

PHONE 470709,
EPABX 471020-25, EXTN 258.259

THE JAMMU AND KASHMIR BANK LTD.

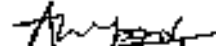
Engineering Department, Zonal Office, Rail Head Complex, Jammu

Ref: No. JEB/ED/J2001-590

Date. Aug 18, 2001

TO WHOM IT MAY CONCERN

This is to certify that we have installed the Kitec pipes for AC drains and wafer distribution system in our Zonal Office building at Rail Head Complex, Jammu, The performance of Kitec pipes has been found to be good. We wish them success in future.



(A.K.Kapoor)
Asstt. Executive Engineer