

March 9,2001.

TO WHOM IT MAY CONCERN

This is to certify that Ms.T.V.Saraswathy (G-238 Swathy Nagar, Fort P.O., Trivandrum Pin - 695 023.) is maintaining a Savings Bank account with us. In our opinion, she is having means to the tune of Rs.1800000 (Rupees Eighteen Lakhs), approximately equal to US\$ 38000 (Thirty Eight Thousand US Dollars) and can support the education of her son, Mr. Ganesh Ramanarayanan Natarajan at the University of Michigan, Dearborn.

We wish them the very best.

Manager