**GIDLA & ASSOCIATES **

**Attorneys at Law**

**Christopher Ross Gidla 99 A Duke Street**

**BSc, LLb(London) LEC Port of Spain**

**Tel/Fax: 472 - 5124**

25th September, 2019

To

The Managing Director

Bank of Baroda

Port of Spain

C.c

Mr.Srinivas Rao

Branch Manager

Dear Sir,

Re: Legal Opinion on the Preaction protocol letter of Desmond Haynes.

As per our conversation, I have drafted a Legal Opinion explaining the issues and the Law involved, with an Opinion on the matter mentioned aforesaid, for your kind perusal. I will send a reply to Mr. Collin Selvon after your consideration on the Opinion.

I take this Opportunity to thank you for letting us handle this matter, and we apologise for the delay after the date given us to deliver this Opinion. This is only due to the fact we are taking extra caution in carefully researching the issues involved in this matter and have go through various textbooks and cases involving this matter.

Your’s sincerely

Christopher Gidla