

for those who perform ingeniously



Mahindra
NAVISTAR
OUTPERFORM



big

Volume 3 ■ Issue: February 10

Uniting our dealer family

big MESSAGE

Rakesh Kalra, MD- MNAL shares
his excitement and expectations

big LAUNCH

Relive the nostalgia of the launch
and the buzz post Auto-Expo

big PREPARATION

Launch of MNAL Now
& Dealer Management System

big NEWS

Dealer of the Month : Mr. Sushil Mahato,
Nexera Motors Pvt. Ltd, Jharkhand



unleashing the
Beauty
of the
Beast

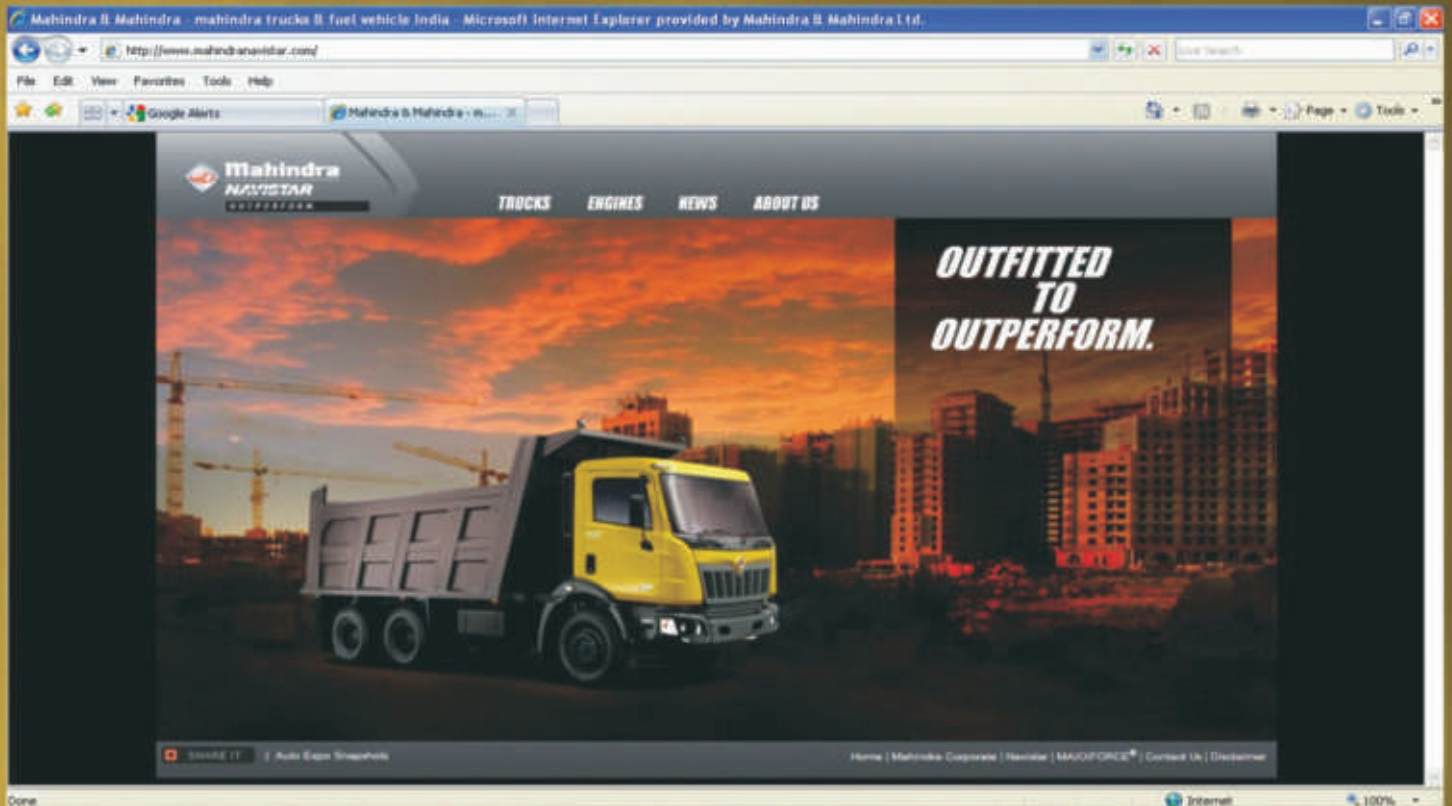
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PRESENCE

*High performance
trucks
go online*



**Mahindra
NAVISTAR**
OUTPERFORM



MNAL Website

Online advertising

-banner ads

-pop-up ads

and many others



**Visit
www.mahindranavistar.com
today !**

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MESSAGE

I believe hard things are put in our way, not to stop us, but to call out our courage and strength. And we did deliver courageously & passionately. I am thrilled with the response we have got from you all. Starting from 7th Dec '09, we have been conducting a series of activities for the launch of Mahindra Navistar corporate brand and products.

Activities at this scale and with so much resultant success would not have been possible without the enthusiastic efforts and contribution of each one of you. I would like to personally thank you for your efforts in making this phase a successful and a memorable one.

After we showcased our product range at the Auto Expo, the market instantly buzzed with response. Our products have been very well received and it has created a huge momentum in favour of the brand and the trucks. I am sure you too have been experiencing the buzz. Infact one of the magazines quoted us saying ambition and deep pragmatism are the two traits that define us. So, overall we have created a good first impression in the market.

I look forward to your continued hard and smart work in the future as well, as the journey of Mahindra Navistar has just begun. Specifically, we need to cover a lot of ground to make sure that we build our infrastructure rapidly and leverage the M & M Ecosystem to become a truly customer-centric organization. We are in the process of putting processes & standards in place, a lot of work has happened in this front like DMS & Sales operating standards.

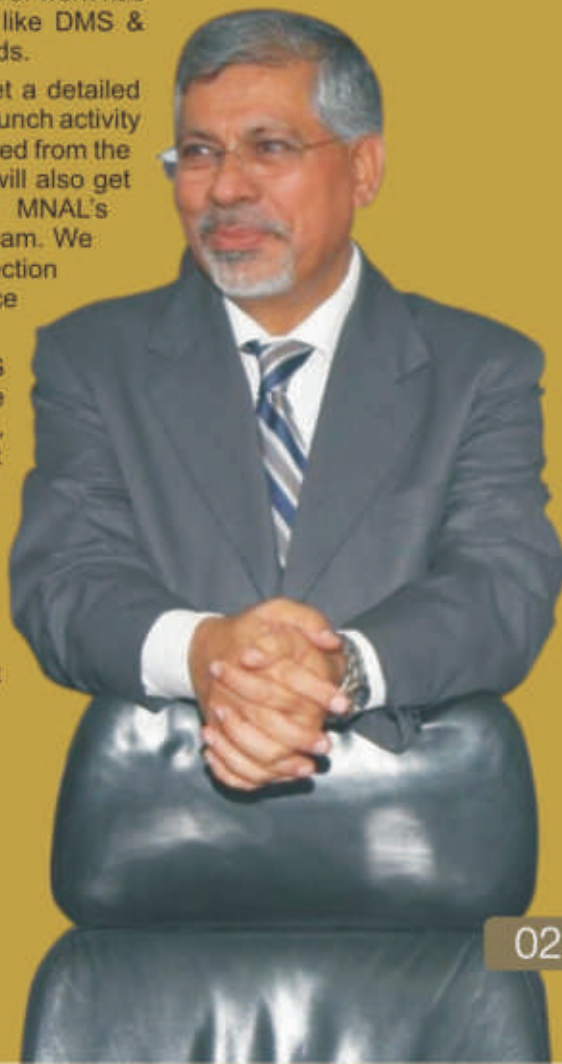
In this issue you will get a detailed coverage of the entire launch activity and the response received from the various mediums, you will also get to know more about MNAL's product development team. We have continued the section on CV basics to enhance your CV familiarization.

We have made a BIG buzz in the industry. We are excited, & I am sure, so are you. Let's shift gears and move into the fast lane now, get our infra, manpower and processes ready for the start of sales.

I am sure, together, we will passionately script the next success story.



Rakesh Kalra
MD, MNAL



big

LAUNCH

unleashing the Beauty of the Beasts

Mr. Akhilesh Kumar Gupta
VP – Sales & Marketing



“Our journey in the world of HCV has begun with confident steps. We are crusading the new era of trucks in India. The market is excited and so are we. As committed we have had a timely & successful launch and I appreciate the effort that you have put in and the excitement shown by each one of you to make such a big impact. In the next few pages we revisit the nostalgia. It has been historic.

However, we cannot become complacent, we cannot rest. It is now, that we need to be aligned and ready - complete our infrastructure, internalize & implement processes, train and hire manpower to become a agile dealership. To sustain a competitive advantage, we need to be innovative, frugal & proactive in delivering world class customer satisfaction in all our internal and external processes. We might have won the battle, but it's just the beginning of the war.

We have tough and established competitors and a sensitive market at hand. But, I believe we have the ammunitions - right product range, right processes and right timing to turn the competition upside down & change the composition of the market; in other words 'create a disruption'. For that we need to be aggressive and aim for excellence, because only then we would be able to sustain our victory in the long term. We have drawn swords now, and we are in for a long and tough fight: as we are the rebels who have challenged the norms. All of us have to put in a lot of effort to ultimately win the war. But, comrades, I assure you, beyond all this effort, beyond all this toil, beyond all this planning, is success & glory - it's the pride of creating a new generation of CVs in the market. Together we will mark the beginning of a new era. So let us shift gears to make it big, we should be all set to strike and keep striking hard.”



Setting out to conquer the world: The flagging off ceremony for MN 25



Welcoming our MD, Mr. Rakesh Kalra



Leadership team's arrival at the Flagging off ceremony

On the 22nd of December 2009, the sound of celebration echoed all across the Mahindra Navistar Engineering Centre at Chinchwad, Pune. Nothing could match the excitement as the employees of Mahindra Navistar Automotives Ltd. (MNAL) saw their first project, MN 25, being flagged off to mark the dispatch of trucks for the Auto Expo.

The entire team was geared up in blue for the occasion. The validation workshop at Chinchwad wore a completely new look. It had been converted into a high performance launch pad, with messaging that indicated the revolution that was about to be launched.

Tutaris (bugles) announced the arrival of the leadership team led by Managing Director, Mr. Rakesh Kalra. In an emotional speech, Mr. Kalra congratulated all the team members on the grand occasion and praised everyone for the important role they played in creating a range of trucks that were sure to change the trucking scenario in India forever.

After the entire team's passion had been taken forward by the energetic lehjhim band, Mr. Kalra waved the chequered flag to set the wheels of change for the entire industry in motion. The MN 25 was flagged off, and led the convoy of trucks headed to New Delhi, where they were all set to show the whole world why just 'OK' performance was no longer acceptable, that high performance had truly arrived.

Celebrating the Flag off



*The World finally
witnessed
the marvel*

Launch for the media



(L to R) Mr. Rakesh Kalra, Dr. Pawan Goenka, Mr. Anand Mahindra and Mr. Dee Kapur

When an Indian automotive giant, Mahindra & Mahindra, and an American trucking legend, Navistar, unite to produce high performance trucks, it's bound to create a huge stir.

On the 4th of January 2010, the first glimpses of these game-changing trucks were shown to an exclusive group of 100 media persons at the press conference.

Mr. Anand Mahindra, Vice Chairman & MD, Mahindra & Mahindra along with the President of the Automotive Sector, Dr. Pawan Goenka, Mr. Dee Kapur, President, Navistar Truck Group and Mr. Rakesh Kalra, Managing Director, MNAL, unveiled the MN 25 and MN 31 trucks.

The media launch event began with exciting performances by professional artistes which captivated the audience. This was followed by speeches from Dr. Goenka, Mr. Kapur, Mr. Kalra and finally Mr. Mahindra, who spoke about the unleashing of a revolution, onto Indian roads and on getting closer to Mahindra's goal of becoming a complete CV player.

Thereafter, there was a surprise entry, a colourful bhangra troupe entered the premises and escorted Mr. Mahindra and all the other guests to a venue outside where the trucks were to be unveiled. The high performance trucks were then revealed amidst thunderous applause from the audience.



Basking in the glory of their creation

Launch for dealers and suppliers

That same evening, some of our most important partners - our dealers and suppliers were invited to witness the launch of the new trucks. They were welcomed personally by Mr. Anand Mahindra, Dr. Pawan Goenka, Mr. Dee Kapur and Mr. Rakesh Kalra.

A similar event to the media launch earlier in the day took place with power-packed performances, speeches and a bhangra troupe who escorted the guests during the unveiling. Our guests were enthralled by a high-tech laser show as part of the reveal it was followed by a special SFX show leading to the truck finally being unveiled amidst its cheering fans.



Unveiling at the Auto Expo on Jan 6th, 2010



Mr. Daniel C. Ustian & Mr. Anand Mahindra

The Auto Expo was yet another launch platform; here the unveiling of two more high performance trucks took place. The MN 40 and MN 49. This time joining Mr. Anand Mahindra was Mr. Dan Ustian, Chairman, CEO and President of Navistar. The venue was the Mahindra Pavilion at the Auto Expo, New Delhi.

With this launch, Mahindra Navistar showcased a wide range of commercial vehicles to the world. Thousands of visitors thronged the stalls through the day and over the next five days, to experience the revolutionary trucks. Needless to say Mahindra Navistar trucks were the shining stars at the Mahindra Pavilion during this Expo.

Competition, potential customers, suppliers and dealers were all unanimous in their praise for the range on display. In fact, one of the high points was the visit of Mr. Ratan Tata, Chairman of the Tata Group, who had a glimpse of the trucks and was appreciative of them.



In conversation at the launch event

Amidst the fanfare one thing was clear, that Mahindra Navistar was sure to create a storm in the Indian trucking industry with its high performance trucks. And from that day, just 'ok' trucking, was no longer ok.

Jolt & Joy



Mr. Daniel C. Ustian; Chairman and CEO
Navistar Inc.



Mr. Anand Mahindra, Vice Chairman and MD - M&M

High performance trucks create quite a buzz



Mahindra NAVISTAR
OUTPERFORM

From our Dealers

"Revolutionary"

- Mr. Nitin Sharma, Malwa Motor Sales Pvt. Ltd., New Delhi.

"Marvellous"

- Mr. Jitendra S. Shah, Kamal Carline Pvt. Ltd., Nasik.

"Fantastic"

- Mr. Mukul Deka, Pratinav Motors, Guwahati.

"Exciting"

- Mr. Samir Chaudhry, Trident Automobiles Pvt. Ltd., Bangalore.

"Excellent"

- Mr. Sathya Reddy, Variety Automotives, Hyderabad.

"Fantabulous"

- Mr. Mayur B. Jhala, Siddhivinayak Motors, Rajkot.



Mahindra Navistar, Inc., stepped into the heavy commercial vehicle segment with two launches on Wednesday. — ANAND SHARMA

THE HINDU Mahindra Navistar launches two trucks

Special Correspondent

NEW DELHI: Mahindra & Mahindra, on Monday announced its entry into the heavy commercial vehicle segment. It, in partnership with Navistar Inc. of the U.S. The joint venture company — Mahindra Navistar Automotive Limited (MNAL) — has launched 25-tonne and 35-tonne trucks, developed specially for the Indian market with an investment of \$100 million.

Mahindra Group Vice-Chairman and Managing Director Anand Mahindra said, "This launch is our heavy-duty commercial vehicles is a huge step towards fulfilment of the commitment to develop into a full line commercial vehicle manufacturer."

According to Navistar Truck Group, U.S. President Dr. Kapur, "India is an important market in our global growth strategy. Over the next few months, we will be introducing a range of products which I am sure will revolutionise the heavy commercial industry in India."



FULFILLING COMMITMENT: (From left) Anand Mahindra, Vice-Chairman, Mahindra Group, Pawan Gumber, President, Automotive Sector, M&M, Dr. Kapur, President, Navistar Group, U.S., and Rakesh Kaur, MD, Automotives, at the launch function in New Delhi on Monday. — PRADEEP KAMAL, NARANG

MNAL will start selling its products by the end of the current fiscal, when the company would initially be focusing on the domestic market, and later look for exports in right-hand-drive markets, particularly developing economies in the SAARC (South Asian Association for Regional Cooperation) region, Southeast Asia and Africa.

Business Line



Mr. Anand Mahindra, Vice-Chairman, Managing Director, Mahindra & Mahindra, with Mr. Dr. Kapur, President, Navistar Group, unveiling the MN49 truck on Wednesday. — ANAND SHARMA

New trucks from Mahindra Navistar

Mahindra Navistar Automotive Ltd on Wednesday unveiled a 40-tonne and a 44-tonne truck at the Auto Expo. The company had, on Monday, launched a 25-tonne and a 35-tonne truck and on Tuesday, Mahindra & Mahindra had unveiled its small commercial vehicle with a 200-hp payload. Mahindra Navistar is a 50-50 joint venture between Mahindra & Mahindra and Navistar Inc. of the U.S. The Mahindra Navistar range of medium and heavy commercial vehicles is being made at MNAL's new plant at Chakan, near Pune. The two trucks launched on Wednesday are powered by a 7.3-litre C800 engine. — Our Delhi Bureau

Mahindra drives into medium, heavy commercial vehicles segment

Forms two joint ventures with Navistar of US

By Bureau

NEW DELHI, Jan 6: From heavy and a pulsating future performance, and the long and drive in the words of Dr. Pawan Gumber, President, Automotive Sector, Mahindra & Mahindra, unveiling the trucks made by the company's joint venture with Navistar Inc. of the U.S. — a significant step towards fulfilment of the commitment to develop into a full line commercial vehicle manufacturer.

The plant at Chakan in Pune will initially begin commercial production of the trucks, which are of medium and heavy commercial vehicle segment in the country.

MNAL has formed two joint ventures with Navistar Inc. to make commercial vehicles and engines, in both of which a 50-50 joint venture will be formed to make the trucks.

The plant at Chakan in Pune will initially begin commercial production of the trucks, which are of medium and heavy commercial vehicle segment in the country.

The trucks, according to Dr. Gumber, have been developed to meet the needs of the Indian market, and are designed to be a full line commercial vehicle manufacturer.

The company has invested about \$100 million in developing the trucks, including the



Mr. Anand Mahindra, Vice-Chairman and Managing Director, Mahindra Group, with Dr. Pawan Gumber, President, Automotive Sector, Mahindra & Mahindra, Mr. Dr. Kapur, President, Navistar Group, U.S., and Mr. Rakesh Kaur, MD, Automotives, at the launch function in New Delhi on Monday. — ANAND SHARMA

Dr. Gumber said a group of people who would be responsible for the two trucks in the launch drive, which would be in "this financial year".

The company would be focusing on the domestic market, and later look for exports in right-hand-drive markets, particularly developing economies in the SAARC (South Asian Association for Regional Cooperation) region, Southeast Asia and Africa.

MNAL will start selling its products by the end of the current fiscal, when the company would initially be focusing on the domestic market, and later look for exports in right-hand-drive markets, particularly developing economies in the SAARC (South Asian Association for Regional Cooperation) region, Southeast Asia and Africa.

"We are not just looking into the truck business," Dr. Mahindra said, "we are a group that is building up its presence in the automobile, commercial and in consumer products. The joint venture plans to export the trucks to the markets with similar requirements — the SAARC countries, ASEAN region, and South Africa. Later, when we have developed some experience, we will export to the rest of Africa, Russia and CIS countries and rest of Asia."

During the first full year of operation, the company expects to produce 6,000 to 8,000 trucks. There would be no possibility of the joint venture using Navistar's facilities elsewhere in India, Africa and Brazil, he added, to service these trucks. The engine joint venture had started to export components to Navistar for its engine plant in Brazil.

The joint venture plans to export the trucks to the markets with similar requirements — the SAARC countries, ASEAN region, and South Africa. Later, when we have developed some experience, we will export to the rest of Africa, Russia and CIS countries and rest of Asia."

Dr. Mahindra said the company's customer-centric approach is a key to its success. He said the company would be focusing on the domestic market, and later look for exports in right-hand-drive markets, particularly developing economies in the SAARC (South Asian Association for Regional Cooperation) region, Southeast Asia and Africa.

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M&M-Navistar hopes to grab 15-20% market share in



The Mahindra & Navistar joint venture hopes to grab 15-20% market share in the heavy commercial vehicle segment. The company has invested about \$100 million in developing the trucks, including the

big

PREPARATION

MNAL in News

Check out MNAL as this month's Cover story in CV magazine, which has a focused circulation of 40,000 copies amongst the CV industry ecosystem.



WE LAUNCHED

SETTING YET ANOTHER BECHMARK IN CUSTOMER SENSITIVITY



The successful launch of MNAL hi-Performance trucks have created an immense buzz to set new standards in the Indian Trucking Community which has raised customer expectations. To compliment this, we proudly announce the launch of a unique "Expert on Call" customer service which will be branded as MNAL "now".

MNAL "now" is a unique expert on call Breakdown Service which, like our MNAL products, will set new benchmarks in the industry through its key differentiators.

- **Multilingual** : to precisely capture the concern
- **In-house** : close monitoring by MNAL officials
- **Technical Assistance** : solution by company trained - Engineers & Technicians
- **Two way communication** : proactive response
- **Complaint Registration** : complaints to improve Product and Processes

MNAL "now" - 24x7 EXPERT ON CALL, IMPLIES PROMPT AND QUICK SERVICE.

It connotes anytime proactive response with immediate solution through the Field Service Team and Dealership Technicians in co-ordination with the Call Center.

This will be supported by the service network and road side assistance. This service is available for all MNAL Product Customers on PAN India Basis, 24x7. Based on the initial experience in responding to the calls during the pilot phase, we are confident that MNAL will live upto the promise of this new offering, "now". Let us leverage this service to impart a unique experience to our customers, thereby creating a new benchmark in the trucking Industry.

Dealer Management System Launched

DMS is a software solution that integrates all functions of your dealership, from Pre-sales, Sales, Service, and Spares. Operating with an aim of integrating all this information, it provides a dealership with a system that manages its operations, provides updated information to make smart business decisions, communicates data to OEM and interfaces with the accounting package- 'Tally'. It is a very valuable and powerful tool for converting the dealership data into profits. Our guiding philosophy has been, "**OK IS NO LONGER OK**" and with our vision to

OUTPERFORM, we have conceptualized a system that comprehensively addresses all the requirements of our customers at various stages of the product life-cycle, and facilitates the adherence of critical MNAL sales, service and spares processes at the dealership level. The Essential Operating Requirements (EOR) for implementing the DMS at the dealerships have been shared with you and we hope that you would ensure the accomplishment of all these requirements as we move forward.

We are confident that the system will be the **MANTRA** to **EXCEED** our customer expectations.



***OUTRUNS. OUTCLIMBS. OUTLASTS.
OUTS 'OK' PERFORMANCE.***



Introducing high performance Mahindra Navistar trucks. With power, gradeability and efficiency like never before. To make what was previously acceptable in Indian trucking, now unacceptable. And take Indian trucking into the future, with their powerful MaxxForce® 7.2 engines. These engines belt out storm-like performance, even while maintaining unbeatable fuel efficiency. Making just 'ok' performance, no longer ok.



**Mahindra
NAVISTAR**

OUTPERFORM



**Powerful
MaxxForce® 7.2 engine**



**Vehicular Tracking
System**



**Large sleeper
berths with storage**



**Ergonomically
designed seats**

big

TEAM



“ **Redefining the HCV** market is the vision for MNAL vehicles. This vision was set early so as to be a competitive advantage for success in a price sensitive vehicle market. Balancing the equation between the “Best in Class” and delivering a “price competitive” product is always an underlying challenge for commercial vehicles in any market. Our engineering team started off by defining key vehicle-level attributes that would distinguish these vehicles, which included ride and handling, durability, fuel economy and powertrain performance to say the least. Working closely with Navistar’s design studio, the engineering team has developed vehicles with aggressive styling that meet the specific needs of the Indian driver. This combination has delivered a new standard for vehicle performance, that is all set to reset product leadership standards in the Indian market place.”

Mr. David L. Majors

Senior VP - Product Development.

Mobile Number : 09823611964

Location : Pune

E-mail: majors.david@mahindranavistar.com



“ **With over 20 years** of experience in the automotive industry in design development and manufacturing of commercial vehicles, John currently looks after programs for MNAL. Focusing on Quality, Cost and Delivery, his drive is to ensure that we efficiently deliver products to the market that meet and exceed customers’ expectations. And according to him, being able to quickly react to the market-needs will render MNAL successful in meeting the unique demands of its customer and in having a competitive advantage.”

Mr. John Randall

VP - Program Management.

Professional Experience of 20 years

Mobile Number : 09860093386

Location : Pune

E-mail: randall.john@mahindranavistar.com



“ He was among the first employees of this JV,

he was one of the catalysts for creating the roots of this company which has challenged performance standards in India. A true pioneer with a heart filled with passion; coupled with his experience of over 30 years in the field of applied research and development of automobiles, he makes a true leader.

He has successfully integrated complete vehicle systems ranging from scooterettes to passenger and heavy commercial vehicles. He is instrumental in building the PD team with bright, energetic and passionate engineers. He made sure that MNAL built a spectacular range of vehicles starting from scratch, in only 3 years. He is result guaranteed.”

Mr. Shamprasad Vishnu Ponkshe

VP - Product Development.

Professional experience of 30 years

Mobile Number : 09881256795

Location : Pune

Email: ponkshe.shamprasad@mahindranavistar.com



big

TEAM

“A natural team player with a positive attitude, high flexibility in adapting to changing situations, good analytical skills and a positive bent of mind, he joined MNAL with over 27 years of experience in automotive body design. Starting from “design and development” using world class design methods to development of KBE applications in body design area and created body design manual. He played a pivotal role in creating the modular cabin for MNAL range of products that meet global regulatory standards, along with world-class safety, ergonomics and comfort.

With his eye for details and his down to earth nature, he is an inspiration to the young engineers. He played a critical role in building the PD capability with bright, energetic and passionate engineers. He is currently the Chief Engineer for MNAL-LCV and Bus platform.”

Mr. Nandkumar Jeevanrao Khandare

Chief Engineer - LCV & Bus Platform.

Professional experience of 31 years

Mobile Number : 09822871275

Location : Pune

E-mail: Khandare.23@mahindranavistar.com



“Apart from being a member of SAE international, being selected as an accessor for an award for business excellence and having papers published to his name, he has developed engineering softwares, implemented lean manufacturing activities. He has looked after an engineering service division, implemented CAD/CAM/CAE technology, concurrent engineering, and design activities in 3D environment and digital prototyping (DMU). He has also had top management training from IIM-A for strategic perspective, managerial effectiveness and team building.”

Mr. Chandra Sekhar Maikhuri

Chief Engineer - M&HCV Platform.

Professional experience of 30 years

Mobile Number : 09822045402

Location : Pune

E-mail: maikhuri.chandrashekhar@mahindranavistar.com



“His extensive experience and passion in all areas of product development including direct design engineering, manufacturing and purchasing has allowed him to effectively lead groups and to help them execute efficiently. With a good balance of skills including quick decision making by taking calculated risks and pushing through the inevitable resistance, he has improved time lines and reduced budgets.”

Mr. Tony Sutton

VP - Validation & Protoshop.

Professional Experience of 23 years

Mobile Number : 09860003276

Location : Pune

E-mail: sutton.tony@mahindranavistar.com



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KNOWLEDGE

PRODUCT FAMILIARISATION

Types of Commercial Vehicles based on Architecture

PASSENGER

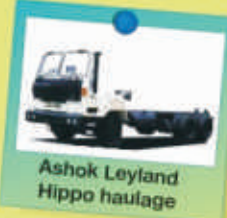
Haulage



MN 25 cargo



Ashok Leyland Hippo haulage



Ashok Leyland 3121



GOODS

Tractor



MN 49



Mercedes Actros



Ashok Leyland 4921



Tipper



Volvo FM9



AL Stallion MK III



MN 25 tipper



SPECIAL VEHICLES

Rigid vehicle examples :



Rigid Vehicles

Semi articulated vehicle examples :



Semi Articulated

Articulated Vehicles

Fully Articulated

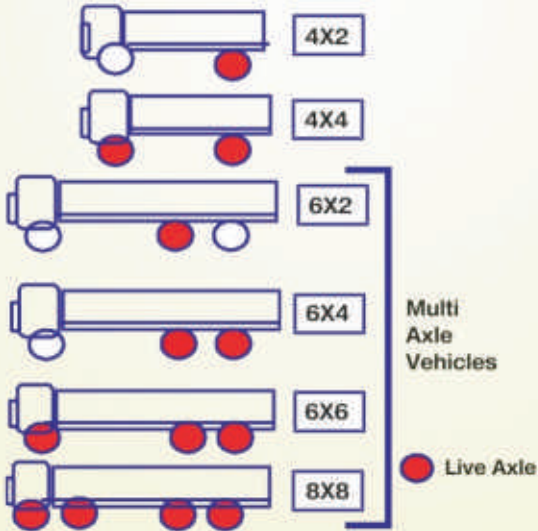
Fully articulated vehicle examples :



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KNOWLEDGE

Types of Rigid Vehicles based on Axle Configuration



Types of Passenger Vehicles according to the Engine Position



Forward Engine Passenger Vehicle



Rear Engine Passenger Vehicle

4X2



4X4



6X2



6X4



6X6



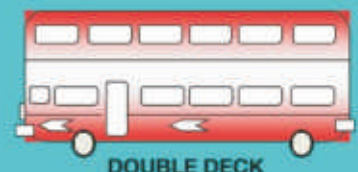
8X8



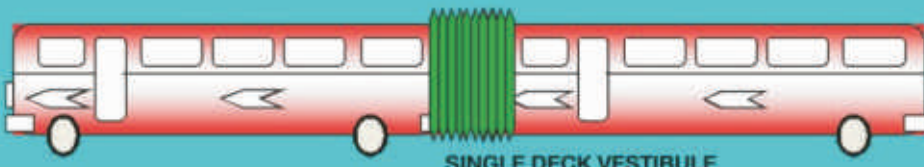
Types of Passenger Vehicles



SINGLE DECK



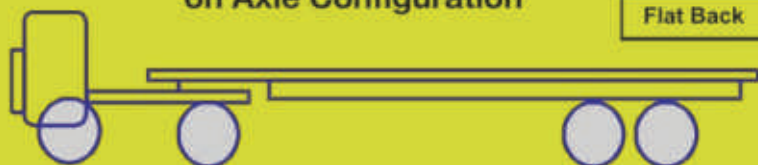
DOUBLE DECK



SINGLE DECK VESTIBULE



Types of Semi Articulated Vehicles based on Axle Configuration



Flat Back



Goose Neck

FLAT BACK



Goose Neck



big

NEWS

Dealer of the month

Based on agility demonstrated in terms of dealership readiness prior to launch.

Excerpts from an interview with Sushil Mahato.

On Market

Jharkhand being an active mining-industry and hilly area, there is a strong need for high powered CVs. With the launching of MNAL, the need is expected to be fulfilled, so we have great expectations from it. We have the latest technology, customer reliable services and with dealerships coming pan India through the vast Mahindra network, I believe, we can create a big impact. This will definitely prove to be a big boost for the CV sales, and it will lay the foundation for the next generation of CVs. Our market is developing along with the developing infrastructure, mining, increasing trend in road freight index, and these key enablers would boost CV sales, and customers will definitely go in for purchase of Mahindra products.

Journey with MNAL

We were approached by MNAL in August, 2009. Then we started the infrastructure development for the dealership. The initial market survey and product euphoria created after the product launch in January at Delhi has given me clear indications of upcoming brightness. And with the support from the MNAL executive officers, this faith is strongly instilled in me till today. We will be able to meet the proposed deadlines without any tension.



Photo : Nexera Motors Private Limited, Jharkhand

Expectations from MNAL

- The governing policies should be supportive in-order to compete with the long established network of competition.
- The spares availability and cost should be optimum and this will be a major driving force behind sales.
- Brand Mahindra is associated with durability and reliability; the same should not only be maintained but taken to the next level.

Mr. Sushil Mahato
Managing Director

Nexera Motors Private Limited
Manokamna Nagar, Tikra Toli Nagari,
Jharkhand-835303

Contact Details:

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Tarun Kumar - 09771432705
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E-mail - tarun.nex@gmail.com
- Nexeramotors@gmail.com

Message to fellow Dealers

“ Let us collaborate
to mark the new beginning
in the CV industry.”



Photo:
(Top) Tarun Kumar
& Sushil Mahato