To,

Joseph Fernandes

Vice President, HRBP

Pune Tech Hub, International Markets (IMK) (CHR)

Mastercard, Business Bay, Yerwada-411015

Dear Joseph,

I been continuously working since 14th March 2017 till date in the capacity of Individual Technical Contributor role with Mastercard and in Software/IT Industry for about 13 Years.

I continued with projects till date with my full capacity as a part of assignments.

I do not agree with the content of Letter (SCN).

No coaching has been given to me but I always tried myself to continue learning and implementing.

I continue the project/s as a part of my routine task to conclude as expected.

I do not know about the reason of this letter issues to me, however I asked same to HRBP and Manager.

I am also not sure of intentions and motive behind it.

Also I do not know about independent expert review, what (contents), expert reviewed and how conclusions comes out and how same is carried out (Procedure).

The information is given to you is fabricated and there is not iota truth in it.

There is no poor performance as I already submitted on 22nd of October 2018 for the Year 2018 (January to December) and same still need to be evaluated.

I was given “Meet Expected” Rating for the work done last year (2017) in the month of February 2018.

The projects I have done are working fine and are being used/learned by team mates as well tools are successfully executed and tested well.

Hence I am working with organization for growth and prosperity of both company and self, and contributing as on date. Looking for Long term association and cooperation from organization for the wellbeing overall.

I hope there will not be any kind of unjust with any employee of Mastercard.

With Respects

Vikas Choudhary

B1-1204, Bliss, Nyati Elan

Wagholi, Pune-412207