

Barclays Investments & Loans (India) Ltd. (Formerly Rank Investments & Credits (India) Ltd.)

Admin Office: 7th Floor, Bonanza, Sahar Plaza, M. V. Road, Andheri (East) Mumbai - 400 059, India

12th June 2009

Service Certificate

This is to certify that Mr. Sibi Abraham Chacho was employed with us from 2nd June 2008 to 12th June 2009

He was working as Assistant credit Manager in the Credit QA function of the organization and was based at Bangalore.

We wish him all the success in his future endeavours.

Yours sincerely

For Barclays Investments & Loans (India) Limited

Easwaran Krishnan Head - Human Resources