

This is a printout of my visa application form with page numbers at the bottom of each page. Document numbers 001, 002, ...009a, 009b,...023 are on the top right hand side of each page. The number and name of each document is on "Checklist" which is document 002. These 24 items were uploaded in pdf format to the TLSContact website

An additional 6 items will be submitted as original documents at the TLSContact's face-to-face appointment by purchasing assisted uploading.

These documents are not on the checklist but are overleaf

Mohini Hersom
Room 303
95-98 Talbot Street
Dublin D01 WR94

21 March 2023

Dear TLSContact

In addition to the documents I uploaded to your website,(001, 002, ...009a, 009b, ...0023)
I would like to use your assisted uploading facility to add the below mentioned documents, as well
as this note, which is 030

024 - ISA Feb 2023-from-sponsor
025 - 2022-03-23-permission-to-remain-letter-from-applicant
026 - 2022-07-26-AIT recommendation for refugee status
027 - 2022-08-15-Ministers-Letter-Declaring-Refugee-from-applicant
028 - REFUGEE-DECLARATION-from-applicant
029 - doctors-note-recent-about-applicant
030 - about additional documents uploaded
031 - priority decision package

Thanking you

Sincerely

Mohini Hersom

21.3.23

TLScontakt - Payment confirmation for TLS Services

CO

confirmation@tlscontact.com

Sat, 11 Feb 2023 11:08:02 AM +0000

To "mohini.hersom.001" <mohini.hersom.001@zohomail.eu>

TLScontakt - Payment confirmation for TLS Services

Dear Applicant,

This is a confirmation email for GWF069062307 appointment booking on 2023-03-07 14:00 at our Dublin Visa Application Centre:

However, if you have booked a Flexi appointment you may come at any time during our Flexi/Regular appointment opening hours, the hours are indicated on [our website](#).

North Wood House Unit 22, Northwood, Santry, Dublin 9, County Dublin, Ireland, D09 XH66

Your application will not be accepted at any other location. Please arrive **15 minutes** before your scheduled appointment time. Please be aware that if you arrive any earlier, you may not be admitted to the premises.

We also confirm payment for the following services:

Items	Qty	Price
Appointment Self Service - Regular	1	€0.00
Subtotal		€0.00
Tax		€0.00
Grand Total		€0.00

If you have already attended your appointment and you just purchased the Delivery Courier Address Change service after submission, please ignore the appointment details mentioned above.

This payment has been registered to TLScontakt Ireland, **Registration Date:** 5.2.2014,

Registration number: 539043, 22 Northwood House, Northwood Crescent, Northwood, Dublin 9, D09 XH66, Ireland, **Registered Capital:** EUR 2,000.

Please check our [Terms of Sale](#). If you would like to cancel any of these services, please contact TLScontact through the [Contact Us](#) page. Refunds will be made only to the card that was used for initial payment and may take up to 30 days.

Please note that you will have to present this receipt upon arrival at the TLScontact visa centre, to ensure that you benefit from the services you have paid for.

Please be aware that we have no car parking available on-site and note that the area has clamping in operation.

If you are driving to your appointment there is car parking available in the nearby shopping areas. Please allow time to do this and walk from there to our Centre in good time for your appointment.

If you have chosen Assisted Service, when you attend your appointment, you must bring with you:

- Your original passport (or travel document), and residence permit / national ID card (if applicable);
- A4 copies of all of your supporting evidence. Copies should be of reasonably good quality to be readable when scanned. Use coloured copies if necessary;
- If you would like to submit an old passport or a sponsor's passport as supporting document, then you must provide copies of it as well;
- Remove any staples, clips or pins from evidence before submitting them;
- Your visa application form / checklist (printed).

If you have chosen Self Service, you must upload your supporting evidence before coming to the Visa Application Centre, and bring with you:

- Your original passport (or travel document), and residence permit / national ID card (if applicable);
- Your visa application form / checklist (printed).

Please note that our visa customers will be required to wear a mask and respect social distancing guidelines to enter our centre. This is to ensure the health and safety of both our customers and staff. #StaySafe



ALL OUR SERVICES

Some services can be paid online and/or onsite on the day of your appointment. We invite you to check our website for more information.

Please be advised that delivery of your documents could take longer than usual, due to current delays in transit times for our courier partners. Thank you for your understanding.

This is a post only email that is not monitored, please do not reply to this address. If you wish to contact us, please check our [Contact Us](#) page.

If you would like to unsubscribe from marketing emails, please click [here](#).

The information contained in this communication is privileged and confidential. The content is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please Contact Us, and delete this message from your systems.

TLSccontact - Payment confirmation for UKVI Services

CO confirmation@tlscontact.com
Sun, 26 Feb 2023 7:47:53 PM +0000 •
To "mohini,hersom.001" <mohini,hersom.001@zohomail.eu>

TLSccontact - Payment confirmation for UKVI Services

Dear applicant,

This is a confirmation email for GWF069062307

This receipt confirms your payment for the following:

Items	Qty	Price
Priority Visa Service (non settlement)	1	€292.78
Subtotal		€292.78
Grand Total (Excl.Tax)		€292.78
Tax		€0.00
Grand Total (Incl.Tax)		€292.78

This payment has been registered to **Teleperformance Contact Limited**, located at Spectrum House, Bond Street, BS1 3LG Bristol, UK; **Registration date:** 30/10/2013; **Registration number:** 08880431; **Registered capital:** GBP 100.

Please check our [Terms of Sale](#). If you would like to cancel any of these services, please contact TLSccontact through the [Contact Us](#) page. Refunds will be made only to the card that was used for initial payment and may take up to 30 days.

Please note that you will have to present this receipt upon arrival at the TLSccontact visa centre, to ensure that you benefit from the services you have paid for.

Please be aware that we have no car parking available on-site and note that the area has clamping in operation.

If you are driving to your appointment there is car parking available in the nearby shopping

TLScontact - Payment confirmation for TLS Services

CO confirmation@tlscontact.com
Sun, 26 Feb 2023 7:48:04 PM +0000 •
To "mohini.hersom.001" <mohini.hersom.001@zohomail.eu>

TLScontact - Payment confirmation for TLS Services

Dear Applicant,

This is a confirmation email for GWF069062307 appointment booking on 2023-03-21 10:30 at our Dublin Visa Application Centre:

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North Wood House Unit 22, Northwood, Santry, Dublin 9, County Dublin, Ireland, D09 XH66

Your application will not be accepted at any other location. Please arrive **15 minutes** before your scheduled appointment time. Please be aware that if you arrive any earlier, you may not be admitted to the premises.

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Subtotal	€0.00
Tax	€0.00
Grand Total	€0.00

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Standard

Document checklist

This checklist shows:

- the length and type of visa you have applied for
- the documents you are providing in support of your application
- what you need to do next

You must only sign this checklist when you go to your appointment.

Product

Category:	Visitor visa
Duration:	6-month
Payment notification number:	3070035370145
Total fee:	116.00 EUR
Application date:	11 February 2023

Applicant

Applicant's full name:	Mohini Hersom
Date of birth:	28 August 1958
Country of birth:	India
Nationality:	India
Passport / Travel document number:	V9122823
Contact telephone number:	00447706554261
Other contact numbers:	00353899640562
Email:	mohini.hersom.001@zohomail.eu
Submitted date:	11 February 2023 10:04 Greenwich Mean Time (GMT)



001--TLSContact_Appointment_Confirmation.pdf
 002--Checklist-populated.pdf
 003--Passport-applicant.pdf
 004--Passport-cover-applicant.pdf
 005--INIS-stamp-applicant.pdf
 006--GNIB-card-applicant.pdf
 007--PPSN-card-applicant.pdf
 008--Covering-letter-to-UKVI-applicant.pdf
 008--socialprotection-payments-applicant.pdf
 009--Covering_letter#2-to-UKVI.pdf
 010--letter-from-IPAS-RESIDENCE-proof-applicant.pdf
 011--AIB-Dec2022-Jan2023-bank-statement-original-applicant.pdf
 012-AIB-scanned-statements-last3months-applicant.pdf
 013--Natwest-last-3-6-months statements-applicant.pdf
 014--passport-sponsor.pdf
 015--Barclays Feb 2023-sponsor.pdf
 016--ISA 2023 part 1 sponsor.pdf
 017--ISA 2023 part 2 sponsor.pdf
 018--RY Y3842 20220307 sponsor.PDF
 019--Invite 2023 sponsor.pdf
 020--letter-for-UKVI sponsor#2.pdf
 021-96da7997-3b3b-49c8-9029-2938a19dc811-VAF.pdf
 022--show relationship to sponsor 2.pdf
 023--show relationship to sponsor.pdf



Mandatory documents

You have agreed to include these documents with your application.

Name or description of document	Tick to confirm you are including this document	Official Use Only
	☒	☒
The passport or travel document for Mohini Hersom from India Your passport or travel document, which must be valid, in good condition, and have at least one blank page. 003--Passport-applicant 004--Passport-cover-applicant	☒	☐



Other documents

We strongly recommend that you also provide the following with your application.

Name or description of document	Tick to confirm you are including this document	Official Use Only
	☒	☒

As you have applied under the Visit – [Standard](#) category:

[Evidence of funds](#) available to you, and which are clearly accessible by you

011--AIB-Dec2022-Jan2023-bank-statement-original-applicant

☒☐

012-AIB-scanned-statements-last3months-applicant

013--Natwest-last-6-months statements-applicant

008--socialprotection-payments-applicant

Evidence of support you will receive from your sponsor including details of what support is being provided and how

019--Invite 2023 sponsor

☒☐

020--letter-for-UKVI sponsor#2

015--Barclays Feb 2023-sponsor

Evidence of the relationship, if any, between you and your sponsor (S)

022--show relationship to sponsor 2

☒☐

023--show relationship to sponsor

Evidence that your sponsor is not, or will not be, in breach of UK immigration laws at the time of your visit

014--passport-sponsor

☒☐

020--letter-for-UKVI sponsor#2

If you are not a national of the country from which you are making your application, and evidence of your right of residence there is not included in your passport; confirmation of your right of residence in that country

☒☐

005---INIS-stamp-applicant

006--GNIB-card-applicant

007--PPSN-card-applicant

As you are visiting family or friends:

Father and boyfriend. Father is old and in poor health. I need to visit him quickly while he is alive

Invitation from your UK based family or friend(s) and evidence of their permission to be in the UK

☒☐

019--Invite 2023 sponsor

020--letter-for-UKVI sponsor#2

014--passport-sponsor

020--letter-for-UKVI sponsor#2



GWF069062307



You must provide your documents to our commercial partner. You will be able to upload copies of your documents on our commercial partner's website, or you can take your documents to your appointment to be scanned and uploaded by our commercial partner (there may be a charge involved).

If you choose to pay for the assisted scanning service, all documents (originals or copies) need to be A4 size or you may be charged to make them suitable for scanning.

If we require passports, you must take the originals to your appointment. If you have self-uploaded copies on our commercial partner's website you must still take your original passports, but will not be charged for scanning.

You can provide any document to support your application, but:

- all documents must be in English
- translated documents must be certified
- any passports provided must be the originals

[Read the guidance](#) for help finding out what documents to provide.



Other documents

Use this section to tell us about any other documents you will be sending in with your application.

Name or description of document	Tick if you are including this document ✓	Official Use Only ✓
Sponsor further evidence of finances and home ownership		
016--ISA 2023 part 1 sponsor	☐	☐
017--ISA 2023 part 2 sponsor		
018--RY Y3842 20220307 sponsor		
Applicant address in Ireland & proof of address history	☐	☐
010--letter from IPAS RESIDENCE proof applicant		
008--socialprotection-payments-applicant		
011--AIB-Dec2022-Jan2023-bank-statement-original-applicant		
	☐	☐
	☐	☐
	☐	☐
	☐	☐



Name or description of document

Please tick the following boxes to confirm you understand the application process.

- ☐The documents ticked in this checklist are all of the documents I wish to use to support my application.
- ☐To the best of my knowledge and belief, the documents I have used to support my application are genuine.
- ☐I understand that the commercial partner is not in charge of making a decision on my application.

IMPORTANT: do not sign until you are at your appointment.

Date:	Applicant's name:	Applicant's signature:

Official Use Only

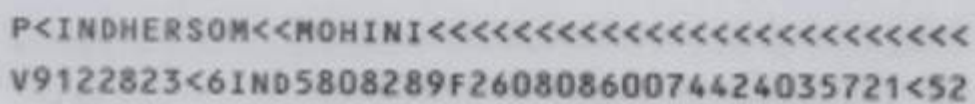
Date:	Submission officer's name:	Submission officer's signature:



What to do next

You must book and attend an appointment with our commercial partner. Your biometrics (fingerprints and facial photograph) will be taken during your appointment unless you are exempt. Applicants under 5 years old at the time of their appointment will only need a facial photograph taken.

If you have any questions, contact us by visiting <https://www.gov.uk/contact-ukvi-inside-outside-uk/>





4

IRISH NATURALISATION AND
IMMIGRATION SERVICE

14 JUN 2022

BURGH QUAY
REGISTRATION OFFICE

B.Q.R.O.
Permitted to remain in Ireland until
23/03/2025
Employment Permit not required.
for Minister for Justice and Equality

No. 4

5



Irish Residence Permit



An Roinn Dlí agus Cirt
Department of Justice

20230125_RN/A_821_Dublin Burgh Clare_243/679

Mohini HERSOM
Room 303 Dublin Central Inn
95/98 Talbot Street
Dublin 1



R6689248

Congratulations on receiving your Irish Residence Permit (IRP).

Your Irish Residence Permit:

- ☒ Shows your photograph and your personal details, the type of permit or stamp you have and outlines how long you can stay in Ireland.
- ☒ Is for your **personal use** only, and you must always **carry it with you** and show it to the authorities if asked.
- ☒ Once your permit is **valid**, you may leave Ireland and **re-enter the State** without the need for other immigration-related travel requirements, such as a visa. However, you must bring your IRP **with you when travelling**.
- ☒ It does **not allow** you to **travel freely or live elsewhere** in the European Union or the European Economic Area.
- ☒ It is **not an identity card**, but it is an important document proving you have legal permission to remain in Ireland.



Please note

When you registered your permission, we noted your **current address**. If this changes, you are legally required to let us know at immigrationsupport@justice.ie

If you **lose** your IRP card or if it is **stolen**, you should **report** it to An Garda Síochána immediately. Check www.garda.ie to find your local station. Once you have an official report of the incident, you can contact immigrationsupport@justice.ie and we will verify your identity and documents before issuing a new card.



You can find out more at <https://www.irishimmigration.ie/registering-your-immigration-permission/frequently-asked-questions-for-registration/>

You are **legally required** to ensure your permission to remain in the State is valid and up to date, otherwise you will be committing an offence.



I made many FLRO applications etc refused for 14 years -not able to give a single date.

My NHS number was 6308292621. I was entitled to NHS treatment throughout and registered with than 1 GP at HA4 6SW, my boyfriend's mostly.

I have NOT had any other boyfriend/fake relationships/worked in the UK.

The only breach was coming to Belfast ferry port to cross the sea to see my boyfriend on 6 March 2019.

I admit UKBA called me over-stayer but I had an application pending at that time, which had been filed by a solicitor within the deadline.

I did have very brief periods when no application was pending.

The first IS343 issued for not reporting in 2008 was with a solicitors advice. This solicitors firm, Asghar&Co had asked me to hand my passport over the UKBA, which the Indian embassy said was wrong advice. We are not legally trained, and learned that Asghar &Co had made an invalid FLRO application for us.

The second IS343 came about after my assigned deportation officer at Eaton House told me to report the same day after a hospital appointment or he would give IS343. I was not well and he gave IS343. It was 2010 or 2011.

Whenever I wanted leave I asked by myself or through a solicitor in advance and was thus compliant with reporting at Eaton House in the period 2010-2018.

I did not have an outstanding deportation order:only a Further Submissions Interview at Liverpool that I subsequently cancelled, at the time of departure of the UK.

I did not receive the court date by post for 8 Nov 2010 so did not attend the asylum appeal hearing. The UKBA thought I did not attend due to being crazy. I sent UKBA a fax from Reading because I was being open about my temporary location.

As an educated person I knew the fax number carried the area code. UKBA had assumed I was one of their 1000s of illiterate applicants, and that they had "caught" a fraudster.

If I am a Physics graduate of 1983 from the University of Manchester, surely I would not become functionally illiterate with time. Because I was banned from working for those 14 years, it would not seem like I am qualified, as UKBA probably forgot that I was.

My covering letter 1

Finally, due to lawyers' pressure my UK immigration applications were tinged with mental health allegations along with the partner application, not accepted by the immigration judge as lacking evidence.

The mental health component of my immigration applications was done against my free will. I don't know if UKBA, who have much experience, have found that mental health services bring fulfilment in life mainly to female bodies, and mainly to women who are not well-schooled.

I don't know if UKBA, based on their experience, understand that despite being a woman, it would be atypical for me to consort with a mental health centre, or have relationships or intimacy with persons under order.

A one-time meeting with a doctor or judge is not a relationship. But engaging with mental health services is an ongoing dialogue with them, and therefore a relationship. As you share your private thoughts with them it is an intimate relationship.

The "treatment" is essentially chitchatting with unqualified women who often have dubious medical credentials. For various reasons, a small minority of people do not like mental health workers.

Then this "treatment" becomes a relationship had at gunpoint, unless it is optional.

A person who does not feel a sense of outrage and humiliation at being "forced" to engage relationships they don't consent to, is called someone of inferior mental status but this term is no longer used. Indeed mental health services are for everybody, but like Prozac, most people who consent, and find them useful are women.

Consenting is a different matter and does not involve abuse and humiliation. You can see GPs never force, not even ask anyone to see those services, who depend on ones low intelligence to consider them to be medical professionals.

You can ask, how can we fix your head if you don't engage with mental health services? Admittedly, there may not be a way to fix my head. If you keep saying someone has "head problem" but are not able to articulate what it is, you won't be able to fix it, since you have no idea what to fix. The good news is, I tend to know, and state very clearly what I need, providing what I need (if that were possible) may solve the problem (fix my head).

I would agree if the home office thought wanting to harm children indicates a bad moral character. So if I am guilty of what my sister accused, I would have a bad moral character. I am sure an endless lot of people have a bad moral character.

My covering letter 1

Perhaps a common way to deal with someone like that, would be to grant them a visa to visit the UK if they were under mental health supervision. I cannot be under that as such, for something that was trumped up. It would not make much sense to declare I have a good moral character without pleading innocent to such a degrading allegation.

So how come the courts have convicted me? They took the plaintiff's word for it. I did not compose those zig-zag and aberrated sentences my sister accused me of saying. They are not my opinions or vocabulary, but that of a British ultra-female like the Pembroke workers. I don't know who.

The visitor visa attempt to see my boyfriend and father is only one part of my life. Life is more than a piece of bread. These degrading lies have already penalized me as much as a death sentence. I believe in God and in dying for my honour.

I know that people who die for their honour are not liked in the UK as that is a form of militancy. They would rather people who were wronged but are not classified as "cute" to take mental counselling and drugs to drown the fact their life was taken. Only a doctor should be allowed to recommend drugs which he or she should do responsibly. They may also consider lying by a female are something "cute".

Some folks in the USA were wrongly put on death row. I have faith that after my death, people will realise that an innocent life was lost to a trumped up charge. Not to worry if everyone in the UK feels it is a cute thing to lie about someone that they will harm children, as there would be countries where people would understand. Unfortunately I am not likely to be around to receive their kindness.

Unfortunately it shall be my cross to bear that unless this is investigated I shall have euthanasia. I understand the British government wont and no government will cater to someone who says do this or I will die. Any government is going to say okay then die. I don't know what is going to happen but yes I will most likely die outside the UK which the UK would want.

I know the Brit govt will not help investigate just because I said I will die. So I am not threatening anyone. Only informing.

If I do get a visa I will leave in the two week period. So my death, if any, will not be immediate. I desire to be rid of woman support. Only people who mean what they say can support me.

I never consorted with an organization called Pembroke mental health centre. Any comments about my opinions and attitudes made by this group are hearsay evidence. They compiled these without having had that contact with me. Technically that amounts to lying and dishonesty.

My covering letter 1

The Pembroke kept coming and kicking the door and life was unhappy and traumatic. This was because they had no legal right to access me but seemed overly keen.

I was told shortly I left the UK I was to be deported for not consorting with a mental health organization.

I do not know if that is true. I feel if UKBA requires me to consort with them, they should have explained in writing, along with reasons. While I might not find them useful, I would have done my best to comply. If I found the Pembroke mental health centre to be intractable, I would have tried to see a different mental health agency if I had instructions to that effect. As such I find these “workers” functionally illiterate, and do not share my concerns with total strangers, unless it is a formal occasion, and I feel accepted. It would break my heart if I cant visit Alex and my father.

Legal experts independently came to the opinion my criminal conviction was too petty to be banned for the public good. There was a case where a Jamaican who did multiple stabbings was awarded ILR as he had a great family life. Legal experts said the UKBA had not really provided reason for the public good notice. No lawyer was willing to ask what the reason was.

I understand, (although hard for me to believe) the UKBA hold some kind of opinion I am a very bad person in connection with my parents.

I understand this is something with me being Hindu and disobeying Hindu law. This came from the Pembroke mental health centre as response to my complaint that were stalking me in 2011. Sadly my parents admitted telling the Pembroke those things.

I am not a Hindu because I feel I have a choice as an adult. I suppose one could be a bad person in relation to one's parents, such as failing to call an ambulance when they need one. That's not me. I am also not aware of any special rules for Hindus to obey, failing which they are psychotic. No one should be judged about their private life unless they do something evil.

I have not contacted my sister for 10 years since the conviction on 2013 besides I don't have any other criminal conviction in the world. I am aware that my saying it was trumped up has no value. **Its just that some scrutiny would bring out the fraudulent elements.**

Oifig Seirbhísí Leasa Shóisialaigh,
An Roinn Coimirce Sóisialaí, Teach
Chúirt Na Mainistreach, Cé Sheoirse,
Corcaigh

0001 270 642 214 400 230215PayStm



Social Welfare Services Office,
Dept. Of Social Protection, Abbey
Court House, Georges Quay, Cork

Ms Mohini Hersom
Room 303
95 - 98 Talbot St

Dublin 1

14 02 2023

PPSN:1052719NA

Dear Mohini,

Please find enclosed a statement of the payments you have received from this Department from 01 February 2021 to 14 February 2023.

To access a wide range of services or payment statements in the future, log onto www.mywelfare.ie.

Please quote your PPS No. (found at the top of this letter) in any phone or written contact with this office.

Yours sincerely,

DONNA KILLALEE

Department of Social Protection

DSP Privacy Statement

The Department of Social Protection administers Ireland's social protection system. The Department requires customers to provide certain personal data in order to determine eligibility for relevant payments and or benefits. Your personal data may be exchanged with other Government Departments in certain circumstances where this is provided for by law. Full details of the Department's privacy statement setting out how we will use your personal data as well as information regarding your rights as a data subject are available at www.gov.ie/dsp/privacystatement. Details of this policy are also available in hard copy upon request.

Ms Mohini Hersom

PPSN:1052719NA

Summary of Payments Received by: Ms Mohini Hersom**PPSN:** 1052719NA**Period From:** 01/02/2021 **To:** 14/02/2023

Scheme:	Total paid during period:
Daily Expenses Allowance	4904.40 Euro
Jobseekers Allowance	4868.00 Euro
Total Amount Paid:	9772.40 Euro

My covering letter 1

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A person who does not feel a sense of outrage and humiliation at being "forced" to engage relationships they don't consent to, is called someone of inferior mental status but this term is no longer used. Indeed mental health services are for everybody, but like Prozac, most people who consent, and find them useful are women.

Consenting is a different matter and does not involve abuse and humiliation. You can see GPs never force, not even ask anyone to see those services, who depend on ones low intelligence to consider them to be medical professionals.

You can ask, how can we fix your head if you don't engage with mental health services? Admittedly, there may not be a way to fix my head. If you keep saying someone has "head problem" but are not able to articulate what it is, you won't be able to fix it, since you have no idea what to fix. The good news is, I tend to know, and state very clearly what I need, providing what I need (if that were possible) may solve the problem (fix my head).

I would agree if the home office thought wanting to harm children indicates a bad moral character. So if I am guilty of what my sister accused, I would have a bad moral character. I am sure an endless lot of people have a bad moral character.

My covering letter 1

Perhaps a common way to deal with someone like that, would be to grant them a visa to visit the UK if they were under mental health supervision. I cannot be under that as such, for something that was trumped up. It would not make much sense to declare I have a good moral character without pleading innocent to such a degrading allegation.

So how come the courts have convicted me? They took the plaintiff's word for it. I did not compose those zig-zag and aberrated sentences my sister accused me of saying. They are not my opinions or vocabulary, but that of a British ultra-female like the Pembroke workers. I don't know who.

The visitor visa attempt to see my boyfriend and father is only one part of my life. Life is more than a piece of bread. These degrading lies have already penalized me as much as a death sentence. I believe in God and in dying for my honour.

I know that people who die for their honour are not liked in the UK as that is a form of militancy. They would rather people who were wronged but are not classified as "cute" to take mental counselling and drugs to drown the fact their life was taken. Only a doctor should be allowed to recommend drugs which he or she should do responsibly. They may also consider lying by a female are something "cute".

Some folks in the USA were wrongly put on death row. I have faith that after my death, people will realise that an innocent life was lost to a trumped up charge. Not to worry if everyone in the UK feels it is a cute thing to lie about someone that they will harm children, as there would be countries where people would understand. Unfortunately I am not likely to be around to receive their kindness.

Unfortunately it shall be my cross to bear that unless this is investigated I shall have euthanasia. I understand the British government wont and no government will cater to someone who says do this or I will die. Any government is going to say okay then die. I don't know what is going to happen but yes I will most likely die outside the UK which the UK would want.

I know the Brit govt will not help investigate just because I said I will die. So I am not threatening anyone. Only informing.

If I do get a visa I will leave in the two week period. So my death, if any, will not be immediate. I desire to be rid of woman support. Only people who mean what they say can support me.

I never consorted with an organization called Pembroke mental health centre. Any comments about my opinions and attitudes made by this group are hearsay evidence. They compiled these without having had that contact with me. Technically that amounts to lying and dishonesty.

My covering letter 1

The Pembroke kept coming and kicking the door and life was unhappy and traumatic. This was because they had no legal right to access me but seemed overly keen.

I was told shortly I left the UK I was to be deported for not consorting with a mental health organization.

I do not know if that is true. I feel if UKBA requires me to consort with them, they should have explained in writing, along with reasons. While I might not find them useful, I would have done my best to comply. If I found the Pembroke mental health centre to be intractable, I would have tried to see a different mental health agency if I had instructions to that effect. As such I find these “workers” functionally illiterate, and do not share my concerns with total strangers, unless it is a formal occasion, and I feel accepted. It would break my heart if I cant visit Alex and my father.

Legal experts independently came to the opinion my criminal conviction was too petty to be banned for the public good. There was a case where a Jamaican who did multiple stabbings was awarded ILR as he had a great family life. Legal experts said the UKBA had not really provided reason for the public good notice. No lawyer was willing to ask what the reason was.

I understand, (although hard for me to believe) the UKBA hold some kind of opinion I am a very bad person in connection with my parents.

I understand this is something with me being Hindu and disobeying Hindu law. This came from the Pembroke mental health centre as response to my complaint that were stalking me in 2011. Sadly my parents admitted telling the Pembroke those things.

I am not a Hindu because I feel I have a choice as an adult. I suppose one could be a bad person in relation to one’s parents, such as failing to call an ambulance when they need one. That’s not me. I am also not aware of any special rules for Hindus to obey, failing which they are psychotic. No one should be judged about their private life unless they do something evil.

I have not contacted my sister for 10 years since the conviction on 2013 besides I don’t have any other criminal conviction in the world. I am aware that my saying it was trumped up has no value. **Its just that some scrutiny would bring out the fraudulent elements.**

My covering letter 2

Covering letter No 2

This is about having ties in Irish community. This would be a strong reason to return to Ireland

I will arrive with a return ticket, and leave on that ticket.

I do not have any expenses as I will stay with Alex, and we are going to be home or personal journey no tourism.

I will keep as many proofs as possible that we did go to my father, and did consult a doctor etc.

I have provided proof in my documents I have a place to return to in Dublin, and have been staying at this address for the last 18 months, and the Irish state is paying me an allowance by way of Jobseekers Allowance. This would show I have a stay, and money to eat upon return to Ireland so economic hardship would not be motive to stay in the UK illegally.

Having said that, am I employed? They keep sending me warning letters which say they will stop my Jobseekers is I am unfit for full-time work or not actively seeking work. I send a registered post letter saying I am NOT physically fit for full-time work and can easily make hundreds of job applications but no one will employ me after 14 years work ban while living in the UK. Naturally, the Irish would have job schemes for the long-term unemployed, but have made it more than clear I will not be given any of these things. They have stated my age as a reason.

So there is one issue of keeping me as a healthy and fit person on paper, while I have a serious illness, which if taken into account, there would be the same payment; however recognition of illness probably gives me a bit of respect, which they don't seem to think is necessary.

Remembering that Ireland is 95% white, (although I may have crashed this figure when they admitted me as a refugee) everybody here, the Indians, the Poles and Czechs said they stay inside their own race or community, as the Irish are not good communicators with other whites and non whites. So I should be pretty much on my own as I don't have a family who are members of my own race in Ireland. I would say the level of contact I would have with MALES in Ireland would be far less than inside a detention facility. The Irish have their own belief system, and feel this is morally right, and feel it is my fault if I don't use the Pieta House. It is ridiculous to expect a Physics graduate to become a social worker and gain community credits.

It was good of the Irish to grant me refugee status a privilege reserved for the unlettered. I must remember the positives in every case. However they did not grant me the gift of life. My book writing has been sabotaged and I cannot make a legal deposit. But none of these is official and they will deny it. I can put on my thinking cap and ask myself, why would this happen? Why would the Irish want me to have nothing but a room and place to feed? While some of the details provided do not prove compelling reasons to return to Ireland,

On the other hand, this is the truth, and the UKVI know that for more than twenty years, I have not had the gift of life. So there is no compelling reason to flee from Dublin or Ireland. You know living in the UK without permission is not going to improve my situation. Where will I hide and how will it help once I am caught? I constantly need hospital treatment.

**An Roinn Leanaí, Comhionannais,
Michumais, Lánpháirtíochta agus Óige**

Department of Children, Equality,
Disability, Integration and Youth



Mohini Hersom
Dublin Central Inn
95- 98 Talbot Street
Dublin 1

Person ID: 1051440-18
Application No 2015065-ACOM-21
(s):

Re:- Mohini Hersom

To Whom it may Concern, Mohini Hersom was a resident in the following accommodation centres of International Protection Accommodation Services on the following dates:

Balseskin Centre, St. Margarets Road, Finglas, Dublin 11 D11FX93 from 17th May 2018 to 8th June 2018.

Temple Accommodation Centre, Horseleap,, Moate, Co. Westmeath N37 C7Y0 from 8th June 2018 to 30th August 2018.

Clondalkin Towers Centre, Ninth Lock Road, Clondalkin,, Dublin 22 from 30th August 2018 to 26th November 2018.

Not in IPAS Accommodation from 26th November 2018 to 11th March 2021.

Carnbeg Hotel Armagh Road, Carnbeg, Dundalk ,Co. Louth A91 P592 from 11h March 2021 to 25th March 2021.

Johnston Marina Hotel , Dingle Road, Tralee, Co. Kerry D22 A6K0 from 25th March 2021 to 12th April 2021.

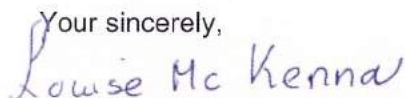
Clondalkin Towers Ninth Lock Road, Clondalkin, Dublin 22. D22 A6K0 from 12th April 2021 to 29th June 2021.

Not in IPAS accommodation from 29th June 2021 to 10th August 2021.

Carnbeg Hotel, Armagh Road, Carnbeg, Dundalk, Co. Louth P592 from 10th August 2021 to 13th August 2021.

Dublin Central Inn, 95-98 Talbot Street, Dublin 1. D01WR94 from 13th August 2021-present.

Your sincerely,



Louise Mc Kenna
International Protection Accommodation Services
17 February 2023

Privacy Notice

The Department of Children, Equality, Disability, Integration and Youth's International Protection Accommodation Service (IPAS) collects personal data for the purpose of providing appropriate services for new and existing residents of our accommodation centres. Your personal data may be exchanged with other Government Departments and bodies where this is provided for by law. Full details of the IPAS Privacy Notice, setting out how we will use your personal data as well as information regarding your rights as a data subject are available at www.gov.ie/ipas. Details of this policy are also available in hard copy upon request to Department of Children, Equality, Disability, Integration and Youth, Miesian Plaza, 50-58 Baggott Street Lower, Dublin 2, D02 XW14, Freepost F5055.



Basic Bank Account

Statement of Account with Allied Irish Banks, p.l.c.

Branch
45 Tower Rd., Clondalkin, Dublin

National Sort Code
93-35-11

Account Name
MOHINI HERSOM

5108101

20074601000051023000/35-11/101

MS MOHINI HERSOM
95-98 TALBOT STREET
ROOM 303
DUBLIN 1

Telephone
01-4574811

Account Number
46875-070

Page Number
31

Date of Statement
Forward

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website - www.aib.ie

IBAN: IE29 AIBK 9335 1146 8750 70 (BIC: AIBKIE2D)

Date	Details	Debit €	Credit €	Balance €
19 Dec 2022	BALANCE FORWARD			13.26
	Interest Rate			
	Lending @ 11.850%			
	VDP-BOOTS RETAIL 1	9.98		3.28
21 Dec 2022	*MOBI ONLINE SAVER		15.00	
	LODGMET		900.00	
	VDP-eBay O*10-0949	14.60		
	12.29 GBP@			
	0.868551			
	INCL FX FEE E0.45			903.68
22 Dec 2022	*MOBI ONLINE SAVER		100.00	
	*MOBI ONLINE SAVER	900.00		103.68
23 Dec 2022	*MOBI ONLINE SAVER		40.00	
	VDA-TALBOT ST 1 D5	100.00		
	DUBLIN 1			
	22DEC22 14:42			43.68
29 Dec 2022	*MOBI ONLINE SAVER		10.00	
	FEES REFUNDED		10.18	
	933511-46875070			
	VDP-InDesign	36.89		
	FEE-QTR TO 25NOV22	10.18		
	933511-46875070			16.79
3 Jan 2023	*MOBI ONLINE SAVER		60.00	76.79
4 Jan 2023	VDP-eBay O*05-0953		0.55	
	0.49 GBP@			
	0.890909			
	INCL FX FEE E0.00			
	VDP-eBay O*05-0953	6.01		
	4.91 GBP@			
	0.883093			
	INCL FX FEE E0.45			71.33

Refer overleaf for Important Information and Standard Conditions regarding your account.

Overdrawn balances are marked dr

Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- * 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- * 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at www.aib.ie.
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- ** 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

* This does not apply to deposit accounts

** For Business Customers only



Basic Bank Account

Statement of Account with Allied Irish Banks, p.l.c.

Branch
45 Tower Rd., Clondalkin, Dublin

National Sort Code
93-35-11

Account Name
MOHINI HERSOM

510C101

20074601000051033000/35-11/101

MS MOHINI HERSOM
95-98 TALBOT STREET
ROOM 303
DUBLIN 1

Telephone
01-4574811

Account Number
46875-070

Page Number
32

Date of Statement
01 Feb 2023

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website - www.aib.ie

IBAN: IE29 AIBK 9335 1146 8750 70 (BIC: AIBKIE2D)

Date	Details	Debit €	Credit €	Balance €
4 Jan 2023	BALANCE FORWARD			71.33
	Interest Rate			
	Lending @ 11.850%			
	VDP-Lycamobile Ire	10.00		61.33
13 Jan 2023	*MOBI ONLINE SAVER		20.00	81.33
16 Jan 2023	VDP-HANOVER MEDICA	70.00		
	VDP-WWW.1STLOCATE.	6.25		
	5.13 GBP@			
	0.884482			
	INCL FX FEE E0.45			5.08
19 Jan 2023	VDP-WORLD OF SPICE	4.79		0.29
23 Jan 2023	*MOBI ONLINE SAVER		40.00	
	VDP-IPM*INVESTORPL	27.31		
	29.00 USD@			
	1.080074			
	INCL FX FEE E0.46			
	VDP-Smart Deals	4.00		8.98
25 Jan 2023	VDP-CENTRA POINT C	2.50		6.48
26 Jan 2023	CORK		45.00	
	STAMP DUTY 7615	1.32		50.16
27 Jan 2023	LODGMNT		600.00	
	VDP-AIRCOACH EUR	25.50		
	*MOBI ONLINE SAVER	600.00		24.66
30 Jan 2023	*MOBI ONLINE SAVER		10.00	
	VDP-EASON	5.49		
	VDP-THE WORKS	5.50		
	VDP-WORLD OF SPICE	5.49		18.18
31 Jan 2023	*MOBI ONLINE SAVER		40.00	
	VDP-EUROGIANT ABBE	3.00		55.18
1 Feb 2023	VDP-FEMPLUS CLINIC	50.00		5.18

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** For Business Customers only



Basic Bank Account

Statement of Account with Allied Irish Banks, p.l.c.

Branch
45 Tower Rd., Clondalkin, Dublin

National Sort Code
93-35-11

Account Name
MOHINI HERSOM

510A101

20074601000051013000/35-11/101

Telephone
01-4574811

Account Number
46875-070

MS MOHINI HERSOM
95-98 TALBOT STREET
ROOM 303
DUBLIN 1

Page Number
30

Date of Statement
Forward

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website - www.aib.ie

IBAN: IE29 AIBK 9335 1146 8750 70 (BIC: AIBKIE2D)

Date	Details	Debit €	Credit €	Balance €
1 Nov 2022	BALANCE FORWARD			29.66
2 Nov 2022	Interest Rate			
	Lending @ 11.850%			29.66
8 Nov 2022	*MOBI ONLINE SAVER	25.00		4.66
11 Nov 2022	LODGMNT 706406		320.00	
	*MOBI ONLINE SAVER	320.00		4.66
14 Nov 2022	PRINT SHOP		10.00	14.66
15 Nov 2022	*24 HR ONLINE SAVE		70.00	
	VDP-WOK ON INN	4.20		80.46
16 Nov 2022	VDP-ACTIVELIFE PHA	3.00		
	VDP-EASON	3.49		
	VDP-SQ *HANOVER ME	70.00		
	VDP-WOK ON INN	2.40		1.57
23 Nov 2022	*MOBI ONLINE SAVER		15.00	16.57
28 Nov 2022	*MOBI ONLINE SAVER		10.00	
	VDP-EASON	14.47		
	VDP-HAMILTON LONG	1.62		10.48
29 Nov 2022	991961760358		2.04	
	IE22112940787321			12.52
5 Dec 2022	*MOBI ONLINE SAVER		30.00	42.52
6 Dec 2022	VDP-BEHIND THE MAR	38.06		
	39.00 USD@			
	1.042502			
	INCL FX FEE E0.65			4.46
15 Dec 2022	*MOBI ONLINE SAVER		2.00	
	*MOBI ONLINE SAVER		10.00	
	*MOBI ONLINE SAVER		15.00	
	VDP-VPN* 48H2N5UAN	5.00		26.46
19 Dec 2022	*MOBI ONLINE SAVER		10.00	
	VDP-Amazon.UK Pa*1	16.90		
	VDP-ACTIVELIFE PHA	6.30		13.26

Refer overleaf for Important Information and Standard Conditions regarding your account.

Overdrawn balances are marked dr

Page 40 of 151

Thank you for banking with us.

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** For Business Customers only



CURRENT-070

Statement of account with Allied Irish Banks, p.l.c.
Printed at 14:40 on 20/02/2023

Address:
MS MOHINI HERSOM
95-99 TALBOT STREET
ROOM 303
DUBLIN 1

Account Number
46875070

Account Name
MS MOHINI HERSOM

National Sort Code
933511

Transactions from:
20/11/2022 to 19/02/2023

IBAN: IE29AIBK93351146875070 (BIC: AIBKIE2D)

Date	Description	Debit	Credit	Balance
23 Nov 22	*MOBI ONLINE SAVER		15.00	16.57
28 Nov 22	*MOBI ONLINE SAVER		10.00	26.57
28 Nov 22	VDP-EASON	14.47		12.10
28 Nov 22	VDP-HAMILTON LONG	1.62		10.48
29 Nov 22	981961760358		2.04	12.52
05 Dec 22	*MOBI ONLINE SAVER		30.00	42.52
06 Dec 22	VDP-BEHIND THE MAR	38.06		4.46
15 Dec 22	*MOBI ONLINE SAVER		2.00	6.46
15 Dec 22	*MOBI ONLINE SAVER		10.00	16.46
15 Dec 22	*MOBI ONLINE SAVER		15.00	31.46
15 Dec 22	VDP-VPN* 48H2N5UAN	5.00		26.46
19 Dec 22	*MOBI ONLINE SAVER		10.00	36.46
19 Dec 22	VDP-Amazon.UK Pa*1	16.90		19.56
19 Dec 22	VDP-ACTIVELIFE PHA	6.30		13.26
19 Dec 22	VDP-BOOTS RETAIL 1	9.98		3.28
21 Dec 22	*MOBI ONLINE SAVER		15.00	18.28
21 Dec 22	LODGMET		900.00	918.28
21 Dec 22	VDP-eBay O*10-0949	14.60		903.68
22 Dec 22	*MOBI ONLINE SAVER		100.00	1003.68
22 Dec 22	*MOBI ONLINE SAVER	900.00		103.68
23 Dec 22	*MOBI ONLINE SAVER		40.00	143.68
23 Dec 22	VDA-TALBOT ST 1 D5	100.00		43.68
29 Dec 22	*MOBI ONLINE SAVER		10.00	53.68
29 Dec 22	FEES REFUNDED		10.18	63.86
29 Dec 22	VDP-InDesign	36.89		26.97
29 Dec 22	FEE-QTR TO 25NOV22	10.18		16.79
03 Jan 23	*MOBI ONLINE SAVER		60.00	76.79
04 Jan 23	VDP-eBay O*05-0953		0.55	77.34
04 Jan 23	VDP-eBay O*05-0953	6.01		71.33
04 Jan 23	VDP-Lycamobile Ire	10.00		61.33
13 Jan 23	*MOBI ONLINE SAVER		20.00	81.33
16 Jan 23	VDP-HANOVER MEDICA	70.00		11.33
18 Jan 23	VDP-WWW.1STLOCATE.	6.25		5.08
19 Jan 23	VDP-WORLD OF SPICE	4.79		00.29
23 Jan 23	*MOBI ONLINE SAVER		40.00	40.29

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Page 1 of 3

AIB has recently changed its Data Protection Use of Information Notice.

Please visit <https://aib.ie/Privacy-Statement> to view the revised version. For Important Information and Standard Conditions regarding your account log onto www.aib.ie/standardconditions.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.

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CURRENT-070

Statement of account with Allied Irish Banks, p.l.c.
Printed at 14:40 on 20/02/2023

Address:
MS MOHINI HERSOM
95-99 TALBOT STREET
ROOM 303
DUBLIN 4

Account Number
46875070

Account Name
MS MOHINI HERSOM

National Sort Code
933511

Transactions from:
20/11/2022 to 19/02/2023

IBAN: IE29AIBK93351146875070 (BIC: AIBKIE2D)

Date	Description	Debit	Credit	Balance
23 Jan 23	VDP-IPM*INVESTORPL	27.31		12.98
23 Jan 23	VDP-Smart Deals	4.00		8.98
25 Jan 23	VDP-CENTRA POINT C	2.50		6.48
26 Jan 23	CORK		45.00	51.48
26 Jan 23	STAMP DUTY 7615	1.32		50.16
27 Jan 23	LODGMNT		600.00	650.16
27 Jan 23	VDP-AIRCOACH EUR	25.50		624.66
27 Jan 23	*MOBI ONLINE SAVER	600.00		24.66
30 Jan 23	*MOBI ONLINE SAVER		10.00	34.66
30 Jan 23	VDP-EASON	5.49		29.17
30 Jan 23	VDP-THE WORKS	5.50		23.67
30 Jan 23	VDP-WORLD OF SPICE	5.49		18.18
31 Jan 23	*MOBI ONLINE SAVER		40.00	58.18
31 Jan 23	VDP-EUROGIANT ABBE	3.00		55.18
01 Feb 23	VDP-FEMPLUS CLINIC	50.00		5.18
02 Feb 23	TRACE GENIE		5.00	10.18
07 Feb 23	CORK		25.00	35.18
07 Feb 23	VDP-AIRCOACH EUR	29.50		5.68
07 Feb 23	VDP-MOODY	3.50		2.18
09 Feb 23	*MOBI ONLINE SAVER		10.00	12.18
09 Feb 23	VDP-TESCO STORES 5	1.49		10.69
10 Feb 23	VDP-ACTIVELIFE PHA	1.50		9.19
10 Feb 23	VDP-ACTIVELIFE PHA	2.00		7.19
10 Feb 23	VDP-DUNNES ILAC CE	1.68		5.51
10 Feb 23	VDP-THE WORKS	3.00		2.51
13 Feb 23	UKVI FAMILY VISIT		125.00	127.51
13 Feb 23	VDP-UKVI 307003537	116.00		11.51
14 Feb 23	*MOBI ONLINE SAVER		10.00	21.51
14 Feb 23	VDP-LIDL IRELAND	2.08		19.43
15 Feb 23	LODGMNT 408946		300.00	319.43
15 Feb 23	15 FEB		10.00	329.43
15 Feb 23	VDP-AN POST-OFFICE	2.20		327.23
15 Feb 23	VDP-BUS ATHA CLIAT	5.00		322.23
16 Feb 23	VDP-eBay O*23-0970	4.16		318.07
16 Feb 23	VDP-SWIRL CARD	10.00		308.07

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AIB has recently changed its Data Protection Use of Information Notice.

Please visit <https://aib.ie/Privacy-Statement> to view the revised version. For Important Information and Standard Conditions regarding your account log onto www.aib.ie/standardconditions.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.



ONLINE SAVER-153

Statement of account with Allied Irish Banks, p.l.c.
Printed at 14:42 on 20/02/2023

Address:
MS MOHINI HERSOM
95-98 TALBOT STREET
ROOM 303
DUBLIN 1

012

Account Number
46875153

Account Name
MS MOHINI HERSOM

National Sort Code
933511

Transactions from:
21 Dec 22 to 20 Feb 23

IBAN: IE19AIBK93351146875153 (BIC:AIBKIE2D)

Recent Transactions

When	What	Debit	Credit	Balance
		15.00		1,378.01
21 Dec 22	*MOBI CURRENT-070		900.00	
22 Dec 22	*MOBI CURRENT-070	100.00		2,178.01
22 Dec 22	*MOBI CURRENT-070			
23 Dec 22	Interest Rate			
23 Dec 22	Credit @ 0.100%			
23 Dec 22	Up to e 12,000 &			
23 Dec 22	0.000% above			
23 Dec 22	*MOBI CURRENT-070	40.00		2,138.01
23 Dec 22	*MOBI CURRENT-070	10.00		2,128.01
29 Dec 22	*MOBI CURRENT-070	60.00		2,068.01
03 Jan 23	*MOBI CURRENT-070	20.00		2,048.01
13 Jan 23	*MOBI CURRENT-070	40.00		2,008.01
23 Jan 23	*MOBI CURRENT-070			
26 Jan 23	Interest Rate			2,008.01
26 Jan 23	Credit @ 0.100%			
26 Jan 23	Up to e 12,000 &			
26 Jan 23	0.000% above			
26 Jan 23	*MOBI CURRENT-070	45.00		1,963.01
26 Jan 23	*MOBI CURRENT-070			
27 Jan 23	Interest Rate			
27 Jan 23	Credit @ 0.100%			
27 Jan 23	Up to e 1,000 &			
27 Jan 23	0.000% above		600.00	2,563.01
27 Jan 23	*MOBI CURRENT-070	10.00		2,553.01
30 Jan 23	*MOBI CURRENT-070	40.00		2,513.01
31 Jan 23	*MOBI DOCTOR D15	5.00		2,508.01
02 Feb 23	*MOBI CURRENT-070	25.00		2,483.01
07 Feb 23	*MOBI CURRENT-070	10.00		2,473.01
09 Feb 23	*MOBI CURRENT-070	125.00		2,348.01
13 Feb 23	*MOBI UKVI FAMILY	10.00		2,338.01
14 Feb 23	*MOBI 171 ROSELAWN	10.00		2,328.01
15 Feb 23	*MOBI CURRENT-070		260.00	2,588.01
16 Feb 23	*MOBI CURRENT-070		10.00	
20 Feb 23	*MOBI CURRENT-070	5.00		
20 Feb 23	*MOBI CURRENT-070	10.00		
20 Feb 23	*MOBI CURRENT-070	5.00		2,578.01
20 Feb 23	*MOBI CURRENT-070			

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website - www.aib.ie.

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Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.

Statement of account with Allied Irish Banks, p.l.c.
Printed at 14:40 on 20/02/2023

Address:
MS MOHINI HERSOM
95-98 TALBOT STREET
ROOM 303
DUBLIN 1

IBAN: IE29AIBK93351146876070 (BIC: AIBKIE2D)

Account Number
46875070

Account Name
MS MOHINI HERSOM

National Sort Code
933511

Transactions from:
20/11/2022 to 19/02/2023

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Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.



Account	Balance	Available
CURRENT-070	2.40	2.40
ONLINE SAVER-153	2,578.01	N/A



Account type: **CASH ISA**
 Account number: **63577011**
 Sort code: **60-02-20**
 Account name: **HERSOM M/ISA**

Transactions

Date: **16th February 2023**

Your transactions

Showing: **17-Aug-2022 to 16-Feb-2023, All Transactions**

Date	Type	Description	Paid in	Paid out	Balance
1 Feb 2023	INT	31JAN GRS 63577011	£0.84	-	£2,082.98
11 Jan 2023	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£10.00	£2,082.14
3 Jan 2023	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer , AMZN 3JAN	-	£12.00	£2,092.14
3 Jan 2023	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£15.00	£2,104.14
3 Jan 2023	INT	30DEC GRS 63577011	£0.96	-	£2,119.14
5 Dec 2022	TSU	CALL REF.NO. 1210 , TO A/C 64552071	-	£100.00	£2,118.18
1 Dec 2022	INT	30NOV GRS 63577011	£0.91	-	£2,218.18
1 Nov 2022	INT	31OCT GRS 63577011	£0.81	-	£2,217.27
24 Oct 2022	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£50.00	£2,216.46
17 Oct 2022	DPC	TO A/C 64552071, VIA ONLINE - XFER	-	£20.00	£2,266.46
4 Oct 2022	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£135.00	£2,286.46
3 Oct 2022	INT	30SEP GRS 63577011	£0.72	-	£2,421.46
20 Sep 2022	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£30.00	£2,420.74
20 Sep 2022	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£40.00	£2,450.74
16 Sep 2022	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£20.00	£2,490.74
1 Sep 2022	INT	31AUG GRS 63577011	£0.43	-	£2,510.74
30 Aug 2022	DPC	To A/C 64552071 , HERSOM M , Via Mobile Xfer	-	£15.00	£2,510.31

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National Westminster Bank Plc, registered in England and Wales No. 929027. Registered office: 250 Bishopsgate, London EC2M 4AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

SELECT ACCOUNT

MRS MOHINI HERSOM

Branch Details	Your current details	Period	1 Oct 2022 to 28 Oct 2022
REGENT STREET (C)	MRS MOHINI HERSOM	Previous Balance	£4.63
250 REGENT STREET	26 BOURNE COURT	Paid out	£210.00
LONDON	STATION APPROACH	Paid in	£210.00
	SOUTH RUISLIP	New Balance	£4.63
	RUISLIP		
W1B 3BN	HA4 6SW		

Date	Type	Description	Paid in	Paid out	Balance
BROUGHT FORWARD					4.63
4 Oct 2022	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	135.00		139.63
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA ONLINE - PYMT , FP 03/10/22 10 , 14223805673231000N		135.00	4.63
17 Oct 2022	ONLINE TRANSACTION	FROM A/C 63577011, VIA ONLINE - XFER	20.00		24.63
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA ONLINE - PYMT , FP 15/10/22 10 , 24220043123501000N		20.00	4.63
24 Oct 2022	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	50.00		54.63
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA ONLINE - PYMT , FP 24/10/22 10 , 29001212817612000N		50.00	4.63
27 Oct 2022	ONLINE TRANSACTION	From A/C 46012893 , HERSOM M , Via Mobile Xfer	5.00		9.63
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA ONLINE - PYMT , FP 27/10/22 10 , 37022305591168000N		5.00	4.63

SELECT ACCOUNT

MRS MOHINI HERSOM

Branch Details	Your current details	Period	1 Dec 2022 to 30 Dec 2022
REGENT STREET (C)	MRS MOHINI HERSOM	Previous Balance	£4.63
250 REGENT STREET	26 BOURNE COURT	Paid out	£64.33
LONDON	STATION APPROACH	Paid in	£100.00
	SOUTH RUISLIP	New Balance	£40.30
	RUISLIP		
W1B 3BN	HA4 6SW		

Date	Type	Description	Paid in	Paid out	Balance
BROUGHT FORWARD					4.63
5 Dec 2022	TELEPHONE BANKING	CALL REF.NO. 1210 , FROM A/C 63577011	100.00		104.63
6 Dec 2022	DEBIT CARD TRANSACTION	5997 05DEC22 , PAYPAL *192 COM , LTD , 35314369001 GB		38.34	66.29
28 Dec 2022	ONLINE TRANSACTION	PAYPAL , F1AWCRNYTY21AW0 , VIA ONLINE - PYMT , FP 25/12/22 10 , 15151846550770000N		10.00	56.29
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA ONLINE - PYMT , FP 25/12/22 10 , 44151026869814000N		10.00	46.29
30 Dec 2022	DEBIT CARD TRANSACTION	2397 29DEC22 , CRYPTOREVOL , UTION.COM , ENCINITAS US , USD 7.00, VRATE 1.2006, N-S TRN FEE 0.16		5.99	40.30



Statement

Account number: **64552071**Sort code: **60-02-20**BIC: **NWBKGB2L**IBAN: **GB69 NWBK 6002 2064 5520 71**

SELECT ACCOUNT

MRS MOHINI HERSOM

Branch Details	Your current details	Period	30 Jul 2022 to 30 Aug 2022
REGENT STREET (C)	MRS MOHINI HERSOM	Previous Balance	£2.71
250 REGENT STREET	26 BOURNE COURT	Paid out	£23.13
LONDON	STATION APPROACH	Paid in	£40.00
	SOUTH RUISLIP	New Balance	£19.58
	RUISLIP		
W1B 3BN	HA4 6SW		

Date	Type	Description	Paid in	Paid out	Balance
BROUGHT FORWARD					2.71
3 Aug 2022	ONLINE TRANSACTION	FROM A/C 63577011, VIA ONLINE - XFER	25.00		27.71
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA ONLINE - PYMT , FP 02/08/22 10 , 15201014838747000N		10.00	17.71
4 Aug 2022	DEBIT CARD TRANSACTION	5997 02AUG22 , PAYPAL *LYCAMOBILE, 35314369001 GB		13.13	4.58
30 Aug 2022	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	15.00		19.58

SELECT ACCOUNT

MRS MOHINI HERSOM

Branch Details	Your current details	Period	31 Aug 2022 to 30 Sep 2022
REGENT STREET (C)	MRS MOHINI HERSOM	Previous Balance	£19.58
250 REGENT STREET	26 BOURNE COURT	Paid out	£104.95
LONDON	STATION APPROACH	Paid in	£90.00
	SOUTH RUISLIP	New Balance	£4.63
	RUISLIP		
	HA4 6SW		
W1B 3BN			

Date	Type	Description	Paid in	Paid out	Balance
BROUGHT FORWARD					19.58
16 Sep 2022	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	20.00		39.58
	ONLINE TRANSACTION	MOHINI HERSOM , 5171470269556418PO, VIA MOBILE - PYMT , FP 15/09/22 10 , 37210420910621000N		35.00	4.58
20 Sep 2022	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	40.00		44.58
	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	30.00		74.58
22 Sep 2022	DEBIT CARD TRANSACTION	5997 17SEP22 , SILVER* , SILVERSINGLES , BERLIN DE		69.95	4.63



Statement

Account number: **64552071**Sort code: **60-02-20**BIC: **NWBKGB2L**IBAN: **GB69 NWBK 6002 2064 5520 71**

SELECT ACCOUNT

MRS MOHINI HERSOM

Branch Details	Your current details	Period	31 Dec 2022 to 30 Jan 2023
REGENT STREET (C)	MRS MOHINI HERSOM	Previous Balance	£40.30
250 REGENT STREET	26 BOURNE COURT	Paid out	£184.48
LONDON	STATION APPROACH	Paid in	£150.84
	SOUTH RUISLIP	New Balance	£6.66
	RUISLIP		
	HA4 6SW		
W1B 3BN			

Date	Type	Description	Paid in	Paid out	Balance
BROUGHT FORWARD					40.30
3 Jan 2023	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	15.00		55.30
	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer , AMZN 3JAN	12.00		67.30
4 Jan 2023	ONLINE TRANSACTION	From A/C 46012893 , HERSOM M , Via Mobile Xfer	65.00		132.30
	ONLINE TRANSACTION	To A/C 46012893 , HERSOM M , Via Mobile Xfer		60.00	72.30
9 Jan 2023	ONLINE TRANSACTION	From A/C 46012893 , HERSOM M , Via Mobile Xfer	10.00		82.30
	DEBIT CARD TRANSACTION	2397 07JAN23 , PAYPAL *HIMAREDDY , 35314369001 GB		6.16	76.14
10 Jan 2023	DEBIT CARD TRANSACTION	2397 08JAN23 , PAYPAL , *LAPTOPCHARG LA , 02035143895 IE		38.84	37.30
	DEBIT CARD TRANSACTION	2397 08JAN23 , PAYPAL *SEPHORA UK , 01534725252 GB		22.95	14.35
11 Jan 2023	ONLINE TRANSACTION	From A/C 63577011 , HERSOM M/ISA , Via Mobile Xfer	10.00		24.35
	DEBIT CARD TRANSACTION	2397 09JAN23 , PAYPAL *ALIPAY EUR , 35314369001 LU		3.94	20.41
13 Jan 2023	DEBIT CARD TRANSACTION	2397 12JAN23 , GEOLOC-PORT.COM , EYSINES FR , EUR 0.50, VRATE 1.1363, N-S TRN FEE 0.01		0.45	19.96
	DEBIT CARD TRANSACTION	2397 12JAN23 , CRYPTOREVOL , UTION.COM , ENCINITAS US , USD 3.00, VRATE 1.2096, N-S TRN FEE 0.07		2.55	17.41
16 Jan 2023	DEBIT CARD TRANSACTION	2397 12JAN23 , PAYPAL *NAMECHEAP , 402-935-7733 US		5.57	11.84
	DEBIT CARD TRANSACTION	2397 13JAN23 , SKYPE.COM/GO/BILL , LUXEMBOURG LU		5.00	6.84
23 Jan 2023	DEBIT CARD TRANSACTION	2397 22JAN23 , PAYPAL *EBAY UK , 35314369001 GB		2.87	3.97

SELECT ACCOUNT

MRS MOHINI HERSOM

Branch Details	Your current details
REGENT STREET (C)	MRS MOHINI HERSOM
250 REGENT STREET	26 BOURNE COURT
LONDON	STATION APPROACH
	SOUTH RUISLIP
	RUISLIP
	HA4 6SW
W1B 3BN	

Date	Type	Description	Paid in	Paid out	Balance
26 Jan 2023	DEBIT CARD TRANSACTION	2397 25JAN23 , PAYPAL , *LAPTOPCHARG LA , 02035143895 IE , REFUND	38.84		42.81
30 Jan 2023	DEBIT CARD TRANSACTION	2397 27JAN23 , GEOLOC-PORT.COM , EYSINES FR , EUR 39.90, VRATE 1.1341, N-S TRN FEE 0.97		36.15	6.66

Deposit Guarantee Scheme Information

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). A link to the FSCS Information Sheet and list of exclusions can be found on your online statement. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk



MG 002003 F1VI352A 709F302QA00026 37500 D 29127

MR ALEXANDER JOHN MCDOWELL
26 BOURNE COURT
STATION APPROACH
SOUTH RUISLIP
RUISLIP
HA4 6SW



27 Sep 2022 - 16 Jan 2023

A J McDowell Esq

- Sort Code 20-99-56
- Account no. 0000000000000000
- SWIFTBIC BUK
- IBAN GB13 BU

At a glance

Start balance	£18,538.68
Money in	£6,900.27
Money out	£21,404.77
End balance	£4,034.18

Your arranged limits

Overdraft	£1,200
-----------	--------

NOTICEBOARD

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

Your Barclays Bank Account statement

Current account statement

Your transactions

Giro Bank Giro Contactless Debit Card Direct Debit

Date	Description	Money out	Money in	Balance
27 Sep	Start balance			18,538.68
30 Sep	Direct Debit to Gmb Trade Union Ref: 088596A	14.57		
	Received From ET Enterprises Ltd Ref: Monthly Payroll		1,680.54	20,204.65
03 Oct	Direct Debit to E.On Next Ref: A-Efb593AE-001	86.31		
	Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		20,067.48
05 Oct	Direct Debit to BT Group PLC Ref: LW58988958-000149	90.90		19,976.58
18 Oct	Card Payment to All Bar One Portsm On 17 Oct	5.50		19,971.08
20 Oct	Direct Debit to O2 Ref: 6331332506703911	22.00		19,949.08
31 Oct	Direct Debit to Gmb Trade Union Ref: 088596A	14.57		
	Received From ET Enterprises Ltd Ref: Eye Test		42.00	
	Received From ET Enterprises Ltd Ref: Monthly Payroll		1,679.04	21,655.55
01 Nov	Direct Debit to E.On Next Ref: A-Efb593AE-001	86.31		
	Direct Debit to Affinity Water Ref: 18205225	113.01		

Continued

Your transactions

Date	Description	Money out	Money in	Balance
01 Nov	 Direct Debit to TV Licence Qbp1 Ref: 3290052116	41.00		21,415.23
03 Nov	 Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		21,364.37
04 Nov	 Direct Debit to BT Group PLC Ref: LW58988958-000150	87.18		21,277.19
21 Nov	 Direct Debit to O2 Ref: 6331332506703911	21.80		
	 Card Payment to WP-Institute of PH On 19 Nov	30.00		21,225.39
30 Nov	 Direct Debit to Gmb Trade Union Ref: 088596A	14.57		
	 Received From ET Enterprises Ltd Ref: Monthly Payroll		1,691.76	22,902.58
01 Dec	 Direct Debit to E.On Next Ref: A-Efb593AE-001	86.31		22,816.27
05 Dec	 Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		
	 Direct Debit to BT Group PLC Ref: LW58988958-000151	85.31		22,680.10
20 Dec	 Direct Debit to O2 Ref: 6331332506703911	32.44		22,647.66
21 Dec	 Received From ET Enterprises Ltd Ref: Monthly Payroll		1,806.93	24,454.59
30 Dec	 Card Payment to Arthur J Gallagher On 29 Dec	183.57		24,271.02
03 Jan	 Direct Debit to Scottish Friendly Ref: T1008701LS This Is A New Direct Debit Payment	20,000.00		
	 Direct Debit to E.On Next Ref: A-Efb593AE-001	86.31		
	 Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		
	 Direct Debit to Gmb Trade Union Ref: 088596A	14.57		4,119.28
06 Jan	 Direct Debit to BT Group PLC Ref: LW58988958-000152	85.10		4,034.18
16 Jan	End balance			4,034.18

► **Anything Wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

Credit interest rates

This account does not pay credit interest

MG 002476 F1VI942A 709F3062I00029 37500 D 50130

MR ALEXANDER JOHN MCDOWELL
26 BOURNE COURT
STATION APPROACH
SOUTH RUISLIP
RUISLIP
HA4 6SW



11 Jun - 26 Sep 2022

A J McDowell Esq

- Sort Code 20
- Account no. 1
- SWIFTBIC BUKBGB22
- IBAN GB13 BUKB 2099 5600 6104 45

At a glance

Start balance	£15,450.94
Money in	£5,029.69
Money out	£1,941.95
End balance	£18,538.68

Your arranged limits

Overdraft	£1,200
-----------	--------

NOTICEBOARD

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Where interest has been debited to your account during the period covered by this statement, this has been calculated at 29.930% per annum

Your Flexible Current Account statement

Current account statement

Your transactions

Giro Bank Giro Debit Card Direct Debit Online

Date	Description	Money out	Money in	Balance
11 Jun	Start balance			15,450.94
20 Jun	Bill Payment to Fhi Real Estate LI Ref: Inv MNT 1363	495.78		
	Direct Debit to O2 Ref: 6331332506703911	18.42		14,936.74
28 Jun	Card Payment to Amznmktplace On 27 Jun	23.99		14,912.75
29 Jun	Card Payment to Norton *NP28125567 Ireland On 28 Jun	25.81		14,886.94
30 Jun	Direct Debit to Freeola Ltd Ref: Ddref15718 This Is A New Direct Debit Payment	7.87		
	Direct Debit to Gmb Trade Union Ref: 088596A	14.57		
	Received From ET Enterprises Ltd Ref: Monthly Payroll		1,667.04	16,531.54
01 Jul	Direct Debit to Sfa Ref: Psd/OB52920801AA This Is A New Direct Debit Payment	25.00		
	Direct Debit to E.On Next Ref: A-Efb593AE-001	153.31		16,353.23
04 Jul	Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		16,302.37
05 Jul	Direct Debit to BT Group PLC Ref: LW58988958-000146	85.52		16,216.85

Continued

Your transactions

Date	Description	Money out	Money in	Balance
15 Jul	 Card Payment to Amznmktplace On 15 Jul	129.98		16,086.87
20 Jul	 Direct Debit to 123-Reg Ref: Wfu10626682 This Is A New Direct Debit Payment	115.06		
	 Direct Debit to O2 Ref: 6331332506703911	18.82		15,952.99
29 Jul	 Received From ET Enterprises Ltd Ref: Monthly Payroll		1,680.95	17,633.94
01 Aug	 Direct Debit to E.On Next Ref: A-Efb593AE-001	153.31		
	 Direct Debit to Gmb Trade Union Ref: 088596A	14.57		
	 Direct Debit to TV Licence Qbp1 Ref: 3290052116	41.00		17,425.06
03 Aug	 Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		17,374.20
04 Aug	 Direct Debit to BT Group PLC Ref: LW58988958-000147	90.08		17,284.12
16 Aug	 Card Payment to Amznmktplace On 15 Aug	11.98		17,272.14
22 Aug	 Direct Debit to O2 Ref: 6331332506703911	21.12		17,251.02
30 Aug	 Card Payment to Specialized Concep On 29 Aug	12.00		17,239.02
31 Aug	 Direct Debit to Gmb Trade Union Ref: 088596A	14.57		
	 Received From ET Enterprises Ltd Ref: Monthly Payroll		1,681.70	18,906.15
01 Sep	 Direct Debit to E.On Next Ref: A-Efb593AE-001	153.31		18,752.84
05 Sep	 Direct Debit to E.On Next Ref: A-3E54FF18-001	50.86		18,701.98
06 Sep	 Direct Debit to BT Group PLC Ref: LW58988958-000148	95.03		18,606.95
12 Sep	 Card Payment to Amznmktplace On 11 Sep	42.98		18,563.97
21 Sep	 Direct Debit to O2 Ref: 6331332506703911	25.29		18,538.68
26 Sep	End balance			18,538.68

► **Anything Wrong?** If you've spotted any incorrect or unusual transactions, see the next page for how to get in touch with us.

Credit interest rates

This account does not pay credit interest



Virgin Money
Unit Trust Managers Ltd

PO Box 9522
Chelmsford
CM99 2AB

Tel 03456 10 20 30

myvirginmoney.com

37500/00290/10B/025491

Mr Alexander J McDowell
26 Bourne Court
Station Approach
South Ruislip
Ruislip Middlesex
HA4 6SW



September 2022

Your Virgin Money Account Number: '

Hello Mr McDowell

Welcome to your latest statement, showing all the ins and outs of your account during the six months up to 1 August 2022.

And here's your investment value on 1 August 2022. **Remember**, for an up-to-date valuation at any time, just call our automated valuation line on **0800 917 97 91**.

	Valuation on 1 February 2022	Valuation on 1 August 2022
Virgin Money Stocks & Shares ISA	£ 129,254.68	£ 126,793.72
Total value	£ 129,254.68	£ 126,793.72



We've also sent you 'Your investment update'. This gives you a summary of how our investment funds have performed over the last six months.

Plus there's some info about the different ways you can pay into your account.

Any questions? Give us a call on **03456 10 20 30**. We're here from 8am to 9pm Monday to Friday and 9am to 6pm on Saturdays. We'll do everything we can to help.

The team at Virgin Money



Read about the latest
investment news and
fund performance.



Current
accounts



Savings



Currency



Investments



Mortgages



Credit cards



Insurance



Pensions



Fundraising

Virgin Money Unit Trust Managers Ltd - Registered
in England and Wales (Company No. 3000482).
Registered Office - Jubilee House, Gosforth,
Newcastle upon Tyne NE3 4PL. Authorised and
regulated by the Financial Conduct Authority.
VM30618v1

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Virgin ISA report for
Mr Alexander J McDowell
1 August 2022

Your Virgin Money Account
Number:

Value of your Virgin Money Stocks & Shares ISA on 1 August 2022

Current valuation

Investment Fund	Units	Unit Price (£)*	Valuation (£)
Virgin Money Bond and Gilt Fund	14,260.758	1.2200	17,398.12
Virgin UK FTSE All-Share Fund	39,320.594	2.7560	108,367.56
Virgin Climate Change Fund	669.165	1.5363	1,028.04
Total			126,793.72

* selling price at close of business

Transactions

Virgin Money Bond and Gilt Fund

Date	Activity	Amount (£)	Unit Price (£)*	Units
Units held as at 01.02.2022				14,204.084
01.06.2022	Distribution Reinvested	67.95	1.1990	56.674
Closing Units on 01.08.2022				14,260.758

* selling price at close of business

Transactions

Virgin UK FTSE All-Share Fund

Date	Activity	Amount (£)	Unit Price (£)*	Units
Units held as at 01.02.2022				38,896.691
13.05.2022	Distribution Reinvested	1,161.91	2.7410	423.903
Closing Units on 01.08.2022				39,320.594

* selling price at close of business

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin Money Bond and Gilt Fund

Date	Activity	Amount (£)
01.06.2022	Distribution	67.95
Total income		67.95

**Virgin ISA report for
Mr Alexander J McDowell
1 August 2022**

Your Virgin Money Account
Number:

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin UK FTSE All-Share Fund

Date	Activity	Amount (£)
13.05.2022	Distribution	1,161.91
Total income		1,161.91

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin Climate Change Fund

Date	Activity	Amount (£)
31.05.2022	Distribution	0.00
Total income		0.00

About your income payment(s) - Virgin Money Stocks & Shares ISAs and Unit Trust

When is investment income paid?

The income earned by your investments is paid twice a year. This income will be reinvested into your plan to grow your savings unless you have opted to have your income paid to you. How much you receive and when you receive any income earned depends on which funds you are invested in and the number of units held in your funds on the accounting period end dates as shown below.

Units purchased on or before the accounting period end date will be entitled to receive any distributions made on or before the corresponding Investment income paid/reinvested date. Units purchased after the accounting period end date are classed as ex-dividend and so will not be entitled to receive the distribution.

Fund name	Accounting period end date	Investment Income paid / reinvested on or before
Virgin Bond and Gilt Fund	1 April and 1 October	1 June and 1 December
Virgin Money Growth Fund 1 (previously called Virgin Bond, Gilt and UK Share Fund)	31 January and 31 July	31 March and 30 September
Virgin Money Growth Fund 2 (previously called Virgin Bond, Gilt, UK and Overseas Share Fund)	31 January and 31 July	31 March and 30 September
Virgin UK FTSE All-Share Fund	15 March and 15 September	15 May and 15 November
Virgin Global Share Fund	31 January and 31 July	31 March and 30 September
Virgin Climate Change Fund	Investment income earned is automatically reinvested and reflected in the value of your units.	



Virgin Money
Unit Trust Managers Ltd

PO Box 9522
Chelmsford
CM99 2AB

Tel 03456 10 20 30

myvirginmoney.com

37500*/00297/10B/026135

Mr Alexander J McDowell
26 Bourne Court
Station Approach
South Ruislip
Ruislip Middlesex
HA4 6SW



March 2022

Your Virgin Money Account Number:

Hello Mr McDowell

Welcome to your latest statement, showing all the ins and outs of your account during the six months up to 1 February 2022.

And here's your investment value on 1 February 2022. **Remember**, for an up-to-date valuation at any time, just call our automated valuation line on **0800 917 97 91**.

	Valuation on 1 August 2021	Valuation on 1 February 2022
Virgin Money Stocks & Shares ISA	£ 123,791.13	£ 129,254.68
Total value	£ 123,791.13	£ 129,254.68



We've also sent you 'Your investment update'. This gives you a summary of how our investment funds have performed over the last six months.

There's also some info about a change to your Terms, and news about debit card payments. Please take a moment to have a read so you know what's happening.

Any questions? Give us a call on **03456 10 20 30**. We're here from 8am to 9pm Monday to Friday and 9am to 6pm on Saturdays. We'll do everything we can to help.

The team at Virgin Money

Your
latest
update

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regulated by the Financial Conduct Authority.
VM30618v1

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Your Virgin Money Account
Number: '

Value of your Virgin Money Stocks & Shares ISA on 1 February 2022

Current valuation

Investment Fund	Units	Unit Price (£)*	Valuation (£)
Virgin Money Bond and Gilt Fund	14,204.084	1.2810	18,195.43
Virgin UK FTSE All-Share Fund	38,896.691	2.8270	109,960.95
Virgin Climate Change Fund	669.165	1.6413	1,098.30
Total			129,254.68

* selling price at close of business

Transactions

Virgin Money Bond and Gilt Fund

Date	Activity	Amount (£)	Unit Price (£)*	Units
Units held as at 01.08.2021				14,154.660
01.12.2021	Distribution Reinvested	65.78	1.3310	49.424
Closing Units on 01.02.2022				14,204.084

* selling price at close of business

Transactions

Virgin UK FTSE All-Share Fund

Date	Activity	Amount (£)	Unit Price (£)*	Units
Units held as at 01.08.2021				38,261.132
15.11.2021	Distribution Reinvested	1,778.92	2.7990	635.559
Closing Units on 01.02.2022				38,896.691

* selling price at close of business

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin Money Bond and Gilt Fund

Date	Activity	Amount (£)
01.12.2021	Distribution	65.78
Total income		65.78

Your Virgin Money Account
Number:

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin UK FTSE All-Share Fund

Date	Activity	Amount (£)
15.11.2021	Distribution	1,778.92
Total income		1,778.92

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin Climate Change Fund

Date	Activity	Amount (£)
30.11.2021	Distribution	6.52
Total income		6.52

About your income payment(s) - Virgin Money Stocks & Shares ISAs and Unit Trust

When is investment income paid?

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Virgin UK FTSE All-Share Fund	15 March and 15 September	15 May and 15 November
Virgin Global Share Fund	31 January and 31 July	31 March and 30 September
Virgin Climate Change Fund	Investment income earned is automatically reinvested and reflected in the value of your units.	

Duncan Phillips Management

Suite 1, Elmhurst, 98-106 High Road South Woodford London E18 2QH
Tel: 01992 701 133:

Mr A McDowell
26 Bourne Court (& Gge 12)
Station Approach
South Ruislip
Middlesex
HA4 6SW

Tenancy Code: Y3842
Date: 07/03/2022
Receipt No:

Receipt

Re: 26 Bourne Court (& Gge 12) Station Approach South Ruislip Middlesex

	Net £	Gross £
07/04/2022 Ground Rent - 25/03/2022 to 24/03/2023.	211.00	211.00
	211.00	

Total Receipt Amount 211.00

26 Bourne Court
South Ruislip
Middx
HA4 6SW
Great Britain
February 18th 2023.

To whom it may concern:

Mohini Hersom is welcome to visit me and stay with me at the above address.

We intend to visit places, and her father, and watch movies together. I will also pay £250 for her to see a medical consultant.

I own the property at the above address.

Yours faithfully,

AJ McDowell

Mr Alex McDowell MSc CPhys MInstP
Mobile: +44 7809 006973
Evening telephone: +44 20 8845 2295

19 Carston Grove
Reading RG31 7ZN
U.K.

Dear Moni

You know that I am getting old. I have completed 89 years and you can well understand not it the best of health. I have been wanting to go to India to sort out several matters including going back there to live there with better support but really not confident to travel out on my own. Also the support that I can expect there has dwindled with the passage of time. I have given all thought to go back and have retained my Indian passport (J6416678) . You know I have indefinite leave to remain and residence permit and can stay here for the next few years I have left.

I also want to see you but it can only happen if you can come here to see. If you can make a short visit to come and stay here to visit me. I continue to live in the same house in Carston Grove in Reading which we bought in 2006 and you have been here to see us when Radha was alive. Please try your best to come and see me if you are able.

Yours affectionately

Peppi

+441169415032

+447757491353

vu2kv@sky.com

vu2kvm0eef@gmail.com



UK Visas & Immigration



APPLICANT NAME:	Mohini Hersom
UNIQUE APPLICATION NUMBER:	1212-0001-2903-4701/00
GWF NUMBER:	GWF069062307
PASSPORT NUMBER:	V9122823
COUNTRY OF NATIONALITY:	India
DATE OF BIRTH:	28 August 1958
GENDER:	Female
DATE OF APPLICATION:	11 February 2023 10:04 Greenwich Mean Time (GMT)
TYPE OF VISA / APPLICATION:	Visitor visa
SERVICE OPTION:	Standard
DURATION OF VISA:	6-month
TOTAL FEE:	116.00 EUR
SUBMISSION METHOD:	Online
PAYMENT REFERENCE:	3070035370145
CONTACT EMAIL:	mohini.hersom.001@zohomail.eu
CONTACT LANGUAGE:	English

Personal information

Email address	mohini.hersom.001@zohomail.eu
---------------	-------------------------------

Travel information

What is the main reason for your visit to the UK?	Tourism (including visiting family and friends)
---	---

Will you be travelling to the UK as part of an organised group?	No
---	----

Will you be travelling to the UK with someone who is not your partner, spouse, or dependant?	No
--	----

What is the main reason for your holiday visit to the UK?	Visiting family
---	-----------------

Give details of the main purpose of your visit and anything else you plan to do on your trip. See [tourist and short stays](#) for more information.

During two weeks in the UK, I will stay with my boyfriend , & visit father. I am thinking of seeing a doctor getting blood tests not available Ireland. I can give details of tests& proof of having had those



tests. The cost of seeing a consultant in the UK is around £250. Bring meds, insurance if lawyer advises. I can leave when I say I will. I can prove I am at the same address in Dublin last 18 mo. Tourism is not part of the agenda but may look up old acquaintances using the London underground

Your planned travel information

Date you plan to arrive in the UK	14 March 2023
Date you plan to leave the UK	28 March 2023

Personal information

Given name(s)	Mohini
Family name	Hersom
Other given name(s)	Moni
Other family name	Venkataramanan
Are you now or have you ever been known by another name?	No
Who does this email address belong to? mohini.hersom.001@zohomail.eu	You
Do you have another email address?	Yes
Additional email address	mohinimail7@mailfence.com
Who does this email address belong to?	You
Which email address should we use to contact you with any questions about your application?	mohini.hersom.001@zohomail.eu
Which email address should we use to send a decision on your application?	mohini.hersom.001@zohomail.eu
Which email address should we use to communicate with you after your application has been decided?	mohini.hersom.001@zohomail.eu
What is your sex, as shown in your passport or travel document?	Female



What is your relationship status?	Single
Country of nationality	India
Country of birth	India
Place of birth	Delhi
Date of birth	28 August 1958
Do you have a valid national identity card?	Yes
National identity card number	R6689249
Issuing authority	Burgh Quay, Dublin, Ireland
Issue date (if applicable)	15 August 2022
Expiry date (if applicable)	14 August 2025
Do you currently hold, or have you ever held, any other nationality or citizenship?	No
Address	Room 303 95-98 Talbot Street Dublin Central Inn Dublin County Dublin D01 WR94 Ireland
Is this address also your correspondence address?	Yes
Address	Room 303 95-98 Talbot Street Dublin Central Inn Dublin County Dublin D01 WR94 Ireland
How long have you lived at this address?	18 months
What is the ownership status of your home?	Other
Give more details about your living situation, such as who you live with and who owns the property	Government accommodation for refugees with no rent
Do you have a UK driving licence?	No



Have you ever been given medical treatment in the UK? **Yes**

Were you told that you had to pay the hospital, clinic or doctor's surgery for your medical treatment? **No**

Where did you go for your previous medical treatment in the UK? **To a doctor, clinic or hospital for non-emergency treatment**

Name of hospital, clinic or doctors's surgery **First Choice Medical Care**

Address **275 A Kings Road
Rayners Lane
(manually entered)**

When did you start receiving this medical treatment? **June 2006**

When did you stop receiving this medical treatment? **April 2018**

Provide your telephone number **00447706554261**

Where do you use this telephone number? **For use whilst in the UK
For use whilst out of the UK**

Select whether this is your home, mobile or work telephone number **Home telephone number**

Provide your telephone number **00353899640562**

Where do you use this telephone number? **For use whilst in the UK
For use whilst out of the UK**

Select whether this is your home, mobile or work telephone number **Mobile telephone number**

Are you able to be contacted by telephone? **I can be contacted by telephone call and text message (SMS)**

What is your preferred contact number? **00447706554261**

Addresses

Is this a UK address? **No**

Address **Private landlord, Dublin, Terenure**



	no record, June 2021 June 2021 Generator hostel, Smithfield Dublin 7 County Dublin Ireland
When did you start living at this address?	June 2021
When did you stop living at this address?	August 2021
Is this a UK address?	No
Address	Clondalkin Towers Ninth Lock Road Dublin 22 County Dublin Ireland
When did you start living at this address?	April 2021
When did you stop living at this address?	June 2021
Is this a UK address?	No
Address	Tralee Johnston Marina Dingle Road Tralee Kerry Ireland
When did you start living at this address?	March 2021
When did you stop living at this address?	April 2021
Is this a UK address?	No
Address	Generator Hostel, Smithfield Dublin - 7 County Dublin Ireland
When did you start living at this address?	October 2020
When did you stop living at this address?	February 2021

Passport details

Passport number or travel document reference	V9122823
--	----------



number

Issuing authority	Embassy of India, Dublin
Issue date	9 August 2021
Expiry date	8 August 2026

Dependant details

Does anyone rely on you for financial support? Include both those travelling with you and those who are not.	No
--	----

Parent details

What is this person's relationship to you?	Mother
Given names	Radha
Family name	Venkataramanan
Date of birth	15 May 1934
Country of nationality	India
Have they always had the same nationality?	Yes
What is this person's relationship to you?	Father
Given names	Krishnaswamy
Family name	Venkataramanan
Date of birth	18 January 1934
Country of nationality	India
Have they always had the same nationality?	Yes

Employment

What is your employment status?	Unemployed
Previous employment organisation	I have not worked in any of the jobs listed above

Income and expenditure

Do you have another income or any savings?	Savings
--	---------



How much money do you have in savings (in GBP)? **4000.00 GBP**

How much money are you personally planning to spend on your visit to the UK? **250.00 GBP**

What is the total amount of money you spend each month? **200.00 EUR**

Will anyone be paying towards the cost of your visit? **Yes**

Who is paying towards the cost of your visit? **Someone I know (for example, family or friend)**

Name **Alex McDowell**

Address **26 Bourne Court
South Ruislip
Greater London
Middlesex
HA4 6SW
United Kingdom of Great Britain and Northern Ireland**

How much money will they be paying towards your visit? **250.00 GBP**

Why are they helping to pay for your visit? **Alex is my boyfriend, and I will stay with him, without paying rent. I lived with Alex from 2006 -2018. His only expense will be food, and we will be using a train to visit my father. My mother has passed away from COVID and I want to see my father who is very old before it is too late. The Irish authorities did not give permission to leave Ireland at the time of Mom's passing. I did not have a residence permit and travelling out of Ireland was complicated. I did not apply for a UK visa at that**

Who is paying towards the cost of your visit? **Someone I know (for example, family or friend)**

Name **K Venkataramanan**

Address **19 Carston Grove
Fords Farm
Calcot
Reading
Berkshire
RG31 7ZN**



United Kingdom of Great Britain and Northern Ireland

How much money will they be paying towards your visit? **250.00 GBP**

Why are they helping to pay for your visit? **My father no longer answers email or can hear phone conversations, he has sent a message through a housekeeper he loves me and wants me to visit, a written statement has not materialized, he sent a message he wants me but does not accept my boyfriend of so many years. I plan to see a cardiologist on visiting the UK, both Alex and my dad wont mind paying. I have previously seen a cardilogist through Dad. I have also told you how much savings I have. I can pay too, For sure I will pay to expedite**

Family in the UK

Do you have any family in the UK? **Yes**

Their relationship to you **Father**

Given names **Krishnaswamy**

Family name **Venkataramanan**

Country of nationality **India**

What permission do they have to be in the UK? **I cannot contact my relative**

Why can you not ask your relative? **After my mother died, my father, who is 89 and lives alone, is not answering phoneemails. So my boyfriend Alex McDowell went to visit him to get a letter that he would like me to visit him. My father has ILR on an Indian passport, but don't know his passport number. I will need to ask him for this. My father slammed the door on my boyfriend. But he sent me messages through a Hindi housekeeper to tell me he loves me and would like to help me visit him, and does not accept my boyfriend.**

Their relationship to you **boyfriend**

Given names **Alex**



Family name	McDowell
Country of nationality	British Citizen
Their relationship to you	Sister
Given names	Vijayalakshmi
Family name	Wortley
Country of nationality	British Citizen

Accommodation details

Who will you be staying with in the UK?	Krishnaswamy Venkataramanan, Alex McDowell
UK telephone number	2088452295
Email address	alexmcdowell26@hotmail.com
UK address	26 Bourne Court South Ruislip Greater London HA4 6SW United Kingdom of Great Britain and Northern Ireland
Date you will arrive at this address	14 March 2023
Date you will leave this address	28 March 2023
UK telephone number	7809006973
Email address	alexmcdowell26@hotmail.com
UK address	26 Bourne Court South Ruislip Middlesex Greater London HA4 6SW United Kingdom of Great Britain and Northern Ireland
Date you will arrive at this address	14 March 2023
Date you will leave this address	28 March 2023
Will you be staying anywhere else in the UK?	No



Finance

Have you received any public funds (money) in the UK? **No**

Travel history (UK)

Have you been issued with a UK visa in the past 10 years? **No**

Have you applied for leave to remain in the UK in the past 10 years? **Yes**

Date of application **December 2017**

What was the result of your application? **Refused**

Have you been to the UK in the past 10 years? **Yes**

How many times have you been to the UK in the past 10 years? **2**

Select why you were in the UK: **Other reason**

Provide details about why you were in the UK **Settlement . I came as wife. ILR was refused In the UK from 2 December 2004 to 30 April 2018 more than 10y**

Date you arrived in the UK **March 2019**

Number of days, weeks, months or years **1 days**

Select why you were in the UK: **Other reason**

Provide details about why you were in the UK **I stayed in the Uk only a few hours as I tried to board a ferry at Belfast to see my boyfriend in London. I told immigration the truth I did not have papers and would they mind. Alex confirmed he was expecting me. But the immigration officers told me to return to Dublin by 2359 which I did and kept my promise never to enter again without permission. So I stayed in the UK from 2004 to 2018 as detailed /explained above, and once tried to enter and see my boyfriend.**

Date you arrived in the UK **December 2013**

Number of days, weeks, months or years **160 months**



Have you ever:

Yes

- entered the UK illegally
- remained in the UK beyond the validity of your visa or permission to stay
- breached the conditions of your leave, for example, worked without permission or received public funds when you did not have permission
- given false information when applying for a visa, leave to enter, or leave to remain
- breached UK immigration law in any other way

Give details of what happened

I entered the UK illegally

When did this breach of UK immigration law happen?

6 March 2019

Give details of what happened

This relates to when I tried to board a Belfast ferry to go to visit my boyfriend Alex. I was on UK territory for only few hours& went back to Dublin. I have not presented false information ever/breached terms. Although I had appealed, UKBA labelled me an overstayer at some point. As I am not legally qualified, I trusted the counsel of my immigration legal representative as long as appeal in place legal. So actual periods not covered by an appeal with few and far between if not non existent

For either the UK or any other country, have you ever been:

Yes

- Refused a visa
- Refused entry at the border
- Refused permission to stay or remain
- Refused asylum
- Deported
- Removed
- Required to leave
- Excluded or banned from entry

Give details of what happened

I was refused asylum

Country

Canada

When did this immigration problem happen?

December 1999



Give more details of what happened

application for asylum refused no other events

Give details of what happened

I was refused asylum

Country

United States of America

When did this immigration problem happen?

May 2004

Give more details of what happened

Application for asylum was refused no other events

Give details of what happened

I was deported

Country

United States of America

When did this immigration problem happen?

May 2004

Give more details of what happened

Following refusal of asylum application

Give details of what happened

I was refused permission to stay or remain

Country

United Kingdom of Great Britain and Northern Ireland

When did this immigration problem happen?

April 2018

Do you have an appeal against that decision which is yet to be heard or is awaiting judgement?

No

Give more details of what happened

It's hard to put a date on it. I still have most of my immigration decisions

Give details of what happened

I was refused asylum

Country

United Kingdom of Great Britain and Northern Ireland

When did this immigration problem happen?

April 2018

Do you have an appeal against that decision which is yet to be heard or is awaiting judgement?

No

Give more details of what happened

Its hard to put a date on these while I want to be as accurate as possible

Travel history (other)

How many times have you visited the following places in the past 10 years?

Once



- Australia
- Canada
- New Zealand
- USA
- Switzerland
- European Economic Area (do not include travel to the UK)

Which countries are part of the European Economic Area (EEA)?

- | | | |
|----------------------|-----------------|------------|
| • Austria | • Greece | • Norway |
| • Belgium | • Hungary | • Poland |
| • Bulgaria | • Iceland | • Portugal |
| • Croatia | • Ireland | • Romania |
| • Republic of Cyprus | • Italy | • Slovakia |
| • Czech Republic | • Latvia | • Slovenia |
| • Denmark | • Liechtenstein | • Spain |
| • Estonia | • Lithuania | • Sweden |
| • Finland | • Luxembourg | |
| • France | • Malta | |
| • Germany | • Netherlands | |

Which country did you visit?

European Economic Area and Switzerland

Which countries are part of the European Economic Area (EEA)?

- | | | |
|----------------------|-----------------|------------|
| • Austria | • Greece | • Norway |
| • Belgium | • Hungary | • Poland |
| • Bulgaria | • Iceland | • Portugal |
| • Croatia | • Ireland | • Romania |
| • Republic of Cyprus | • Italy | • Slovakia |
| • Czech Republic | • Latvia | • Slovenia |
| • Denmark | • Liechtenstein | • Spain |
| • Estonia | • Lithuania | • Sweden |
| • Finland | • Luxembourg | • UK |
| • France | • Malta | |
| • Germany | • Netherlands | |

Which country did you visit?

Ireland



What was the reason for your visit?	Other reason
What was the reason for your past visit?	Residence
Date of visit	April 2018
Number of days, weeks, months or years	58 Months
Have you been to any other countries in the past 10 years?	No

Other history

In either peace or war time have you ever been involved in, or suspected of involvement in, war crimes, crimes against humanity, or genocide?	No
	I have read all of the information about war crimes, including the guidance
Have you ever been involved in, supported or encouraged terrorist activities in any country?	No
Have you ever been a member of, or given support to, an organisation which has been concerned in terrorism?	No
Have you, by any means or medium, expressed views that justify or glorify terrorist violence or that may encourage others to commit terrorist or other serious criminal acts?	No
	I have read all of the information about terrorist activities, organisations and views, including the guidance
Have you ever been a member of, or given support to, an organisation which is or has been concerned with extremism?	No
Have you, by any means or medium, expressed any extremist views?	No
	I have read all of the information about extremist organisations and views, including the guidance
Have you, as a part of your employment or otherwise, undertaken paid or unpaid activity on	No



behalf of a non-UK government which you know to be dangerous to the interests or national security of the UK or its allies?

Have you ever engaged in any other activities which might indicate that you may not be considered to be a person of good character?

No

Is there any other information about your character or behaviour which you would like to make us aware of?

Yes

Give further details

I am not a legal expert ,but would like to mention that the criminal conviction was trumped up. The allegations therein do are reflect my personality, vocabulary or opinions. It is extremely traumatic for any human to be slandered in that way. I was warned not to say this or the punishment/refusal would increase. I suppose its a heads you lose tails you lose game. Perhaps if I had a solicitor they could explain my offence of saying i did not do it.. It is something relevant about my character

Convictions and other penalties

At any time have you ever had any of the following, in the UK or in another country?

Yes

- A criminal conviction
- A penalty for a driving offence, for example disqualification for speeding or no motor insurance
- An arrest or charge for which you are currently on, or awaiting trial
- A caution, warning, reprimand or other out-of-court penalty
- A civil court judgment against you, for example for non payment of debt, bankruptcy proceedings or anti-social behaviour
- A civil penalty issued under UK immigration law

What crime were you convicted of?

harassment without violence

Give details about your sentence

electronic tag 4 months

Date you were sentenced

8 July 2013



Which country were you convicted in?

United Kingdom of Great Britain and Northern Ireland

Extra information

If you needed to add more information about your application but were not able to, you can write it here.

If there is no further information you want to add, click the 'Save and continue' button.

Add further details:

Covering letter

English language

We may have to talk to you about your application. Which language would you prefer to use?

English

Current status

What permission do you have to be in Ireland?

I am a permanent resident

Which year did you become a permanent resident of Ireland?

2022

National insurance number

Do you have a UK National Insurance number?

No

Documents

Mandatory documents

- The passport or travel document for Mohini Hersom from India

Other documents

- Evidence of support you will receive from your sponsor including details of what support is being provided and how
- Evidence that your sponsor is not, or will not be, in breach of UK immigration laws at the time of your visit
- [Evidence of funds](#) available to you, and which are clearly accessible by you



- Invitation from your UK based family or friend (s) and evidence of their permission to be in the UK
- Evidence of the relationship, if any, between you and your sponsor
- If you are not a national of the country from which you are making your application, and evidence of your right of residence there is not included in your passport; confirmation of your right of residence in that country

Payment

Length of your visit visa	6-month
Service	Standard service
Mohini Hersom's application for Visitor visa	116.00 EUR
Total	116.00 EUR

Consent

If your application is successful, there will be conditions on your visa or leave to remain. This will include, for example, whether you are able to work in the UK.

I confirm that I understand and accept these conditions

If you stay in the UK without permission:

- You can be detained
- You can be prosecuted, fined and imprisoned
- You can be removed and banned from returning to the UK
- You will not be allowed to work
- You will not be able to rent a home in England
- You will not be able to claim any benefits and can be prosecuted if you try to
- You can be charged by the NHS for medical treatment
- You can be denied access to a bank account
- DVLA can prevent you from driving by taking away your driving licence



You cannot get free medical treatment from the NHS, unless you are exempt from charges. If you do not pay for any billed treatment this may affect future visa applications.

You or your family members are not entitled to receive state-funded education whilst in the UK (except for children of academics visiting the UK for 12 months).

You should leave the UK when your visa ends. If not, you may be removed and banned from the UK.

Declaration

By sending this application, you confirm that to the best of your knowledge and belief the following is correct:

- the information relating to the application
- the supporting evidence

I understand that the data I have given can be used as set out in the [privacy policy](#)

I consent to organisations, including financial institutions, providing information to the Home Office when requested in relation to this application.

I understand that any passports/travel documents submitted in support of my application, which remain uncollected after 3 months from the date they were ready for collection, will be returned to an office of the authority that issued the document. If this happens, the Visa Application Centre will be able to advise where the document has been sent.

I have discussed with any other applicants that I am acting on behalf of, and confirmed that the contents of the application are correct and complete.

I agree to the [terms and conditions](#).

I understand that if false information is given, the application can be refused and I may be prosecuted, and, if I am the applicant, I may be banned from the UK.

I am the applicant aged 18 or over

Relationship of sponsor #2 to me

I want to try to show that the person who wrote the letter document 020 - sponsor #2- is my biological father.

Firstly, his name is Krishnaswamy Venkataramanan DOB 18-01-1934.

UKVI can verify, using this letter that the Indian passport number mentioned in this letter belongs to the above-named, and that he has indefinite leave to remain in the United Kingdom.

I have attached 3 personal documents to this note that are dated 1976, India, 1983, UK and 1983 USA. In these documents I am referred to by my maiden name Venkataramanan.

Indians did not have birth certificates, I have never had a birth certificate and I doubt my father did.

Indians - those from the South-did not have family names (surnames). They used a different system. Krishnaswamy was the first (given) name of my father's father. As you can see, I am referred to in the 1976 document as V Mohini. This is because Venkataramanan is my father's first (given) name.

You can also see on the 1983 document it is in an envelope addressed to the home of my boyfriend Alex McDowell.

This is because the University of Manchester posted me a degree transcript of my physics degree of 1983, while I was living with Alex. UKVI will recall I lived with Alex from 2006 to 2018 at which point I took voluntary departure from the United Kingdom

Telephone : 611618

**D.T.E.A.
Higher Secondary School**

LODI ESTATE, NEW DELHI-110003

DATE OF BIRTH CERTIFICATE

This is to certify that V. Mohini~~son~~ daughter of Shri K. Venkataramanan is/wasa bonafide student of this school from 19 73 to 19 76

His/Her date of birth according to the records maintained in this school is

28.8.1958

Twentyeighth day of August one thousand nine hundred and fiftyeight

New Delhi -3

Dated 8.6.1976

N. N. Rajan
Principal

D.T.E.A. Higher Secondary School
Lodi Estate, New Delhi



The University of Manchester

By virtue of the power to award degrees vested in it by the Charter and Statutes and by the authority of the Senate the University has this day awarded the Degree of

BACHELOR OF SCIENCE

in the Faculty of Science

to

Mohini Venkataraman

who has satisfied the Examiners in the Final Examination for the Degree with Honours in Physics, being placed in the Second Class, Division One.

July 4th, 1983.

Registrar and Secretary

Ann M. Perry

Please do not bend

N. Gallotrochilid
26 Baza Cart.
Sach Raisin.
mousser
Wat to sin

[illegible]

PURDUE UNIVERSITY



WHISTLER CENTER FOR
CARBOHYDRATE RESEARCH

To Whom It May Concern

Ms. Mohini Vankataramanan was a part time research assistant in the Purdue Fiber Diffraction Laboratory for approximately five months during the period August - September 1983. She was meticulous in completing her assignment to the satisfaction of her superiors.

October 23, 1990

R. Chandrasekaran
Associate Professor of
Structural Biochemistry

True COPY of the original document
Dated Feb. 12, 1998 at the City of
Saskatoon, in the Province of
Saskatchewan, Canada

A NOTARY PUBLIC IN AND FOR
SASKATCHEWAN
MY APPOINTMENT EXPIRES JUNE 30, 2002

These are photos of Alex McDowell and me, taken on trips in 2010 and 2012. We lived together at his home for most of 2006-2018. Alex has been a familiar figure at Eaton House Reporting Centre, where I was subject to reporting restrictions from 2010-2018. He has been attending all UKBA and court meetings with me. We telephone everyday





Virgin Money
Unit Trust Managers Ltd

PO Box 9522
Chelmsford
CM99 2AB

Tel 03456 10 20 30

myvirginmoney.com

37500/00280/10B/024581

Mr Alexander J McDowell
26 Bourne Court
Station Approach
South Ruislip
Ruislip Middlesex
HA4 6SW



March 2023

Your Virgin Money Account Number:

Hello Mr McDowell

Welcome to your latest statement, showing all the ins and outs of your account during the six months up to 1 February 2023.

And here's your investment value on 1 February 2023. **Remember**, for an up-to-date valuation at any time, just call our automated valuation line on **0800 917 97 91**.

	Valuation on 1 August 2022	Valuation on 1 February 2023
Virgin Money Stocks & Shares ISA	£ 126,793.72	£ 130,743.98
Total value	£ 126,793.72	£ 130,743.98



We've also sent you 'Your investment update'. This gives you a summary of how our investment funds have performed over the last six months.

Plus there's news about our recent cut in charges, as well as some other changes we've made, so make sure you have a look.

If you're thinking of topping up your ISA, you can use the form that's with your statement, or call us on the number below.

Any questions? Give us a call on **03456 10 20 30**. We're here from 8am to 9pm Monday to Friday and 9am to 6pm on Saturdays. We'll do everything we can to help.

The team at Virgin Money

Your
latest
update

Read about the latest
investment news and
fund performance.





Your Virgin Money Account
Number:

Value of your Virgin Money Stocks & Shares ISA on 1 February 2023

Current valuation

Investment Fund	Units	Unit Price (£)*	Valuation (£)
Virgin Money Bond Fund	14,333.261	1.1080	15,881.25
Virgin UK FTSE All-Share Fund	40,094.588	2.8390	113,828.54
Virgin Climate Change Fund	669.165	1.5455	1,034.19
Total			130,743.98

* selling price at close of business

Transactions

Virgin Money Bond Fund

Date	Activity	Amount (£)	Unit Price (£)*	Units
Units held as at 01.08.2022				14,260.758
01.12.2022	Distribution Reinvested	79.97	1.1030	72.503
Closing Units on 01.02.2023				14,333.261

* selling price at close of business

Transactions

Virgin UK FTSE All-Share Fund

Date	Activity	Amount (£)	Unit Price (£)*	Units
Units held as at 01.08.2022				39,320.594
15.11.2022	Distribution Reinvested	2,089.00	2.6990	773.994
Closing Units on 01.02.2023				40,094.588

* selling price at close of business

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin Money Bond Fund

Date	Activity	Amount (£)
01.12.2022	Distribution	79.97
Total income		79.97

**Virgin ISA report for
Mr Alexander J McDowell
1 February 2023**

Your Virgin Money Account
Number: 1

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin UK FTSE All-Share Fund

Date	Activity	Amount (£)
15.11.2022	Distribution	2,089.00
Total income		2,089.00

Your income payment(s) for your Virgin Money Stocks & Shares ISA

Virgin Climate Change Fund

Date	Activity	Amount (£)
30.11.2022	Distribution	10.55
Total income		10.55

About your income payment(s) - Virgin Money Stocks & Shares ISAs and Unit Trust

When is investment income paid?

The income earned by your investments is paid twice a year. This income will be reinvested into your plan to grow your savings unless you have opted to have your income paid to you. How much you receive and when you receive any income earned depends on which funds you are invested in and the number of units held in your funds on the accounting period end dates as shown below.

Units purchased on or before the accounting period end date will be entitled to receive any distributions made on or before the corresponding Investment income paid/reinvested date. Units purchased after the accounting period end date are classed as ex-dividend and so will not be entitled to receive the distribution.

Fund name	Accounting period end date	Investment Income paid / reinvested on or before
Virgin Money Bond Fund	1 April and 1 October	1 June and 1 December
Virgin Money Growth Fund 1 (previously called Virgin Bond, Gilt and UK Share Fund)	31 January and 31 July	31 March and 30 September
Virgin Money Growth Fund 2 (previously called Virgin Bond, Gilt, UK and Overseas Share Fund)	31 January and 31 July	31 March and 30 September
Virgin UK FTSE All-Share Fund	15 March and 15 September	15 May and 15 November
Virgin Global Share Fund	31 January and 31 July	31 March and 30 September
Virgin Climate Change Fund	Investment income earned is automatically reinvested and reflected in the value of your units.	

An Oifig um
Chosaint Idirnáisiúnta
International
Protection Office



IPO(CP)0003

Mohini Hersom
Dublin Central Inn,
95- 98 Talbot Street,
Dublin 1



By Registered Post

Our Ref: 1852738-IPPA-18 Person Ref: 1051440-18

	Outcome Summary	Appeal Entitlement
Refugee Status Declaration Recommendation	No	Within 15 working days
Subsidiary Protection Declaration Recommendation	No	
Permission to Remain Decision	Yes	n/a

1. PERMISSION TO REMAIN SUMMARY

The Minister for Justice has decided to give you Permission to Remain in the State for the time period stated below. You are legally obliged to register the permission, under section 9 of the Immigration Act 2004. You must bring this letter, and any other required documentation as set out below, to your Registration Office in order to register.

NO REGISTRATION FEE:

The Registration Fee is waived as per S.I. No. 277 of 2017, Immigration Act 2004 (Registration Certificate Fee) (Amendment) Regulations 2017, paragraph 4(h).

IMPORTANT: NO FURTHER LETTER WILL ISSUE IN RELATION TO YOUR PERMISSION TO REMAIN.

You did not provide a Passport/ equivalent document to the IPO.

2. INTERNATIONAL PROTECTION SUMMARY

The IPO has recommended that the Minister refuse your application for international protection. It is open to you to appeal the recommendation as outlined below. If you do not appeal, you will receive a decision letter in relation to your application for international protection from the Minister.



Mohini Hersom
Dublin Central Inn,
95- 98 Talbot Street,
Dublin 1

Dear Mohini Hersom,

NOTICE PURSUANT TO SECTION 49(5) OF THE INTERNATIONAL PROTECTION ACT 2015

PERMISSION TO REMAIN

Having considered the matters referred to in Section 49 of the International Protection Act 2015 (the "2015 Act"), the Minister for Justice has decided to give you and any dependants on whose behalf you have made or are deemed to have made an application pursuant to section 15 of the 2015 Act, permission to remain in the State in accordance with section 49(4)(a) of the 2015 Act, for up to 3 years from the date of this letter, the length being determined upon satisfactory proof of identity.

Please note you are obliged to inform the IPO of changes in your circumstances when they happen. If you have any dependants pursuant to section 15(3) of the 2015 Act you must advise the IPO immediately.

A statement of reasons for this decision prepared under section 49(5) of the 2015 Act is enclosed.

CONDITIONS

Your permission to remain in the State is being granted strictly subject to you meeting the following conditions:

- (I) You will obey the laws of the State;
- (II) You will not become involved in criminal activity;
- (III) You will make every effort to gain employment, set up a business or pursue a profession, and not to be a burden on the State;
- (IV) You will reside continuously in the State
(‘Continuous residency’ means living in the State for the period covered by this permission to remain, allowing for reasonable periods of absence from the State
 - (a) for holidays,
 - (b) for exceptional family circumstances or,
 - (c) for commitments outside the State arising from business or employment carried on within the State – subject to visa requirements)
- (V) You accept that the grant of permission to remain does not confer any entitlement or legitimate expectation on any other person, whether or not related to you, to enter or remain in the State.

This permission to remain in the State is being granted to you on the basis that, amongst other things, you have obeyed the laws of the State, have not been convicted of any offence and have not been involved in criminal activity.

Enquiries will be carried out in this regard and in the event that information comes to light, which is relevant to this decision to give you permission to remain in the State, your status in the State may be reconsidered. This may result in the revocation or non-renewal of your permission to remain in the State. In this event, the Minister may propose to deport you from the State. Such information may include but is not limited to:

- i. Information showing that you have not complied with the conditions of your permission to remain;
- ii. Information relating to your character or conduct (whether prior to or subsequent to this letter), including criminal convictions;
- iii. Information indicating that you have failed to register as required;
- iv. Information indicating that you have provided misleading or inaccurate information to the Minister or to other authorities of the State.

Please note that this is not an exhaustive list of the grounds on which the Minister may revoke or not renew your permission to be in the State.

IRISH RESIDENCE PERMIT (formerly Registration Certificate)

You are required by law under Section 9(2)(a) of the Immigration Act, 2004 to register at your local Immigration Registration Office.

You will be given a Stamp 4 permission and the conditions that apply to Stamp 4 are available at www.inis.gov.ie. You must make yourself familiar with your stamp and the conditions that apply to it.

More information on the location of your local registration office is available at www.garda.ie.

If you live in the Dublin Region, your local Immigration Registration Office is located at the Burgh Quay Registration Office, 13-14 Burgh Quay, Dublin 2. All immigration registrations at the Burgh Quay Registration Office are appointment based. To make an appointment, log on to <http://burghquayregistrationoffice.inis.gov.ie>. Attendance is by appointment only.

If you live elsewhere, you should register with your local Immigration Registration Office. Your local Garda station will be able to provide you with the contact details and address of your local Immigration Registration Office.

Failure to register will be considered to constitute a failure to comply with the laws of the State and may constitute in itself a ground for revoking or not renewing your permission to be in the State.

In order to register, you are required under Section 9(2)(a) of the Immigration Act, 2004 to produce your current passport or other equivalent document issued by an authority recognised by the Irish government which establishes your identity and nationality, unless you can give a satisfactory explanation of the circumstances which prevent you from doing so. You must also bring this letter and your IPO Temporary Residence Certificate (TRC) card with you when you attend to register.

The passport or other equivalent document issued by an authority recognised by the Irish government which establishes your identity and nationality, (if any), is being returned to you by the IPO to facilitate your registration. If you are submitting an appeal against the IPO recommendation that you should be given neither a refugee declaration nor a subsidiary protection declaration, you should send your passport or other equivalent document to the International Protection Appeals Tribunal by registered post or in person as soon as possible after registration.

Please note that a person who contravenes subsections (2), (3) or (4) of Section 9 of the Immigration Act, 2004 is guilty of an offence and liable on summary conviction to a fine not exceeding €3,000 or to imprisonment for a term not exceeding 12 months or to both.

If your local Immigration Registration Officer is satisfied that you have met the necessary requirements for registration, you will be issued with an Irish Residence Permit (formerly Registration Certificate). This Irish Residence Permit, together with this letter granting you temporary permission to remain, will entitle you to work in the State without the need for a Work Permit and will entitle you to set up a business without seeking the permission of the Minister. This Irish Residence Permit is an important document and you must carry it with you at all times. This letter is also an important document and you should keep it in a safe place.

You should note that any change in your circumstances which would affect the accuracy of your registration should be notified to your Immigration Registration Officer within seven days of such change in circumstances. Failure to notify your Immigration Registration Officer will be considered to constitute a failure to comply with the laws of the State and may be in itself a ground for revoking your permission to be in the State.

RENEWAL OF PERMISSION TO REMAIN

If you wish to renew your permission to remain, you must apply at your local Immigration Registration Office at least 8 weeks before the end of the expiry of the permission.

Your renewal application must also include a statement by you confirming that you have complied with the conditions of your permission to remain.

NOTICE PURSUANT TO SECTION 40 OF THE INTERNATIONAL PROTECTION ACT 2015

I am directed by the Minister for Justice to inform you that an International Protection Officer has considered your application for international protection and is recommending, pursuant to section 39(3)(c) of the 2015 Act, that you and any dependants on whose behalf you have made or are deemed to have made an application pursuant to section 15 of the 2015 Act, should be given neither a refugee declaration nor a subsidiary protection declaration.

A recommendation to this effect will be forwarded to the Minister for Justice.

Please find attached the following items for your reference:

- A copy of the report prepared pursuant to section 39 of the Act (IPO 13B) which provides the reasons for this recommendation.
- A copy of the Application for International Protection Questionnaire (IPO 2) that was completed and provided to this office.
- A copy of the of the Section 35 report.

YOUR RIGHT TO APPEAL

In accordance with section 41(1) of the 2015 Act, you can appeal this recommendation to the International Protection Appeals Tribunal. The Information Leaflet for Applicants for International Protection in Ireland (Appeals Procedure) setting out the appeals process, as specified in Part 6 of the 2015 Act, is also enclosed. If you wish to appeal please complete the "International Protection Appeals Tribunal - Notice of Appeal" (enclosed at schedule 1) and submit it within 15 working days of the date of this letter to the following address:

International Protection Appeals Tribunal
6/7 Hanover East Street
Dublin 2

A representative of the Minister for Justice will issue the decision on your protection application if you do not appeal this recommendation within the time specified above.

Yours sincerely,

A handwritten signature in blue ink, appearing to read "P.D. James English", written over a horizontal line.

John J. English

HEO

International Protection Office

ISD

23 March 2022

A faint, circular stamp containing the number "12" in the center.

Examination of File under Section 49(3) of the International Protection Act 2015

Name: Mohini Hersom
Date of Birth: 28/08/1958
Nationality: India
Person ID: 1051440-18
Application ID: 1852738-IPPA-18

1. Background

The applicant applied for international protection in the State. This application was considered at first instance and an International Protection Officer has recommended that the applicant should neither be given a refugee declaration nor a subsidiary protection declaration.

2. Section 49(2) of the International Protection Act 2015

All representations and correspondence received from or on behalf of the applicant have been considered in this report including, the report prepared under section 35(12), noting the information that has been highlighted under section 35(13)(b).

3. Section 49(3) of the International Protection Act 2015

In deciding whether to give the applicant a permission, regard has been given to the applicant's family and personal circumstances and his or her right to respect for his or her private and family life, having due regard to –

- a) The nature of the applicant's connection with the State, if any,*
- b) Humanitarian considerations,*
- c) The character and conduct of the applicant both within and (where relevant and ascertainable) outside the State (including any criminal convictions),*

- d) *Consideration of national security and public order, and*
- e) *Any other considerations of the common good.*

The applicant entered the State on 30/04/2018 and applied for international protection on 17/05/2018. This application was refused.

According to the applicant's statements, she arrived in the State on 30/04/2018 and, on that basis, has been in the State for approximately 3 years 11 months at the time of writing this submission.

The applicant presented as single with no family connections to the State.

The applicant is currently residing in IPAS provided accommodation within the State.

The applicant was granted permission to access the labour market by the LMAU valid from 18/06/2021 until 18/06/2022 or until such time as the applicant receives a final decision on their international protection application, whichever occurs first.

In response to question 87 on the questionnaire, the applicant responded: *'If someone gets refused, they will still desire not to be. I don't know what to do with that question. They will give reasons and you appeal the reason if you feel they are appealable, That's not the way my British case was running.'*

Having considered the applicant's personal circumstances under the headings set out above, it is recommended that the applicant should be granted permission to remain in the State on a temporary basis.

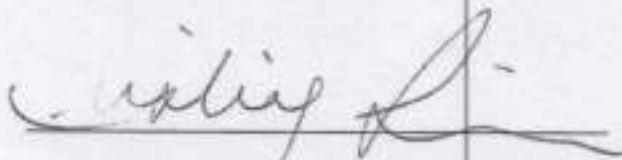
CONCLUSIONS/SUMMARY OF FINDINGS

4. Conclusion:

Having considered the applicant's family and the particular circumstances of this case and the applicant's right to respect for her private and family life, I conclude that the applicant could be given permission to remain in the State under Section 49 of the 2015 Act on a temporary basis for the reasons set out above as an exceptional measure.

5. Recommendation

Having taken into consideration the particular circumstances of this case, I conclude that as an exceptional measure, the applicant **Mohini Hersom** could be given permission to remain in the State for **3 years** subject to the usual conditions for the reasons set out above.



Aisling Finn

Caseworker

International Protection Office

Date: 22/03/2022

DECISION

6. Decision under Section 49(4) of the Act

Having taken into consideration the particular circumstances of this case and the applicant's right to respect for her private and family life, I hereby decide that as an exceptional measure, the applicant **Mohini Hersom** should be given permission to remain in the State under section 49 of the 2015 Act for **3 years** subject to the usual conditions for the reasons set out above.

Colin Smith

Colin Smith

Case Worker

International Protection Office

Date: 22/03/2022

Report pursuant to Section 39 of the International Protection Act, 2015

1. CASE DATA

Person ID: 1051440-18

Application ID: 1852738-IPPA-18

Name of Applicant: Mohini Hersom

Country of Origin: India

Nationality: India

Date of Birth: 28/08/1958

Dependant(s) and Name(s) and Date(s) of Birth: N/A

2. CLAIM SUMMARY AND DOCUMENTATION

Persecution

The applicant claims a fear of persecution in India for reasons of:

- religion,
- political opinion,
- membership of a particular social group.

Serious Harm

The applicant claims that if returned to **India** she may face serious harm by:

- torture or inhuman or degrading treatment or punishment of a person in his or her country of origin, or

The Applicant's Claim

With respect to the application for international protection, the applicant claimed as follows:

- The applicant's parents kept her as a prisoner, there was nobody to help her out of the situation and it was not an empowering community and she was alone.
- Her parents didn't want her to work or marry and they were putting drugs in her food that were not prescribed by a doctor.
- Distant uncles were wealthy and they did not help.
- The applicant threatened public suicide and then her uncles forced her father to release the applicant, she went to Canada then.
- When she finished her studies in the UK she applied to an American University and was funded by the university and she booked her own flights to the US from 1983-1986.
- The applicant fears she wouldn't be able to support herself and would be left destitute and rendered homeless if she returns to India.

Documentation

In support of her application, the applicant submitted documentation which included:

- Degree of Bachelor Science from UMIST dated 04/07/1983 – copies.
- Transcript of Academic Record from UMIST – copy.
- Letter from College of Graduate Studies and Research University of Saskatchewan Saskatoon, Canada – copy.
- Osmania University dated 29/09/2005 – copy.
- Memorandum of Marks dated 09/08/1993 – copy.
- Letter from UMIST dated 07/06/1993 – copy.
- Certificate of membership dated 13/06/2021 – copy.
- Letters from University of Arizona dated 08/03/2006 – copies.
- Letter from Purdue University dated 23/10/1990 – copy.

- News articles.
- USB
- UK Home Office documents – copies.
- Letters from the NHS – copies.
- Letters from the Tribunal Service – copies.
- Legal rep submissions.

All of the documentation provided by the applicant (including the documentation listed above) has been fully considered.

3. LEGAL BASIS FOR ASSESSMENT

This application has been investigated in accordance with the provisions of the International Protection Act 2015.

Section 2 of the International Protection Act, 2015 provides, inter alia, that:

“refugee” means a person, other than a person to whom section 10 applies, who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, political opinion or membership of a particular social group, is outside his or her country of nationality and is unable or, owing to such fear, is unwilling to avail himself or herself of the protection of that country, or a stateless person, who, being outside of the country of former habitual residence for the same reasons as mentioned above, is unable or, owing to such fear, unwilling to return to it;

“person eligible for subsidiary protection” means a person—

(a) who is not a national of a Member State of the European Union,

(b) who does not qualify as a refugee,

(c) in respect of whom substantial grounds have been shown for believing that he or she, if returned to his or her country of origin, would face a real risk of suffering serious harm and

who is unable or, owing to such risk, unwilling to avail himself or herself of the protection of that country, and

(d) who is not excluded under section 12 from being eligible for subsidiary protection;

In Section 2 of the International Protection Act 2015, "serious harm" is defined as:

- (a) death penalty or execution,*
- (b) torture or inhuman or degrading treatment or punishment of a person in his or her country of origin, or*
- (c) serious and individual threat to a civilian's life or person by reason of indiscriminate violence in a situation of international or internal armed conflict.*

4. NATIONALITY

The applicant claims to be a **national of India**. For the purpose of this report, it is accepted on the balance of probabilities that the applicant is a **national of India** for the following reasons:

- The applicant states that she was born in India and was raised in the Hindu Community by her parents and sister initially in Bombay and thereafter in Delhi and Calcutta, India. The applicant states that she lived with her grandmother in Delhi in order to complete her Higher Secondary Schooling at DTEA.
- The applicant lived in India from her date of birth to 1983 when her family moved to the UK for two years and returned to India. She subsequently returned India in 1986 and remained there living with her parents in Madras India until 1995.
- The applicant was deported to India by US INS authorities in 2004.
- The applicant was pending deportation by UK to India following a number of unsuccessful asylum and immigration applications.

5. CREDIBILITY

All documentation and representations furnished by the applicant or on behalf of the applicant have been considered in the investigation of the application and in the preparation of this report.

In accordance with Section 28 of the International Protection Act 2015, I have assessed the credibility of the applicant's claim having had regard to all relevant matters. The material facts of the applicant's claim are as follows:

- The applicant's nationality and personal circumstances.
- The applicant was kept prisoner by her parents.
- The applicant was persecuted by and experienced a lack of support from the Hindu community.



The applicant's nationality and personal circumstances

It is accepted at Section 4 above that the applicant is a national of India.

The applicant is a 63 year old divorced female of India nationality. She grew up as a member of the Hindu faith but now identifies as a Christian. She lived with her parents and her sister initially in Bombay and thereafter in Delhi and Calcutta India. She completed her schooling at DTEA Higher Secondary School achieving her final exams.

For the reasons outlined above, the material elements of the applicant's claim are found to be credible on the balance of probabilities, coupled with, where appropriate, the benefit of the doubt. As a result, they provide a foundation for the assessment of a well-founded fear of persecution/real risk of serious harm.

The applicant was kept prisoner by her parents

The applicant was asked why she sought International Protection in Ireland she replied *"My parents kept me as a prisoner and there was no one to help me out of that situation and it was not an empowering community and I was alone. They didn't want me to work or marry and they were putting drugs in my food that were not prescribed by a doctor. Distant uncles were wealthy and they didn't help. I threatened a public suicide and then my uncles forced my father to release me. At that time I went to Canada. When I finished my studies in the UK – I had applied to American university and was funded by the university and booked my own flights to the US from 1983-1986."* (S35, Q24), the IPO had also received submissions from the applicants legal rep stating that the applicant would be unable to support herself in India as she would be left destitute and rendered homeless, it was put to the applicant for comment that she was very educated and since her arrival in Ireland she had obtained IT qualifications and due to this she would have sufficient qualifications to secure work in India and she replied *"I would not be able to work in India. I would be vulnerable and unable to get work. I never worked in India. I was not allowed also to work in the UK. I would commit suicide before I could live and work in India. When I returned to India from 1986-1995 I applied for work and I did my best but it was not possible or feasible for me."* (S35, Q27), the applicants response does not address the issue put to her for comment as because she is very educated and has received further qualifications in IT, it is reasonable to expect the applicant could secure work in India. The applicant stated that she would be destitute, homeless and vulnerable if she returned to India and it was put to her comment that *"80% of the homeless belonged to Scheduled Castes, Scheduled Tribes and other backward classes, and 60% were born in the city where they were found, indicating an intergenerational cycle of poverty"*, she replied *"I do not have any family or home in India. When I was deported and returned before I had to stay with my parents until I got out with my husband. I do not have anywhere to go and no family connections in India. I would be left on the streets and it would not be feasible for me to get work"* (S35, Q28/Ref 1), the applicants response again does not address the issue put to her for comment.

In the applicant's questionnaire there was a gap between 1986 and 1995 and she was asked where she resided during this time and she replied *"I was back in India – I was kept at home in India by my parents in Delhi for 9 years. I was not allowed to work or marry and I had to get out and I went to Canada"* (S35, Q31), the applicant's account that she was kept prisoner by her parents is vague and lacking in detail, and it is reasonable to expect the applicant to provide a detail account of an event that had gone on for 9 years according to the applicant.

For the reasons set out above, this aspect of the applicant's claim is deemed not credible and, accordingly, it is rejected as a material fact on the balance of probabilities, that the applicant was kept prisoner by her parents.

The applicant was persecuted by and experienced a lack of support from the Hindu community

The applicant submitted submissions in which she instructed her solicitor that she was *"persecuted by and experienced a lack of support from the Hindu community in India to their prevailing harmful and neglectful attitudes to women generally and to a vulnerable single women in particular"*, she was asked could she specifically say how she was persecuted and when, she replied, *"In India now because I have Western views and I have been married to a Western man I would be treated as a freak and Hindu community. I am defined by my marriage I don't belong. Nobody would accept me as I wouldn't belong there anymore. If I was a widow it would be more acceptable. Another woman who was married to a US citizen and he died in a plane crash and she returned to her mother's home. She wasn't accepted into the community and had to leave. I would have no home as family homes are like joint accommodation – people live with their family and parents and I would have nowhere to go"* (S35, Q29), the applicant's answer is vague and lacking in specificity, it is reasonable to expect the applicant to have provided a more detailed answer as she claimed it was something she had experienced persecution because of, the applicant's answer is also deemed speculative in the circumstances.

For the reasons set out above, this aspect of the applicant's claim is deemed not credible and, accordingly, it is rejected as a material fact on the balance of probabilities, that the applicant was persecuted by and experienced a lack of support from the Hindu community

For the reasons outlined above, I find that only some of the material elements of the applicant's claim are credible on the balance of probabilities coupled with, where appropriate, the benefit of the doubt. However, the facts/aspects of the applicant's claim that have been

accepted as credible will be considered for the purposes of assessing whether there is a well-founded fear of persecution/real risk of serious harm. The accepted facts are:

- The applicant's nationality and personal circumstances

6. REFUGEE STATUS DETERMINATION ANALYSIS

Details of the applicant's claim in respect of "persecution" are outlined in Section 2 (Claim Summary and Documentation). The accepted facts underlying the analysis to follow are set out in sections 4 (Nationality) and 5 (Credibility) above.

This section provides for an analysis of the following issues:

- 6.1 Persecution and Objective Basis**
- 6.2 Nexus**
- 6.3 State Protection**
- 6.4 Internal Protection/Relocation Alternative**
- 6.5 Exclusion under Article 1F [Section 10 of the IPA 2015]**
- 6.6 Conclusion on Refugee Status**

In order to qualify for refugee status, it must be established that what the applicant fears is 'persecution'; that there is a 'reasonable likelihood' that he/she would face persecution upon return; that any persecution is connected to a Convention ground ('nexus'); that there would not be 'state protection' from persecution; that there would not be any 'internal protection alternative' within his/her country; and that the applicant is not excluded from refugee protection. Failure to establish any one of these means that the applicant does not qualify for refugee protection.

As a result, if a negative finding is made in respect of one of the subsections above, for the reasons which will be set out within the relevant subsection, no further analysis will be provided in respect of the remaining subsections.

6.1 PERSECUTION AND OBJECTIVE BASIS

Section 7 of the International Protection Act 2015 provides guidance on the acts which may amount to persecution.

In this section I have considered, on the basis of the accepted facts, whether the feared persecution claimed by the applicant as well as other accepted facts in this case along with relevant country of origin information establish that if the applicant is returned to **her** country of origin **she** will face a reasonable chance of persecution.

With respect to the applicant's feared persecution as noted in section 2 of this report, the facts that underpin the applicant's fears have been rejected and accordingly there are no grounds upon which to base the feared persecution. There are also no other facts or country of origin information (See Ref 2 - 2020 Country Reports on Human Rights Practices: India) which would support a finding that if the applicant is returned to **her** country of origin **she** would face a reasonable chance of facing persecution. This report will now proceed to **a conclusion on refugee status**.

6.2 NEXUS

N/A

6.3 STATE PROTECTION

N/A

6.4 INTERNAL PROTECTION/RELOCATION ALTERNATIVE

N/A

6.5 EXCLUSION UNDER ARTICLE 1F

N/A

6.6 CONCLUSION ON REFUGEE STATUS

In light of the foregoing analysis, I am satisfied that the applicant **has not** established a well-founded fear of persecution as required by Section 2 of the International Protection Act 2015.

This report will now proceed to undertake an analysis of subsidiary protection.

7. SUBSIDIARY PROTECTION DETERMINATION ANALYSIS

Details of the applicant's claim in relation to "serious harm" are set out in Section 2 (Claim Summary and Documentation). The accepted facts underlying the analysis to follow are set out in sections 4 (Nationality) and 5 (Credibility) above.

This section provides for an analysis of the following issues:

- 7.1 Serious Harm and Objective Basis**
- 7.2 State Protection**
- 7.3 Internal Protection/Relocation Alternative**
- 7.4 Exclusion under Article 1F [Section 12 (1) – (3) of the IPA 2015]**
- 7.5 Conclusion on Subsidiary Protection**

In order to qualify for subsidiary protection, substantial grounds must be established for believing that, if returned to his or her country of origin, the applicant would face a real risk of suffering serious harm; there would not be 'state protection' from serious harm; there would not be any internal protection alternative within his/her country; and he/she is not excluded from subsidiary protection. Failure to establish any one of these means that the applicant does not qualify for subsidiary protection.

As a result, if a negative finding is made in respect of one of the subsections above, for the reasons which will be set out within the relevant subsection, no further analysis will be provided in respect of the remaining subsections.

7.1 SERIOUS HARM AND OBJECTIVE BASIS

Section 2 of the International Protection Act 2015 provides guidance on the acts which may amount to serious harm.

(a) Death penalty or execution

I have considered on the basis of the accepted facts whether the future risk claimed by the applicant as well as other accepted facts in this case along with relevant country of origin information provide substantial grounds for believing that if the applicant is returned to **her** country **she** will face a real risk of serious harm pursuant to this subsection.

For the reasons which follow, **I do not find** that the applicant would face a real risk of the death penalty or execution if returned to **her** country of origin.

- The applicant's nationality and personal circumstances have been accepted as material facts.
- These accepted facts are not considered to give rise to an objective basis for real risk of serious harm under this section. Available Country of Origin Information from 2020 Country Reports on Human Rights Practices: India (**Ref 1**) and Freedom house,

Freedom in the World 2021, India (Ref 2) does not suggest that the applicant will face serious harm under this section if returned to India.

(b) Torture or inhuman or degrading treatment or punishment of a person in his or her country of origin

I have considered on the basis of the accepted facts whether the future risk claimed by the applicant as well as other accepted facts in this case along with relevant country of origin information provide substantial grounds for believing that if the applicant is returned to **her** country **she** will face a real risk of serious harm pursuant to this subsection.

For the reasons which follow, **I do not find** that the applicant would face a real risk of torture/inhuman treatment or punishment/degrading treatment or punishment] if returned to **her** country of origin.

- The applicant's nationality and personal circumstances have been accepted as material facts.
- These accepted facts are not considered to give rise to an objective basis for real risk of serious harm under this section. Available Country of Origin Information from 2020 Country Reports on Human Rights Practices: India (Ref 1) and Freedom house, Freedom in the World 2021, India (Ref 2) does not suggest that the applicant will face serious harm under this section if returned to India.

(c) Serious and individual threat to a civilian's life or person by reason of indiscriminate violence in a situation of international or internal armed conflict

I have considered on the basis of the accepted facts whether the future risk claimed by the applicant as well as other accepted facts in this case along with relevant country of origin information provide substantial grounds for believing that if the applicant is returned to **her** country **she** will face a real risk of serious harm pursuant to this subsection.

For the reasons that follow, having considered all factors particular to the personal circumstances of the applicant and the level of indiscriminate violence in **her** country of origin, **I do not find** that the applicant would face a real risk of serious and individual threat to a civilian's life or person by reason of indiscriminate violence in a situation of international or internal armed conflict.

(i) *Is there indiscriminate violence in a situation of international or internal armed conflict in India?*

Having considered the accepted facts and the country of origin information, it is **not accepted** that the situation in **India** amounts to a situation of indiscriminate violence within an international/internal armed conflict for the following reasons:

- Available Country of Origin Information from 2020 Country Reports on Human Rights Practices: India (**Ref 1**) and Freedom house, Freedom in the World 2021, India (**Ref 2**) does not suggest that there is a situation of international or internal armed conflict in India.

As there are no substantial grounds for believing that if this applicant is returned to **his/her** country of origin, **she** would face a real risk of serious harm this report will now proceed to a **conclusion on subsidiary protection.**

7.2 STATE PROTECTION

N/A

7.3 INTERNAL PROTECTION/RELOCATION ALTERNATIVE

N/A

7.4 EXCLUSION

N/A

7.5 CONCLUSION ON SUBSIDIARY PROTECTION

In light of the foregoing analysis, I find that substantial grounds **have not been** shown for believing that the applicant would face a real risk of suffering serious harm if returned to **her** country of origin.

8.1 SUMMARY OF FINDINGS - APPLICANT

Having regard to the findings in this report,

- (i) I conclude that the applicant, **Mohini Hersom**, **has not** established a well-founded fear of persecution as required by Section 2 of the International Protection Act, 2015.
- (ii) I have also concluded that the applicant is not a person eligible for subsidiary protection in so far as substantial grounds have not been shown for believing that the applicant, **Mohini Hersom**, would face a real risk of suffering serious harm if returned to **India**, as required by Section 2 of the International Protection Act, 2015.

8.2 SUMMARY OF FINDINGS – DEPENDANT(S)

N/A

8.3 SECTION 39(4) FINDINGS

N/A



Shane X. Donnellan

International Protection Officer

International Protection Office

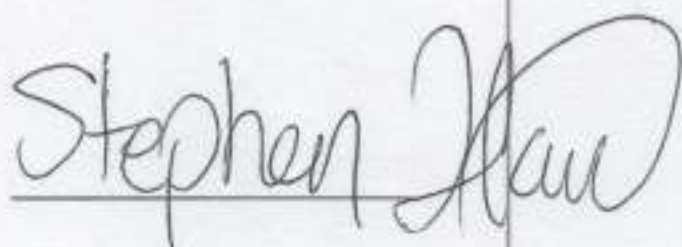
Date 04/03/22

9. RECOMMENDATION PER s.39(3) OF THE INTERNATIONAL PROTECTION ACT, 2015

I have considered the application for international protection, the documentation available on file, and the analysis and findings in this case, and

- (i) I am of the view that the applicant, **Mohini Hersom**, has not established a well-founded fear of persecution if returned to **India**.
- (ii) I am also of the view that substantial grounds have not been shown for believing that the applicant would face a real risk of suffering serious harm if returned to **Mohini Hersom**.

Accordingly, I recommend that the applicant be given **neither** a refugee declaration nor a subsidiary protection declaration.



Stephen T. Hand

International Protection Officer

International Protection Office

Date: 4/3/2022

References

1. 1.77Mn Indians Are Homeless. 40% Of Them Are Getting No Lockdown Relief, available at; <https://www.indiaspend.com/1-77mn-indians-are-homeless-40-of-them-are-getting-no-lockdown-relief/>
2. 2020 Country Reports on Human Rights Practices: India, available at; <https://www.state.gov/reports/2020-country-reports-on-human-rights-practices/india/>
3. Freedom house, Freedom in the World 2021, India, available at; <https://freedomhouse.org/country/india/freedom-world/2021>

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REPORT PURSUANT TO SECTION 35(12) OF THE INTERNATIONAL PROTECTION ACT 2015

Section 1: Interview Information/ Interview Attendance Form/ Preface Sheet

Person ID No:	1051440-18
Application ID No:	1852738-IPPA-18
Applicants Full Name:	Mohini Hersom
Applicant Also Known As (If Applicable):	N/A
Applicant's Country of Origin:	India

Date of Interview:	18.11.21
Language Interview Conducted in:	English (At request of applicant)
Interpreter Name:	N/A
Authorised Person/International Protection Officer:	Shauna Carberry
Others in Attendance:	N/A

Signed Sheet(s) Received:	
Start Time:	9.30am
End Time (to be inserted by hand at the end of the interview):	12.25pm
Time Interpreter Released At: (to be inserted by hand at the end of the interview):	N/A

Status (tick)	Comments/Reason
Completed Cancelled Withdrawn No Show Second No Show Re-interview Adjourned	

*Present Address

Dublin Central Inn, 95-98 Talbot Street Dublin 1 D01 WR94

*Solicitor's name and address (if applicable)

James O Sullivan/Julia Hall Legal Aid Board North Quay House, Popes Quay Cork T23 HV26

Signed:

Mohini Hersom

File Reference: 1852738-IPPA-18

REPORT PURSUANT TO SECTION 35(12) OF THE INTERNATIONAL PROTECTION ACT 2015

Section 2: Introduction and Explanation

My name is **Shauna Carberry** and I will ask you some questions today regarding your international protection claim. I am authorised by the Minister to interview applicants for international protection. This interview is being conducted as part of the examination of your application for international protection. The interview does not cover permission to remain. However, I will note down anything that I consider may be relevant to the Minister's decision in relation to permission to remain in the event that permission to remain were to apply to you.

This is **[Interpreter Name]** who will interpret for us today. The interpreter will treat anything you say today as confidential. The interpreter will assist with communications, but has no role in the decision.

Please speak in short segments to help the interpreter do their job.

Please let me know at any point if you have difficulties understanding each other.

I will be using a computer to record this interview. I will read back what I have recorded so that you can check if the information/content is correct and have an opportunity to make any clarifications or amendments.

If you feel the need to take a break at any time during the interview please let me know.

If there are any mobile phones on in the room could you please turn them off now (including off vibrate)

To Interpreter: please can I have your signed Interpreter sheet

I will start the interview now by asking you to confirm your name and date of birth:

Please confirm your name:

Mohini Hersom

Please confirm your date of birth:

28.08.1958

Signed:

Mohini Hersom

File Reference: 1852738-IPPA-18

REPORT PURSUANT TO SECTION 35(12) OF THE INTERNATIONAL PROTECTION ACT 2015

Section 3: Opening questions

Did you complete the questionnaire yourself? If not, who did and why?	Yes – long time ago.
Are you satisfied that the information you supplied in your questionnaire is true and accurate?	I cant remember
Please can I have the information sheet you received in the waiting area? Can you confirm that you have read, understood and signed the information sheet and can you confirm that you have completed & signed the Covid Questionnaire?	Yes
Do you understand the interpreter today? Please confirm language.	N/A
It is very important that you provide all the relevant information and documentation at this time. This will assist the authorised person investigating your claim for international protection to make a fair assessment on your international protection claim. Do you understand?	Yes
It is important that you answer my questions directly and if you don't understand please let me know and I can rephrase, do you understand?	Yes

Signed: _____

Momin Hossain

File Reference: 1852738-IPPA-18

REPORT PURSUANT TO SECTION 35(12) OF THE INTERNATIONAL PROTECTION ACT 2015

I am familiar with your file, having read it all. I will start the interview with questions about your background and family to give me some context for who you are and where you come from. You will then be able to present the grounds for your application for international protection and I may ask you questions on some areas you have covered in your questionnaire again just to check it and help me understand your reasons for claiming international protection. Finally, we will finish by asking how you got to Ireland and about any details or anything I need to clarify. Do you understand?	
Do you have any identification documents with you today that would establish your identity? Do you have any other documentation that you feel would support your claim for international protection?	No – just my solicitors submissions.

Document Submitted	Original/ Copy
Legal Aid Board Mr J O'Sullivan Submissions received 18.11.21 And Copy Attachments: Degree certificate UMIST BSc 04.07.1983 Univ of Manchester BSc Science Physics 04.07.1983 & Academic Transcript Admission to College of Graduate Studies univ of Saskatchewan Canada Degree Cert Osmania University – Hyperabad India 2005 ICS Chartered IT professionals cert of membership 13.06.2021 Letters confirming employment at University of Arizona Letter confirming employment at Purdue University COI Information relating to Homelessness in India	Originals & Copies
File of documents entitled Detailed Index and Explanation including USB pen re Dublin III Appeal dated 23.07.2018 Bundle 1 pages 1-596 (including voice tapes)	Original
Email submissions forwarded by Applicant to IPO	Original
Full file re Dublin III Applicant and Exercise of Discretion under Article 17 including medical report from UK dated 2015	Original

Signed: Mohini Hc / J O M

REPORT PURSUANT TO SECTION 35(12) OF THE INTERNATIONAL PROTECTION ACT 2015

5 x Numbered Black Folders re UK Immigration and Asylum applications	Originals
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(02)

Signed: Mohammed Hecim

File Reference: 1852738-IPPA-18



An Binse um Achomhairc i dtaobh Cosaint Idirnáisiúnta
The International Protection Appeals Tribunal

Mohini Hersom
Dublin Central Inn
95- 98 Talbot Street
Dublin 1
Dublin 1

Appeal Ref: 2075498-IPAP-22

Person Ref: 1051440-18

Decision of the International Protection Appeals Tribunal under Section 46(3)(b) of the International Protection Act 2015

REGISTERED POST

Name: **Mohini Hersom**
Address: **Dublin Central Inn; 95- 98 Talbot Street; Dublin 1**
Date of Birth: **28/08/1958**

Dear Ms. Mohini Hersom

Having considered your appeal, the Tribunal has decided to set aside the part of the recommendation of the International Protection Officer that you should not be declared to be a refugee. It is, therefore, the recommendation of the Tribunal that the Minister for Justice shall declare you to be a refugee.

We enclose a copy of the decision of the Tribunal and a copy has been forwarded to the Minister for Justice, and your legal representative and the making of the decision has been communicated to the representative of the United Nations High Commissioner for Refugees.

A representative of the Minister will be in contact with you further concerning your case.

Yours sincerely,

pp/H. Lundberg

Donal Stephenson
Higher Executive Officer
International Protection Appeals Tribunal
26th July 2022

**The International Protection Appeals Tribunal
International Protection Act 2015**

Decision No. 2075498-IPAP-22

Appellant: Mohini Hersom
Nationality: India
Language of Appellant: English
Solicitor for Appellant: Legal Aid Board (Cork)
Tribunal Member: Eoin Byrne
Hearing Date: 2 June 2022
IPAP Number: 2075498-IPAP-22
Person ID: 1051440-18

Present at the hearing

**Mohini Hersom,
Appellant**

**James O’Sullivan,
Solicitor for the Appellant**

**William Quill BL,
Counsel for the Appellant**

**Joseph O’Meara,
Presenting Officer**

[1.] Introduction & Case History:

[1.1] The Appellant is a 63-year-old woman from New Delhi, India (as of the date of this report, date of birth 28 August 1958) who made a claim for protection under the International Protection Act 2015 ("the 2015 Act") to the Minister for Justice and Equality ("the Minister") on 17 May 2018 on the basis that if returned to India she would face persecution and/or suffer serious harm, as she would be forced to be destitute. The Appellant was interviewed under s. 13 of the 2015 Act on 21 May 2018.

[1.2] The Appellant completed the questionnaire under the 2015 Act on 30 May 2018 and it was received by the International Protection Office on 31 May 2018. She was interviewed under s. 35 of the 2015 Act on 18 November 2021. The report of 4 March 2022 recommended that the Appellant was eligible for neither refugee status nor subsidiary protection on the basis, *inter alia*, that material elements of her claim were not accepted as credible.

[1.3] By letter dated 23 March 2022, the Appellant was informed that an International Protection Officer had recommended, pursuant to s. 39 of the 2015 Act, that the Appellant should not be given a refugee or subsidiary protection declaration. The Appellant appealed this recommendation by notice of appeal received on 11 April 2022.

[2.] Case Facts & Documents:

[2.1] By notice of appeal received 11 April 2022, and the submissions made before the hearing and those made at hearing, the case advanced to the Tribunal by the Appellant was, *inter alia*, that she would face persecution and be at real risk of serious harm, if returned to India, and that the IPO conclusion was incorrect on the basis, *inter alia*, that the Appellant would be forced to be destitute if returned to India.

[2.2] At the outset of the hearing, counsel for the Appellant confirmed that the list of documentation contained in the s. 39 report was correct. In addition to the application form, the notice of appeal and the questionnaire, plus the documentation in the s. 39 report, in support of her claim the Appellant relied on the following documents:

- Notice of appeal dated 6 April 2022 (received 11 April 2022) and accompanying documentation;
- Application form for international protection dated 17 May 2018;
- Questionnaire dated 30 May 2018;
- Statement of Appellant and 5 additional documents, including CD.

[2.3] Additionally, the IPO, as part of its report to the Minister pursuant to s. 39 of the 2015 Act, submitted the following documentation:

- Report of s. 13(2) interview dated 20 May 2018;
- Report of s. 35 interview dated 18 November 2021;
- s. 39 report dated 4 March 2022 and COI references therein (India Spend article, 2020 USDOS report, 2021 Freedom House report);
- Decision letter dated 23 March 2022.

[2.4] All of the information and documentation provided and all documentation in the Tribunal member's file has been fully considered. The following is an outline of the Appellant's evidence at hearing. It does not purport to be a transcript of the hearing.

[2.5] The Appellant was born in New Delhi in 1958. Her father was a chemical company manager. She has one sister. The Appellant finished school in 1976. She did an engineering course in India and continued it in the United Kingdom. Her father moved there with the family. She completed a BSc in Physics in Manchester in 1983.

- 2 16 8
- [2.6] She was on a medical visa then a student visa in the United Kingdom. She moved to the USA in 1983, first to Purdue, Indiana, then to the University of Arizona. She stayed there until 1986. She moved back to India and had to move in with her parents.
- [2.7] Her parents were not happy with how much she was in contact with them. Her parents were not funding her and she thought she could manage her own life. Her parents started calling university officials making up psychiatric stories. They travelled to Tuscon and had her off-campus work permit cancelled. She was then taken by a psychiatrist and detained for assessments. She was eventually released but shaken by the experience. The psychiatrist was Tamil, as she is, and was president of the Tuscon Hindu temple.
- [2.8] She went back to India in October 1986 and later found out that the psychiatrist had been found guilty of raping a terminally ill female patient. She was virtually a prisoner of her parents. Her father tried to control her. He put drugs in her food.
- [2.9] She left for Canada in 1995 for the University of Saskatchewan. She ended up living in makeshift accommodation. She was due to be deported in 1999, following her father intervening and saying she had a dangerous psychiatric disease. She travelled to the US border and claimed asylum. She kept making appeals.
- [2.10] She met a man named Nicholas Hersom. He was a Canadian citizen but was actually English. They met in February 2004. The Appellant requested to be deported. That took three months and they went to India. After that, he took her to Taiwan and they got married. They returned to the UK in November 2004 via India. Her parents followed her to the UK. Her marriage then broke up.

[2.11] December 2004 was the last time she was in India. After that, she met a man named McDowell with whom she is still good friends. She stayed there from December 2004 to April 2018. She stayed in Liverpool. She came to Ireland then. She made an application for asylum in 2010 but she had previously made an application as Mr McDowell's partner.

[2.12] Her claim in Ireland is based on what happened with her parents. In India, she will not be able to associate with people as she has been abandoned by her parents. She belongs to a generation who cannot go back to India. She is from a different generation. Her quality of life would be very low. She has been through a lot of bad experiences and does not want to go through that any more. She fears for her life if she returns and would end up in a slum and would think her life is over.

[2.13] In cross-examination, she indicated that her father is 88 years old and lives in the UK, and that her mother passed away. She stated that her father and sister do not know where she is. She accepted that her difficulties were caused by her parents. She also accepted that she was receiving medical treatment but was not receiving psychiatric or mental health treatment. She stated that she would not have contact with her family members if returned to India. She also stated that she is now a Christian and does not even know where the Hindu temples are in Ireland.

[2.14] She stated that she would have no place to stay in India, with no assets or support. She knows India has huge slums and does not believe that any organisations could help her. When asked to comment on COI showing that the Indian government permitted humanitarian agencies to assist returned asylum seekers, she stated that she did not know about that. She stated that if she was sent back to India, she would be happy to be dead. She also indicated that she has a medical condition and her GP advised her to get a medical card on the grounds of disability. She indicated that she has a legal right to work in Ireland but no one talks to her and she doesn't know what to do. She further

indicated that there had previously been suspicions about her case because she had spoken about her wealthy uncles but indicated that her family did not trust her because of her father.

Submissions

[2.15] Counsel for the Appellant relied on the written submissions and indicated that the Tribunal should exercise a forward-looking test, in particular where the Appellant was a vulnerable woman in her 60s, alienated from her family, and would be left to destitution in India, such that she should be treated as a member of a particular social group.

[2.16] The Presenting Officer resubmitted the s. 39 report and relied upon the conclusions therein.

[3.] Nationality/Statelessness:

[3.1.1] The Appellant claims to be a national of India. She has been consistent at all stages of the process that he is from India. She has demonstrated familiarity with places in India. She was previously accepted by the UK Home Office to be a national of India. There is no reason to doubt that she is from India, nor is there any reason to conclude that she is entitled to any other nationality.

[3.1.2] Having accepted that the Appellant is a national of India, the Tribunal will now consider the facts in the claim along with the representations of the parties on these issues.

[4.] Assessment of Facts and Circumstances:

[4.1] Pursuant to s. 28(4) and (5) of the 2015 Act, the Tribunal has considered the facts and circumstances of the Appellant's claim, in particular:

[4.2] Individual Position and Personal Circumstances, including:

[4.2.1] Background: It is accepted that the Appellant is a national of India, from New Delhi. She has also been consistent that she is divorced, formerly Hindu and a Christian.

[4.2.2] Gender: The Appellant is female.

[4.2.3] Age: The Appellant's date of birth is 28 August 1958. As of the date of this report, the Appellant is 63 years old.

[4.3] Relevant Facts, Statements and Documentation

[4.3.1] The primary material claim in the present case is the claim that the Appellant was abused by her parents over a number of years in a number of countries. This shall be assessed in its totality and the Tribunal will consider the potential application of the benefit of the doubt, in respect of any uncertainty in her claim.

[4.3.2] The Appellant's claim has been consistent throughout the process as to her educational history and her travel to the United Kingdom and the USA. She has also been consistent as her treatment by her own parents, in her s. 13 interview, in her questionnaire, in her s. 35 interview and at the Tribunal hearing.

[4.3.3] The evidence as outlined above is consistent with the evidence that has been given at earlier stages in the process. She has also provided more information in her written statements as submitted to the Tribunal.

[4.3.4] In effect, the primary reasons the Appellant's claim was found not to be credible in the s. 39 report were (a) that it was not accepted as credible that the Appellant believed she would not be able to secure work in India, given her education and qualifications, and (b) that the Appellant's account of being kept

prisoner by her parents for a nine-year period, and of being persecuted by the Hindu community was perceived to be vague and lacking in detail.

[4.3.5] The Appellant, notably, has not been found to be internally inconsistent at any stage. In respect of the finding that it was not credible that she would not be able to secure work, the Tribunal notes that she would be returned to India as a 63-year-old single Christian woman, who has spent a number of years living in Western countries. COI, as discussed below, makes it clear that there is a level of discrimination in respect of employment. As such, it is credible that she would have a fear of facing discrimination in respect of employment and that she has a credible fear of being destitute if returned to India.

[4.3.6] In respect of the finding that the Appellant has provided insufficient detail in respect of the claims of her treatment by her parents and, following her parents' input, other members of the Hindu community, the Tribunal notes that the Appellant has provided detailed written statements. She has provided recordings and notes from her parents. The Tribunal accepts that she has made every effort to substantiate her claim. In particular, she expressly provided detailed clarification of the issues raised in the s. 39 report, in providing a thirteen-page written statement to the Tribunal outlining her personal history. Her claim therein is that if she had escaped from her parents, she would have been left to a life on the streets. This is consistent with COI, again discussed below, showing that single women face particular risks in India.

[4.3.7] As such, the Tribunal is satisfied that the Appellant has made a genuine effort to substantiate her application. All relevant details have been given and she has explained why certain elements cannot be corroborated. Her claim has been coherent and plausible; it does not run counter to available COI. While she applied for protection in the United Kingdom and was refused, that does not mean she was not credible. It simply means that, at that time, her claim was found not to meet the standard for refugee status. It does not mean her claim does not meet the standard now, in particular where the Tribunal must

have regard to her age and how that might affect her if she was to be returned to India now. Her general credibility has been established; she has addressed all the issues raised in the s. 39 report. There are no other credibility issues arising and it cannot be said that she has been inconsistent at any stage.

[4.3.8] As such, the Tribunal is satisfied that it is appropriate in all the circumstances to give the Appellant's claim the benefit of the doubt, where the provisions of s. 28(7) of the Act have been met. She has given a coherent, consistent claim of having been emotionally abused by her parents over a number of years, and in them engaging in an undue level of interference in her life as an adult and her interaction with others in the community. There is no reason to doubt this aspect of her claim. Her fears accord with available COI. As such, the Tribunal accepts that the Appellant was subjected to a number of years of emotional abuse by her parents, and that this included them interfering in her life and in her interactions with others in the Hindu community abroad. The Tribunal also accepts that, if returned to India, she would be perceived to be westernised and that she would be returned as a failed asylum seeker.

[4.4] Conclusions on Facts and Circumstances

[4.4.1] Based on its considerations and for the reasons set out above, the Tribunal finds that the following core facts of the Appellant's claim have been accepted: That the Appellant is a 63-year-old, Christian female, from New Delhi, India, who has spent a number of years living in Western countries, who was emotionally abused by her parents, and who would be returned to India as a failed asylum seeker.

[5.] Analysis of Well-Founded Fear:

[5.1] Having determined which material facts of the Appellant's claim are accepted, the Tribunal will now proceed to analyse whether these facts provide a basis for a finding that the Appellant's fears of persecution are well founded.

[5.2] Persecution, nexus and objective basis

[5.2.1] The harm that the Appellant fears is being left destitute and leading to her death. Given the repetitious and serious nature of the harm feared, this rises to the level of persecution.

[5.2.2] The Appellant fears this harm on account of being an elderly, westernised woman, without family support, and being a Christian convert from Hinduism, and that this provides a nexus. Given the interaction of these different aspects, and in particular where she would be perceived to be westernised and is a person without family support, in a family-orientated society, and in particular where she is a convert to Christianity from Hinduism, the Tribunal is satisfied that this provides a nexus.

[5.2.3] The question thus is whether there is an objective basis for the fears of the Appellant. The Freedom House report of 2021 states as follows:

“In parts of the country, particularly in rural areas, informal community councils issue edicts concerning social customs. Their decisions sometimes result in violence or persecution aimed at those perceived to have transgressed social norms, especially women and members of scheduled castes. Other forms of discrimination faced by women include workplace bias and sexual harassment. Indian participation in the international #MeToo movement against sexual harassment and assault has raised awareness of the problem, but women have also endured reprisals after reporting cases.”

[5.2.4] The BTI report states as follows:

“Poverty and inequality in India are pronounced and partly structurally ingrained. Poverty is still widespread among the rural population as well as among the urban population active in the informal sector. Moreover, poverty has increasingly affected a range of states that were largely left untouched by the economic boom and have been plagued by poor governance over recent decades ... Taking a poverty threshold of \$3.20 per day (at 2011 international prices, adjusted for purchasing power parity) as a point of reference, in 2011,

61.7% of the Indian population were poor. With an HDI score of 0.645 in 2019, India ranks 131 out of 189 countries worldwide in terms of human development. The HDI score, however, has been steadily improving over the past decade (2009: 0.569; 2015: 0.624).

...

Discrimination and violence against women remain major issues in India. India's performance in the Global Gender Gap Index worsened in 2020, with India ranked 112th. Sexual violence continues to be an endemic problem. Domestic violence and killings related to disputes over dowries (so-called 'dowry deaths') have persisted. Furthermore, ethnic discrimination remains widespread in India, despite protections for all minority groups. Discrimination based on religious affiliation has worryingly increased, as extremist Hindu groups close to the BJP consolidate their influence.

...

While women's rights and gender equality are officially recognized, women are de facto still widely discriminated against.

...

Another key feature of Prime Minister Modi's reforms in the social sector has been the drive toward digitalization, cash-free transactions, and connecting welfare programs and the 'Aadhar' program of biometric data collection. Despite potentially increased efficiency and reduced costs, these moves have a range of downsides in terms of the marginalization of the weakest target groups, as well as women and girls, who frequently suffer discrimination within their families.

...

Discrimination of women remains a major issue in India. Especially in the extremely patriarchal north of India, women tend to be discriminated against within their families. With poor families, this means poorer access to food and sanitation. As far as access to education is concerned, substantial progress has been made in primary and secondary education, where the ratio of female-to-male enrollment (Gender Parity Index) is now 1.1, and even in tertiary education it is 1.1. However, India's female labor force participation rate has

steadily declined over the past couple of decades, from 27.7% in 2007 to 23% in 2010 to only 19.9% in 2020. India's ranking (112 out of 153 countries) in the Global Gender Gap Index 2020 is very low."

[5.2.5] The USDOS 2020 report also addressed the position of women in society:

"The law criminalizes rape in most cases, but marital rape is not illegal when the woman is older than 15. According to legal experts, the law does not criminalize rape of adult men. ... Official statistics reported rape as one of the country's fastest-growing crimes, prompted at least in part by the increasing willingness of survivors to report rapes, but observers believed the number of rapes remained vastly underreported.

Law enforcement and legal recourse for rape survivors were inadequate, and the judicial system was unable to address the problem effectively. Police sometimes worked to reconcile rape survivors and their attackers. In some cases they encouraged female rape survivors to marry their attackers.

The NGO International Center for Research on Women noted low conviction rates in rape cases was one of the main reasons sexual violence continued unabated and at times unreported.

...

Rape continued to be a persistent problem, including gang rape, rape of minors, rape against lower-caste women or women from religious and nonreligious minority communities by upper-caste men, and rape by government officials.

...

Sexual harassment remained a serious problem. Authorities required all state departments and institutions with more than 50 employees to operate committees to prevent and address sexual harassment, often referred to as 'eve teasing.' By law sexual harassment includes one or more unwelcome acts or behavior, such as physical contact, a request for sexual favors, making sexually suggestive remarks, or showing pornography.

...

The law prohibits discrimination in the workplace and requires equal pay for equal work, but employers reportedly often paid women less than men for the same job, discriminated against women in employment and credit applications, and promoted women less frequently than men. The government did not effectively enforce discrimination laws.”

[5.2.6] The same report also notes:

“Significant human rights issues included credible reports of ... government harassment of domestic and international human rights organizations; lack of investigation of and accountability for gender-based violence; crimes involving violence and discrimination targeting members of minority groups based on religious affiliation, social status or sexual orientation or gender identity

...

On September 16, Enforcement Directorate officials raided the home and office of human rights activist Harsh Mander. Authorities alleged Mander violated provisions of the FCRA. Human Rights Watch claimed authorities repeatedly targeted Mander, who has criticized the government’s ‘discriminatory policies against religious minorities.’ On September 29, more than 30 activists and intellectuals released a statement condemning the raids as a tactic to harass and intimidate Mander.”

[5.2.7] It also notes “Societal violence based on religion and by religiously associated groups continued to be a serious concern. The National Crime Records Bureau reported 857 cases of communal (religious) offenses in 2020.” However, this appears to be predominantly anti-Muslim rather than anti-Christian violence.

[5.2.8] In respect of single women, a UK Home Office report on women fearing gender-based violence states as follows:

“Widows comprised the largest category of single women and faced high levels of deprivation, social taboos, limited freedom to remarry, insecure property rights, social restrictions on living arrangements, restricted employment opportunities, emotional and other forms of violence, and a lack of social

[6.] Exclusion from Refugee Status:

- [6.1] There is no basis on which to conclude that the Appellant should be excluded from refugee status.

[7.] Conclusion on Qualification for Refugee Status:

- [7.1] For the reasons given the Tribunal overturns the recommendation of the International Protection Office that the Appellant not be given a refugee declaration; the Appellant should be given a refugee declaration.

[8.] Analysis of Serious Harm:

- [8.1] This heading is not applicable in this case.

[9.] Conclusion on Qualification for Subsidiary Protection and Overall Conclusion:

- [9.1] For the reasons given, the Tribunal finds that the Appellant is entitled to refugee status. Therefore, the Tribunal overturns the recommendation made by the International Protection Officer pursuant to s. 39(3)(c) of the 2015 Act that the Appellant should be given neither a refugee declaration nor a subsidiary protection declaration. The Appellant should be given a refugee declaration.



Eoin Byrne

Member of the International Protection Appeals Tribunal

25th day of July 2022

An Roinn Dlí agus Cirt
Department of Justice



Mohini Hersom
 Dublin Central Inn
 95- 98 Talbot Street
 Dublin 1

Person ID: 1051440-18
 Application No(s): 2160352-IPDN-22
 Nationality: India

By Registered Post

International Protection Application

Dear Mohini Hersom,

I am directed by the Minister for Justice to refer to your application for international protection.

I am pleased to inform you that, on foot of a decision by the International Protection Appeals Tribunal, the Minister is giving you, under section 47(1) of the International Protection Act 2015, a declaration that you are a refugee. Please find this declaration, which takes effect from **15/08/2022**, enclosed.

You are now being given permission under section 54(1) of the International Protection Act 2015 to reside in Ireland. This permission is for an initial 3 year period, from **15/08/2022** to **14/08/2025** and is renewable in accordance with section 54(3) of the Act. You must now register this permission at your local immigration registration office.

If you live in Dublin city or county,

You will need to go to Burgh Quay Registration Office, 13/14 Burgh Quay, Dublin 2, to register in person. You must book an appointment online before your visit. This can be done at burghquayregistrationoffice.inis.gov.ie

If you live outside Dublin city or county,

You cannot register at Burgh Quay and you must register at the immigration registration office nearest to where you live. Regional immigration offices are managed by An Garda Síochána and located at Garda stations nationwide so you should go to your nearest Garda station.

Bring this letter and declaration with you and if the registration officer is satisfied that you have met the necessary requirements for registration, you will be presented with a registration certificate, also known as an Irish Residence Permit (IRP). This will show that you have been given permission to reside in the State.

When your period of permission is due to come to an end, you should seek to have it renewed by applying to your local immigration registration office one month before it expires.

The information overleaf outlines your rights in the State as a recognised refugee, and sets out the circumstances under which a refugee declaration may be revoked.

SSI (Seachadadh Seirbhísí Inimisce), 13/14 Cé an Bhúrcaigh, Baile Átha Cliath 2, D02 XK70

ISD (Immigration Service Delivery), 13-14 Burgh Quay Dublin 2, D02 XK70

MDUinfo@justice.ie

www.inis.gov.ie



Permission to access the labour market

If you were granted permission to access the labour market as an applicant for international protection, it is no longer valid and your original permission letter must be returned to the Minister immediately. It can be handed into the public offices of Immigration Service Delivery (ISD), 13/14 Burgh Quay, Dublin 2 or by post to the Labour Market Access Unit, PO Box 12931, Freepost FDN5264, Dublin 2.

This letter and declaration are important documents and, together with the registration certificate, should be guarded safely. They must be retained, and produced as required, as evidence of your protection and residence status. Duplicates of these documents will not be issued.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Adam McDonagh', written over a horizontal line.

P.P. Francesca X. Marchetto
Ministerial Decisions Unit
15/08/22

Section 53 International Protection Act 2015- Extension to qualified person of certain rights

As a refugee in relation to whom a refugee declaration is in force you are now a qualified person under Section 2 of the International Protection Act 2015.

A qualified person is entitled to certain rights in the State, which are set out in Section 53 of the International Protection Act, 2015 and include an entitlement:

- (a) to seek and enter employment, to engage in any business, trade or profession and to have access to education and training in the State in the like manner and to the like extent in all respects as an Irish citizen,
- (b) to receive, upon and subject to the same conditions applicable to Irish citizens, the same medical care and the same social welfare benefits as those to which Irish citizens are entitled,
- (c) subject to section 54 of the International Protection Act 2015, to reside in the State, and
- (d) subject to section 55 of the International Protection Act 2015, to the same rights of travel in or to or from the State as those to which Irish citizens are entitled.

You may apply to the Minister for Justice for permission to be granted to a member of your family to enter and reside in the State, in accordance with Section 56 of the International Protection Act, 2015. If you wish to do this you should contact the Family Reunification Section, Irish Naturalisation and Immigration Service, Department of Justice, 13/14 Burgh Quay, Dublin 2.

Section 54 International Protection Act 2015 - Permission to reside in State

54. (1) A qualified person shall be given a permission to reside in the State for a specified period of not less than 3 years.

(2) A family member shall be given a permission to reside in the State for a specified period of not less than 1 year and, in case of renewal, of not less than 2 years.

(3) A permission given under *subsection (1) or (2)*-

(a) shall be renewable unless compelling reasons of national security or public order ("*ordre public*") otherwise require, and

(b) shall cease to be valid where the person to whom it was given ceases to be a qualified person or a family member, as the case may be.

(4) In this section and *section 55*, "family member" means a person in relation to whom-

(a) a permission to enter and to reside in the State given under *section 56* is in force, or

(b) a permission to reside in the State given under *section 57* is in force.

Section 55 International Protection Act 2015 - Travel document

55. (1) Subject to *subsection (2)*, the Minister, on application by the person concerned, shall issue a travel document to a-

(a) qualified person, and

(b) family member.

(2) The Minister need not issue a travel document to a person referred to in *subsection (1)* if-

(a) the Minister has required that person to provide such information as the Minister reasonably requires for the purposes of his or her functions under this section and the person has not done so,

(b) the person is a person in respect of whom a subsidiary protection declaration is in force and who is able to obtain a national passport, or

(c) the Minister considers that to issue it would not be in the interests of national security, public security, public health or public order or would be contrary to public policy ("*ordre public*").

(3) An application under *subsection (1)* shall be in writing and-

(a) in such form as may be prescribed,

(b) accompanied by such information as may be prescribed, being information that the Minister reasonably requires for the purposes of his or her functions under this section, and

(b) accompanied by such fee (if any) as may be prescribed.

(4) A travel document shall be in such form as may be prescribed or in a form to the like effect.

Circumstances under which a declaration may be revoked.

Please note that this declaration may be subject to revocation under Section 52 of the International Protection Act 2015:

Section 52 International Protection Act 2015 - Revocation of refugee declaration or subsidiary protection declaration

52. (1) The Minister shall, in accordance with this section, revoke a refugee declaration given to a person if satisfied that-

(a) the person should have been or is excluded from being a refugee under *section 10*,

(b) the person has, in accordance with *section 9*, ceased to be a refugee, or

(c) misrepresentation or omission of facts, whether or not including the use of false documents, by the person was decisive in the decision to give the person a refugee declaration.

(2) The Minister may, in accordance with this section, revoke a refugee declaration given to a person if satisfied that-

(a) there are reasonable grounds for regarding him or her as a danger to the security of the State, or

(b) the person, having been by a final judgement convicted, whether in the State or not, of a particularly serious crime, constitutes a danger to the community of the State.

(3) The Minister shall, in accordance with this section, revoke a subsidiary protection

declaration given to a person if satisfied that-

- (a) the person should have been or is excluded from being eligible for subsidiary protection under *section 12*,
 - (b) the person has, in accordance with *section 11*, ceased to be eligible for subsidiary protection, or
 - (c) misrepresentation or omission of facts, whether or not including the use of false documents, by the person was decisive in the decision to give the person a subsidiary protection declaration.
- (4) Where the Minister proposes, under *subsection (1), (2) or (3)*, to revoke a declaration, he or she shall send a notice in writing of his or her proposal and of the reasons for it to the person concerned, which notice shall include a statement of the person's entitlement under *subsection (6)* to make representations in writing to the Minister in relation to the proposal.
- (5) Where the Minister sends a notice under *subsection (4)* to a person, he or she shall at the same time send a copy thereof to the person's legal representative (if known) and to the High Commissioner.
- (6) A person who has been sent a notice of a proposal under *subsection (4)* may, within 15 working days of the sending of the notice, make representations in writing to the Minister in relation to the proposal.
- (7) The Minister shall-
- (a) before deciding to revoke a declaration under this section, take into consideration any representations made to him or her in accordance with *subsection (6)*, and
 - (b) where he or she decides to revoke the declaration under this section, send a notice in writing of his or her decision and of the reasons for it to the person concerned, which notice shall include a statement of the person's entitlement under *subsection (8)* to appeal.
- (8) A person to whom a notice under *subsection (7)(b)* is sent may, within 10 working days from the date of the notice, appeal to the Circuit Court against the decision of the Minister to revoke the declaration.
- (9) The Circuit Court, on the hearing of an appeal under *subsection (8)*, may, as it thinks proper-
- (a) affirm the decision of the Minister, or
 - (b) direct the Minister not to revoke the declaration.
- (10) A decision to revoke a declaration shall take effect-
- (a) where no appeal to the Circuit Court is brought against the decision of the Minister, on the date on which the period specified in *subsection (8)* for making such an appeal expires, or
 - (b) where an appeal to the Circuit Court is brought against the decision of the Minister-
- (i) from the date on which the Circuit Court, under *subsection (9)(a)*, affirms the decision, or
 - (ii) from the date on which the appeal is withdrawn.
- (11) In this section "declaration" means a refugee declaration or a subsidiary protection declaration.

Section 9 International Protection Act 2015 - Cessation of refugee status

9. (1) A person shall cease to be a refugee if he or she-

- (a) has voluntarily re-availed himself or herself of the protection of the country of nationality,

- (a) has voluntarily re-availed himself or herself of the protection of the country of nationality,
- (b) having lost his or her nationality, has voluntarily re-acquired it,
- (c) has acquired a new nationality (other than as an Irish citizen), and enjoys the protection of the country of his or her new nationality,
- (d) has voluntarily re-established himself or herself in the country which he or she left or outside which he or she remained owing to fear of persecution,
- (e) subject to *subsections (2) and (3)*, can no longer, because the circumstances in connection with which he or she has been recognised as a refugee have ceased to exist, continue to refuse to avail himself or herself of the protection of his or her country of nationality, or
- (f) subject to *subsections (2) and (3)*, being a stateless person, is able, because the circumstances in connection with which he or she has been recognised as a refugee have ceased to exist, to return to his or her country of former habitual residence.

(2) In determining whether *paragraph (e) or (f) of subsection (1)* applies, regard shall be had to whether the change of circumstances is of such a significant and non-temporary nature that the person's fear of persecution can no longer be regarded as wellfounded.

(3) *Paragraphs (e) and (f) of subsection (1)* shall not apply to a refugee who is able to invoke compelling reasons arising out of previous persecution for refusing to avail himself or herself of the protection of his or her country of nationality or, being a stateless person, of the country of former habitual residence.

Section 10 International Protection Act - Exclusion from being a refugee

10. (1) A person is excluded under this Act from being a refugee where he or she-

- (a) subject to *subsection (4)*, is receiving from organs or agencies of the United Nations (other than the High Commissioner) protection or assistance, or
- (b) is recognised by the competent authorities of the country in which he or she has taken up residence as having the rights and obligations which are attached to the possession of the nationality of that country, or rights and obligations equivalent to those.

(2) A person is excluded from being a refugee where there are serious reasons for considering that he or she-

- (a) has committed a crime against peace, a war crime, or a crime against humanity, as defined in the international instruments drawn up to make provision in respect of such crimes,
- (b) has committed a serious non-political crime outside the State prior to his or her arrival in the State, or
- (c) has been guilty of acts contrary to the purposes and principles of the United Nations as set out in the Preamble and Articles 1 and 2 of the Charter of the United Nations.

(3) A person is excluded from being a refugee where there are serious reasons for considering that he or she has incited or otherwise participated in the commission of a crime or an act referred to in *subsection*

(2).

(4) *Subsection (1)(a)* shall not apply to a person referred to in that subparagraph where the protection or assistance concerned has ceased for any reason, without the position of persons who had been receiving that protection or assistance being definitively settled in accordance with the relevant resolutions adopted by the General Assembly of the United Nations.

Information Booklet

You are advised that an information booklet for those who have been granted refugee or subsidiary protection status, or permission to remain in Ireland, is available on the website of the Reception and Integration Agency. The booklet entitled 'Your guide to living independently' includes useful information on matters such as housing, finances, healthcare and education. This booklet can be downloaded from the 'Publications' section of the website .



I hereby declare that:

Name: Mohini Hersom
Nationality: India
Reference Number: 1051440-18
Date of birth 28 August 1958
Place of birth: India

is a refugee in accordance with section 47(1) of the International Protection Act, 2015

Signed: (on behalf of the Minister for Justice)

Adam McDonagh

Dated:

15/08/2022

Dr. David Foley
2-3 Bakers Yard
Portland Street North

01 8560040

Regarding: Mohini Hersom
Room 303
95-98 Talbot Street
DOB: 28/08/1958

16/03/2023

To whom this may concern,

I am writing to you at the request of the above named patient with a summary of their medical hx, and medications.

In addition, at this time Ms. Hersom has attended clinics regarding hyperparathyroidism, and is awaiting a neurology outpatients appointment following recent hospital admission

If you require any further information please let me know

MEDICAL HISTORY: **ALLERGIES:**

ischaemic heart disease
non obstructive coronary artery disease on CT angiogram
hypercalcaemia secondary to hyperparathyroidism
chronic dyspnoea
echocardiogram diastolic dysfunction preserved LV function

hyperparathyroid
diastolic dysfunction

REPEAT MEDICATION LIST

aspirin 75 mg	t tabs	daily
bisoprolol fumarate 2.5 mg	1 tabs	daily
esomeprazole 40 mg	1 tabs	daily
betahistine hydrochloride 8 mg	1 tabs	daily
atorvastatin 40 mg	1 tabs	daily

Yours Sincerely

Dr. David Foley



Mohini Hersom
Room 303
95-98 Talbot Street
Dublin D01 WR94

21 March 2023

Dear TLSContact

In addition to the documents I uploaded to your website,(001, 002, ...009a, 009b, ...0023)
I would like to use your assisted uploading facility to add the below mentioned documents, as well
as this note, which is 030

024 - ISA Feb 2023-from-sponsor
025 - 2022-03-23-permission-to-remain-letter-from-applicant
026 - 2022-07-26-AIT recommendation for refugee status
027 - 2022-08-15-Ministers-Letter-Declaring-Refugee-from-applicant
028 - REFUGEE-DECLARATION-from-applicant
029 – doctors-note-recent-about-applicant
030 – about additional documents uploaded
031 – priority decision package

TLSccontact - Payment confirmation for UKVI Services

CO confirmation@tlscontact.com
 Sun, 26 Feb 2023 7:47:53 PM +0000 •
 To "mohini,hersom.001" <mohini,hersom.001@zohomail.eu>

TLSccontact - Payment confirmation for UKVI Services

Dear applicant,

This is a confirmation email for GWF069062307

This receipt confirms your payment for the following:

Items	Qty	Price
Priority Visa Service (non settlement)	1	€292.78
Subtotal		€292.78
Grand Total (Excl.Tax)		€292.78
Tax		€0.00
Grand Total (Incl.Tax)		€292.78

This payment has been registered to **Teleperformance Contact Limited**, located at Spectrum House, Bond Street, BS1 3LG Bristol, UK; **Registration date:** 30/10/2013; **Registration number:** 08880431; **Registered capital:** GBP 100.

Please check our [Terms of Sale](#). If you would like to cancel any of these services, please contact TLSccontact through the [Contact Us](#) page. Refunds will be made only to the card that was used for initial payment and may take up to 30 days.

Please note that you will have to present this receipt upon arrival at the TLSccontact visa centre, to ensure that you benefit from the services you have paid for.

Please be aware that we have no car parking available on-site and note that the area has clamping in operation.

If you are driving to your appointment there is car parking available in the nearby shopping

TLScontact - Payment confirmation for TLS Services

CO confirmation@tlscontact.com
 Sun, 26 Feb 2023 7:48:04 PM +0000 •
 To "mohini.hersom.001" <mohini.hersom.001@zohomail.eu>

TLScontact - Payment confirmation for TLS Services

Dear Applicant,

This is a confirmation email for GWF069062307 appointment booking on 2023-03-21 10:30 at our Dublin Visa Application Centre:

However, if you have booked a Flexi appointment you may come at any time during our Flexi/Regular appointment opening hours, the hours are indicated on [our website](#).

North Wood House Unit 22, Northwood, Santry, Dublin 9, County Dublin, Ireland, D09 XH66

Your application will not be accepted at any other location. Please arrive **15 minutes** before your scheduled appointment time. Please be aware that if you arrive any earlier, you may not be admitted to the premises.

We also confirm payment for the following services:

Items	Qty Price
Appointment Self Service - Regular 1	€0.00
Subtotal	€0.00
Tax	€0.00
Grand Total	€0.00

If you have already attended your appointment and you just purchased the Delivery Courier Address Change service after submission, please ignore the appointment details mentioned above.

This payment has been registered to TLScontact Ireland, **Registration Date:** 5.2.2014,