



MANIPAL
ACADEMY of HIGHER EDUCATION
(Institution of Eminence Deemed to be University)



No.: 383834

OFFICE OF THE REGISTRAR - EVALUATION

manipal.edu, Madhav Nagar, Manipal - 576 104, Karnataka, India

Date: 17 April 2024

GRADE REPORT

First Semester Master of Commerce - M.Com. (Banking Technology)

Registration No. : 232627007

Academic Session: 2023-24 (Odd Semester)

Name : STEPHEN D MELLO

Subject Code	Subject Title	Credits	Grade
MCMB 5101	BANKING PRODUCTS	3	A
MCMB 5102	BANKING LAW AND PRACTICE	3	B
MCMB 5103	RISK MANAGEMENT IN BANKS	4	C
MCMB 5104	RETAIL LENDING	3	A+
MCMB 5105	CREDIT MANAGEMENT IN BANKS	4	B
MCMB 5106	TRADE FINANCE	3	A+
Total :		20	

Credits Earned: 20

GPA: 8.55

GRADING SYSTEM

Grade	A+	A	B	C	D	E	F (Fail)	I (Incomplete)
Grade Points	10	9	8	7	6	5	0	0

Verified By: _____

[Signature]

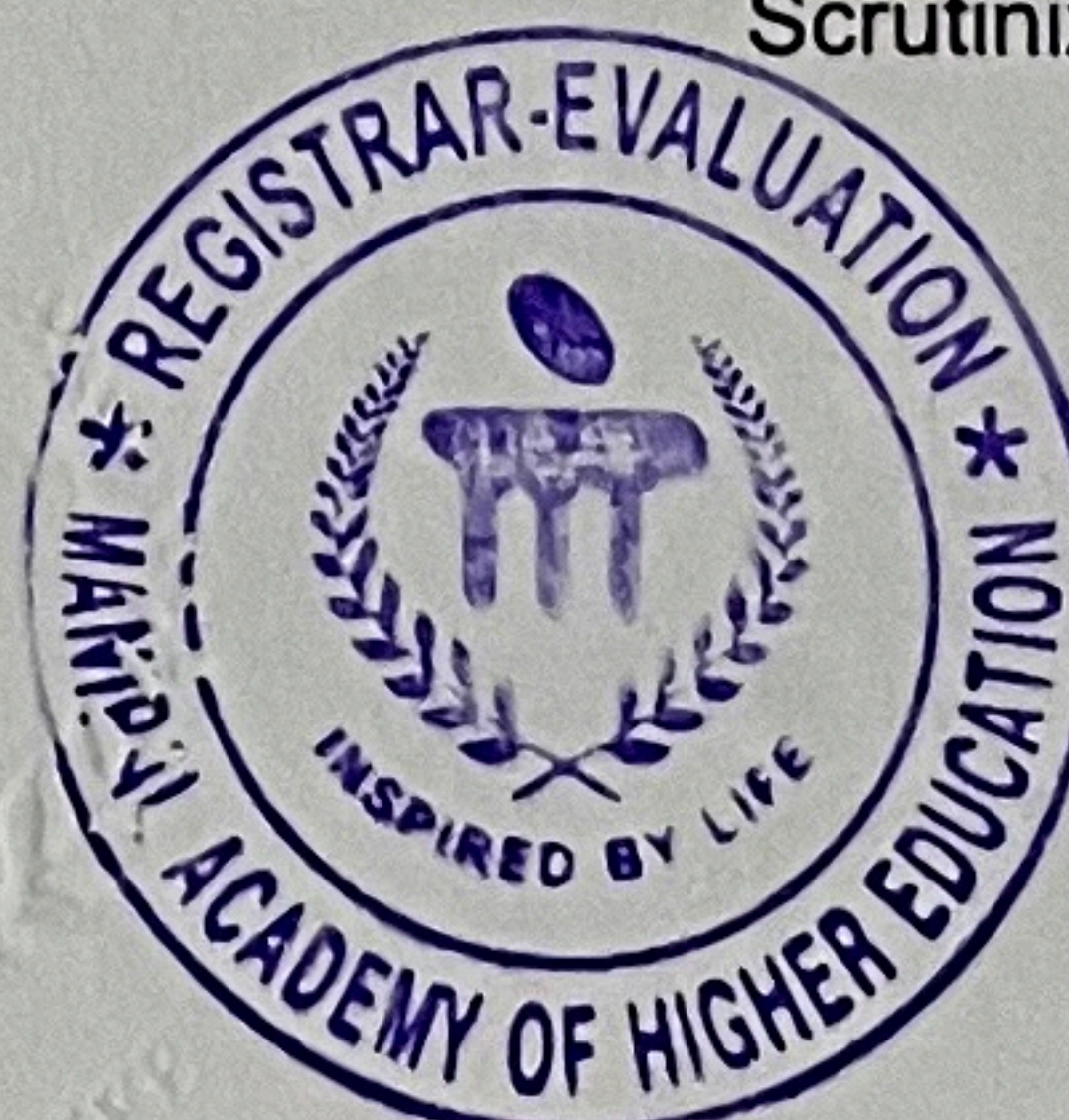
Scrutinized By: _____

[Signature]

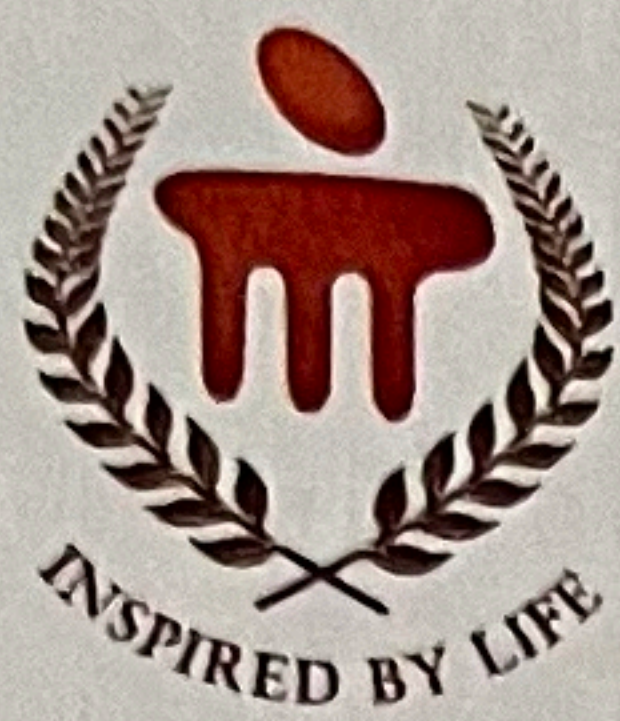
Signature of the Head of the Institution
(with seal)

[Signature]

Pro Vice Chancellor
Management, Law, Humanities and Social Sciences
MANIPAL ACADEMY OF HIGHER EDUCATION
Manipal - 576 104



Registrar - Evaluation



No.: 404516

OFFICE OF THE REGISTRAR - EVALUATION

manipal.edu, Madhav Nagar, Manipal - 576 104, Karnataka, India

Date: 25 September 2024

GRADE REPORT

Second Semester Master of Commerce - M.Com. (Banking Technology)

Registration No. : 232627007

Academic Session: 2023-24 (Even Semester)

Name : STEPHEN D MELLO

Subject Code	Subject Title	Credits	Grade
MCMB 5201	RECOVERY MANAGEMENT	4	A
MCMB 5202	MONEY AND BANKING	4	C
MCMB 5205	CAPITAL MARKET	4	A
MCMB 5207	FIELD WORK	1	A
MCMP 5203	INTERNATIONAL TAXATION & TECHNOLOGY - I	4	B
PGDL 5204	CAMPUS TO CORPORATE	3	B
Total :		20	

Credits Earned: 20

GPA: 8.25

GRADING SYSTEM

Grade	A+	A	B	C	D	E	F (Fail)	I (Incomplete)
Grade Points	10	9	8	7	6	5	0	0

Verified By: _____

Scrutinized By: _____

Signature of the Head of the Institution
(with seal)
Pro Vice Chancellor
(Management, Law, Humanities and Social Sciences)
MANIPAL ACADEMY OF HIGHER EDUCATION
Manipal - 576 104



Registrar - Evaluation



No.: 415844

OFFICE OF THE REGISTRAR - EVALUATION

manipal.edu, Madhav Nagar, Manipal - 576 104, Karnataka, India

Date: 20 March 2025

GRADE REPORT

Third Semester Master of Commerce - M.Com. (Banking Technology)

Registration No. : 232627007

Academic Session: 2024-25 (Odd Semester)

Name : STEPHEN D MELLO

Subject Code	Subject Title	Credits	Grade
MCMB 6303	DIGITAL INTERVENTIONS IN BANKING	4	A
MCMP 6301	RESEARCH TOOLS AND TECHNIQUES	3	B
MCMP 6302	INTERNATIONAL TAXATION & TECHNOLOGY - II	5	C
MCMP 6303	FINANCIAL DERIVATIVES	4	C
MSFE 6305	RESEARCH IN CORPORATE FINANCE	4	B
Total :		20	

Credits Earned: 20

GPA: 7.75

GRADING SYSTEM

Grade	A+	A	B	C	D	E	F (Fail)	I (Incomplete)
Grade Points	10	9	8	7	6	5	0	0

Verified By: _____

Scrutinized By: _____

Signature of the Head of the Institution
(with seal)
Incharge Director
Manipal School of Commerce and Economics
Manipal Academy of Higher Education
Manipal - 576 104



Registrar - Evaluation



No.: 430346

OFFICE OF THE REGISTRAR - EVALUATION

manipal.edu, Madhav Nagar, Manipal - 576 104, Karnataka, India

Date: 02 August 2025

GRADE REPORT

Fourth Semester Master of Commerce - M.Com. (Banking Technology)

Registration No. : 232627007

Academic Session: 2024-25 (Even Semester)

Name : STEPHEN D MELLO

Subject Code	Subject Title	Credits	Grade
MCMB 6401.3	INDUSTRY INTERNSHIP	20	C
Total :		20	

Credits Earned: 20

GPA: 7.00

Total Credits Earned: 80

Cumulative Grade Point Average: 7.89

GRADING SYSTEM

Grade	A+	A	B	C	D	E	F (Fail)	I (Incomplete)
Grade Points	10	9	8	7	6	5	0	0

Verified By: han

Scrutinized By: Reg

Signature of the Head of the Institution
(with seal)

Registrar - Evaluation

Incharge Director
Manipal School of Commerce and Economics
Manipal Academy of Higher Education
Manipal - 576 104

