

rational and disciplined will surprise many who make the change. Here are the few things which yni11 0k9rt

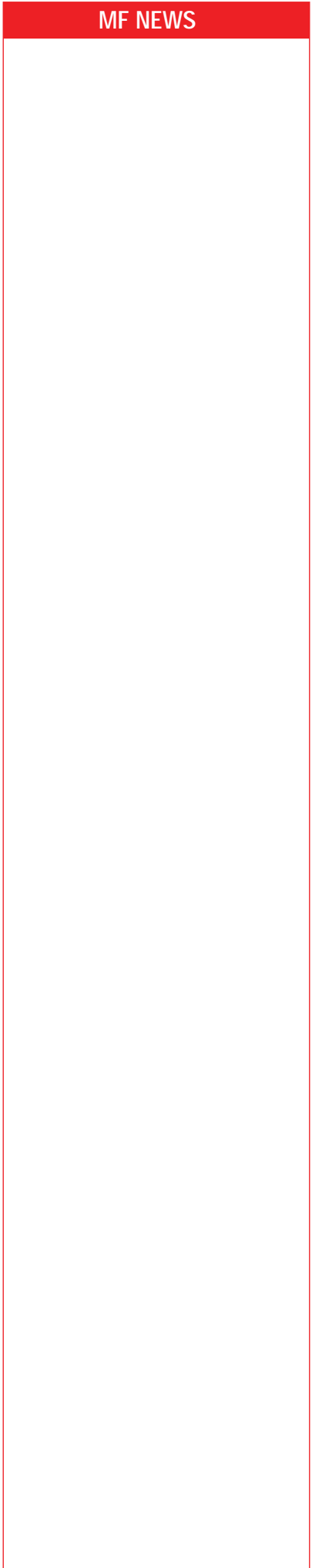
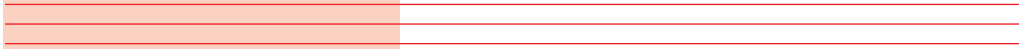
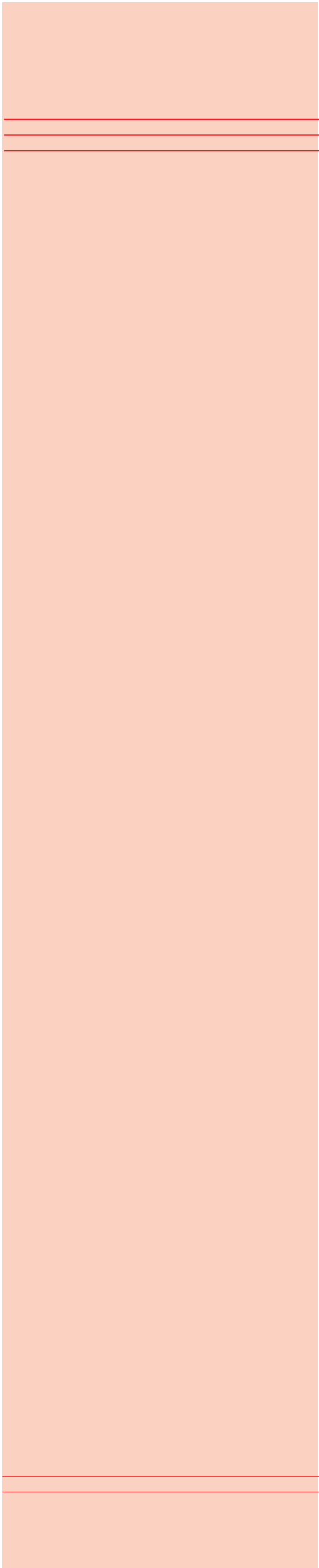
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Avoiding Accidents:

Following tra c rules, not over-speeding, wearing seat belts /helmets, knowing your

Mr. Harsha Upadhyaya,
heads the equity
management team at
Kotak AMC, and
personally manages
funds such as Kotak
Select Focus, Kotak



for first time in over two years

Indian manufacturing activity contracted in December for the first time in more

domestic demand, adding pressure on the

