



# Certificate of Appreciation for Outstanding Performance

Presented to

Merlin Simoes

Merlin is currently working on Margin Period of Risk (MPR) Strategic Solution under Basel III+ program. She has taken the responsibility of implementing import components. We appreciate her efforts and commitment to the firm.

A handwritten signature in black ink, appearing to read "Sameer Chothani".

Sameer Chothani  
Managing Director  
Head of Group Technology, India  
& Regional Head of ISE

A handwritten signature in black ink, appearing to read "Saj Sekhon".

Saj Sekhon  
Executive Director  
APAC Head of FRAS IT

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