

Morgan Stanley

June 10, 2019

To Whom It May Concern

Dear Sir/Madam

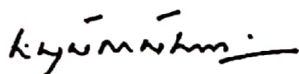
Re: Mr. Kaushik Das

This is to confirm that Mr. Kaushik Das was employed by the Morgan Stanley group of companies from July 27, 2017 to May 13, 2019. Prior to his departure, he was working in the capacity of a Manager in the Wealth Management Technology Division in India.

It is our policy only to provide references containing information as to the employee's title and dates of employment. This should not be seen as implying any comment about the employee or his suitability for future employment.

Morgan Stanley does not accept any liability in relation to any reliance placed upon this reference by the recipient or any third party.

Yours Sincerely,
Morgan Stanley Advantage Services Private Limited



Rajat Mathur
Authorised Signatory
Human Resources

Reference Number: 12PCV - 00027342