

PLANET FINANCE

www.planetfinance.org

The Microfinance Platform

This is to certify that:

Janakalyan

is a member of PlaNet Finance,
the Microfinance Platform



Paris, March 14th, 2003


Jacques Attali
Chairman


Arnaud Ventura
Managing Director

Platform members commit to adhering to PlaNet Finance's Code of Ethics. PlaNet Finance can not be held responsible for the activities of Platform members.