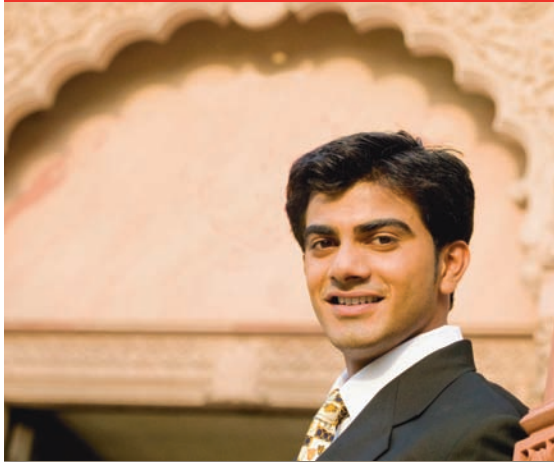




CORRESPONDENT BANKING SERVICES



LOCAL STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange
- Correspondent banking



* Trademark of The Bank of Nova Scotia. Trademark used under license and control of The Bank of Nova Scotia.

Scotiabank India

YOUR PARTNER IN INDIA

Scotiabank's full service branches in Mumbai, New Delhi, Coimbatore, Bangalore and Hyderabad offer a complete range of trade-related and Corporate/Treasury services.

TRADITIONAL TRADE FINANCE PRODUCTS

- Import letters of credit
- Export letters of credit
- Bid, performance and advance payment guarantees and standby letters of credit
- Documentary collections
- Shipping guarantees

SUPPLIER TRADE SERVICES

- Discounting acceptances and other trade paper, with or without recourse
- Export credit financing

ACCOUNT SERVICES

- Vostro (due from) accounts are available in local currency to facilitate:
 - Draft drawings
 - Wire remittances
 - L/C reimbursements

CORPORATE/TREASURY SERVICES

- Call and term deposits
- Loans in local or other currencies
- Foreign exchange in all major currencies
- Gold loans and gold deposits

FOR MORE DETAILED INFORMATION

Please contact your Scotiabank Relationship Manager or any of the listed offices for a more detailed presentation on Scotiabank's capabilities in India.

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E-mail: bns.mumbai@scotiabank.com
Mr. G.V. Shenoy, Assistant General Manager and Branch Manager

New Delhi Branch

Gopal Das Bhavan
28 Barakhamba Road
New Delhi 110001
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Phone: (91-11) 2335-1522 up to 30
SWIFT: NOSCINBB DEL
Fax: (91-11) 2331-2847
E-mail: bns.newdelhi@scotiabank.com
Mr. Rajan Gupta, Assistant General Manager and Branch Manager

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Mr. S. Ravindran, Manager

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For more information, see your Scotiabank Relationship Manager, e-mail us at corrbkg@scotiabank.com, or visit www.gtb.scotiabank.com