

Citibank, N.A.
Human Resources
Mezzanine Floor, DLF Square
M Block, Jacaranda Marg,
DLF City, Phase II,
Gurgaon-122002

Tel.: 91-124-2565757 Fax: 91-124-2542152

October 6, 2004

Maneet Saluja New Delhi

Dear Maneet:

Sub: Service Certificate

At your request, we confirm that you were engaged with Citibank N.A. as a Trainee under the rules of the Professional Practice Program of the GNIIT Course of NIIT Limited, Delhi from October 7th, 2003 to October 6th, 2004.

Yours sincerely,

Richa Taneja

Senior Executive Human Resources.