispute Code:	Term Frequency:Monthly	Collateral Type:Property												
Account Status:	Written off/Settled Status:													
Asset Classification:	Suit Filed Status:													
History														
Month/Year:	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23
DPD:	007	006	000	000	000	000	022	021	022	021	000	000	000	000
Month/Year:	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22
DPD:	000	000	000	022	000	000	000	XXX	000	000	000	000	000	000
Month/Year:	09-22	08-22	07-22	06-22	05-22	04-22	03-22	02-22						
DPD:	000	000	000	000	000	000	000	000						
Dates														
Pmt hist start:01022022														
Pmt hist end:01012025														

Account 2			
Acct#	Balance:60000	Interest Rate:24.00	Date Reported:15-01-2025
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:	Date Opened:15-01-2025
Type:Other	Last Payment:	Sanction/HighCR Amount:60000	Date Closed:
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:62250
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	01-25		
DPD:	000		
Dates			
Pmt hist start:01012025			
Pmt hist end:01012025			

Account 3			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:15-01-2025
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:15-01-2025	Date Opened:12-11-2024
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:50000	Date Closed:15-01-2025
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:54100
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	01-25	12-24	11-24
DPD:	000	000	000
Dates			
Pmt hist start:01112024			
Pmt hist end:01012025			

Account 4			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:30-11-2024
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:08-11-2024	Date Opened:23-12-2023
Type:Other	Last Payment:	Sanction/HighCR Amount:72550	Date Closed:08-11-2024
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:129700

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Bureau:Cibil

Control Order No:008670104475

Dispute Code:	Term Frequency:	Collateral Type:Gold										
Account Status:	Written off/Settled Status:											
Asset Classification:	Suit Filed Status:											
History												
Month/Year:	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23
DPD:	000	000	000	000	000	000	000	000	000	000	000	000
Dates												
Pmt hist start:01122023												
Pmt hist end:01112024												

Account 5

Acct#	Balance:0	Interest Rate:24.00	Date Reported:30-11-2023
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:07-11-2023	Date Opened:26-10-2022
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:26600	Date Closed:07-11-2023
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:41100
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22
DPD:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01102022

Pmt hist end:01112023

Account 6			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:31-10-2022
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:26-10-2022	Date Opened:17-08-2022
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:15000	Date Closed:26-10-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:27950
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	10-22	09-22	08-22
DPD:	000	000	000
Dates			
Pmt hist start:01082022			
Pmt hist end:01102022			

Account 7

Acct#	Balance:0	Interest Rate:24.00	Date Reported:30-06-2022				
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:14-06-2022	Date Opened:30-12-2021				
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:29000	Date Closed:14-06-2022				
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:				
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:35050				
Dispute Code:	Term Frequency:		Collateral Type:Gold				
Account Status:	Written off/Settled Status:						
Asset Classification:	Suit Filed Status:						
History							
Month/Year:	06-22	05-22	04-22	03-22	02-22	01-22	12-21

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Control Order No:008670104475

Account 8			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:31-12-2022
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-12-2022	Date Opened:30-12-2021
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:260000	Date Closed:05-12-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:260050
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	12-22		
DPD:	000		
Dates			
Pmt hist start:01122022			
Pmt hist end:01122022			

Account 9			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:31-01-2022
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:10-01-2022	Date Opened:13-12-2021
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:37800	Date Closed:10-01-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:39050
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	01-22	12-21	
DPD:	000	000	
Dates			
Pmt hist start:01122021			
Pmt hist end:01012022			

Account 10									
Acct#	Balance:0		Interest Rate:24.00		Date Reported:31-12-2021				
Institution:NOT DISCLOSED	Past Due Amount:		Last Payment Date:30-12-2021		Date Opened:10-04-2021				
Type:Gold Loan	Last Payment:		Sanction/HighCR Amount:22000		Date Closed:30-12-2021				
Ownership Type:Individual	Write-off Amount:		Credit Limit:		Reason:				
Repayment Tenure:12	Monthly Payment Amount:				Collateral Value:29800				
Dispute Code:	Term Frequency:				Collateral Type:Gold				
Account Status:	Written off/Settled Status:								
Asset Classification:	Suit Filed Status:								
History									
Month/Year:	12-21	11-21	10-21	09-21	08-21	07-21	06-21	05-21	04-21
DPD:	000	000	000	000	000	000	000	000	000
Dates									
Pmt hist start:01042021									
Pmt hist end:01122021									

KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra

Bureau:Cibil

Control Order No:008670104475

Account 11

Acct#	Balance:0	Interest Rate:24.00	Date Reported:30-09-2023
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:27-09-2023	Date Opened:27-02-2021
Type:Other	Last Payment:	Sanction/HighCR Amount:52000	Date Closed:27-09-2023
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:54300
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22
DPD:	000	461	430	399	369	338	308	277	249	218	187	157	126	096
Month/Year:	07-22		06-22		05-22		04-22		03-22		02-22			
DPD:	065		034		004		000		000		000			

Dates

Pmt hist start:01022022

Pmt hist end:01092023

Account 12

Acct#	Balance:0	Interest Rate:	Date Reported:18-01-2025
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:13-12-2023	Date Opened:27-02-2021
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:52000	Date Closed:07-06-2024
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24
DPD:	000	000	000	000	000	000	XXX	XXX	000	900	900	900

Dates

Pmt hist start:01022024

Pmt hist end:01012025

Account 13

Acct#	Balance:0	Interest Rate:24.00	Date Reported:31-05-2022
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:24-05-2022	Date Opened:26-02-2021
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:199950	Date Closed:24-05-2022
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:215350
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	05-22		04-22		03-22		02-22
DPD:	000		000		000		000

Dates

Pmt hist start:01022022

Pmt hist end:01052022

Account 14

Acct#	Balance:0	Interest Rate:0.00	Date Reported:10-04-2021
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KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra

Bureau:Cibil

Control Order No:008670104475

Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:07-01-2021	Date Opened:30-09-2020					
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:37000	Date Closed:10-04-2021					
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:					
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:37300					
Dispute Code:	Term Frequency:		Collateral Type:Gold					
Account Status:	Written off/Settled Status:							
Asset Classification:	Suit Filed Status:							
History								
Month/Year:	04-21	03-21	02-21	01-21	12-20	11-20	10-20	09-20
DPD:	000	000	000	000	000	000	000	000
Dates								
Pmt hist start:01092020								
Pmt hist end:01042021								

Account 15

Acct#	Balance:0	Interest Rate:24.00	Date Reported:05-02-2021
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:05-02-2021	Date Opened:28-09-2020
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:40000	Date Closed:05-02-2021
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:47400
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	02-21	01-21	12-20	11-20	10-20	09-20
DPD:	000	000	000	000	000	000

Dates

Pmt hist start:01092020

Pmt hist end:01022021

Account 16				
Acct#	Balance:0		Interest Rate:0.00	Date Reported:28-09-2020
Institution:NOT DISCLOSED	Past Due Amount:		Last Payment Date:22-06-2020	Date Opened:17-06-2020
Type:Gold Loan	Last Payment:		Sanction/HighCR Amount:10800	Date Closed:28-09-2020
Ownership Type:Individual	Write-off Amount:		Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:			Collateral Value:30150
Dispute Code:	Term Frequency:			Collateral Type:Gold
Account Status:	Written off/Settled Status:			
Asset Classification:	Suit Filed Status:			
History				
Month/Year:	09-20	08-20	07-20	06-20
DPD:	000	000	000	000
Dates				
Pmt hist start:01062020				
Pmt hist end:01092020				

Account 17			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:22-06-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:22-06-2020	Date Opened:30-10-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:15000	Date Closed:22-06-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:16000
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		

KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra

Bureau:Cibil

Control Order No:008670104475

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
DPD:	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01102019

Pmt hist end:01062020

Account 18			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:20-03-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:20-03-2020	Date Opened:30-10-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:40000	Date Closed:20-03-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:55050
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	03-20	02-20	01-20
DPD:	000	000	000
Dates			
Pmt hist start:01102019			
Pmt hist end:01032020			

Account 19			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:10-12-2019
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:10-12-2019	Date Opened:23-09-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:34100	Date Closed:10-12-2019
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:58700
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	12-19	11-19	10-19
DPD:	000	000	000
Dates			
Pmt hist start:01092019			
Pmt hist end:01122019			

Account 20			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:06-02-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:06-02-2020	Date Opened:05-09-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:20900	Date Closed:06-02-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:36300
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		
History			
Month/Year:	02-20	01-20	12-19
DPD:	000	000	000
Dates			

KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra

Bureau:Cibil

Control Order No:008670104475

Pmt hist start:01092019
Pmt hist end:01022020

Account 21

Acct#	Balance:0	Interest Rate:24.00	Date Reported:07-01-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:07-01-2020	Date Opened:07-08-2019
Type:Gold Loan	Last Payment:	Sanction/HighCR Amount:22000	Date Closed:07-01-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:		Collateral Value:22750
Dispute Code:	Term Frequency:		Collateral Type:Gold
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	01-20	12-19	11-19	10-19	09-19	08-19
DPD:	000	000	000	000	000	000

Dates

Pmt hist start:01082019

Pmt hist end:01012020

Account 22

Acct#	Balance:0	Interest Rate:	Date Reported:30-04-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:27-03-2020	Date Opened:27-03-2019
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:52000	Date Closed:06-04-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19
DPD:	000	000	000	000	000	000	000	XXX	000	000

Dates

Pmt hist start:01072019
Pmt hist end:01042020

Account 23

Acct#	Balance:0	Interest Rate:	Date Reported:30-04-2020
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:06-04-2020	Date Opened:12-03-2019
Type:Consumer Loan	Last Payment:	Sanction/HighCR Amount:13000	Date Closed:06-04-2020
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:	Monthly Payment Amount:		Collateral Value:
Dispute Code:	Term Frequency:		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	04-20	03-20	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19
DPD:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01032019

Pmt hist end:01042020

Account 24			
Acct#	Balance:0	Interest Rate:24.00	Date Reported:11-02-2020

KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra

Bureau:Cibil

Control Order No:008670104475

Institution:NOT DISCLOSED

Type:Gold Loan

Ownership Type:Individual

Repayment Tenure:12

Dispute Code:

Account Status:

Asset Classification:

Past Due Amount:

Last Payment:

Write-off Amount:

Monthly Payment Amount:

Term Frequency:

Written off/Settled Status:

Suit Filed Status:

Last Payment Date:11-02-2020

Sanction/HighCR Amount:153000

Credit Limit:

Date Opened:10-01-2019

Date Closed:11-02-2020

Reason:

Collateral Value:153200

Collateral Type:Gold

History

Month/Year:	02-20	01-20	12-19	11-19	10-19	09-19	08-19	07-19	06-19	05-19	04-19	03-19	02-19	01-19
DPD:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Dates

Pmt hist start:01012019

Pmt hist end:01022020

Account 25

Acct#	Balance:0	Interest Rate:4.00	Date Reported:28-02-2017
Institution:NOT DISCLOSED	Past Due Amount:	Last Payment Date:13-12-2016	Date Opened:21-11-2015
Type:Two-wheeler Loan	Last Payment:	Sanction/HighCR Amount:33593	Date Closed:13-12-2016
Ownership Type:Individual	Write-off Amount:	Credit Limit:	Reason:
Repayment Tenure:12	Monthly Payment Amount:2912		Collateral Value:
Dispute Code:	Term Frequency:Monthly		Collateral Type:
Account Status:	Written off/Settled Status:		
Asset Classification:	Suit Filed Status:		

History

Month/Year:	02-17	01-17	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:	000	000	000	000	000	000	000	000	000	000	000	000	000	000

Month/Year:	12-15	11-15
DPD:	000	000

Dates

Pmt hist start:01112015

Pmt hist end:01022017

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 First Name:KALAVANI	PAN:AZGPM9856P	Address 1: [Residence/Current Address]
Consumer's Middle Name:	Voter ID:	Address:PUNE
Consumer's Family Name:MAJUMDAR	Passport ID:	State:Maharashtra
DOB:1979-03-25	National ID/UID:344413484321	Postal:412101
Gender:Female	Ration Card:	Address 2:
Inquiry/Request Purpose:Commercial Vehicle Loan	Driver's Licence:	Address:
Transaction Amount:100000	Home Phone:	State:
Inquiry Account 1:	Mobile Phone:9585263943	Postal:
Inquiry Account 2:	Other Phone :	Address 3:
Inquiry Account 3:		Address:
Inquiry Account 4:		State:
		Postal:

KALAIVANI MAJUMDAR

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Maharashtra

Bureau:Cibil

Control Order No:008670104475

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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KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra

ANNEXURE C

Aadhar and PAN



KALAIVANI MAJUMDAR

Flat No.703, Om Shubh Chintak, Kanakia Road, Near Cinemax Theatre Beverly
Park Mira Road (East) Mira-Bhayander, Mira Road, Thane 401 107
Maharashtra



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India
Government of India

नौदविण्याचा क्रमांक / Enrollment No 1218/62254/57472

To,
कलईवनी मजुमदार
Kalaivani Majumdar
Flat- 703 Om Shubh Chintak
Kanakia Road
Near Cinemax Theatre Beverly Park Mira Road (East)
Mira-Bhayander
Mira Road Thane Thane
Maharashtra 401107
9867507079

Ref: 10 / 30 / 18408 / 19950 / P



SH345457244FT



आपला आधार क्रमांक / Your Aadhaar No. :

3444 1348 8341

आधार - सामान्य माणसाचा अधिकार



भारत सरकार

Government of India



कलईवनी मजुमदार
Kalaivani Majumdar
जन्म वर्ष / Year of Birth : 1979
स्त्री / Female



3444 1348 8341

आधार - सामान्य माणसाचा अधिकार