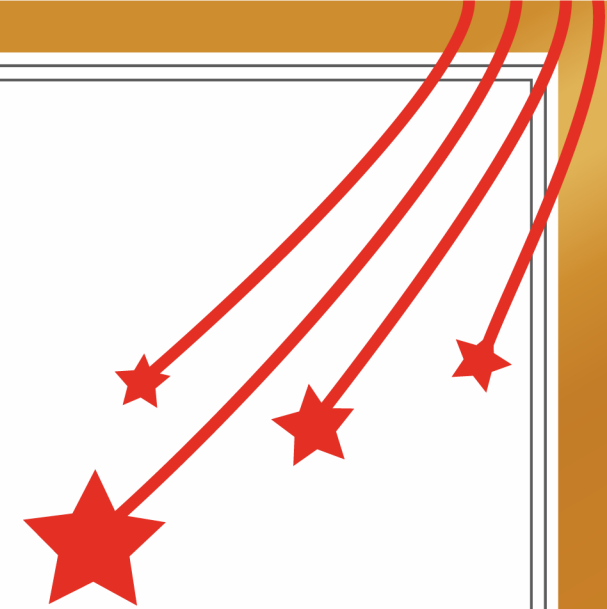




Pioneer of Quarter Award

Presented To

Manas Singh

Q2, 2026



Vikram Kulkarni

Head, HSBC Technology India &
CIO, MSS Operations