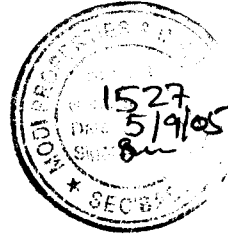


29 August 05

MR Soham Modi,
5-4-187/3 & 4, 3rd Floor,
M.G.Road, Secunderabad,
- 500003



Dear Sir/Madam,

Re: Renewal Premium

The next installment of the Premium on your 00177788 policy of ICICI-Pru Life Insurance Co. Ltd. is falling due in the month of September 2005. The additional details are as mentioned below:

- 1) Product Name: **LifeGuard - WROP**
- 2) Mode of Payment – **Annually**
- 3) Installment Amount **Rs.14276 + Service Tax as applicable**
- 4) Due date: **06-09-2005**

Please pay the above premium at the earliest to ensure continuity in the coverage and to ensure the protection of your family. However if you had already made the payment or have an ECS arrangement for this remittance, please ignore this notice.

Should you need any assistance please feel free to call on our Toll free number – **1600 425 8283**

Thanks and looking forward to your patronage.

This is a computer generated letter and does not require a signature.

KARVY *the* **Finapolis**
Your Personal Finance Advisor

KARVY INSURANCE BROKING

Presents

PARIVAR – the **Complete Family Protection Plan**

For the first time in India a unique combo pack offering
for **you and your family**:

A **FLOATER** Health & Personal Accident Cover

And also a

Insurance coverage for the contents of your household.

All in a single pack

What do you get?

Coverage on a floater basis

Ease of selecting Sum Insured

Daily Cash during Hospitalization

Unique features of the Pers Accdt. Cover

Cashless settlement facility (for Health)

Plan designed in association with
M/s. Cholamandalam MS General Insurance Co. Ltd.

For details regarding the product please contact us on our

Toll-Free number: **1600 425 8283**

Or

Contact the nearest **Karvy Branch** and your
Personal Financial Advisor will be extremely happy to be of service
to you & your family.

KARVY STOCK BROKING LIMITED

46, Avenue 4, Street No. 1, Banjara Hills, Hyderabad – 500 034. TEL : 040 - 23388710 / 23312454 / 23320251, FAX : 040-23311968, E-mail : mfportfolio@karvy.com



LIFE INSURANCE

We cover you. At every step in life.

Premium Payment Notice

Date: 04/07/2005

Mr. Soham Modi
5-4-187/3 & 4
3rd Floor
M.G.Road
Secunderabad
500003
Tel.no.: -3545772

3754 / 8

Servicing Branch Address:
501-502 5TH FLOOR
8-2-625/5
RELIANCE CLASSIC ROAD NO 1
BANJARA HILLS
HYDERABAD
500034
Tel.no.: 9849577766

We are happy to be your chosen Life Insurance partner and hope that our service has been upto your expectations. We would like to remind you that your next payment is due on the following mentioned date.

Table with 3 main columns: Type of Policy, Policy number, Due date. Sub-table with 5 columns: Premium amount (Rs.), Service Tax (Rs.), Education Cess (Rs.), Balance available payable (Rs.), Net amount payable (Rs.).

In case the premium remains unpaid, the policy will lapse one month after the due date.

TAX BENEFITS WOULD BE AVAILABLE AS PER THE PREVAILING INCOME TAX LAWS.
SERVICE TAX DETAILS: CATEGORY OF SERVICE: LIFE INSURANCE SERVICE
REGISTRATION NO: MIV/ST/IAS-LIFE/1; PAN BASED STC NO: AAACI7351PST001

Payment details : Cash/Cheque No. Date: Drawn on:

*Please ignore this notice, in case you have already paid your premium, or your premium is being paid through ECS/Bill Junction/Infinity. Your current premium payment method is

Cheque

Frequency

Annual

Payment Counterfoil. Please fill details of your payment and attach with the Cheque / DD

Policy Number: 00177788 Cheque No.: Date: Drawn on:

If your contact details have changed, please update our records

Name : Mr. Soham Modi

Add :

Pin

Tel:..... Mobile :..... e-mail :.....

Signature of Policy Holder:.....