

## CONFIDENTIAL BACKGROUND VERIFICATION REPORT

<b>Name of the Candidate</b>	Stephen Dmello	<b>Client Name</b>	AML Rightsource India Pvt Ltd - AMRSN 2025
<b>Application ID</b>	GQ-AMRSN-1995	<b>Report Status</b>	Closed
<b>Date of Birth</b>	07 Aug 2001	<b>Application Received</b>	21-08-2025
<b>Candidate Employee ID</b>	115115	<b>Insuff Cleared/Reopened</b>	NA
<b>Report Type</b>	FINAL	<b>Final Report Date</b>	04-11-2025
<b>Verification Purpose</b>	EMPLOYMENT	<b>Overall Report Status</b>	<b>GREEN</b>

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
LATEST EMPLOYMENT 1	Online	13-10-2025	<b>GREEN</b>
POST GRADUATION	Manipal Academy	06-10-2025	<b>GREEN</b>
GRADUATION	Registrar	06-10-2025	<b>GREEN</b>
EX EMPLOYMENT 2	Mr.Devin Mendonsa, Partner	06-10-2025	<b>GREEN</b>
CRIMINAL DATABASE	Refinitiv / World Check One	21-08-2025	<b>GREEN</b>
CREDIT/CIBIL CHECK	Transunion CIBIL	21-08-2025	<b>GREEN</b>
POLICE VERIFICATION	Palav Agarwal - Advocate	21-08-2025	<b>GREEN</b>
COURT VERIFICATION	Palav Agarwal - Advocate	21-08-2025	<b>GREEN</b>
NATIONAL IDENTITY 1	PAN Database	25-08-2025	<b>GREEN</b>
GAP CHECK	Resume & Supported Documents	04-11-2025	<b>GREEN</b>

**End of summary report**

<b>Legend:</b>	<span style="color: red;">■</span> -Major discrepancy	<span style="color: yellow;">■</span> -Minor discrepancy	<span style="color: orange;">■</span> -Unable to verify	<span style="color: pink;">■</span> -Pending from source	<span style="color: green;">■</span> -All clear
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## LATEST EMPLOYMENT 1

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Northern Operating Services Pvt. Ltd.	Northern Operating Services Pvt. Ltd.
<b>Name Of The Candidate:</b>	Stephen Dmello	Stephen Dmello
<b>Emp Code:</b>	0013832	0013832
<b>From:</b>	17-10-2022	17-10-2022
<b>To:</b>	05-07-2023	05-07-2023
<b>Designation:</b>	Analyst	Analyst
<b>Last Drawn Salary:</b>	Not Provided	Not Provided
<b>Reason For Leaving:</b>	Not Provided	Not Provided
<b>Rehire Eligibility:</b>	Not Provided	Not Provided
<b>Remarks:</b>	Screen-shot of the Email confirmation received from Northern Operating Services Pvt. Ltd., found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Online	
<b>Report Verified Date:</b>	13-10-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# Annexure 1 (a)



## Employment Verification Report

Report order

#5485982

Client: Gold Quest Global HR Services Private Limited (BGV - Verifier)

Report Date and Time:

On behalf of: GoldQuest Global HR Services Pvt Limited

13-10-2025 16:06:19

### Stephen Dmello

#### Employment Details

17-10-2022 - 05-07-2023

0 Years 8 Month 18 Days

Northern Operating Services Private Limited

EMPLOYEE ID: 0013832

DESIGNATION: Analyst I

DEPARTMENT:

LOCATION:

EMPLOYMENT STATUS: Resigned

REASON FOR EXIT: Resignation

OPEN TO REHIRE: Not Provided

#### Input Search Details

NAME	EMPLOYER	EMPLOYEE ID	MOBILE
Stephen Dmello	Northern Operating Services Private Limited	0013832	8734562623
PAN	DRIVERS	VOTER'S	PASSPORT

## Annexure 1 (b)

### Requesting for Ex-Employment Verification for the Candidate-GQ-AMRSN-1995-Stephen Dmello



Mary.R <employmentverification@goldquestglobal.in>

To MyHRHelp@ntrs.com

Cc aarti@goldquestglobal.in; jay@goldquestglobal.in

Following are the details provided by the organization, which we would request you to please verify the details with your comments in the HR/Verifier Inputs column.

Client-Rainbow Hospital

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Northern Operating Services Pvt. Ltd.	
Candidate Name	Stephen Dmello	
Employee Code/ID/No	0013832	
From (Date of Joining)	17-October-2022	
To (Date of Exit/Relieving)	05-July-2023	
Designation (At the time of leaving the company):	Analyst	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind	Please Provide	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	Please Provide	
Verified By ( Name, Contact Number & Designation)	Please Provide	

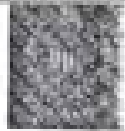
## POST GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Manipal Academy	Manipal Academy
<b>Name Of The Candidate:</b>	Stephen Dmello	Stephen Dmello
<b>Enroll No:</b>	232627007	232627007
<b>Degree:</b>	Master Of Commerce	Master Of Commerce
<b>Major:</b>	Commerce	Commerce
<b>Month And Year Of Passing:</b>	2025	2025
<b>Certification Issued Date:</b>	2025-08	2025-08
<b>SI No:</b>	Not Provided	Not Provided
<b>Remarks:</b>	The following applicant details were verified by Manipal Academy found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Manipal Academy	
<b>Report Verified Date:</b>	06-10-2025	
<b>Verification Status(Color Code):</b>	GREEN	

Annexure 2 (a)



**MANIPAL**  
ACADEMY of HIGHER EDUCATION  
*Institution of Excellence Governed by University*



No.: 480346

**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:

Scoutized 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

## GRADUATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Institution:</b>	Mangalore University	Mangalore University
<b>Name Of The Candidate:</b>	Stephen Dmello	Stephen Dmello
<b>Enroll No:</b>	191023032	191023032
<b>Degree:</b>	Bachelor of Commerce	Bachelor of Commerce
<b>Major:</b>	Commerce	Commerce
<b>Month And Year Of Passing:</b>	2022	2022
<b>Certification Issued Date:</b>	2023-03	2023-03
<b>SI No:</b>	Not Provided	Not Provided
<b>Remarks:</b>	The following applicant details were verified by Registrar Mangalore University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Registrar	
<b>Report Verified Date:</b>	06-10-2025	
<b>Verification Status(Color Code):</b>	GREEN	

ಮಂಗಳೂರು  
MANGALORE



ವಿಶ್ವವಿದ್ಯಾನಿಲಯ  
UNIVERSITY

ಮಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾನಿಲಯದ ಉಪಾಧಿಪತಿಗಳು, ಸಹಉಪಾಧಿಪತಿಗಳು, ಉಪಪತಿಗಳು,

ಸಿಂಡಿಕೇಟ್ ಮತ್ತು ವಿಶ್ವವಿದ್ಯಾನಿಲಯ ಪರಿಷತ್ತಿನ ಸದಸ್ಯರುಗಳಾದ ನಾವು

..... ಸ್ಟೀಫನ್ ಡಿ ಮೆಲ್ಲೊ ..... ಅವರು

2022 ನೆಯ ವರ್ಷದಲ್ಲಿ ನಡೆದ ನಿರ್ದಿಷ್ಟ ಪರೀಕ್ಷೆಗಳಲ್ಲಿ ಸಂಪೂರ್ಣ ವರ್ಗೀಕರಣ (A.ಬಿ.ಪಿ.ಎ)

7.92 ಮತ್ತು A+ ಕ್ರಮದೊಂದಿಗೆ ಉತ್ತೀರ್ಣರಾಗಿ ಪದವಿ ಪಡೆಯಲು ಅರ್ಹ ಪರೀಕ್ಷಣೆಯಿಂದ

ಪ್ರಮಾಣೀಕೃತವಾಗಿರುವುದರಿಂದ 2023 ರ ಮಾರ್ಚ್ ತಿಂಗಳ ಪದವಿಪಡೆಯ ದಿನದಂದು ನಡೆದ ಪದವೀಕ್ಷಣೆಯಲ್ಲಿ

**ಬ್ಯಾಚುಲರ್ ಆಫ್ ಕಾಮರ್ಸ್**

ಪದವಿಯನ್ನು ಪಡೆಯಲು ಅರ್ಹೀಕರಣಗೊಂಡುದು ಈ ಮೂಲಕ ತಿಳಿಸಲಾಗುತ್ತಿದೆ.

*We, the Chancellor, the Pro-Chancellor, the Vice-Chancellor,  
members of the Syndicate and Academic Council of Mangalore University  
do hereby make known that*

STEPHEN D MELLO

*has been admitted to the Degree of*

**Bachelor of Commerce**

*at the Convocation held on the 15<sup>th</sup> day of March 2023.*

*on being duly certified by competent examiners as qualified to receive the  
same after passing the prescribed examinations held in the year 2022 by securing  
Cumulative Grade Point Average of 7.92 with Alpha Grade A+.*

ವಿಶ್ವವಿದ್ಯಾನಿಲಯದ ಅಂಚನದೊಂದಿಗೆ ನೀಡಿದೆ.

*Given Under the Seal of the University.*

REGISTRAR

MANGALORE UNIVERSITY  
MANGALAGANGOTRI

ದಿ.ನಂ:W/for/23-03/2023/001/2023

MANGALAKANGOTRI, KARNATAKA, INDIA

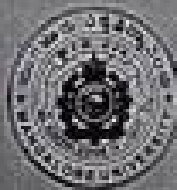
31.07.2023

ನಿರೀಕ್ಷಿಸಿದ ದಿನಾಂಕ, Reg. No.

191023032

037768/2022

ಪ್ರಮಾಣೀಕೃತ ಕ್ರಮದ ನಂ.



*[Signature]*  
ಕುಲಪತಿ  
VICE CHANCELLOR



## EX EMPLOYMENT 2

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Company:</b>	Exac Tax Consultancy LLP	Exac Tax Consultancy LLP
<b>Name Of The Candidate:</b>	Stephen Dmello	Stephen Dmello
<b>Emp Code:</b>	005	005
<b>From:</b>	05-12-2019	05-12-2019
<b>To:</b>	20-12-2019	20-12-2019
<b>Designation:</b>	Intership	Tax Intern
<b>Last Drawn Salary:</b>	Not Provided	Not Provided
<b>Reason For Leaving:</b>	Not Provided	Not Provided
<b>Rehire Eligibility:</b>	Not Provided	Yes
<b>Remarks:</b>	Screen-shot of the Email confirmation received from Mr.Devin Mendonsa, Partner of Exac Tax Consultancy LLP , found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Mr.Devin Mendonsa, Partner	
<b>Report Verified Date:</b>	06-10-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 4 (a)

Re: Requesting for Ex-Employment Verification for the Candidate-GQ-AMRSN-1995-Stephen Dmello



ExacTax Consultancy <exacttaxconsultancy@gmail.com>

To: Mary.R

Cc: aarti@goldquestglobal.in; jay@goldquestglobal.in

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Exac Tax Consultancy LLP	ExacTax Consultancy LLP
Candidate Name	Stephen Dmello	Stephen Dmello
Employee Code/ID/No	Please Provide	005
From (Date of Joining)	05-Dec-2019	05-Dec-2019
To (Date of Exit/Relieving)	20-Dec-2019	20-Dec-2019
Designation (At the time of leaving the company):	Internship	Tax Intern
Salary/CTC:	Please Provide	Rs.5000
Was this position: Permanent/Temporary/Contractual	Please Provide	Temporary
Supervisor's Name	Please Provide	Mrs. Shara Dsouza
Reason for Leaving	Please Provide	Completion of Internship
Rehire Eligibility	(Please fill in the relevant information)	Eligible
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	YES
Kindly confirm attached Relieving letter /document is authenticate?	Internship Certificate attached above is authenticate	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	NO	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	NO	
DATA - BREACH of any kind	NO	
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:	NO	
Verified By ( Name, Contact Number & Designation)	Mr.Devin Mendonsa, Partner Ph +91 8380864550	

Kindly note that your inputs and feedback given would assist our client in making a prompt hiring decision and therefore we await your response for the same at the earliest.

Thanks and Regards,  
**ExacTax Consultancy LLP**  
 Ph: +91 8380864550  
 +91 9535393902

## CRIMINAL DATABASE

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Name Of The Candidate:</b>	Stephen Dmello	Stephen Dmello
<b>Remarks:</b>	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date Of Birth and address did not match, Hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Refinitiv / World Check One	
<b>Report Verified Date:</b>	21-08-2025	
<b>Verification Status(Color Code):</b>	GREEN	

# LSEG World-Check One CASE REPORT

Confidential

Name	Stephen Dimallo		
Case Rating	Not Rated		
World-Check Total Matches	NO MATCHES FOUND		
Case ID	GG-AM 1026-1268		
Current Group	World-Check		
Gender	Male	Date of Birth	07 Aug 2001
Last Screened	21 Aug 2025 12:42	Case Created	21 Aug 2025 12:42
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

## KEY FINDINGS

Total Matches	NO MATCHES FOUND
Unresolved Matches	0

Name: Stephen Dimallo  
 Date Printed: 21-Aug-2025 12:42  
 Printed By: Anil Sagarwal  
 Group: World-Check



# Annexure 5 (b)

## AUDIT

Date	Submitted by	Action	Noted by	Status
21-Aug-2025 12:43	Asst. Ageneral	Case Screened for Worl d-Check (Initial Re- Screen Only)		Desktop Batch
21-Aug-2025 12:43	Asst. Ageneral	New Case added		Desktop Batch

## NOTES

All information in this report was in CTC, and may not be consistent with the results being shown on the application.

### Legal Notice

The contents of this report are private and confidential and should remain confidential and secure unless (i) the terms of your agreement with LSEG allow you to do so; (ii) the report subject requests any data that you may hold on their, and such data includes their World Check records; or (iii) you are under another legal obligation to do so. You must exercise and abide by your own obligations in relation to the data privacy rights of individuals and maintain them of your intention to search against World Check and provide them with information contained in the World Check [privacy statement](#). You shall not rely upon the content of the report without making independent checks to verify the information contained therein. Information contained is necessarily brief and should be read by you in the context of the full details available in the external sources to which links are provided. The accuracy of the information shown in the underlying sources must be verified with the report subject before any action is taken and you should inform us if any links to the sources are broken. If the report contains negative allegations, it should be assumed that such allegations are denied by the subject. The report will does any negative information about individuals or entities merely because they are identified in the database, nor because they are listed as "Reported being linked to" others identified in the database. The nature of listing names comprehensively they persons are included solely because they hold or have held prominent/political positions or are connected to such individuals.

Name  
Date Printed  
Printed By  
Group

Signature Details  
21-Aug-2025 12:43  
Asst. Ageneral  
World Check



## Annexure 5 (c)

### Annexure A

<b>Criminal Records Database Checks - India</b>	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record

### Annexure B

<b>Civil Litigation Database Checks – India</b>	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record

### Annexure C

<b>Credit and Reputational Risk Database Checks – India</b>	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record

### Annexure D

<b>Serious and Organized Crimes Database Checks – Global</b>	
Interpol Most Wanted	No record
<b>US &amp; Canada – Most Wanted Lists</b>	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

## Annexure 5 (d)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
<b>Most Wanted Lists: Europe and Central Asia</b>	
The Police of Saxony-Anhalt (Sachsen-Anhalt) County, Germany	No record
German Federal Criminal Police Office, Germany	No record
Baden-Württemberg Police, Germany	No record
Bayern Police, Germany	No record

## Annexure 5 (e)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
<b>Most Wanted Lists: Africa</b>	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
<b>Most Wanted Lists: Asia Pacific</b>	
Australian National Security, Australia	No record
Australian Crime Commission, Australia	No record
Australian Customs and Border Protection Service, Australia	No record
Australian Federal Police, Australia	No record
New South Wales Police, Australia	No record
Victoria Crime Stoppers, Australia	No record
Hangzhou Police Wanted List, China	No record
Hebei Province Public Security Bureau, China	No record
Central Commission for Discipline Inspection-Top 100 Fugitives, China	No record
Dubai Police, UAE	No record
Hong Kong Police Force, Hong Kong	No record
Criminal Investigation Police, Indonesia	No record
National Police, Indonesia	No record



## Annexure 5 (f)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record

### Annexure E

<b>Global Regulatory Bodies</b>	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
<b>US and Canadian Regulatory Bodies</b>	
New York Stock Exchange (NYSE), USA	No record
Commodities and Futures Trading Commission (CFTC), USA	No record
Excluded Parties List System [includes General Services Administration (GSA)], USA	No record
Federal Deposit and Insurance Corporation (FDIC), USA	No record
Federal Reserve Board (FRB), USA	No record
Financial Crimes Enforcement Network, USA	No record
HHS-Office of Inspector General (OIG), USA	No record
Department of Health & Human Services, USA	No record
National Credit Union Association (NCUA), USA	No record
Consumer Financial Protection Bureau, USA	No record
Office Comptroller of Currency (OCC), USA	No record
Oregon Department of Consumer & Business Services, USA	No record

## Annexure 5 (g)

US Securities and Exchange Commission, USA	No record
New York State Insurance Department, USA	No record
New York Department of Financial Services, USA	No record
New York State Office of General Services, USA	No record
California Department of General Services, USA	No record
Minnesota State Board of Investment, USA	No record
Financial Industry Regulatory Authority, USA	No record
Alabama Securities Commission, USA	No record
Alaska Division of Banking, Securities and Corporations, USA	No record
Arizona Corporation Commission Securities Division, USA	No record
Arkansas Securities Department, USA	No record
BIS Department of Commerce, USA	No record
California Department of Insurance, USA	No record
Colorado Division of Securities, USA	No record
Department of State Directorate of Defense Trade Controls, USA	No record
Department of the Air Force General Counsel, USA	No record
Federal Aviation Administration, USA	No record
Financial Fraud Enforcement Task Force/ StopFraud.gov, USA	No record
Florida Department of Financial Services, USA	No record
Illinois Securities Department, USA	No record
Kansas Securities Commission, USA	No record
Maine Securities Division, USA	No record
Massachusetts Securities Division, USA	No record
Michigan Department of Insurance and Financial Services , USA	No record
Missouri Secretary of State Securities Division, USA	No record
Nebraska Department of Banking and Finance, USA	No record
Nevada Secretary of State Securities Division, USA	No record
New Jersey Bureau of Securities, USA	No record
New Jersey Department of Banking & Insurance, USA	No record
Ohio Department of Commerce Securities Division, USA	No record
Oklahoma Securities Commission, USA	No record
Pennsylvania Banking and Securities Commission, USA	No record
Pennsylvania Department General Services, USA	No record
Tennessee Securities Division, USA	No record
Texas State Securities Board, USA	No record
U.S Courts, USA	No record
Department of Justice, USA	No record
Department of Labor Office of Inspector General, USA	No record
Federal Trade Commission, USA	No record
Virginia State Corporation Commission, USA	No record
Washington State Office of the Insurance Commissioner, USA	No record
Bureau of Industry and Security (BIS)–export violations, USA	No record
Wisconsin Commissioner of Insurance, USA	No record
US Food & Drug Administration	No record

## Annexure 5 (h)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
<b>European Regulatory Bodies</b>	
Financial Services Authority (FSA), United Kingdom	No record
Lloyds of London (Lloyds), United Kingdom	No record
HM Revenue and Customs, United Kingdom	No record
Financial Services Authority - Final Notice, United Kingdom	No record
Judiciary of Scotland, United Kingdom	No record
Financial Conduct Authority, United Kingdom	No record
Her Majesty's Courts Service, United Kingdom	No record
Home Office, United Kingdom	No record
Prudential Regulation Authority - Prohibited Individuals, United Kingdom	No record
Companies House - Disqualified directors, United Kingdom	No record
Serious Fraud Office, UK	No record
Department of Trade and Industry, United Kingdom	No record
Malta Financial Services Authority, Malta	No record
Netherlands Courts, Netherlands	No record
Netherlands Financial Intelligence Unit, Netherlands	No record
Supreme Court of the Netherlands, Netherlands	No record
The Netherlands Authority For the Financial Markets, Netherlands	No record
Office of the Director of Corporate Enforcement (ODCE), Ireland	No record
Revenue Commissioners - Irish Tax & Customs, Ireland	No record
The Irish Financial Services Regulatory Authority, Ireland	No record
The Financial Supervision Commission, Isle of Man	No record
Institute for Supervision of Insurance, Italy	No record
Italian Securities Commission (Consob), Italy	No record
Jersey Financial Securities Commission, Jersey	No record
Courts, Jersey	No record
Gibraltar Financial Services Commission, Gibraltar	No record
<b>Asia Pacific Regulatory Bodies</b>	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

## Annexure 5 (i)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (HKSF), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

## Annexure 5 (j)

Supreme Court, Singapore	No record
Ministry of Law, Singapore	No record
Customs, Singapore	No record
Inland Revenue Authority, Singapore	No record
Ministry of Manpower, Singapore	No record
Thailand Securities and Exchange Commission, Thailand	No record
Supreme Court of Thailand, Thailand	No record
Anti-Money Laundering Office, Thailand	No record
Banking Bureau of Financial Supervisory Commission, Taiwan	No record
Financial Supervisory Commission, Taiwan	No record
Taiwan Supreme Prosecutors Office, Taiwan	No record

### Annexure F

<b>Compliance Database</b>	
Office of Foreign Assets Control (OFAC): Specially Designated Nationals & Blocked Persons and names that have been deleted from the OFAC list	No record
Monetary Authority of Singapore	No record
Hong Kong Monetary Authority	No record
Australian Department of Foreign Affairs and Trade (DFAT)	No record
The Australian Transaction Reports and Analysis Centre, Australia	No record
OSFI Consolidated List, Canada	No record
United Nations International Criminal Tribunal for the Former Yugoslavia	No record
International Criminal Tribunal for Rwanda	No record
Global Money Laundering Database	No record
Politically Exposed Persons Database	No record

### Annexure G

<b>Sanction &amp; PEP - Global</b>	
US Department of State - Iran and Syria Nonproliferation	No record
US Department of State - Iran, North Korea, and Syria Nonproliferation	No record
Minister of Foreign Affairs -Special Economic Measures -Syria, Canada	No record
US Iran and Syria Nonproliferation Act	No record

### Annexure H

<b>Web and Media Searches – Global</b>	
Internet Searches	No record
Media Searches	No record

**CREDIT/CIBIL CHECK**

<b>PARTICULARS</b>	<b>APPLICATION DETAILS</b>	<b>REPORT DETAILS</b>
<b>Name Of The Candidate:</b>	Stephen Dmello	Stephen Dmello
<b>Pan Number:</b>	GCBPD5496Q	GCBPD5496Q
<b>CIBIL Transunion Score:</b>	Not Applicable	753
<b>Scoring Factors:</b>	Not Applicable	Low Credit Age
<b>Personal Loan Score:</b>	Not Applicable	Not Applicable
<b>Status:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	Transunion CIBIL
<b>Remarks:</b>	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Transunion CIBIL	
<b>Report Verified Date:</b>	21-08-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 6 (a)

### CONSUMER CIR

Consumer ID: 88623047\_8732322      TransUnion Score: 753

#### CONSUMER INFORMATION

Identification Number: 88623047 Name: 8732322 Telephone Number: +91-9876543210 Email ID: +91-9876543210 Address: +91-9876543210 Comment: +91-9876543210 - 8732322	Sex: 8732322 Education: +91-9876543210 Occupation: +91-9876543210 Annual Income: +91-9876543210 Credit Score: 8732322
--	---

#### CIR'S TRANSACTIONS SCORE(S)

**753**

**Key factors affecting score**

- 1. High balance credit cycle for savings bank credit & credit
- 2. Low credit age

#### CONSUMER ACCOUNT SUMMARY

Account ID	Balance	Interest	High Credit Limit Amt	Total Amt	Account Credit Limit
Total	1	2	High Credit Limit Amt	100,000	100,000
Zero Balance	1	2	Current	10	100,000
Credit	1	2	Current	10	100,000

#### ENQUIRY SUMMARY

No enquiry reported in CIR.

#### CREDITWORTHY ALGORITHM(S)

No creditworthy algorithm applied.

#### CONSUMER DETAILS

##### CONSUMER INFORMATION

Identification Number: 88623047\_8732322      Name: 8732322      Address: +91-9876543210      TransUnion Score: 753

##### IDENTIFICATION(S)

Identification Type	Identification Number	Validity	Verification Status
Passport	88623047	+	+
Voter ID	88623047	+	+

(\*) - Identification report by third party

##### TELEPHONE(S)

Type	Telephone Number	Verification Status
Mobile Phone	88623047	+

(\*) - Telephone report by third party

# Annexure 6 (b)

## EMAIL - CONTACT(S)

id@mgms.com

## CONSUMER'S REPORTED ADDRESS(S)

address	category	status	is_active
A residential address in the Karnataka State which is not the bank's registered office, branch, branch extension, or other office in India	Residence	-	Deceased

(\*) - ADDRESS REPORTED FROM PROXY

## EMPLOYMENT INFORMATION

employment type (self-reported)	employment status	sector	is_primary_income_provider	is_secondary_income_provider
Consumer Loan applicant	Others	Not available	Not available	Not available

## CONSUMER ACCOUNT DETAILS

### 1. ACCOUNT

account number(s)	category	status	is_active	is_deleted
1000000000000000	Consumer Loan	Not Available	Not Available	Not Available
1000000000000000	Consumer Loan	Not Available	Not Available	Not Available
1000000000000000	Consumer Loan	Not Available	Not Available	Not Available
1000000000000000	Consumer Loan	Not Available	Not Available	Not Available
1000000000000000	Consumer Loan	Not Available	Not Available	Not Available
1000000000000000	Consumer Loan	Not Available	Not Available	Not Available

## CONSUMER ENQUIRY DETAILS

### ENQUIRIES

No Enquiry History Available.



# Annexure 6 (c)

## GLOSSARY

CRM DATA GLOSSARY		
Report Name	Key Data Points	Example Data
Customer Details	<ul style="list-style-type: none"> <li>SSN Type</li> </ul>	<ul style="list-style-type: none"> <li>Customer ID</li> <li>Enrolled through Group</li> <li>Company Tax ID Number (EIN)</li> <li>Company Number</li> <li>Year ID</li> <li>Member's Business Number</li> <li>Member Card Number</li> <li>Enrollment ID Number (EID)</li> </ul>
Telephone(s)	Telephone Type	<ul style="list-style-type: none"> <li>Types of telephone details reported</li> <li>Mobile phone</li> <li>Residential</li> <li>Office phone</li> <li>Not classified</li> </ul>
Employment Information(s)	Employment Status	<ul style="list-style-type: none"> <li>Types of employment detail reported</li> <li>Retired</li> <li>Self-Employed/Professional</li> <li>Self-Employed</li> <li>Others</li> </ul>
Address(es)	Address Category	<ul style="list-style-type: none"> <li>Types of address reported</li> <li>Permanent Address</li> <li>Residence Address</li> <li>Office Address</li> <li>Not categorized</li> </ul>
Customer Account Details	Account Termination	<ul style="list-style-type: none"> <li>Active account not closed</li> <li>Temporary Disenrollment</li> <li>Disenrollment (date of last disbursement)</li> <li>Disenrollment (date of account closure)</li> <li>Date reported if Certified that account data reported by reporting member</li> <li>Last Payment Date that account data payment was made on the account</li> </ul>
Customer Account Details	Key First Last/Last Classification	<ul style="list-style-type: none"> <li>First date beginning of the payment history</li> <li>Last date end of the payment history</li> <li>100- Payment is made on the due date</li> <li>101- First payment is missed by number of days from the due date</li> <li>102- Payments being made within 15 days</li> <li>103- Special account created for reporting transient economic distress (read our Member)</li> <li>104- Payments being made after 15 days</li> <li>105- The account has remained delinquent for 12 months</li> <li>106- The account where fees have been paid that and remains delinquent</li> <li>107- Data not reported by Institution</li> </ul>
Customer Account Details	Information under dispute	<ul style="list-style-type: none"> <li>Customer has raised grievance regarding account and address of the data reported by financial institution</li> </ul>
Empty Details	Not classified	Empty records with other Members

Official record of all reported details

### Disclaimer

All information contained in this report is for use only by the Financial Institutions (FIs) and is not to be disseminated to any other party. The report is generated using the reporting institution's data and is not to be used for any other purpose. The accuracy and reliability of the information contained in the report are solely the responsibility of the reporting institution. The use of this report is governed by the terms and conditions of the reporting institution for FIs and is not to be used for any other purpose.

## POLICE VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Reference Number:</b>	GQ-AMRSN-1995	GQ-AMRSN-1995
<b>Candidate Name:</b>	Stephen Dmello	Stephen Dmello
<b>Date Of Birth:</b>	07-08-2001	07-08-2001
<b>Father Name:</b>	Sylvester Dmello	Sylvester Dmello
<b>Address1:</b>	No 3-132(1) Kayarkatta House , Belvai, Karnataka - 574213	No 3-132(1) Kayarkatta House , Belvai, Karnataka - 574213
<b>Remarks:</b>	The following applicant s details have been verbally verified, and the notary report has been duly stamped and signed by Palav Agarwal (Advocate), with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Palav Agarwal - Advocate	
<b>Report Verified Date:</b>	21-08-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 7 (a)

PALAV AGARWAL  
ADVOCATE AND LEGAL CONSULTANT  
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

### POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMRSN-1995
NAME OF THE APPLICANT	Stephen Dmello
FATHER NAME	Sylvester Dmello
DATE OF BIRTH	07-August-2001
ADDRESS OF THE APPLICANT	No 3-132(1) Kayarkatta House , Belvai, Karnataka - 574213
NAME OF THE POLICE STATION AS PER ADDRESS	Belthangadi Police Station
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-August-2025

### EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

### CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

### DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



(PALAV AGARWAL)  
BAR COUNCIL DELHI ID D/1432/14

## COURT VERIFICATION

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMRSN-1995	GQ-AMRSN-1995
Candidate Name:	Stephen Dmello	Stephen Dmello
Date Of Birth:	07-08-2001	07-08-2001
Father Name:	Sylvester Dmello	Sylvester Dmello
Address1:	No 3-132(1) Kayarkatta House , Belvai, Karnataka - 574213	No 3-132(1) Kayarkatta House , Belvai, Karnataka - 574213
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal - Advocate	
Report Verified Date:	21-08-2025	
Verification Status(Color Code):	GREEN	

## Annexure 8 (a)

PALAV AGARWAL  
ADVOCATE AND LEGAL CONSULTANT  
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

### COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMR3N-1995
NAME OF THE APPLICANT	Stephen Dmello
FATHER NAME	Syivester Dmello
DATE OF BIRTH	07-August-2001
ADDRESS OF THE APPLICANT	No 3-132(1) Kayarkatta House , Belvai, Karnataka - 574213
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	21-August-2025

#### EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

#### CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

#### LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

#### DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

Yours Truly



(PALAV AGARWAL)  
BAR COUNCIL DELHI ID D/1432/14

**NATIONAL IDENTITY 1**

<b>PARTICULARS</b>	<b>APPLICATION DETAILS</b>	<b>REPORT DETAILS</b>
<b>Type Of Id Card:</b>	PANCARD	PANCARD
<b>Identity Number:</b>	GCBPD5496Q	GCBPD5496Q
<b>Verification Result:</b>	Not Applicable	Green
<b>Verified By:</b>	Not Applicable	PAN Database
<b>Remarks:</b>	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	PAN Database	
<b>Report Verified Date:</b>	25-08-2025	
<b>Verification Status(Color Code):</b>	GREEN	

Annexure 9 (a)

**आयकर विभाग**  
INCOME TAX DEPARTMENT

  
संघीय लोकतान्त्रिक गणतन्त्र

**भारत सरकार**  
GOVT. OF INDIA



**स्थायी लेखा संख्या कार्ड**  
Permanent Account Number Card  
**GCBPD5496Q**



नाम / Name  
STEPHEN DMELLO

पिता का नाम / Father's Name  
SYLVESTER DMELLO

जन्म की तारीख /  
Date of Birth  
07/08/2001

  
हस्ताक्षर / Signature

09122019

## Annexure 9 (b)



Call Us | English

Home Individual/HUF Company Non-Company Tax Professionals & Others Download

Home > e-Pay Tax

### e-Pay Tax

You have successfully verified through mobile OTP. Click Continue to make a new payment.

PAN / TAN  
GCBPD5496Q

Name  
SXXXXXXN DXXXXO



## GAP CHECK

PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
<b>Applicant Name:</b>	Stephen Dmello	Stephen Dmello
<b>Application Id:</b>	GQ-AMRSN-1995	GQ-AMRSN-1995
<b>Employee Id:</b>	NA	NA
<b>Remarks:</b>	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified in education to employment. however the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN and the same is furnished as annexure.	
<b>Information Source Name:</b>	Resume & Supported Documents	
<b>Report Verified Date:</b>	04-11-2025	
<b>Verification Status(Color Code):</b>	GREEN	

## Annexure 10 (a)

### GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Stephen Dmello	Stephen Dmello
DOB	07-08-2001	07-08-2001

#### Post Graduation

Name of the Board / School	Manipal Academy of Higher Education	Manipal Academy of Higher Education
Course	M.Com	M.Com
Specialization / Major	Banking Technology	Banking Technology
Year of Passing	2025	2025
Gap Remarks: NA		

#### Graduation

Name of the Board / School	Mangalore University	Mangalore University
Course	B.Com	B.Com
Specialization / Major	Commerce	Commerce
Year of Passing	2022	2022
Gap Remarks: A Gap of 6 months identified between UG(03-2022) & Northern Trust(10-2022). During this period, Candidate		

#### 12th std

Name of the Board / School	Department of Pre-University Education	Department of Pre-University Education
Course	12th	12th
Specialization / Major	NA	NA
Year of Passing	2019	2019
Gap Remarks: NA		

## Annexure 10 (b)

10th std		
Name of the Board / School	Karnataka School Examination and Assessment Board	Karnataka School Examination and Assessment Board
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2017	2017
Gap Remarks: NA		

EMPLOYMENT - 1		
Name of the Employer	Northern Trust	Northern Trust
Full Name of the Employee	Stephen Dmello	Stephen Dmello
Date of joining - From	17-10-2022	17-10-2022
Date of Relieving/Exit - To	05-07-2023	05-07-2023
Designation / Role	Derivatives Analyst	Derivatives Analyst
PROJECTS & PROPERTY MANAGEMENT SERVICES LIMITED(22-Apr-2025 to 11-Jun-2025). Candidate has provided the necessary documents. Hence considering the gap period as Green.		

EMPLOYMENT - 2(Intern)		
Name of the Employer	Exactax Consultancy -LLP	Exactax Consultancy -LLP
Full Name of the Employee	Stephen Dmello	Stephen Dmello
Date of joining - From	05-12-2019	05-12-2019
Date of Relieving/Exit - To	20-12-2019	20-12-2019
Designation / Role	Accountant	Accountant
Gap Remarks: NA		

**Disclaimer**

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

**End of detail report**

