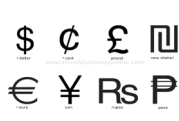


NEWS ALERT

DAILY NEWSLETTER



TOP HEADLINES

COMPANIES AND INDUSTRY

- ◆ HDFC net down 4% at Rs 733 crore in Q4
- ◆ Allahabad Bank net profit jumps 56% to Rs.264 crore
- ◆ Ranbaxy close to completing trials for new malaria drug
- ◆ Liquidity not a concern in year ahead: Kochchar

If one excludes profit from sale of investments & exceptional items in FY08, HDFC's profit would have increased by 23%

ECONOMY

- ◆ Rupee appreciates on strong capital flows
- ◆ Gold gains on technical buying helped by large orders
- ◆ Rakesh Mohan quits as RBI Deputy Governor; to join Stanford University

INTERNATIONAL

- ◆ US seeks unified efforts on Afghan border conflict
- ◆ Obama to limit use of offshore havens
- ◆ Dollar demand from banks is strong, but lending lags

MARKET UPDATE

SHARE INDICES

BSE SENSITIVE	12134.8	731.50
SP CNX NIFTY	3654.0	180.05
DOW JONES	8271.1	58.70
FTSE	—	—
NASDAQ	1733.15	13.95
NIKKIE	8977.4	149.11

INTERBANK CLOSING

Rs/ US \$	49.91	0.18
Rs/ UK POUND	74.14	0.29
Rs/ EURO	66.05	0.30

CRUDE OIL

Brent (\$/B bl)	52.04	2.94
-----------------	-------	------

BULLION

GOLD Std (Rs/10 Gm)	14570	40
SILVER (Rs/ Kg)	21300	200

MARKET UPDATE

Domestic stocks continued to touch a new high as US consumer confidence has improved to its best level since September 2008. Bulls were on full momentum to cope up with the early gains in the US and other markets across the world during the previous two day's trading close of the domestic markets. Finally, markets concluded its buoyant movement with mammoth gains. The BSE Sensex closed higher by 731.50 points at 12,134.75 and NSE Nifty ended up by 180.05 points at 3,654 respectively.

Life is like a combination lock; your job is to find the right numbers, in the right order, so you can have anything you want
BRIAN TRACY

The Success Principles

How to Get from where you are to where you want to be

EXCERPTS FROM A BOOK By Jack Canfield

Chapter 1

Take 100% responsibility for your life

“You must take personal responsibility. You cannot change the circumstances, the seasons, or the wind, but you can change yourself.”

The simple formula is:—

EVENT+ RESPONSE= OUTCOME

The basic idea is every outcome (success/ failure) is the result of how you have responded to an earlier event in life. Hence,

IF YOU DON'T LIKE YOUR OUTCOMES,

CHANGE YOUR RESPONSES

Everything you experience today is the result of choices made in the past. You only have control over three things: the thoughts you think, the images you visualize, and the actions you take.

YOU HAVE TO GIVE UP BLAMING.

YOU HAVE TO GIVE UP

COMPLAINING