



All transactions to be concluded by you with or through the Bank shall be subject to the terms and conditions of this account application and the Private Banking Services Agreement. By signing this application, I acknowledge that I have received a copy of the Private Banking Services Agreement and that I have read and fully understood the terms.

**Signed for American Express Bank Ltd.**

Thank you for establishing an account with American Express Bank Ltd., Singapore. The General Banking and Investment services are immediately available.

Availability of Foreign Exchange and Credit Services will be as advised to you by American Express Bank Ltd., Singapore from time to time.

**Signed, Sealed and Delivered By All Applicants**

ANAND M. BHARAT  
 Full Name  
 ANATH SURESH PILLAYAR  
 Full Name  
 SRINIVASIA  
 Full Name  
 ANANTH PILLAYAR  
 Full Name  
 Date: May 15, 2003

In the presence of Witness  
 SURESH SWANAND  
 Full Name  
 Date: 25/05/03  
 ANAND SURESH PILLAYAR  
 Full Name  
 Signed for American Express Bank Ltd.  
 ANAND M. BHARAT  
 Full Name  
 Date: May 05, 03

**LETTER OF AUTHORITY - SPECIMEN SIGNATURE AND SIGNING INSTRUCTION**

The Bank is hereby authorized to accept written transactions from the following authorized signatories given to the account specified below concerning the operation of all of my Accounts and all other matters as provided for in this document between the Bank and me. This authority is to remain in full force and binding upon me until rescinded by the Bank or written instructions from me to the contrary.

Name of Signatory & LID, Cust./Passport No.	AMERICAN EXPRESS BANK LTD	SIGNATURE CARD			
ID No./Date/Title	Title of Account	Approved No.	Signing Instructions		
Mr./Ms./Title	(1)	(1)	Sign	Stamp	Special Signature
Mr./Ms./Title	(2)	(2)			
Mr./Ms./Title	(3)	(3)			
Mr./Ms./Title	(4)	(4)			
Mr./Ms./Title	For Personal Use Only	Approved By	Date	Bank	
Mr./Ms./Title	Approved By	Date	Bank		

**Private Bank Account Application**

I hereby request to establish an account relationship with American Express Bank Ltd, Singapore. I agree to be bound by the terms and conditions of this application and the Private Banking Services Agreement.

The following services are available:

- |                             |                                    |
|-----------------------------|------------------------------------|
| <b>General Banking</b>      | <b>Investments</b>                 |
| Current Account             | Security Advisory Service          |
| Call Deposit                | Custodian Service                  |
| Time Deposit                | Securities Lending                 |
| Prietary Investments        | Strategic Deposits                 |
| Deposit Currency Conversion | Private Metals                     |
|                             | Discretionary Portfolio Management |

The Bank will advise you on the availability of Foreign Exchange and Credit Services.

- |   |                        |
|---|------------------------|
| <b>Foreign Exchange &amp; Derivatives</b> | <b>Credit Services</b> |
| Spot Foreign Exchange                     | Loans and Advances     |
| Forward Foreign Exchange                  | Share Margin Trading   |
| Foreign Exchange, Metal & Option Trading  | Other Credit Services  |
| Foreign Exchange Options                  |                        |

**New Products and Services**

The Bank may introduce and provide new services from time to time. The terms and conditions governing such services shall be notified in writing to the Customer. Failure to receive any such notification, as a result of hold mail instructions or otherwise, shall not invalidate them.

Customer Profile

All signatures on the account must sign the application books X.

Personal Information

Name of Account

Personal Information Redacted

Mailing Address

Passport Information

Please provide copies of your passport

Name: RAJAN Nationality: INDIAN
Mohan Das Bhatta
Number:
Surname: Nationality: INDIAN
Mohan Das Bhatta
Number:
Name: KIRAN Nationality: INDIAN
Mohan Das Bhatta
Number:
Name: BHARAT Nationality: INDIAN
Mohan Das Bhatta
Number:

Business Information

Occupation
Line of Business
Business Address

Home Telephone
Office Telephone
Telex/Fax Number

Card
Card No.
Business Card No.
Corporate Card No.

If U.S. Citizen or resident please enter U.S. social security number

Bank Use Only

Account Number: \*\*\*846
CIF
Details of Remittance

Joint Account - Individual Account only

All transactions to be conducted with or through the bank (including the creation of any charge, assignment or other encumbrance over any assets or other property from time to time as security for the facilities (if any) provided) in your favour and the execution of any instrument or agreement in this agreement must be authorized by the following signatories

- ANY ONE of the individuals signing on this application
OR
ANY TWO of the individuals signing on this application
OR
ALL of the individuals signing on this application
OR
OTHER (specify)

Bank References

Name of Bank
Full Address
Contact Person
Name of Bank
Full Address
Current Passer

American Express Bank Ltd. is hereby irrevocably and unconditionally authorized by you (the Customer) to contact the above banks in order to obtain any references or other information required by the Bank for the purpose of the bank any such disclosure of such information to the Bank, in its sole discretion, consider to be relevant for its purposes.

EM in attendance: Sheela Shankar
Date of Meeting
Location of Meeting

Telephone and Telex Instructions

You authorize the Bank to accept your instructions in respect of any transaction by telephone and/or telex transmission in accordance with the terms of the Private Banking Services Agreement.

If you want this service all clients must sign below
Name: RAJAN M. BHATTAR
Name: KIRAN M. BHATTAR
Name: BHARAT M. BHATTAR
Name: SHEELA SHANKAR

Hold Mail Instructions

We authorize the Bank to hold all correspondence relating to any account or transaction conducted with the Bank until notified by you for the time of a job or account by any one of you. The amount for such services will be as advised by the Bank from time to time.

If you want this service all clients must sign below
Name: RAJAN M. BHATTAR
Name: KIRAN M. BHATTAR
Name: BHARAT M. BHATTAR
Name: SHEELA SHANKAR

Confidentiality Waiver

You authorize the Bank to disclose details of your relationship with the Private Bank in Singapore to other American Express subsidiaries & affiliates for their confidential and internal use.

Disclosure of Risk and Disclaimer

I confirm that I have read the section entitled "Disclosure of Risk and Disclaimer" of the Private Banking Services Agreement and fully understand its contents.

Name: RAJAN M. BHATTAR
Name: KIRAN M. BHATTAR
Name: BHARAT M. BHATTAR
Name: SHEELA SHANKAR

Spousal Consent

I hereby consent to the charge of the assets in the account.

Name: RAJAN M. BHATTAR
Name: KIRAN M. BHATTAR
Name: BHARAT M. BHATTAR
Name: SHEELA SHANKAR

Exemption from U.S. Withholding Tax

I hereby confirm that for tax purposes I am not a resident or citizen of the United States of America. Accordingly I request that interest paid or credited to the account with the Bank should not be reported to the U.S. Internal Revenue Service. I will immediately advise the Bank should I become resident or citizen of the United States of America.