

Customer Profile

*74**

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

Personal Information

KISHANCHAND G. BHATIA/GR

Personal Information Redacted

Residence

Passport Information

(Please provide copies of your passport)

Name: KISHANCHAND Nationality: INDIAN
Number: ANJABAM BHATIA
Name: SIFAL Nationality: INDIAN
Number: ANJABAM BHATIA
Name: USUDA Nationality: INDIAN
Number: ANJABAM BHATIA
Name: MANDAKINI Nationality: INDIAN
Number: ANJABAM BHATIA

Business Information

Occupation: BUSINESS
Line of Business: IMPORTING AGENTS
Business Address:

Home Telephone:
Office Telephone:
Tele. Fax Numbers:

Credit Cards:
Card No:
Card No:
Card No:

If U.S. Citizen or resident please enter U.S. social security number: N/A

Bank Use Only
Account Number:
CIF:
Details of Remittance:

Joint Accounts - Individual Accounts only

(Please indicate in appropriate)

All transactions to be conducted with or through the bank (including the reason in any charge assignment or other encumbrance or any monies or other property from time to time as security for the facilities any person in your name and the execution of any amendment or supplement to this agreement must be authorized by the following signatures:

- 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 Reference

Name of Bank:
Full Address:

Contact Person:
Name of Bank:
Full Address:

Contact Person:

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

RM in attendance:
Date of Meeting:
Location of Meeting:

Personal Information Redacted

Telephone and Telefax Instructions

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

If you want this service all clients must sign below:

- X K.G. Bhatia
Name: KISHANCHAND G. BHATIA
X Gopal G. Bhatia
Name: GOPAL G. BHATIA
X Pushpa G. Bhatia
Name: PUSHPA G. BHATIA
X Mandakini G.
Name: MANDAKINI G. BHATIA
X Mandakini Gopaldas
Name: MANDAKINI G. BHATIA

Hold Mail Instructions

You authorize the Bank to hold all correspondence relating to any account or transaction concluded with the Bank until collected by you (or in the case of a joint account by any one of you). The annual fee for such services will be as advised by the Bank from time to time.

If you want this service all clients must sign below:

- X
Name:
X
Name:
X
Name:
X
Name:
X
Name:

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 it.

- X K.G. Bhatia
Name: KISHANCHAND G. BHATIA
X Gopal G. Bhatia
Name: GOPAL G. BHATIA
X Pushpa G. Bhatia
Name: PUSHPA G. BHATIA
X Mandakini G.
Name: MANDAKINI G. BHATIA
X Mandakini Gopaldas
Name: MANDAKINI G. BHATIA

Spousal Consent

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

- X
Name:
X
Name:
X
Name:
X
Name:

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 balances 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.

All transactions to be conducted 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 understand the terms.

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

X Pr. Phobe
Print Name: KISHANMATH G. BHATIA

X Pr. Phobe
Print Name: GIRJA G. BHATIA

X Pulpa G. Bhatia
Print Name: PULPA G. BHATIA

X Mandakini G. Bhatia
Print Name: MANDAKINI G. BHATIA

X Mandakini G. Bhatia
Print Name: MANDAKINI G. BHATIA

Date: 7 AUG 2003

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.

In the presence of Witness:
X [Signature]
Print Name: SURENDRAN R. MENON

Date: 21 AUG 2003

X [Signature]
Print Name: MORTEZA K. PARZANEH

Date: 20 AUG 2003



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:

- | | |
|-----------------------------|------------------------------------|
| General Banking | Investments |
| Current Account | Security Advisory Service |
| Call Deposit | Custodian Service |
| Time Deposit | Securities Lending |
| Fiduciary Investments | Strategic Deposits |
| Deposit Currency Conversion | Precious Metals |
| | Discretionary Portfolio Management |

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

- | | |
|---|------------------------|
| Foreign Exchange & Derivatives | Credit Services |
| 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 notifications, as a result of hold mail instructions or otherwise, shall not invalidate them.

LETTER OF AUTHORITY - SPECIMEN SIGNATURE AND SIGNING INSTRUCTION

The Bank is hereby authorized to accept written instructions from the following authorized signatories given in the manner 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 receipt by the Bank of written instructions from me to the contrary.

Name of Signatory & I.D. Card/Passport No.	AMERICAN EXPRESS BANK LTD	SIGNATURE CARD
101 Mr. / Mrs. / Miss	Title of Account	Signature
102 Mr. / Mrs. / Miss		
103 Mr. / Mrs. / Miss		
104 Mr. / Mrs. / Miss		
105 Mr. / Mrs. / Miss		
106 Mr. / Mrs. / Miss		
107 Mr. / Mrs. / Miss		
108 Mr. / Mrs. / Miss		
109 Mr. / Mrs. / Miss		
110 Mr. / Mrs. / Miss		