

INDIAN

STOCK MARKET JOURNAL

EMPOWERING TRADERS AND INVESTORS

New Education Policy Explained



**All About
Kamala Harris**

**The Timeline of
Ayodhya Verdict**

**Stock Market
Outlook For
Sep 2020**

INDIAN STOCK MARKET JOURNAL

Special Edition | August 2020

EDITORIAL TEAM

Amrita Chakravorty
Neha Verma
Ayushman S
Shashwat Tripathi

RESEARCH

Darpan Shah
Anuja Mishra

DESIGN

Nikhil Sadaphal
Sheetal Sharma

HEAD OFFICE

305, Trinnity Business Park,
LP Savani Road,
Surat [Gujarat]-395009
TEL: 080008 16688

For queries:

admin@equitypandit.com

Website:

www.equitypandit.com

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Full efforts has been made to ensure the authenticity and accuracy of the contents of the Yearbook, but we do not accept any liability for the errors if committed and the subsequent loss arising from the same, but we will make sure that the errors if occurred are recited and minimized in future editions and also would welcome the readers feedback.

We welcome your comments and suggestions for our future editions to make it more helpful month after month.

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FROM THE CEO'S DESK



Dear Readers,

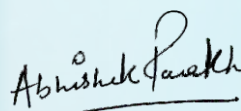
The business scenario in India and the world has now started to pick up again gradually. Since 2020 is about to end in a few months and the whole year was in a downfall for everything, we hope 2021 comes with new hopes, joys, opportunities and luck. We are hopeful for the Corona vaccine trials that have just started in India; we expect a sooner result.

In this edition of ISMJ, we have explained the New Education Policy by the HRD Ministry. Here, we also have come up with the full introduction of Kamla Harris, the first Indian- American candidate for Vice-Presidential election in the US. Also, we bring you the complete timeline of Ayodhya Case, India's most prolonged running land dispute. Since the revocation of Article 2020 has celebrated it's anniversary this month; the edition comes up with all the happenings of it the whole year.

Along with all the topics deemed to be the future of markets, we also bring you Stock Market Outlook for September 2020, how Nifty and Bank nifty moves in the upcoming month. Hope you learn and grow.

We would like to thank you for appreciating our previous editions with your kind words. We would love to have your continuous feedback so that we improve our work. Please feel free to write to us at support@equitypandit.com.

Happy investing!



Abhishek Parakh

CEO, and Managing Director
EquityPandit Financial Services (P) Limited

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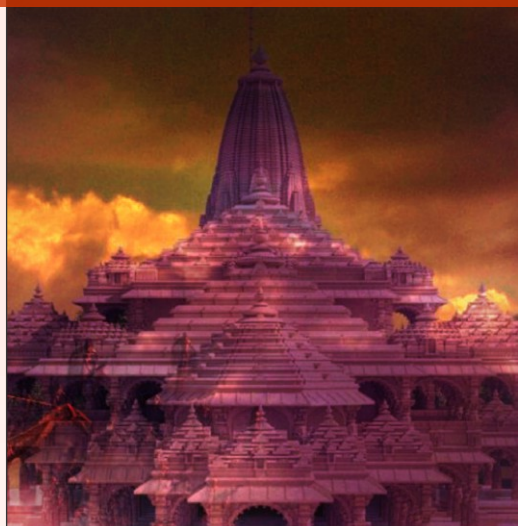
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STOCK MARKET OUTLOOK FOR SEPTEMBER 2020



NIFTY

Expiry week started on a strong note as Nifty went on to add some more gains in the last two trading session of this week.

Pattern analysis shows that Nifty has bounced off from the exact lower trend line of the channel, which indicates that Nifty stays in the upward rising channel. In this process, the subsequent up moves have seen the Index attempting the fill the gap that existed in the 11430-11535 levels. The formation of 50 DMA and 200 DMA crossover indicates the long bullish trend on the daily chart.



In a nutshell, Nifty looks to be positive. Move towards 11650 levels can be expected on the upside. This outlook is valid as long as 11280 remains protected on the downside. We recommend continuing to follow the trend cautiously on the upside while adopting a stock-specific approach in the markets.

BANK NIFTY

The present structure of Bank nifty tests the higher level by moving towards the upper trendline of the channel. It is currently placed near the resistance zone. Further, it is essential to see whether price reverses or break above from the same.

Benchmark index looks to be at crucial juncture but with bullish up move expecting. Break above 23200 levels which could take prices toward 23600 levels or higher levels where 50 EMA will act as support on the daily chart. The financial sector has outperformed the broader markets and will continue to do so in the near term. A cautiously positive approach is advised for the coming week.





**Celebrating Anniversary of
Article 370 Revocation**



A Sneak Peek into The Whole Year

On August 5, 2020, the first anniversary of the abrogation of Article 370 was celebrated. Surya Prakash (former chairman Prasar Bharati) states the changes that brought about change in the past 12 months as, “It is evident that the Union government has pulled out all the stops to ensure that everyone living in the two Union Territories would get a sense of the egalitarian principles that are firmly embedded in India’s Constitution. The first time after the seven decades, the Indian Constitution and all the 890 Central laws are fully applicable to J&K.”

August 5, last year has redefined everything for the people of Jammu and Kashmir, which enshrined the relationship between J&K state and the Union of India. More 170 Central laws to J&K including progressive legislation such as The Scheduled Caste and The Scheduled Tribes (Prevention of Atrocities) Act, 1954, the National Commission for Minorities Act, and the Right of Children to Free and Compulsory Education Act, 2009 and many laws for better integration, equal rights and privileges to people of J&K, equal opportunities, land rights, returning of Kashmiri Pandits and economic growth had been made applicable.



Is J&K Truly Integrated?

After the removal of Article 370, not truly the Union Territory has integrated. Looking at figures will let you know that the condition now has been worse than it was before the revocation of Article. More than 10 lakh students lost their education last year, due to the partial lockdown imposed after the removal of Article 370. No access to 4g internet in J&K had made it difficult for students to attend an online lecture, and with 2g network, it seems to be not possible for them.

In December 2019 The Chamber of Commerce and Industry of Kashmir stated a report that from August 5, 2019, to December 2019 there has been a difference of 15,000 crores in the economy of Kashmir, due to the lockdown imposed in the state after the removal of Article, 370. During the period between August and December, there has been a loss of around 5 lakh jobs in Kashmir. According to the data of Tourism Sector, there has been an 86% reduction in the tourism of Kashmir and a big hit of 9,000 crores with more than 74,000 job losses in the entire state under the lockdown conditions.



Do the citizens there truly enjoy equal rights as the entire nation?

‘Impact of Lockdown on Human Rights’ was released compiled by a civil rights group including, The Forum of Human Rights and some prominent people like Former Indian Supreme Court Judges andv Former Indian Foreign Secretary. The report states that the J&K economy by July 2020 would roughly face a loss of around 40,000 crores since the revocation of Article 370. J&K is facing one of its worst-ever unemployment crises, and the promise is yet not completed by Satya Pal Malik, former Governor of J&K after a year of declaring 50,000 jobs in the J&K administration that would be given in three months.

Has the removal of Article 370 brought a change in development?

The removal of Article 370 is considered to be the masterstroke of the government, but the implementation had impacted the overall social and economic development of the state. The internet shutdown hit in tourism, education problems, state of joblessness, lockdown impact, fatalities drop, and the local threat had adversely contributed to the growth and development of J&K. It is expected that then conditions of citizens would improve after the removal of Article and adding new laws to give equal rights to the public of J&K. But, due to partial lockdown across the state led to ruin the expected conditions of the citizens, there is a need of rethinking on J&K as the state has suffered massive losses before and after Covid-19 pandemic.

AYODHYA VERDICT



**A Complete Timeline of
India's Longest Running
Property Dispute**



The Ayodhya dispute is a political, historical, and socio-religious debate in India, centred on a plot of land in the city of Ayodhya, Uttar Pradesh. The issues revolve around the control of a site traditionally regarded as the birthplace of one of the most widely worshipped Hindu deities Rama, considered to be the seventh incarnation of God Vishnu.

According to the Ramayana, Lord Rama was born in Ayodhya and was the son of King Dasharatha and Queen Kaushalya. According to a Hindu religious text Garuda Purana, Ayodhya is among one of seven sacred sites where Moksha (final release from the cycle of death and rebirth) may be obtained.



Babur was the founder of the Mughal Empire and the first Mughal Emperor. It is believed that Mir Baqi, his general has built the Babri Masjid (Babur's Mosque) in 1528 on Babur's orders. The location of the Mosque where Babri Masjid stood is traditionally considered to be the birthplace of the Hindu deity Rama and, it is believed that Hindu temple (where the God was born) was demolished or modified to create a mosque, is at the core of the dispute.



TIMELINE

1528



According to the inscription on the walls of the Babri Masjid, the Mosque was constructed on the orders of Babur. Local tradition believes that Lord Rama was born in a room located under the central dome of the Mosque.

1717



Rajput noble Jai Singh II purchased the land of the Mosque in the Mughal Court and, Hindus worship Rama idols outside the Mosque.

The year was the first to record communal clashes over the site between Hindus and Muslims.



1853

British erected a fence to separate the areas of worship by allowing the inner court to be used by Muslims and outer court by Hindus.



1859

Idols of Lord Rama were placed inside the Mosque. Both sides to the dispute filed civil suits and, the government locked the gates, declaring the area to be disputed.



1949



1961

Case was filed in the Indian courts against the forceful occupation of the Babri Masjid and removal of Lord Rama's idol from the Mosque.



1984

Hindu groups formed a committee for the construction of a temple at the Ram Janma Bhoomi site claiming the birthplace of Lord Ram.

1986



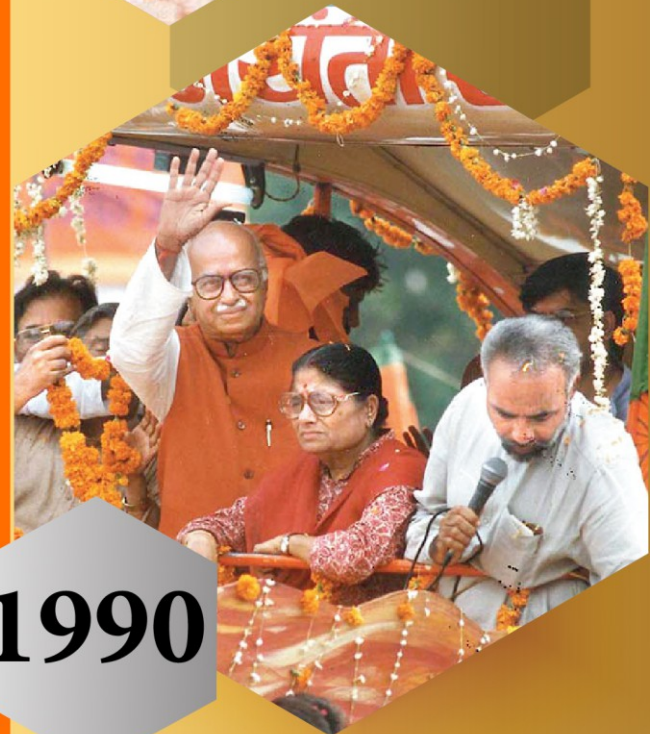
Babri Mosque Action Committee was formed to protest the orders of District judge for opening the gates of Mosque after 37 yrs and, to allow Hindus to worship inside the 'disputed structure'.

In February, Vishwa Hindu Parishad (VHP) proclaimed that a Shila or stone would be established for construction of a temple near the area. In November, VHP laid the foundations of the temple on the adjacent land of the 'disputed structure' in the presence of Home Minister Sh Boota Singh and then Chief Minister Sh ND Tiwari.



1989

Lal Krishna Advani leads Rath Yatra from Somnath to Ayodhya, demanding the construction of a temple the yatra also led to the communal violence and clashes in many Parasnath became the CM of Uttar Pradesh and acquired 2.77 acre of land around the disputed site.



1990

On 6th December, Karsevaks demolished the Babri Masjid followed by communal riots.



1992



1993

President issued orders for the acquisition of areas around the disputed site and also referred the matter to the Supreme Court for its opinion on demolition.



2002

Allahabad Court began hearing on the ownership of the land and the disputed structure.

2009



After 17 yrs, Liberhan Commission submits report on the Babri Masjid demolition.

Allahabad High Court ordered the three-way division of land between Ram.

2010



In March, Supreme Court forms a mediation panel on Ayodhya Dispute. However, the panel failed to resolve the dispute. On 9th November, Supreme Court gives its verdict on Ayodhya Case that 2.77 acres of land will be given to a trust for temple construction and ordered the government to allot 5 acres of land to Muslims in another location for building Mosque.

2019



The Government of India announced the trust to be named as Shri Ram Janmabhoomi Teerth Kshetra on 5th February 2020. Prime Minister, Narendra Modi performed the Bhumi Pujan or foundation stone laying ceremony on 5th August 2020.

2020





KAMALA HARRIS

Joe Biden's Choice as Vice-Presidential Running Mate

Who is Kamala Harris?



US Presidential candidate Joe Biden (Left) with Harris.

Joe Biden, in his recent tweet, announced Kamala Harris as his pick for vice-president. The 55 years old first-time senator from California, Harris is mixed Black and Indian heritage and the First Indian and Asian American descent to run for Vice-President. Harris is also the first African American and the third woman to run the office of a major party, after Democrat Geraldine Ferraro and Republican Sarah Palin.



Harris (Left) with her family.

Family Background

In 2010, Harris in her autobiography, 'The Truth We hold: An American Journey' addressed her mixed heritage and a keen awareness and appreciation for India culture. My mother understood very well that she was raising two black daughters. She also mentioned that "My mother

understood very well that she was raising two black daughters. She knew that her adopted homeland would see Maya and me as black girls, and she was determined to make sure we would grow into confident, proud black women."

Educational Background



Harris second from left with her friends at Howard University Graduation.

Harris graduated in 1981 from Westmount High School in Westmount, Quebec. After completing her high school, she went to Howard University in Washington, DC where she was interned as a mailroom clerk for Senator of California, Alan Cranston and, led the debate team by joining Alpha Kappa Alpha sorority. Harris graduated with a double-major Bachelor of Arts Degree in Political Science and Economics from Howard in 1986. Then, she attended Hastings College of Law, University of California and served as the Black Law Students Association. In 1989, she graduated with a Juris Doctor and passed the bar examination in June 1990.

Political Background

Early Career (1990-2004)

Harris was hired as Deputy District Attorney in Alameda County, California in 1990 and, noted as 'an able prosecutor on the way up'. In 1994, she was appointed as the State Unemployment Insurance Appeals Board and then, the California Medical Assistance Commission to serve these positions she took a leave of absence from her prosecutor job. She was recruited as an assistant district attorney in San Francisco District Attorney, Terence Hallinan in 1998. She took a new job at San Francisco City Hall, working for City Attorney Louise Renne in August 2000. In 2002, she ran a successful campaign that disrupted negative stereotypes of black women against Hallinan, and Defense Attorney, Bill Fazio. She becomes California's first American District Attorney of Color in 2003.

District Attorney of San Francisco (2004-2011)

In 2004, Harris made a statement for criminals who possessed or used assault weapons that, "If you carry an illegal gun in the city of San Francisco and your case is brought to my office, you are going to spend time in jail." She prosecuted Charles Rothenberg, a.k.a. Charley Charles, under three strikes law of

California for illegal possession of a firearm in April 2005. A particular Hate Crimes Unit was formed by Harris in 2006, focusing on hate crimes against LGBT children and teens in school. In 2007, Harris and City Attorney Dennis

Harris investigated San Francisco supervisor ED Jew for holding his supervisor position by violating necessary residency requirements.

Harris also joined Police Chief Heather Fong and Mayor Gavin Newsom to ban gun shows at Cow Palace. She was re-elected in 2007, and from then she has carried out significant events in non-violent crimes, violent crimes, reform efforts, truancy initiative, and death penalties till 2011.



Harris with California Congress Woman Nancy Pelosi (Right)

Attorney General of California (2011-2017)



In January 2011, Harris became the first African American and South Asian American woman to serve as Attorney General of California. She issued a report titled 'In School + On Track' in 2013 founding more than 250,000 elementary school students were 'chronically absent' in the state and the truancy rate in the school year 2012-2013 was about 30%. This costed nearly about \$1.4 billion to school districts. In 2015, Harris's California Department of Justice was the first statewide agency to wear body cameras for all the police officers.



US Senate, 2017

Harris being sworn in as Senator by outgoing US Vice President Joe Biden. (2017)

In 2017, Harris become the Senator from California serving the Homeland Security and Governmental Affairs Committee, the Committee on the Judiciary, the Select Committee on Intelligence and the Committee on the Budget. She was the First South Asian-American Senator and the second African-American woman of US.


Harris as Joe Biden's Presidential Mate



Biden in his tweet wrote, "I have the great honour to announce that I've picked @KamalaHarris — a fearless fighter for the little guy, and one of the country's finest public servants — as my running mate." Joe knows the importance of the Vice Presidency, and he is confident that Harris will be the best partner for getting their country back on track. "Kamala will be ready to tackle the work that is needed to heal our country on Day One of the Biden-Harris Administration," further added in the statement. Harris's win in November will make her the First Female Vice-President of the United States and will set her up for the Presidency in 2024 at the end of Joe's first term, 2028.

2020

The Watershed Year For Calamities

A sloth is shown in profile, eating a piece of wood. The background is a blurred forest fire with bright orange and yellow flames. The sloth's fur is dark brown and shaggy. The wood it is eating is light-colored and appears to be a piece of bark or a small branch. The overall scene is dramatic and highlights the impact of natural disasters on wildlife.

We are just over the halfway mark in the year 2020. The threat of the novel coronavirus, aka COVID-19, has the worldwide tally standing at almost 19 million (18,979,596), among which there have been 711,252 deaths and 12,171,065 recoveries. Besides, this watershed year has witnessed natural calamities such as earthquakes, forest fires, swarms, floods and even volcanic eruptions which has caused massive losses. This article covers the most prominent disasters that took place in 2020.

Here's a list of prominent natural disasters around the world:

Australia Bushfire

Kicking off the list of calamities is the bushfire that sparked widespread panic for wildlife in Australia. The first incident surfaced in December 2019, and many more were reported in early 2020. It was not a very happy New Year for Australia, with the Medical Journal of Australia reporting an estimated 18.6 million burned hectares, 5,900 destroyed buildings and 34 deaths.

Besides Australia, Indonesia also did not start New Year's in celebratory mode. January 1, 2020, witnessed calamitous floods that destroyed Indonesia's capital, Jakarta followed by neighbouring areas. The devastation saw more than 4,00,000 people fleeing from their homes. Heavy rains left inhabitants submerged in 5ft of water. It is estimated that 66 people have died on account of this disaster by electric shocks or landslides.

Indonesian Floods

Earthquakes in Jamaica and Russia

Among the natural calamities that have occurred in 2020, it has seen an abnormal increase in earthquakes. There were 45 earthquakes reported in the first five months alone. These were characterized over 6 to 7 magnitudes. Jamaica and Russia were the worst affected countries. Turkey saw 41 deaths due to the earthquake this year.


Desert Locusts in East Africa, India and Parts of Asia

The swarm of millions of desert locust was first observed in Eastern Africa. Later it spread to Pakistan and six northern states in India. While these locusts do not affect humans, they cause immense damage to crops. From Pakistan, these swarms have swelled into areas in Rajasthan, Punjab, Haryana, Madhya Pradesh and Uttar Pradesh, causing havoc to crops. While Desert Locusts have been known as the most vicious pests as far as their effect on crops, this was among the worst noted attacks in 26 years.




Cyclone in India and Bangladesh

In May, cyclone Armpfan wreaked havoc in West Bengal and Bangladesh. Because of its turbulence, it was termed as an "extremely severe cyclonic storm". The landfall was accompanied by heavy rains, gusty winds and lightning. It impacted power supply and phone networks with 12 reported deaths, leaving devastating visuals all around.



The bushfires were also seen in Uttarakhand, India. It has raged for days and has amounted to 46 fires in total. While the casualty count remains low at only two deaths, the situation was nonetheless uncontrollable. Times of India report stated a loss of around 51.43 hectares suffered by the forest department alone.

Uttarakhand Forest Fires



The financial capital of India Mumbai has recorded his most torrential rainfall since 2005 this year. Statistics recorded 215.8 mm rain, followed by 101.9 mm in eastern suburbs and 76.03 mm in western suburbs. The city's civic body has said that all offices besides essential services shall remain closed in an account of heavy rainfall. Consequences include suspension of trains, diversion of bus routes, turbulent winds and air transport disruptions. Families whose houses collapsed were drowned in massive drains.

Mumbai Rains



Assam Floods

A continuous downpour of rains across many parts in Assam, India has resulted in excessive floods, affecting 33 districts with more than 30,000 people, and 128 villages in eight revenue circles of Lakhimpur, Dhemaji, Dibrugarh, Darrang and Goalpara.



Green Snow in Antarctica

The penguins and seals - residents of Antarctica's glaciers, have been perturbed with parts of the continent turning green with high algal accumulation rates and with ongoing climate change. With the expansion proliferating, the signs are becoming visible even from space.



Aircraft Crash in Kerala

On 08th August, at Calicut International Airport, an aircraft had crashed as it was about to land. Because of touching too far ahead with maximum speed, it had toppled over and landed in the valley. The pilots were alerted about bad weather conditions in the area, and also tailwinds which were within permissible limits. There is still speculation whether the weather was the reason for the crash. Both pilots and 18 passengers died when the Air India Express Boeing 737-800 aircraft had crashed. The clear information is that the wet runway surface was a factor that would have impacted the braking performance while touching down. The crash report is expected in a few weeks' time.

COVID Centre Fire in Vijayawada

On 9th Aug, 2020 had a huge fire break out at a COVID-19 facility in Vijayawada, Andhra Pradesh. Eleven deaths were confirmed, and at least 30 were rescued. It is reported that the hotel leased by a private hospital to aid Coronavirus cases had violated safety measures. The alarm bell reportedly did not ring at the time of the accident, following a further delay to open the back door. An investigation has been started, and action on hotel management will be taken after it.

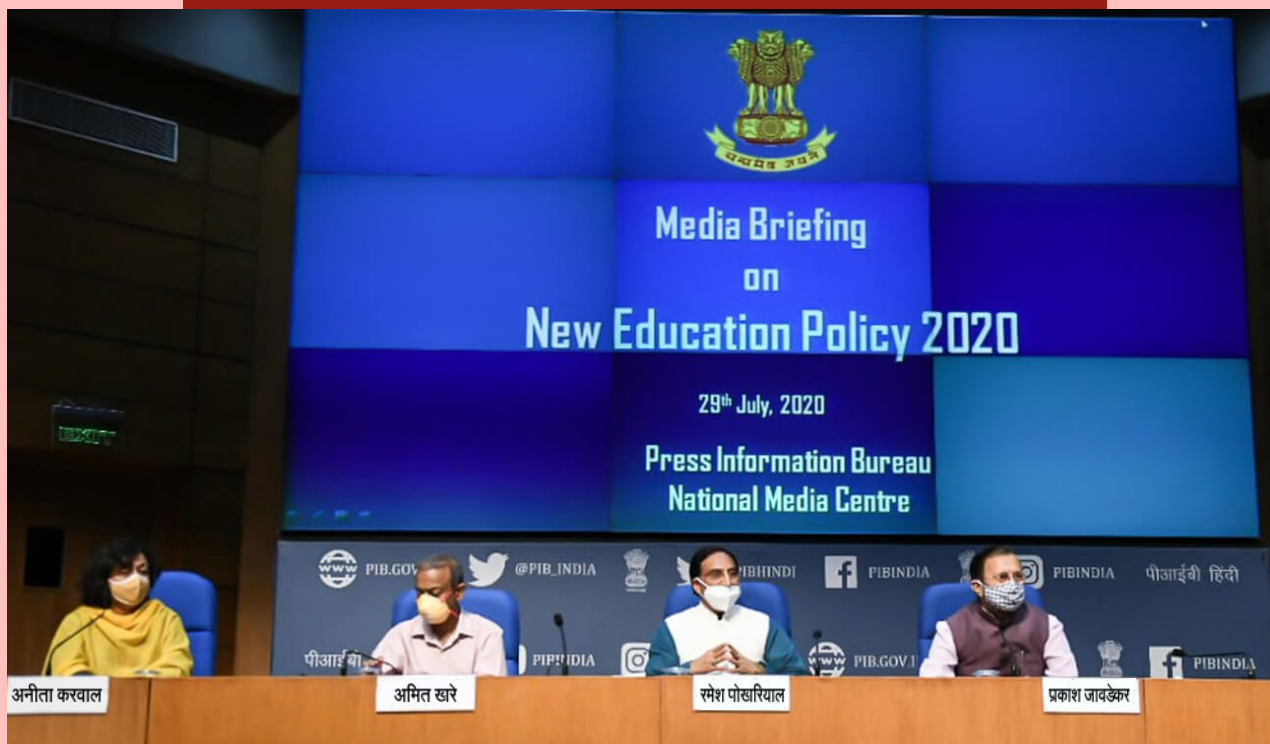
With 2020 having already witnessed unprecedented disasters of all forms, we can only hope that the rest of the year is spared and the humans and earth both are given time to heal.

A glowing, blue-toned illustration of a human brain with intricate neural pathways and connections, set against a dark blue background with bokeh light effects.

‘REVOLUTION IN EDUCATION 2020’

**‘AIMING TO MAKE INDIA
GLOBAL KNOWLEDGE SUPERPOWER’**





On July 29, 2020, India has crossed a new milestone of incredible incidents that will be remembered by us and the world forever. The Union Cabinet has approved the new National Education Policy on the day that intends to revamp the existing education system in the country. The announcement on the NEP was made by Ramesh Pokhriyal Nishank, Minister of Education and, Prakash Javadekar, Minister of Environment, Forest and Climate Change, Minister of Information and Broadcasting and Minister of Heavy Industries and Public Enterprises. Here we talk about salient points of National Education Policy (NEP) 2020:

The New Education Policy will focus on the following aspects:

Focus on Vocational Education at School Levels

The NEP aims to provide exposure to vocational education to at least 50 per cent of learners via school and higher education system by 2025. Every child will learn minimally one vocation while being exposed to several more. These include carpentry, electrical work, metalwork, gardening, based on regulations by states and communities from grades 6 to 8. Other internship opportunities such as a bag-less ten-day period of vocation and online vocation will also be included.



MODIFICATION TO THE SCHOOL EDUCATION SYSTEM

To classify the stages under this new education policy, the conventional 10+2 system is being replaced by 5+3+3+4.5 stands for three years of pre-primary school followed by the foundation stage (Classes 1 and 2), the preparatory stage (classes 3-5), the middle stage (classes 6-8) and the secondary stage (classes 9-12).

DEVELOPMENT OF HIGH-QUALITY MODULES FOR INDIAN SIGN LANGUAGE

Creating high-quality modules to teach Indian Sign Language has been made a priority. This will benefit around several hundred thousand deaf people. Students will be taught how to use sign language and some basic subjects along with it.

PROVISION OF FREE BOARDING FACILITIES IN JAWAHARNAVODAYAVIDYALAYAS (JNV)



This provision focuses especially on aiding students who come from socio-economically disadvantaged backgrounds. Incorporation of free boarding facilities in NEP aims at matching the standard of Jawahar Navodaya Vidyalayas.

ADULT EDUCATION COURSES POST SCHOOL HOURS

Information and Communication Technology (ICT) equipped methods will be practised wherever possible for adult education courses and additional community schemes and activities. This will include permitted use of schools after the specified school time as well as access to public libraries.

PRE-SCHOOL SECTION IN KENDRIYA VIDYALAYAS

At least one year of early childhood care and education will be covered in pre-school sections and added to Kendriya Vidyalayas and other primary schools around the country, including a special focus on underprivileged areas.



NATIONAL COMPUTING CENTRE (NCC) WINGS IN SECONDARY AND HIGHER SECONDARY SCHOOLS UNDER THE MINISTRY OF DEFENSE

Under the aegis of the Ministry of Defense, there is a provision of State Governments promoting the NCC wings in secondary school systems and senior secondary ones, including schools located in tribal-dominated areas.

DIGITAL AND ONLINE LEARNING

Constitution of digital infrastructure, digital content and capacity growth will be created in the MHRD to facilitate e-education requirements in both school and higher education. Online education will be revised up to points where traditional person to person modes are not feasible.

EXPANSION OF SCHOLARSHIP PORTAL FOR SC, ST, OBC AND (STUDENT ENTREPRENEURSHIP DEVELOPMENT GROUP) SEDG

This, under the supervision of the National Scholarship Portal, will help in the expansion of supporting, fostering and tracking the progress of students who receive scholarships. Private Higher Education Institutions (HEIs) will also be encouraged to offer a large number of scholarships to their students.

STANDARD REGULATORY BODY FOR ENTIRE HIGHER EDUCATION

The Higher Education Commission of India (HECI) will be set up as a single supervising entity, excluding medical and legal education. HECI will comprise of four independent verticals - National Higher Education Regulatory Council (NHERC) for regulation, General Education Council (GEC) for standard-setting, Higher Education Grants Council (HEGC) for funding, and National Accreditation Council (NAC) for accreditation.

PROVISIONS FOR CHILDREN WITH DISABILITIES

Specially enabled children will be entitled to participate entirely in the regular schooling stages from foundational level to higher education, by means of support of educators with cross-disability training, accommodations, latest tech-based tools and additional support mechanisms.

With an emphasis on mother tongue for education, activity-based learning, the introduction of subjects between classes 3 to 5, coding and internships in class 6, multi-disciplinary, flexible choice subject in classes 9 to 12 the NEP is a positive step in the right direction making the new generation well equipped to make India a knowledge superpower.

We hope, with the New Education Policy 2020, our Children will grow better and create a better India.



STOCKS TO BET ON FOR AUGUST 2020



RBL BANK



SHREE RAM TRANSPORT



INDUSIND BANK



TATA STEEL



GODREJCP

Exclusive Recommendation By:
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