# 506417820 12/22/2020

## PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2

EPAS ID: PAT6464577

SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	ASSIGNMENT	
CONVEYING PARTY DATA		
	Name	Execution Date
SRINIVASAN THIAGARAJAN		12/03/2020
SARITHA PANAPPARAMBIL ABI	JBACKER	12/02/2020
SURENDRANATHAN ARDHANA	RI	12/03/2020
VINOTH KUMAR DEVARAJAN		12/03/2020
YUVARAJAN MANI		12/03/2020
SUGANYA THIRUMALAISAMY		12/03/2020
SARANYA NEDUMARAN		12/03/2020
VIJAYALAKSHMI SENTHILKUMA	AR	12/03/2020
MANIKANDAN NAMASIVAYAM		12/02/2020
RADHA PONRAM		12/03/2020
MONALISA BEHERA		12/03/2020

#### **RECEIVING PARTY DATA**

Name:	COGNIZANT TECHNOLOGY SOLUTIONS INDIA PVT. LTD.
Street Address:	TECHNO COMPLEX, NO. 5/535, OLD MAHABALIPURAM ROAD, OKKIYAM THORAIPAKKAM
Internal Address:	TAMIL NADU
City:	CHENNAI
State/Country:	INDIA
Postal Code:	600 097

#### **PROPERTY NUMBERS Total: 1**

Property Type	Number
Application Number:	17130756

#### CORRESPONDENCE DATA

Fax	Num	ber:
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(860)286-0115

Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.

Phone:	860-286-2929
Email:	usptopatentmail@cantorcolburn.com
Correspondent Name:	CANTOR COLBURN LLP
Address Line 1:	20 CHURCH STREET

Address Line 2: 22	ND FLOOR		
Address Line 4: HARTFORD, CONNECTICUT 06103			
ATTORNEY DOCKET NUMBER:	AAM0166US		
NAME OF SUBMITTER:	DANIEL F. DREXLER		
SIGNATURE:	/Daniel F. Drexler/		
DATE SIGNED:	12/22/2020		
Total Attachments: 11			
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	Docket Number (Optional)
ASSIGNMENT OF UTILITY APPLICATION	AAM0166US
Whereas, I,	of
50, Groovy Woodz, Srinivasan Nagar, Kazhipattur, Chennai	i – 603 103, Tamil Nadu, India,
hereafter referred to as assignor, have with others invented certa	ain new and useful improvements in
SYSTEM AND METHOD FOR DEBT MANAGEMENT	-
for which an application for a United States Letters Pate	ent was filed on
Application Number	
X for which an application for a United States Letters Pater	nt was executed by me on <u>12/03/2020</u> ,
for which an International Application was filed on	, as
, designating the United	States.
And	
Whereas, Cognizant Technology Solutions India Pvt. Lto	
a corporation of <u>India</u> herein referred to as "assignee" whose ma Techno Complex; No. 5/535, Old Mahabalipuram Road; Okl <u>Nadu; INDIA</u>	
is desirous of acquiring the entire right, title and interest in the sa	ame;
is acknowledged, and other good and valuable consideration, I assignee my entire right, title and interest for the United States of and the aforesaid utility patent application and all original, division patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said invention application pursuant to any law or treaty, and including all claims right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for r hereby agree and covenant without further remuneration, to exreissue and other applications for Letters Patent on said improve its assigns, to communicate to said assignee or its representativimprovements, whenever requested, to testify in any interferer applications or patents may become involved, to sign all lawfu everything necessary to aid assignee, its successors, assigns improvements in all countries, the expenses incident to said applications of assignee to said applications of authorize my attorneys to insert on this deed the	America and all other countries in and to said invention nal, continuation, substitute or reissue applications and erica and all other countries, for said invention, including on claiming priority or benefit of the aforesaid utility s for damages by reason of past infringement with the e of its successors, assigns and legal representatives, Commissioner of Patents and Trademarks is hereby ents or resulting therefrom to said assignee herein, as ne and my legal representatives, heirs and assigns do accute and deliver all original, divisional, continuation, ements and all assignments thereof to said assignee or ves all facts known to the undersigned respecting said nees or other legal proceedings in which any of said I papers, make all rightful oaths, and to do generally s and nominees to obtain patent protection for said lications to be borne and paid by said assignee.
when known.	
December 3, 2020	
Date	THIAGARAJAN, Srinivasan
Witness	
Typed Name of Witness	
x *Total of 11 forms are submitted.	

### PATENT REEL: 054727 FRAME: 0907

	Docket Number (Optional)
ASSIGNMENT OF UTILITY APPLICATION	AAM0166US
Whereas, I, ABUBACKER, Saritha Panapparambil	of
1110, Tower 6, Phoenix Mall Top Residence, Phoenix M Velachery, Chennai – 600 042, Tamil Nadu, India,	
hereafter referred to as assignor, have with others invented certa	ain new and useful improvements in
SYSTEM AND METHOD FOR DEBT MANAGEMENT	
for which an application for a United States Letters Pate	ent was filed on
Application Number	
X for which an application for a United States Letters Pater	nt was executed by me on <u>12/03/2020</u> ,
for which an International Application was filed on	, as
, designating the United	States.
And	
Whereas, Cognizant Technology Solutions India Pvt. Ltd	d.
a corporation of <u>India</u> herein referred to as "assignee" whose ma Techno Complex; No. 5/535, Old Mahabalipuram Road; Ok <u>Nadu; INDIA</u>	
is desirous of acquiring the entire right, title and interest in the sa	ame;
NOW, THEREFORE, in consideration of the sum of <u>one</u> is acknowledged, and other good and valuable consideration, I assignee my entire right, title and interest for the United States of and the aforesaid utility patent application and all original, division patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said invention application pursuant to any law or treaty, and including all claim- right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for r hereby agree and covenant without further remuneration, to ex- reissue and other applications for Letters Patent on said improve- its assigns, to communicate to said assignee or its representativ improvements, whenever requested, to testify in any interferer applications or patents may become involved, to sign all lawfu everything necessary to aid assignee, its successors, assigns improvements in all countries, the expenses incident to said app And I do hereby authorize my attorneys to insert on this deed the	America and all other countries in and to said invention nal, continuation, substitute or reissue applications and erica and all other countries, for said invention, including on claiming priority or benefit of the aforesaid utility s for damages by reason of past infringement with the e of its successors, assigns and legal representatives, Commissioner of Patents and Trademarks is hereby ents or resulting therefrom to said assignee herein, as ne and my legal representatives, heirs and assigns do recute and deliver all original, divisional, continuation, ments and all assignments thereof to said assignee or ves all facts known to the undersigned respecting said l papers, make all rightful oaths, and to do generally s and nominees to obtain patent protection for said lications to be borne and paid by said assignee.
when known.	e filing date and application number of said application
December 3, 2020	1
Date	ABUBACKER, Saritha Panapparambil
Witness Typed Name of Witness	
x *Total of 11 forms are submitted.	

ASSIGNMENT OF UTILITY APPLICATION	Docket Nur AAM0166US	nber (Optional)
Whereas, I, _ ARDHANARI, Surendranathan		of
Flet D.V. Sevens April 10.V.C. Carden III Street Mande	veli Channei COO 000 T	omil Nodu India
Flat D Vasavi Serene Appt, 12 VC Garden III Street, Manda hereafter referred to as assignor, have with others invented certa		
SYSTEM AND METHOD FOR DEBT MANAGEMENT	•	
for which an application for a United States Letters Pate		
Application Number		
X for which an application for a United States Letters Pater	nt was executed by me on	12/03/2020 ,
for which an International Application was filed on		, as
, designating the United		_
And		
Whereas, Cognizant Technology Solutions India Pvt. Ltd	d.	
a corporation of <u>India</u> herein referred to as "assignee" whose ma Techno Complex; No. 5/535, Old Mahabalipuram Road; Ok Nadu; INDIA	ailing address is	nai-600 097, Tamil
is desirous of acquiring the entire right, title and interest in the sa	ame;	
and the aforesaid utility patent application and all original, division patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said invention application pursuant to any law or treaty, and including all claim right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for r hereby agree and covenant without further remuneration, to ex- reissue and other applications for Letters Patent on said improve its assigns, to communicate to said assignee or its representative improvements, whenever requested, to testify in any interferent applications or patents may become involved, to sign all lawfur everything necessary to aid assignee, its successors, assign improvements in all countries, the expenses incident to said app	erica and all other countries, on claiming priority or ber s for damages by reason o e of its successors, assigns Commissioner of Patents ents or resulting therefrom ne and my legal representa ecute and deliver all origin ments and all assignments ves all facts known to the u nees or other legal procee I papers, make all rightful s and nominees to obtain lications to be borne and pro-	for said invention, includir hefit of the aforesaid utili f past infringement with the and legal representative and Trademarks is here to said assignee herein, a atives, heirs and assigns of hal, divisional, continuatio thereof to said assignee dindersigned respecting said dings in which any of said oaths, and to do general patent protection for said add by said assignee.
And I do hereby authorize my attorneys to insert on this deed the when known.	e filing date and application $\sim \lambda$	number of said applicatio
December 3, 2020	John	VI-
Date	ARDHANARI, Sur	rendranathan
Witness		
Typed Name of Witness		
Typed Name of Witness x *Total of 11 forms are submitted.		

	Docket Num	ber (Optional)
ASSIGNMENT OF UTILITY APPLICATION	AAM0166US	
Whereas, I,		of
Plot No 77, Pallavan Nagar, Nerkundram, Chennai – 600 10	7, Tamil Nadu, India,	
hereafter referred to as assignor, have with others invented certa	in new and useful improver	nents in
SYSTEM AND METHOD FOR DEBT MANAGEMENT		
for which an application for a United States Letters Pate	nt was filed on	
Application Number		
X for which an application for a United States Letters Paten	t was executed by me on	12/03/2020 ,
for which an International Application was filed on		, as
, designating the United	States.	
And		
Whereas, Cognizant Technology Solutions India Pvt. Ltc		
a corporation of India herein referred to as "assignee" whose ma	iling address is	
Techno Complex; No. 5/535, Old Mahabalipuram Road; Okk Nadu; INDIA	iyam Thoraipakkam; Chenr	1ai-600 097, Tamil
is desirous of acquiring the entire right, title and interest in the sa	me;	
assignee my entire right, title and interest for the United States of and the aforesaid utility patent application and all original, division patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said invention application pursuant to any law or treaty, and including all claims right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improveme assignee of the entire interest therein; and the undersigned for m hereby agree and covenant without further remuneration, to exi- reissue and other applications for Letters Patent on said improve- its assigns, to communicate to said assignee or its representativ improvements, whenever requested, to testify in any interferen applications or patents may become involved, to sign all lawful everything necessary to aid assignee, its successors, assigns improvements in all countries, the expenses incident to said appl And I do hereby authorize my attorneys to insert on this deed the when known.	al, continuation, substitute of rica and all other countries, f in claiming priority or bene for damages by reason of of its successors, assigns Commissioner of Patents a ents or resulting therefrom to be and my legal representate ocute and deliver all origina ments and all assignments es all facts known to the un ces or other legal proceed papers, make all rightful of and nominees to obtain	or reissue applications ar or said invention, includir efit of the aforesaid util past infringement with the and legal representative and Trademarks is herel o said assignee herein, sives, heirs and assigns of al, divisional, continuation thereof to said assignee indersigned respecting sa
	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application
December 3, 2020	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application
December 3, 2020 Date	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application
	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application
	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application
Date	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application
Date Witness	filing date and application	paths, and to do genera patent protection for sa id by said assignee. number of said application

	Docket Number (Optional)
ASSIGNMENT OF UTILITY APPLICATION	AAM0166US
Whereas, I, <u>MANI, Yuvarajan</u>	of
No.10, Kumaran Nagar, Pudupalayam Road, Narasimhan Nadu, India,	aickenpalayam, Coimbatore – 641 031, Tamil
hereafter referred to as assignor, have with others invented certa	ain new and useful improvements in
SYSTEM AND METHOD FOR DEBT MANAGEMENT	Γ
for which an application for a United States Letters Pate	ent was filed on
Application Number	
$\mathbf{X}$ for which an application for a United States Letters Pater	nt was executed by me on <u>12/03/2020</u> ,
for which an International Application was filed on	, as
And, designating the United	d States.
Whereas, Cognizant Technology Solutions India Pvt. Ltd	d.
a corporation of <u>India</u> herein referred to as "assignee" whose ma Techno Complex; No. 5/535, Old Mahabalipuram Road; Ok Nadu; INDIA	ailing address is
is desirous of acquiring the entire right, title and interest in the sa	ame:
assignee my entire right, title and interest for the United States of and the aforesaid utility patent application and all original, division patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said invention application pursuant to any law or treaty, and including all claim right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for r hereby agree and covenant without further remuneration, to ex- reissue and other applications for Letters Patent on said improve its assigns, to communicate to said assignee or its representative improvements, whenever requested, to testify in any interferent applications or patents may become involved, to sign all lawfur everything necessary to aid assignee, its successors, assign improvements in all countries, the expenses incident to said app And I do hereby authorize my attorneys to insert on this deed the when known.	nal, continuation, substitute or reissue applications ar erica and all other countries, for said invention, includir on claiming priority or benefit of the aforesaid utili is for damages by reason of past infringement with the e of its successors, assigns and legal representative e Commissioner of Patents and Trademarks is herek ents or resulting therefrom to said assignee herein, a me and my legal representatives, heirs and assigns of execute and deliver all original, divisional, continuatio ements and all assignments thereof to said assignee eves all facts known to the undersigned respecting sa nces or other legal proceedings in which any of sa all papers, make all rightful oaths, and to do general s and nominees to obtain patent protection for sa plications to be borne and paid by said assignee.
December 3, 2020	<u> </u>
Date	MANI, Yuvarajan
Witness	
Typed Name of Witness	
x *Total of 11 forms are submitted.	

ASSIGNMENT OF UTILITY APPLICATION	Docket Num AAM0166US	ber (Optional)	
Whereas, I, _ THIRUMALAISAMY, Suganya			of
E/110 Maldinamatti Maldinamatti Daat Dallashi C40.0	00 Tamil Nadu India		
5/110, Makkinampatti, Makkinampatti Post, Pollachi – 642 0 hereafter referred to as assignor, have with others invented certa		monto in	
SYSTEM AND METHOD FOR DEBT MANAGEMENT		nems m	
for which an application for a United States Letters Pate			
Application Number			
X for which an application for a United States Letters Pater	it was executed by me on	12/03/2020	
for which an International Application was filed on	·		,
		_ ^	
And, designating the United	States.		
Whereas, Cognizant Technology Solutions India Pvt. Ltd	4		
a corporation of <u>India</u> herein referred to as "assignee" whose ma			
Techno Complex; No. 5/535, Old Mahabalipuram Road; Okl Nadu; INDIA		nai-600 097, Tamil	
is desirous of acquiring the entire right, title and interest in the sa	ime;		
is acknowledged, and other good and valuable consideration, I assignee my entire right, title and interest for the United States of and the aforesaid utility patent application and all original, division patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said inventio application pursuant to any law or treaty, and including all claim right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for reissue and other applications for Letters Patent on said improve its assigns, to communicate to said assignee or its representativi improvements, whenever requested, to testify in any interferer applications or patents may become involved, to sign all lawfu everything necessary to aid assignee, its successors, assigns improvements in all countries, the expenses incident to said app	America and all other count hal, continuation, substitute rica and all other countries, on claiming priority or beness for damages by reason of e of its successors, assigns Commissioner of Patents ents or resulting therefrom the and my legal representa ecute and deliver all origin. ments and all assignments res all facts known to the un ces or other legal proceed I papers, make all rightful of s and nominees to obtain lications to be borne and pa- e filing date and application	ries in and to said invertions for reissue applications for said invention, inclu- efit of the aforesaid past infringement with and legal representa and Trademarks is he to said assignee herein tives, heirs and assign al, divisional, continuan thereof to said assign dings in which any of path, and to do gen- patent protection for id by said assignee.	ention s and uding utility th the ttives, ereby in, as ns do ation, nee or g said f said f said
December 0, 2000	T.d	1 AGALIA	
December 3, 2020			
Date	THIRUMALAISAN	ir, Suganya	
Witness			
Typed Name of Witness			
x *Total of 11 forms are submitted.			

	Docket Number (Optional)			
ASSIGNMENT OF UTILITY APPLICATION	AAM0166US			
Whereas, I, NEDUMARAN, Saranya	of			
Flat S1, Aranya Vishranti Sabari Apartment, 138 - Elcot Ave Nadu, India,	nue, Sholinganallur, Chennai – 600 119, Tamil			
hereafter referred to as assignor, have with others invented certa	ain new and useful improvements in			
SYSTEM AND METHOD FOR DEBT MANAGEMENT	·			
for which an application for a United States Letters Pate	ent was filed on			
Application Number				
X for which an application for a United States Letters Pater	t was executed by me on <u>12/03/2020</u> ,			
for which an International Application was filed on	, as			
, designating the United	States.			
And				
Whereas, Cognizant Technology Solutions India Pvt. Lto				
a corporation of <u>India</u> herein referred to as "assignee" whose mailing address is Techno Complex; No. 5/535, Old Mahabalipuram Road; Okkiyam Thoraipakkam; Chennai-600 097, Tamil Nadu; INDIA				
is desirous of acquiring the entire right, title and interest in the sa	ime;			
NOW, THEREFORE, in consideration of the sum of <u>one</u> dollar (\$ <u>1.00</u> ), the receipt whereof is acknowledged, and other good and valuable consideration, I as assignor hereby sell, assign and set over to said assignee my entire right, title and interest for the United States of America and all other countries in and to said invention and the aforesaid utility patent application and all original, divisional, continuation, substitute or reissue applications and patents applied for or granted therefor in the United States of America and all other countries, for said invention, including without limitation all applications and patents for said invention claiming priority or benefit of the aforesaid utility application pursuant to any law or treaty, and including all claims for damages by reason of past infringement with the right to sue for and collect the same for its own use and the use of its successors, assigns and legal representatives, and including the right to claim such priority or benefit and the Commissioner of Patents and Trademarks is hereby authorized and requested to issue all patents on said improvements or resulting therefrom to said assignee herein, as assignee of the entire interest therein; and the undersigned for me and my legal representatives, heirs and assigns do hereby agree and covenant without further remuneration, to execute and deliver all original, divisional, continuation, reissue and other applications for Letters Patent on said improvements and all assignments thereof to said assignee or its representatives all facts known to the undersigned respecting said improvements, whenever requested, to testify in any interferences or other legal proceedings in which any of said applications or patents may become involved, to sign all lawful papers, make all rightful oaths, and to do generally everything necessary to aid assignee, its successors, assigns and nominees to obtain patent protection for said improvements in all countries, the expenses incident to said applications to be borne and pa				
December 3, 2020	Surger N			
Date	NEDUMARAN, Saranya			
	NEDOWATAN, Garanya			
Witness				
Typed Name of Witness				
x *Total of 11 forms are submitted.				
x *Iotal of 11 forms are submitted.				

ASSIGNMENT OF UTILITY APPLICATION       AM0168US         Whereas, I, SENTHILKUMAR, Vijayalakshmi       of         2A, Bharathiyar Street, Vilankurichi Road, Vinayagapuram, Coimbatore – 641 035, Tamil Nadu, India, hereather referred to as assignor, have with others invented certain new and useful improvements in SYSTEM AND METHOD FOR DEBT MANAGEMENT		Docket Num	ber (Optional)		
2A, Bharathiyar Street, Vilankurichi Road, Vinayagapuram, Coimbatore – 641 035, Tamil Nadu, India, hereafter referred to as assignor, have with others invented certain new and useful improvements in         SYSTEM AND METHOD FOR DEBT MANAGEMENT	ASSIGNMENT OF UTILITY APPLICATION	AAM0166US			
2A, Bharathiyar Street, Vilankurichi Road, Vinayagapuram, Coimbatore – 641 035, Tamil Nadu, India, hereafter referred to as assignor, have with others invented certain new and useful improvements in         SYSTEM AND METHOD FOR DEBT MANAGEMENT	Whereas, I, SENTHILKUMAR, Vijavalakshmi		of		
hereafter referred to as assignor, have with others invented certain new and useful improvements in         SYSTEM AND METHOD FOR DEBT MANAGEMENT		0	- 1 M		
SYSTEM AND METHOD FOR DEBT MANAGEMENT					
for which an application for a United States Letters Patent was filed on	-	•			
Application Number					
for which an International Application was filed on, as     for which an International Application was filed on, as     index as, designating the United States. And Whereas, <u>Cognizant Technology Solutions India Pvt. Ltd.</u> a corporation of <u>India</u> herein referred to as "assignee" whose mailing address is     Techno Complex; No. 5/535, Old Mahabalipuram Road; Okkiyam Thoraipakkam; Chennai-600 097, Tamil     Nadu; INDIA is desirous of acquiring the entire right, title and interest in the same; NOW, THEREFORE, in consideration of the sum of <u>one</u> dollar (\$ <u>1.00</u> ), the receipt whereor is acknowledged, and other good and valuable consideration, I as assignor hereby sell, assign and set over to said     assignee mentre right, title and interest for the United States of America and all other countries, I and to said inventio     and the aforesaid utility patent applications and all original, divisional, continuation, substitute or reissue applications and     patents applied for or granted therefor in the United States of America and all other countries, for said invention, including     application pursuant to any law or treaty, and including all claims for damages by reason of past infringement with the     application so for Letters Patent on said improvements or resulting thereform to said assignee of the entire interest therein; and the undersigned for me and my legal representatives, heirs and assigns therefor to said assignee or its representatives all facts known to the undersigned respecting said improvements and all assignments therefor to said assignee or its representatives all facts known to the undersigned respecting said improvements and all assignment stherefor to said assignee, it successors, assign and legal proceedings in which any of said     applications or patents may become involved, to sign all lawful papers, make all rightful oaths, and to generall     everything necessary to aid assignee, its successors, assigns and nominees to obtain patent protection fo					
	X for which an application for a United States Letters Pater	nt was executed by me on	12/03/2020 ,		
And         Whereas,       Cognizant Technology Solutions India Pvt. Ltd.         a corporation of India herein referred to as "assignee" whose mailing address is Techno Complex: No. 5/535, Old Mahabalipuram Road; Okkiyam Thoraipakkam; Chennai-600 097, Tamil Nadu; INDIA         is desirous of acquiring the entire right, title and interest in the same;         NOW, THEREFORE, in consideration of the sum of ong dollar (\$ 1.00 ), the receipt where is acknowledged, and other good and valuable consideration, I as assignor hereby sell, assign and set over to said assignee my entire right, title and interest to the United States of America and all other countries in and to said invention and the aforesaid utility patent application and all original, divisional, continuation, substitute or reissue applications and patents for said invention including without limitation all applications and patents for said invention claiming priority or benefit of the aforesaid utility application pursuant to any law or treaty, and including all claims for damages by reason of past infringement with the right to claim such priority or benefit and the Commissioner of Patents and Trademarks is hereb authorized and requested to issue all patents on said improvements or resulting therefrom to said assignee herein, at assigns, to communicate to said assignee or its representatives all facts known to the undersigned respecting sin which any of said applications or patents mybecces or said assignee is no 'ceetees and orken to the said assignee or its representatives all acts known to the undersignee is successor, sasigns and other applications for Letters Patent on said applications to be borne and paid to graved assignee.         And I do hereby authorize my attorneys to insert on this deed the filing date and application number of said application with any of said applicati	for which an International Application was filed on		_ , as		
Whereas,       Cognizant Technology Solutions India Pvt. Ltd.         a corporation of India herein referred to as "assignee" whose mailing address is Techno Complex; No. 5/535, Old Mahabalipuram Road; Okkiyam Thoraipakkam; Chennai-600 097, Tamil Nadu: INDIA         is desirous of acquiring the entire right, title and interest in the same;         NOW, THEREFORE, in consideration of the sum of ong dollar (\$ 1.00 ), the receipt whereor is acknowledged, and other good and valuable consideration, I as assignor hereby sell, assign and set over to said assignee my entire right, title and interest for the United States of America and all other countries in and to said invention and the acressid utility patient application and and patients for said invention and all original, divisional, continuation, substitute or reissue applications and patents for said invention claiming priority or benefit of the aforesaid utility patient applications and patents for said invention claiming priority or benefit of the droresaid utility to claim such priority or benefit and the Commissioner of Patents and Trademarks is hereb authorized and requested to issue all patents on said improvements or resulting thereform to said assignee or its representatives all facts, known to the undersigned for me and my legal representatives, hereis and assignee or its representatives all facts known to the undersigned for me said ongring. Invisional, continuation reissue and other applications for Letters Patent on said improvements and all assignments thereof to said assignee or its representatives all facts known to the undersigned for sevent with the right assign assign as is lessed in successors, assigns and negal representatives.         ad in claiming the right to claim such priority or benefit and the Commissioner of Patents and Trademarks is herebe authorize the applications for Letters Patent on sai	, designating the United	l States.			
a corporation of India herein referred to as "assignee" whose mailing address is Techno Complex, No. 5/536, Old Mahabalipuram Road; Okkiyam Thoraipakkam; Chennai-600 097, Tamil Nadu: INDIA is desirous of acquiring the entire right, title and interest in the same; NOW, THEREFORE, in consideration of the sum of <u>one</u> dollar (\$ 1.00 ), the receipt whereor is acknowledged, and other good and valuable consideration, I as assignor hereby sell, assign and set over to said assignee my entire right, title and interest for the United States of America and all other countries in and to said invention and the aforesaid utility patent application and all original, divisional, continuation, substitute or reissue applications and patents applied for or granted therefor in the United States of America and all other countries, for said invention, includin without limitation all applications and patents for said invention claiming priority or benefit of the aforesaid utilit application pursuant to any law or treaty, and including all claims for damages by reason of past infringement with the right to sue for ad collect the same for its own use and the use of its successors, assigns and legal representatives and including the right to claim such priority or benefit and the Commissioner of Patents and Trademarks is hereb authorized and requested to issue all patents on said improvements or resulting thereform to said assignee or its representatives all facts, to communicate to said assignee, its representatives all facts known to the undersigned for me and my legal representatives, here and assigns di improvements, whenever requested, to testfy in any interferences or other legal proceedings in which any of said applications or patents may become involved, to sign all advilup papers, make all rightful oaths, and to do generall improvements in all countries, the expenses incident to said applications to be borne and palid by said assignee. And I do hereby authorize my attorneys to insert on this deed the filing date and application	And				
Techno Complex; No. 5/535, Old Mahabalipuram Road; Okkiyam Thoraipakkam; Chennai-600 097, Tamil         Nadu: INDIA         is desirous of acquiring the entire right, title and interest in the same;         NOW, THEREFORE, in consideration of the sum of <u>one</u> dollar (\$ 1.00), the receipt whereor is acknowledged, and other good and valuable consideration. I as assignor hereby sell, assign and set over to said assignee my entire right, title and interest for the United States of America and all other countries in and to said invention and the aforesaid utility patent application and all original, divisional, continuation, substitute or reissue applications an patents applied for or granted therefor in the United States of America and all other countries, for said invention, including without limitation all applications and patents for said invention claiming priority or benefit of the aforesaid utility application any law or treaty, and including all claims for damages by reason of past infringement with the right to sue for and collect the same for its own use and the use of its successors, assigns and legal representatives and including the right to claim such priority or benefit and the Commissioner of Patents and Trademarks is hereb authorized and requested to issue all patents on said improvements or resulting thereform to said assignee herein, a assignee of the entire interest therein; and the undersigned for me and my legal representatives, heirs and assigns thereby agree and covenant without further remuneration, to execute and deliver all original, divisional, continuation reissue applications for Letters Patent on said improvements and all assignments thereof to said assignee or its representatives all facts known to the undersigned respecting sai improvements, whenever requested, to testify in any interferences or other legal proceedings in which any of sai applications or patents may become inv					
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Date SENTHILKUMAR, Vijayalakshmi Witness Typed Name of Witness	and the aforesaid utility patent application and all original, divisio patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said inventi- application pursuant to any law or treaty, and including all claim right to sue for and collect the same for its own use and the us- and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for or hereby agree and covenant without further remuneration, to ev- reissue and other applications for Letters Patent on said improve- its assigns, to communicate to said assignee or its representati- improvements, whenever requested, to testify in any interferen- applications or patents may become involved, to sign all lawfu everything necessary to aid assignee, its successors, assign improvements in all countries, the expenses incident to said app And I do hereby authorize my attorneys to insert on this deed th	nal, continuation, substitute erica and all other countries, on claiming priority or bend s for damages by reason of e of its successors, assigns Commissioner of Patents ents or resulting therefrom t me and my legal representa execute and deliver all origina- tects and all assignments we all facts known to the ur nees or other legal proceed l papers, make all rightful s and nominees to obtain dications to be borne and pa	or reissue applications and for said invention, including efit of the aforesaid utility past infringement with the and legal representatives and Trademarks is hereby to said assignee herein, as tives, heirs and assigns do al, divisional, continuation thereof to said assignee of ndersigned respecting said lings in which any of said boths, and to do generally patent protection for said aid by said assignee.		
Date SENTHILKUMAR, Vijayalakshmi Witness Typed Name of Witness	when known.	ROUM			
Witness Typed Name of Witness	December 3, 2020	sont.			
Typed Name of Witness	Date	SENTHILKUMAR, V	/ijayalakshmi		
	Witness				
x *Total of 11 forms are submitted.	Typed Name of Witness				
x   *Total of 11 forms are submitted.					
	x   *Total of 11 forms are submitted.				

Whereas, I, <u>NAMASIVAYAM, Manikandan</u> No 43, 5th Street, First Plot, Puthunagar, Kanuvapet, Villian hereafter referred to as assignor, have with others invented certa SYSTEM AND METHOD FOR DEBT MANAGEMENT	ain new and useful improven	of
hereafter referred to as assignor, have with others invented certa	ain new and useful improven	ndia,
hereafter referred to as assignor, have with others invented certa	ain new and useful improven	iuiu,
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for which an application for a United States Letters Pate		
Application Number		
X for which an application for a United States Letters Pater	nt was executed by me on	_12/03/2020 ,
for which an International Application was filed on		
		_ ,
And , designating the United	States.	
Whereas, Cognizant Technology Solutions India Pvt. Ltd	4	
a corporation of <u>India</u> herein referred to as "assignee" whose ma Techno Complex; No. 5/535, Old Mahabalipuram Road; Ok <u>Nadu; INDIA</u>	ailing address is	nai-600 097, Tamil
is desirous of acquiring the entire right, title and interest in the sa	ame;	
is acknowledged, and other good and valuable consideration, assignee my entire right, title and interest for the United States of and the aforesaid utility patent application and all original, divisio patents applied for or granted therefor in the United States of Ame without limitation all applications and patents for said inventive application pursuant to any law or treaty, and including all claim right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improvem assignee of the entire interest therein; and the undersigned for reissue and other applications for Letters Patent on said improve its assigns, to communicate to said assignee or its representative improvements, whenever requested, to testify in any interferer applications or patents may become involved, to sign all lawfue everything necessary to aid assignee, its successors, assign improvements in all countries, the expenses incident to said applications.	America and all other countries, for claiming priority or beneficial and all other countries, for claiming priority or beneficial and all other countries, for claiming priority or beneficial and all other countries, for damages by reason of e of its successors, assigns. Commissioner of Patents are ents or resulting thereform to the and my legal representative and deliver all originate aments and all assignments to version all facts known to the unness or other legal proceed. I papers, make all rightful or s and nominees to obtain plications to be borne and paints.	ies in and to said inventio or reissue applications an or said invention, includin fit of the aforesaid utilit past infringement with th and legal representatives and Trademarks is hereb o said assignee herein, a ives, heirs and assigne d al, divisional, continuatior hereof to said assignee c dersigned respecting sai ings in which any of sai waths, and to do generall patent protection for sai id by said assignee.
And I do hereby authorize my attorneys to insert on this deed the when known.		
December 3, 2020	[N.,	Manikandant
Date	NAMASIVAYAM, N	<i>I</i> lanikandan
Witness		
Typed Name of Witness		
x *Total of 11 forms are submitted.		

ASSIGNMENT OF UTILITY APPLICATION	AAM0166US	
Whereas, I, PONRAM, Radha		
9/27, Devanga Nagar, Edayarpalayam, Coimbatore – 641 02 nereafter referred to as assignor, have with others invented certa		mente in
SYSTEM AND METHOD FOR DEBT MANAGEMENT	in new and useful improve	
for which an application for a United States Letters Pate	nt was filed on	
Application Number		
X for which an application for a United States Letters Paten	t was executed by me on	12/03/2020
for which an International Application was filed on		_ , as
, designating the United	States.	
And		
Whereas, Cognizant Technology Solutions India Pvt. Ltd		
a corporation of <u>India</u> herein referred to as "assignee" whose ma Techno Complex; No. 5/535, Old Mahabalipuram Road; Okk Nadu; INDIA		nai-600 097, Tamil
s desirous of acquiring the entire right, title and interest in the sa	me;	
s acknowledged, and other good and valuable consideration, I		
	as assignor hereby sell, a America and all other coun- ial, continuation, substitute rica and all other countries, n claiming priority or ber for damages by reason of of its successors, assigns Commissioner of Patents ents or resulting therefrom he and my legal representa ecute and deliver all origin ments and all assignments es all facts known to the u ces or other legal procee- papers, make all rightful and nominees to obtain ications to be borne and pa	assign and set over to tries in and to said inve- or reissue application for said invention, inclue fit of the aforesaid f past infringement wite and legal representa and Trademarks is he to said assignee here atives, heirs and assig nal, divisional, continu thereof to said assignen indersigned respecting dings in which any of oaths, and to do gen patent protection for aid by said assignee.
s acknowledged, and other good and valuable consideration, I assignee my entire right, title and interest for the United States of <i>J</i> and the aforesaid utility patent application and all original, division batents applied for or granted therefor in the United States of Amer without limitation all applications and patents for said inventio application pursuant to any law or treaty, and including all claims right to sue for and collect the same for its own use and the use and including the right to claim such priority or benefit and the authorized and requested to issue all patents on said improveme assignee of the entire interest therein; and the undersigned for m nereby agree and covenant without further remuneration, to exi- reissue and other applications for Letters Patent on said improve- ts assigns, to communicate to said assignee or its representativ mprovements, whenever requested, to testify in any interferen applications or patents may become involved, to sign all lawful everything necessary to aid assignee, its successors, assigns mprovements in all countries, the expenses incident to said appl And I do hereby authorize my attorneys to insert on this deed the when known.	as assignor hereby sell, a America and all other coun- ial, continuation, substitute rica and all other countries, n claiming priority or ber for damages by reason of of its successors, assigns Commissioner of Patents ents or resulting therefrom he and my legal representa ecute and deliver all origin ments and all assignments es all facts known to the u ces or other legal procee- papers, make all rightful and nominees to obtain ications to be borne and pa	assign and set over to tries in and to said inve- or reissue application for said invention, inclue fit of the aforesaid f past infringement wite and legal representa and Trademarks is he to said assignee here atives, heirs and assig nal, divisional, continu thereof to said assignen indersigned respecting dings in which any of oaths, and to do gen patent protection for aid by said assignee.
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ASSIGNMENT OF UTILITY APPLICATION	Docket Num AAM0166US	ber (Optional)
Whereas, I,BEHERA, Monalisa		of
K8 491, Kalinga Nagar, Bhubaneswar – 751003, Odisha, In	dia.	
hereafter referred to as assignor, have with others invented cert		ments in
SYSTEM AND METHOD FOR DEBT MANAGEMENT		
for which an application for a United States Letters Pat	ent was filed on	
Application Number		
X for which an application for a United States Letters Pater	nt was executed by me on	12/03/2020 ,
for which an International Application was filed on		_ , as
, designating the United	States.	
And		
Whereas, Cognizant Technology Solutions India Pvt. Ltd		
a corporation of <u>India</u> herein referred to as "assignee" whose m Techno Complex; No. 5/535, Old Mahabalipuram Road; Ok <u>Nadu: INDIA</u>		nai-600 097, Tamil
is desirous of acquiring the entire right, title and interest in the sa	ame;	
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when known.		
December 3, 2020	Monali	sa
Determon 0, 2020 Date	BEHERA, Mo	onalisa
	,	
Witness		
Typed Name of Witness		
x *Total of 11 forms are submitted.		