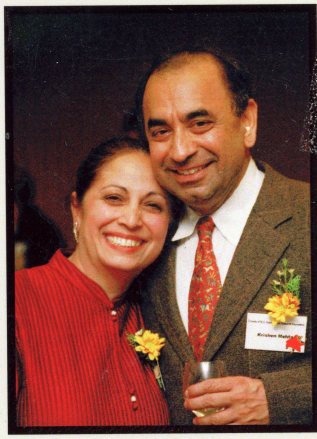


Prof.

Professor Swaminathan & Associates



Tokyo American Club
25 October 2002

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ATUL PAREKH















Professor







Professor
M.S. Swaminathan



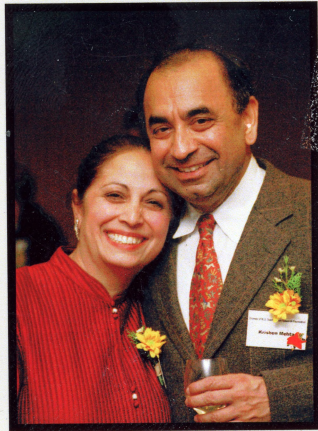
ELIZABETH
RYDINGSON

Professor
M.S. Swaminathan



Prof

Professor Swaminathan & Associates



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