

FOCUSSED FIXED DEPOSIT SCHEMES

Mahindra & Mahindra Ltd

COMPANY PROFILE

*Manufactures Jeep type vehicles, petrol industrial engines, industrial process control instruments and flow meters as exclusive distributors for the whole of India for their entire range of vehicles including utility vans, cargo/personnel carriers and pick-up trucks.

*The US \$6.7 billion Mahindra Group is among the top 10 industrial houses in India. Mahindra & Mahindra is the only Indian company among the top three tractor manufacturers in the world. Mahindra's Farm Equipment Sector has recently won the Japan Quality Medal, the only tractor company worldwide to be bestowed this honour.

Rate Of Interest

12 mths	36 mths
10.50%	11.00%

Financials

Income Statement	(Sep '08)(Rs in Cr Quarterly)	(Mar '08)(Rs in Cr Annual)		
Net Sales	3137.96	11503.48	Total Share Capital	239.07
Other Income	114.31	168.16	Net Worth	4350.07
PBDIT	289.37	1504.47	EPS	Rs. 46.50
Net Profit	226.78	1103.37	Latest Dividend	115%

Valecha Engineering Ltd

*Valecha Engineering, (VEL) a leading player in the construction of major infrastructure & engineering projects such as Irrigation Dams, Reservoirs & Canals Roads, Highways & Expressways Bridges & Tunnels Railways Airports.

*Group Turnover of Rs.3000 Million.

*VEL was ranked one of the top 10 Construction Companies at the Construction World Award 2005.

*VEL was the first Infrastructure Company to go to North-East to complete a Major NHAI Project in the State of Assam.

*VEL has to its credit more than 30 Kms of Tunneling Work.

Rate Of Interest*			Financials	
12 Months	24 Months	36 Months	March 2008 (Rs in Cr)	
10.50%	11.00%	11.50%	Net Sales	497.51
			PBDIT	58.12
			Net Profit	32.95
			Div	10%
			EPS(Rs.)	27.57