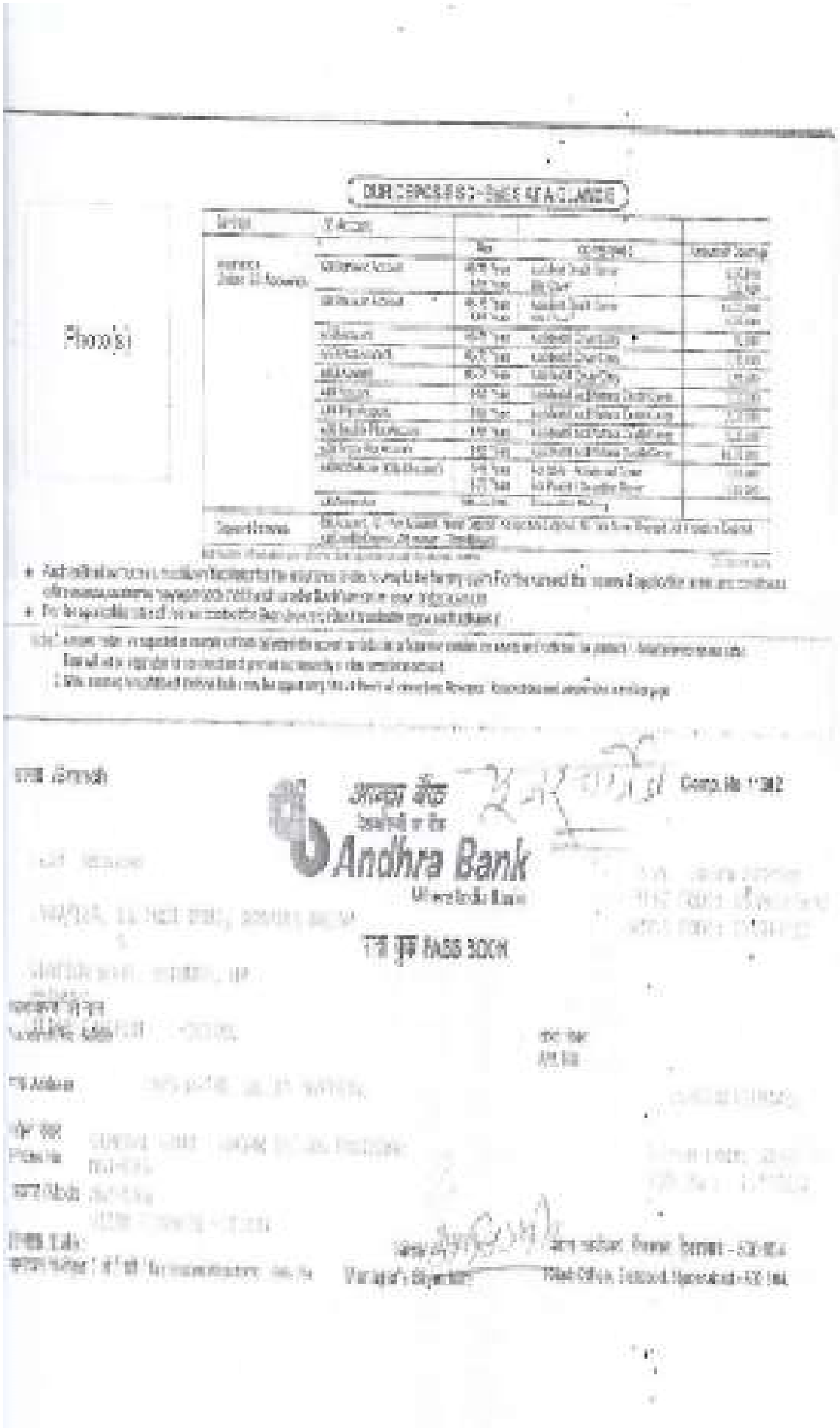
ANNEXURE 8.3

SEPARATE ACCOUNTS FOR USER CHARGES