

# Yearbook

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NEW YEAR AND NEW BEGINNING FOR JET AIRWAYS

UNDERSTANDING AND INVESTING IN GREEN FUNDS

Trading  
Holiday  
**2022**

# Foreword

## INDIAN STOCK MARKET JOURNAL

Yearbook | Special Edition | January 2022

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### Yearbook 2022

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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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Dear Readers,

Two things that ruled the Indian Stock Market in 2021 are uncertainty and unpredictability. Following the footsteps of the previous year, the current year began with cheerfulness, as the benchmark indices touched highs frequently in the early weeks. However, it is not sure that it could sustain these levels. But interestingly, this year is expected to inherit the same level of volatility.

In our continuous efforts to keep you updated with the trends, we have compiled everything that shaped the Indian stock market in the year 2021. We have put together everything you need to know about the upcoming year to sail you through the New Year smoothly. The highlight of this yearbook is the yearly outlook of both the equity and the commodities segment.

We are certain that you will be benefitted from EquityPandit Yearbook.

Happy New Year!

Team EquityPandit

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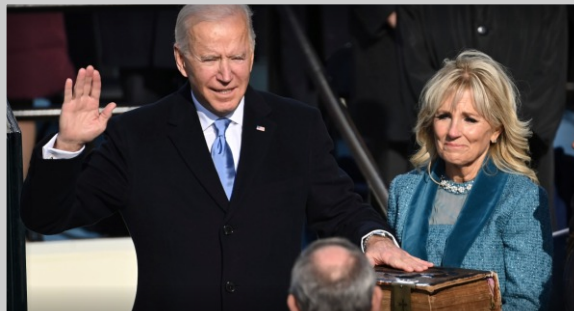


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Find visually appealing details of all the important events that shaped the year 2021



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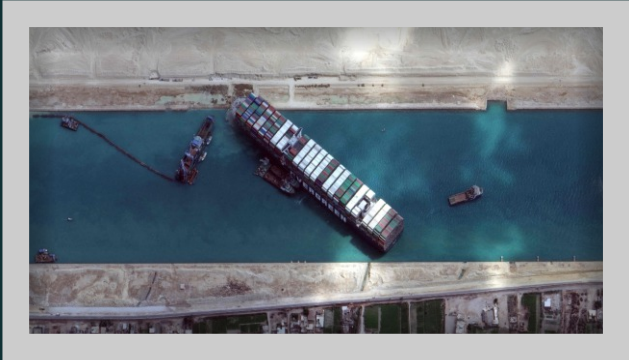
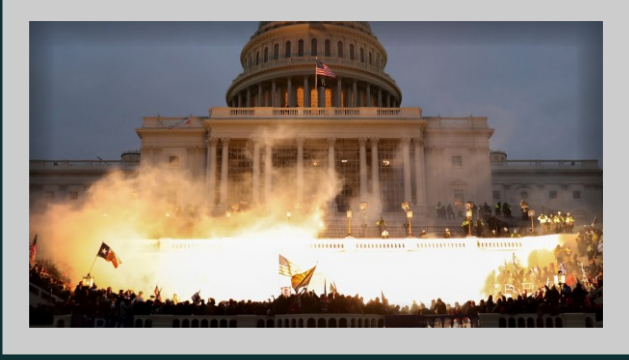
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### WHAT IS NEW IN CRYPTO THIS YEAR



# Events That Shaped

2021



# Events That Shaped



From the rapid spread of the Delta variant of COVID-19 to the Taliban's blitz in Afghanistan, 2021 certainly experienced its fair share of world-shifting events. One positive aspect of 2021 is that it was not as chaotic as 2020, which claimed the worst year ever. That, on the other hand, could be damning with faint praise. Yes, there was some positive news in the last twelve months. COVID-19 appeared in the rearview mirror for a brief while in early June. So let's pay close attention to the events that shaped our lives in 2021.



6 JANUARY

# Storming Of The US Capitol



Following his loss to Joe Biden in the 2021 US Presidential elections, former US President Donald Trump supporters laid siege to the US Capitol. A joint session of Congress was convened inside the Capitol at the attack to validate the election results. Security personnel were assaulted, offices were plundered, and the rioters vandalised the Capitol. Officer Brian Sicknick was among the

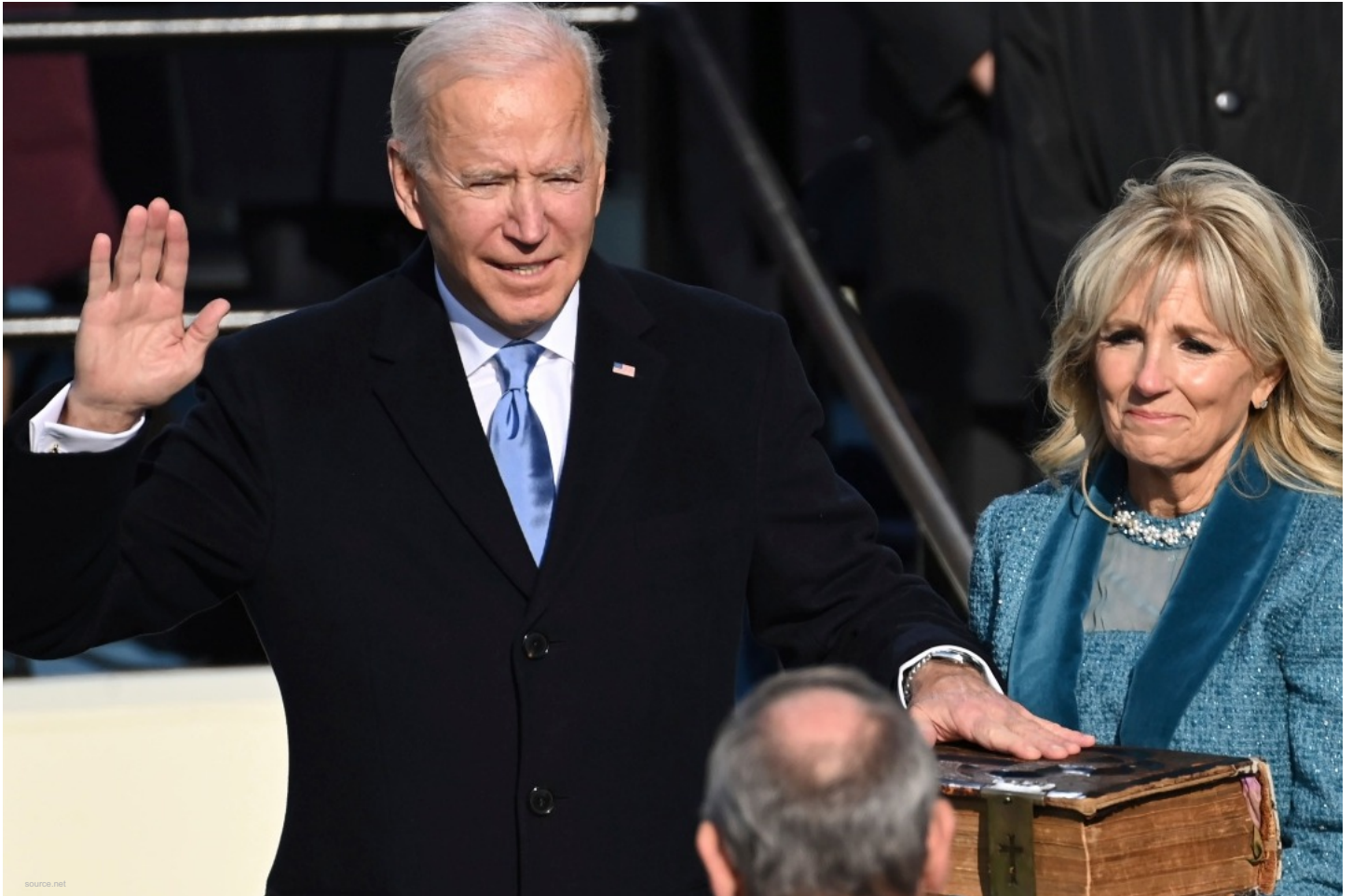
five victims killed in the attack. The Capitol siege was dubbed "domestic terrorism" by the Federal Bureau of Investigation (FBI). Trump incited the riots, for which the House of Representatives impeached him. Even though the Senate acquitted Trump, he became the first US President to be impeached twice.





20 JANUARY

# The US Gets A New President: Joe Biden



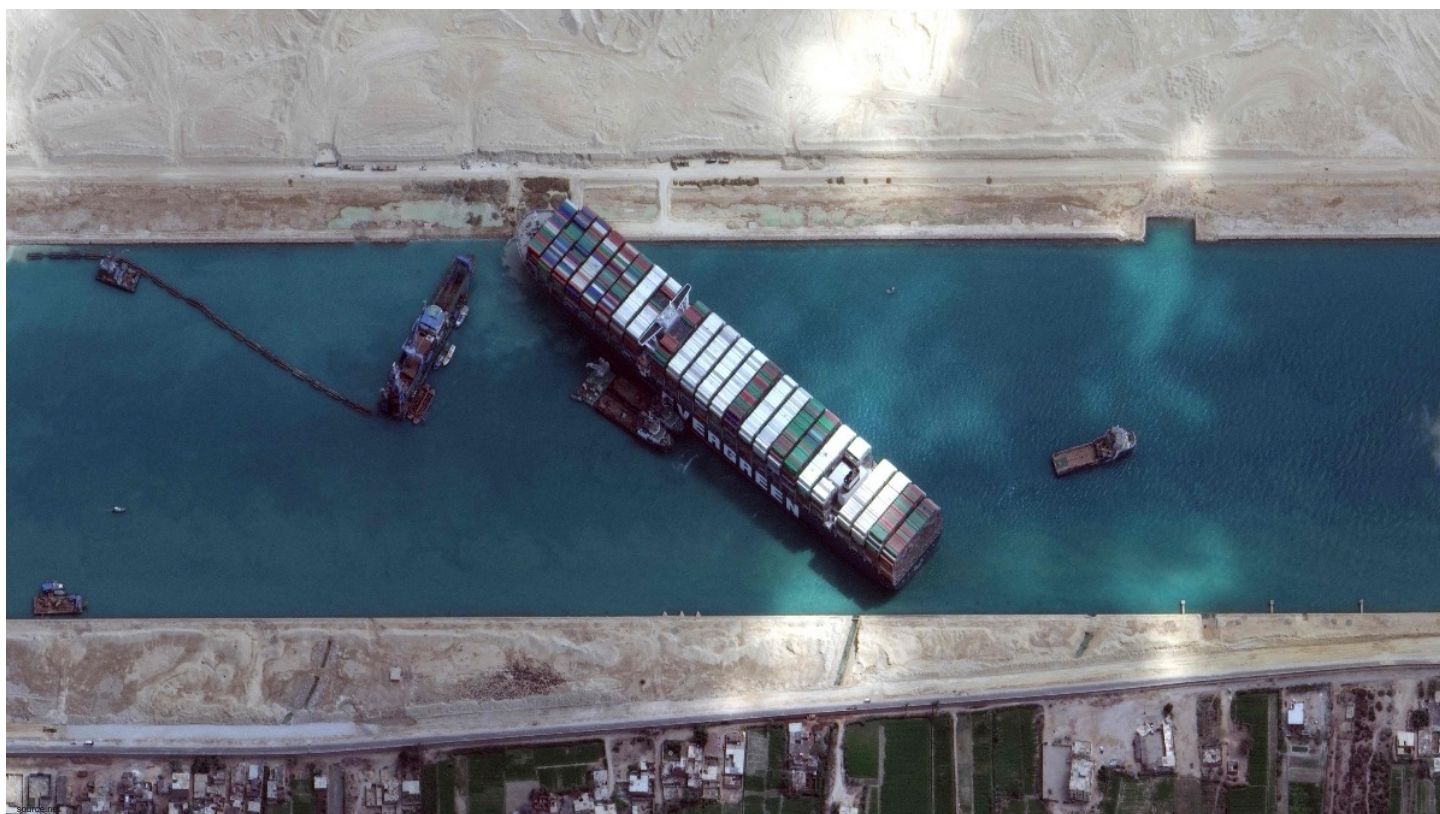
Joe Biden took the oath as President of the United States on 20 January, promising to restructure the fate of Americans following the Donald Trump period. Kamala Devi Harris, the nation's first woman of colour and African-American and Indian-American (daughter of an Indian mother and a

Jamaican father), also announced her candidacy for vice president. Biden took over for Donald Trump after a landslide victory in the polls. However, his image was tarnished by the United States' role in removing troops from Afghanistan, leaving the country defenceless against the Taliban and its Pakistani sponsors.



23–29 MARCH

# A Cargo Ship Becomes Stranded In The Suez Canal



On 23 March, a 400-meter cargo ship Ever Given ran aground due to severe winds and became trapped sideways in the Suez Canal. The ship was stuck for six days before being rescued, causing a "traffic jam" of almost 400 ships at both ends of the canal. The blockade had a cascading effect on global trade. Each day of the blockage, according to Lloyd's List, USD 9.6 billion in trade

was held up throughout the river.

Each day the ship was blocked, the Suez Canal lost USD 14-15 million in income. German insurer Allianz said the bottleneck could reduce global yearly growth by 0.2 to 0.4 percentage points. Ever Given was seized by Egyptian officials and released after three months and a settlement agreement with its owners and insurance.



5 MAY

# SpaceX Has Successfully Recovered A Starship Prototype For The First Time



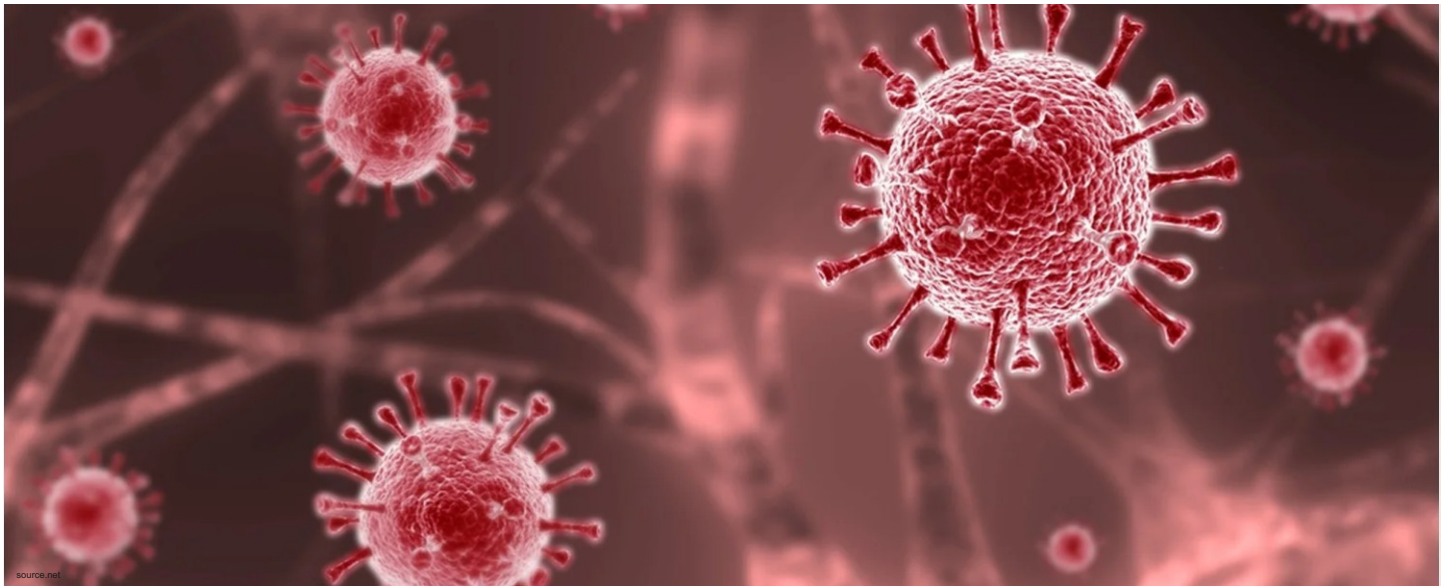
Elon Musk's SpaceX launched SN15, a Starship prototype, to an altitude of around 9.6 kilometres from its Boca Chica, Texas, facility as part of a high-altitude launch. Its three Raptor engines shut down as scheduled, and it began its journey to Earth. Just before landing, two engines were reignited, and SN15

landed safely near its launchpad. It was the first time that SpaceX successfully recovered a Starship prototype. All past prototypes had been destroyed in landing attempts. The achievement is critical to the company's Mars aspirations, including sending passengers and cargo to the Red Planet and the Moon.



31 MAY

## The B.1.617.2 Variation Gets The Name Delta



The WHO dubbed B.1.617.2, a possibly highly transmissible form of SARS-CoV-2 Delta, following their Greek naming scheme for strains. In October of 2020, the variation was detected for the first time in India. The Delta form of the coronavirus is the most prevalent strain worldwide as of 13 December 2021, has spread to 192 nations by October.

It was responsible for 83 per cent of all sequenced cases in the United States by July. It also triggered India's deadly second wave, which began in March. The second wave killed nearly 200,000

individuals in the three months between April and June, accounting for more than half of the total deaths in India since the pandemic began.

The Delta variety spread so quickly that it wreaked havoc on India's healthcare system. In several sections of the country, there was a shortage of hospital beds, oxygen cylinders, vaccines, and other medical supplies. The Ministry of Health and Family Welfare reported 475,636 coronavirus deaths in India on 13 December 2021.



19 JULY

# Blue Origin Sent Jeff Bezos And Three Other People Into Space

Blue Origin, the spaceflight company founded by Amazon founder Jeff Bezos, made history by transporting the billionaire and three people into suborbital space on its first crewed trip. Blue Origin's New Shepard spacecraft took off from Launch Site One near

Van Horn, Texas, and flew past the Kármán line, a globally recognised space boundary, at a speed of 100 kilometres. After completing the scheduled 11-minute journey, the capsule with the passengers safely landed back in Texas.

His brother, Mark, accompanied Bezos into space, making the first brothers. The other two- 82-year-old aviation legend Wally Funk and an 18-year-old student named Oliver Daemen, whose father paid for the trip, making him the first paying customer on a suborbital flight -became the oldest and youngest people to fly to space. All of the records were recorded in the Guinness Book of World Records.





23 JULY – 8 AUGUST

# Delayed Tokyo Olympics Of 2020 Was Held

Due to the epidemic, the 2020 Summer Olympics in Tokyo were held one year later than planned, from 24 July to 9 August 2020. The Olympic Games were rescheduled for the first time in history. The Games were hosted under a set of restrictions and standards, including testing and quarantining, to avoid the spread of COVID-19 during the tournament. The venues were closed to spectators due to a state of emergency in Tokyo.

At the Olympics, new sports were introduced. Skateboarding, surfing, sport climbing, karate, basketball 3X3, and freestyle BMX were among them. At the Tokyo Olympics, baseball and softball made a comeback. Some current sports have had mixed-gender team events added to them. The United States led the medal tally with 39 golds and 113 medals, followed by the People's Republic of China with 88 medals, including 38 gold. With 27 gold medals and 58 total medals, Japan finished third in the Olympics, giving them their best showing ever.





15 AUGUST

## Kabul Acquires Taliban



Donahue of the US Army's 82nd Airborne Division boarded a C-17 out of Afghanistan, becoming the final US soldier to depart the nation. It marked the end of a two-decade US effort in Kabul that claimed the lives of 6,000 Americans and 100,000 Afghans.

The Taliban, fighting the elected Afghan government and security services for years, have taken control of the capital city just hours after President Ashraf Ghani escaped. "The truth is, this unfolded more swiftly than we had anticipated," Joe Biden admitted a day after Kabul's fall, admitting Washington's blatant intelligence failure concerning the Taliban's approach.

Terrible scenes then followed the departure of the local Afghan populace. One of the images that drew the world's attention showed helpless Afghans clinging to the landing gear of a US Air Force C-17 Globemaster as it took off, with others plunging to their deaths. Since the Taliban assumed power, women have been compelled to wear the headscarf, denied access to school, and told to stay away from employment, among other things.

Meanwhile, on 30 August, Major General Chris





30 OCTOBER

# G20 Leaders Agree On Historic Corporate Tax Deal



G20 leaders reached a historic agreement on corporate tax reform on Saturday (30 October), lowering the corporate tax rate to a minimum of 15%. The regulations will take effect in 2023. "We call on the OECD/G20 Inclusive

Framework on Base Erosion and Profit Shifting to develop the model norms and multilateral mechanisms as agreed in the Detailed Implementation Plan as soon as possible," the draught conclusions, seen by Reuters, read.





25 NOVEMBER

# The Highly Infectious Omicron Strain Spreads At An Unprecedented Rate

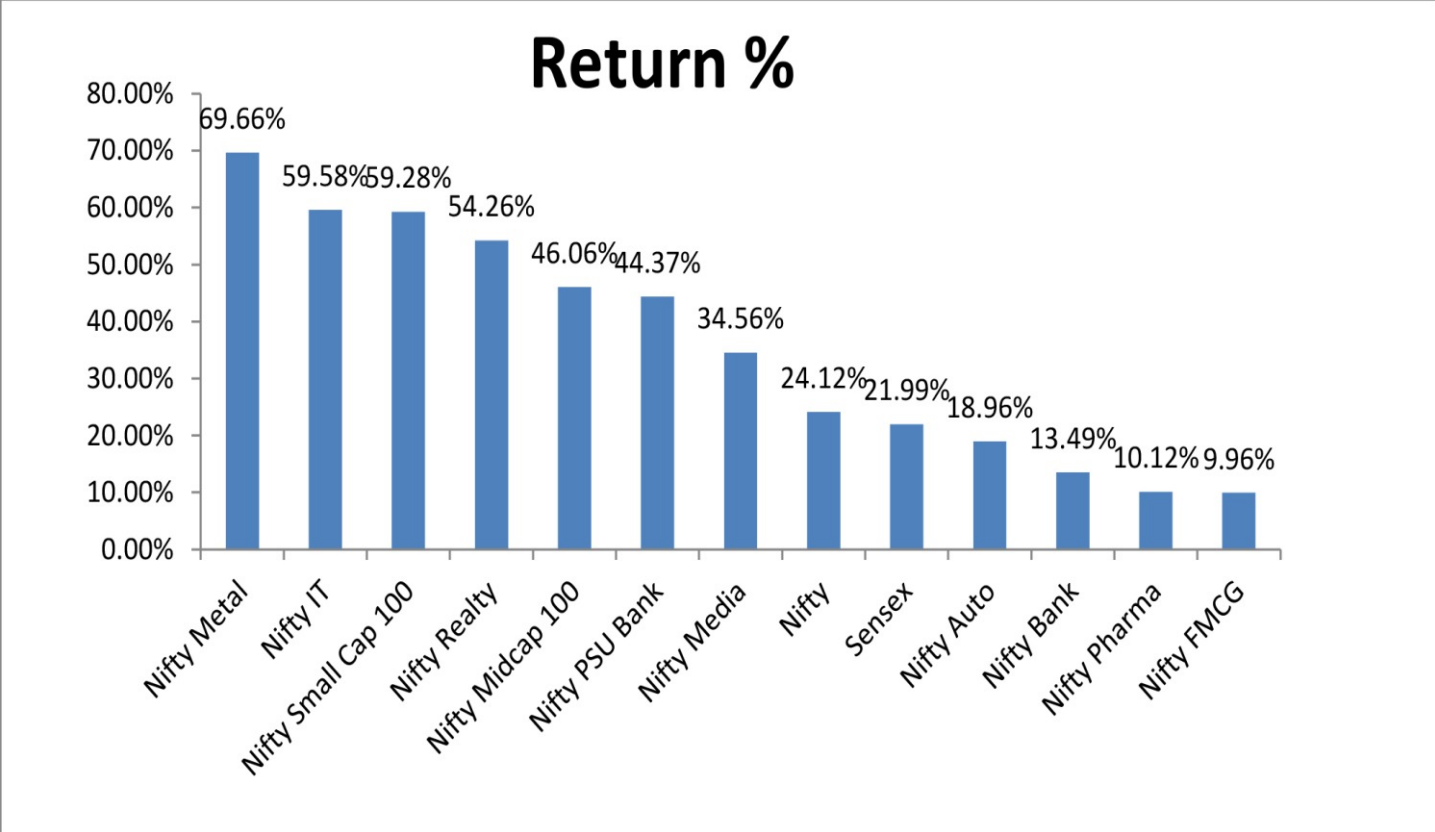


A new SARS-CoV-2 variation of concern (VoC), omicron, was found about 23 months after the first recorded case of COVID-19 and after an estimated 260 million infections and 52 million fatalities worldwide. Omicron was born into a COVID-19-weary society, replete with rage and despair

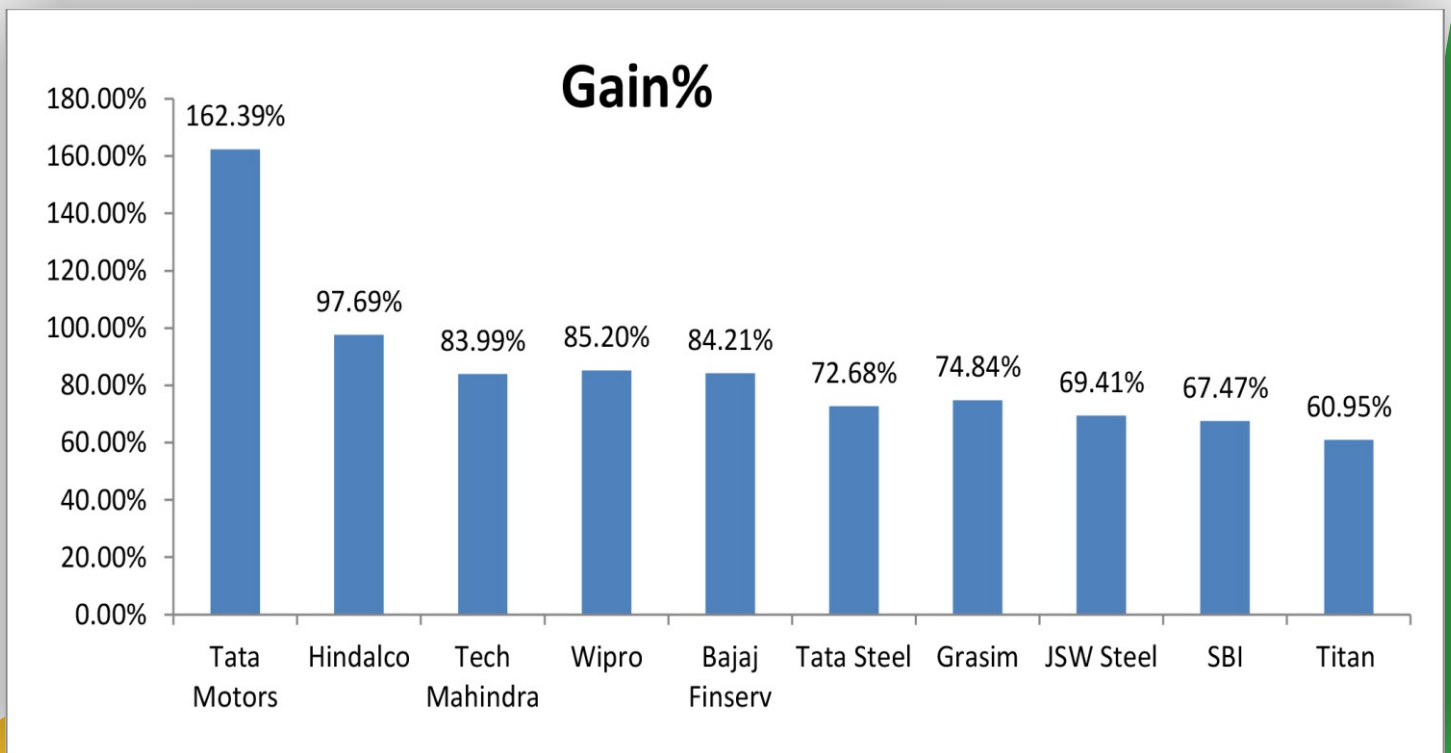
at the pandemic's extensive detrimental social, emotional, and economic effects. Although earlier VOCs arose in an environment where natural immunity to COVID-19 infections was frequent, the fifth VoC had emerged when worldwide vaccination immunity was developing.

# 2021 IN GRAPH

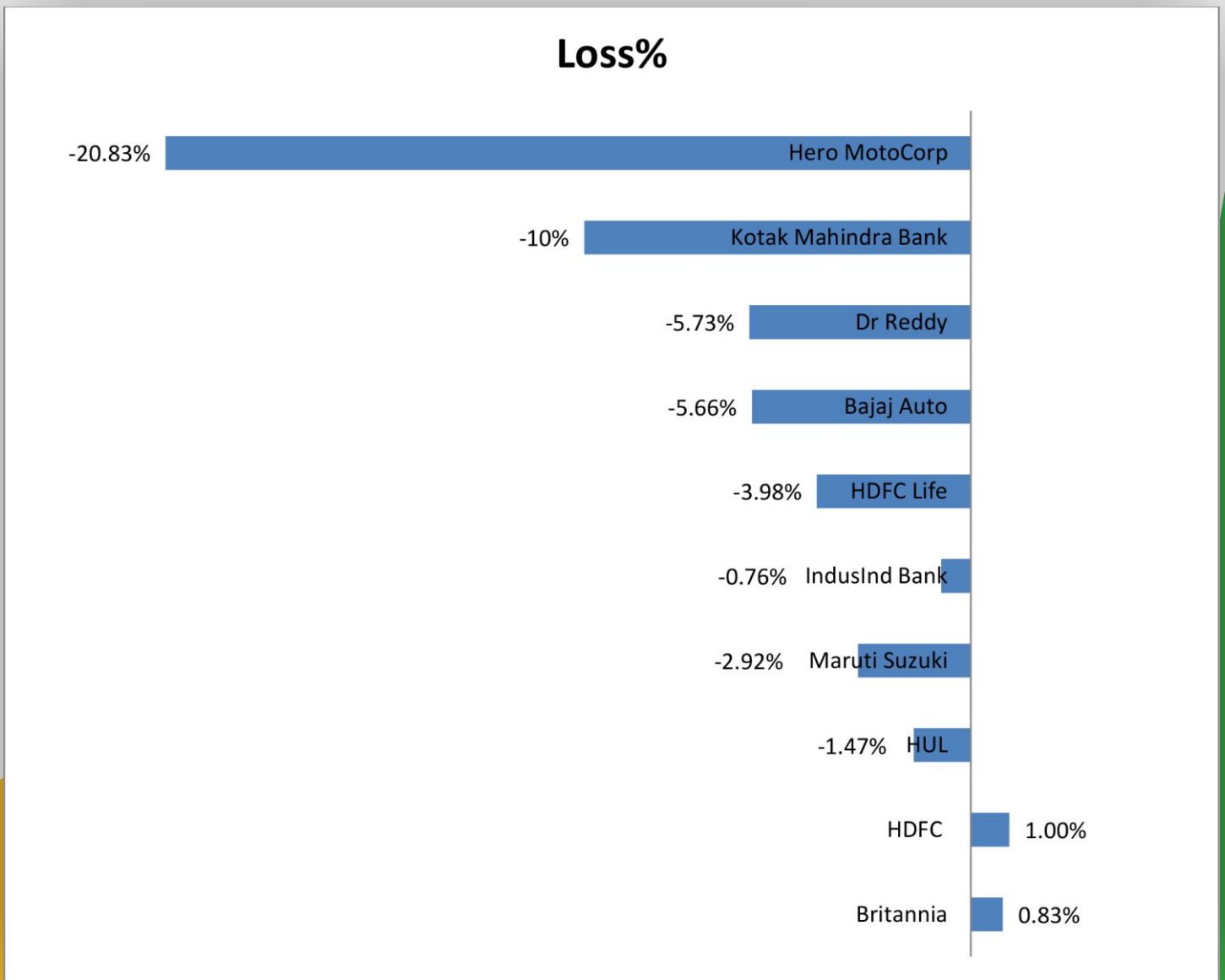
## Sector Performed in 2021



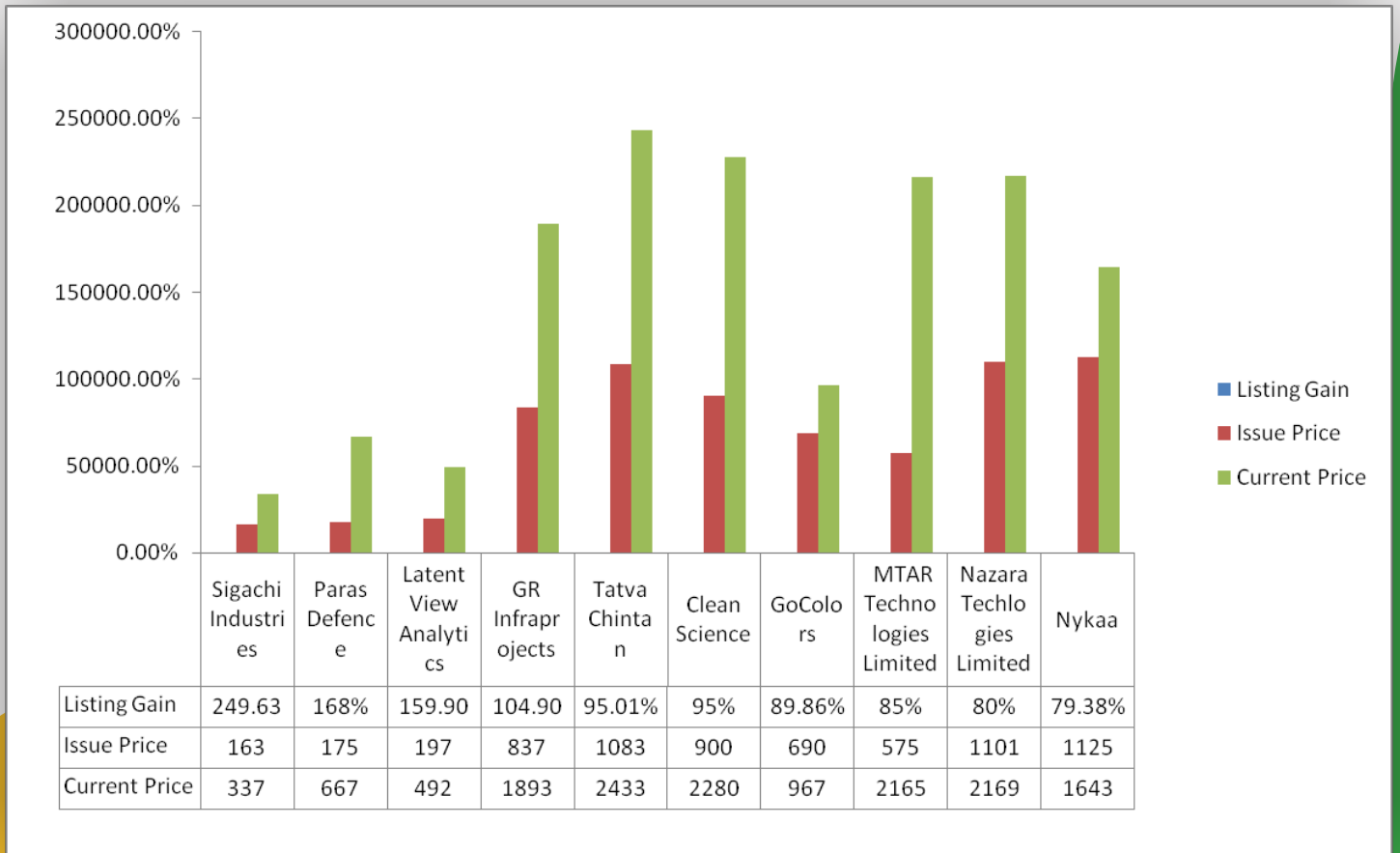
# Wealth Creation Stock of 2021



# Wealth Destroying of 2021



# IPO That Impressed On NSE



# SECTOR OUTLOOK

## 2022

### FINANCIAL SECTOR

#### Top Stock Picks for 2022

**ICICIBANK**

**HDFCLIFE**

**SBIN**

#### STANCE

**STRONG BULLISH**

#### COMMENT

Housing and banking will be major themes to watch out for on account of their improved outlook and current lower interest rate regime. With enhanced digitisation, renewed thrust on retail business, and a not so problematic NPA profile, the financial sector may see a significant surge in growth.

# METAL SECTOR

**Top Stock Picks for 2022**

**HINDALCO**

**National Aluminium  
Company**

**HINDZINC**

**STANCE**

**MILD POSITIVE**

**COMMENT**

2022 will be tough for commodities. Due to complex China policy results, we need to be cautious about metals stocks, especially steel stocks.

# PHARMA SECTOR



## Top Stock Picks for 2022

**CIPLA**  
**SUNPHARMA**  
**IPCALAB**

## STANCE

**BULLISH**

## COMMENT

This is a structural play, and given Covid, the sector may remain under focus in the next year. The sector is well equipped and planned now. We find the domestic market opportunity still very attractive. We may see large pharma companies doing well from a stock market perspective.



# IT SECTOR

## Top Stock Picks for 2022

**INFY**

**COFORGE**

**HCLTECH**

## STANCE

**STRONG BULLISH**

## COMMENT

IT being the global play, will be the main driver for the market due to their improved outlook. With the present cash levels in the IT stocks, we are expecting some more buybacks announcements.

# AUTO SECTOR

**Top Stock Picks for 2022**

**STANCE**

**TVS MOTOR**  
**MARUTI**  
**MOTHERSUMI**

**POSITIVE**

**COMMENT**

It has been through a challenging cycle for automobiles, but now the sector is overdue for a rebound in terms of demand. Electric Vehicles (EV), as a segment in the auto sector, is also seeing healthy adoption, especially in the 2-wheeler segment. The government has already incentivised the sector with attractive subsidies, and we may see an additional boost in the forthcoming budget.

# FMCG SECTOR



## Top Stock Picks for 2022

**MCDOWELL N**

**HUL**

**UPL**

## STANCE

**BULLISH**

## COMMENT

FMCG segment is accelerating digitalisation and investing in building capability in e-commerce. We expect this trend to continue in 2022. In case the markets continue to underperform, these sectors may provide downside protection as they may fall less than the market or other sectors

# Stock Market Outlook 2022



## NIFTY

After ending the calendar year 2021 with a gain of 22 per cent on the Sensex and 24 per cent on the Nifty, the market direction will be guided by a lot of domestic factors, like the upcoming result season for the quarter ended December 2021, expectations from the Union Budget that will likely be presented on February 1. The

IPO market has been very buoyant in 2021, and we expect a similar trend to continue into the early part of the year 2022 as well. The market has been volatile amid concern over hawkish Fed commentary after the monetary policy meeting, consistent FIIS selling and rising crude oil prices.



The index is supporting nearly 16920 levels on the technical chart, as we have not seen any closing below this level since the past four trading days. We have applied Fibonacci projection on the above chart, which is used to determine the price action, support, and resistance levels. The supports will come in at 16920 and 16390 levels. Whereas the zone of 17200-17250 remains a strong resistance zone for the markets. The index will find significant resistance at

around 17,500 levels; once the levels are taken away, we can see lifetime high levels in the index. The Relative Strength Index (RSI) on the daily chart is 37.09.

We believe that in the near term, volatility could be there because of the uncertainty created by this possible third wave and the Omicron virus. If there is more market correction, it can be capitalised as a buying opportunity for the investor.

## BANKNIFTY

The Bank Nifty and the Financial Services index positively outperformed the front-line NIFTY. The index prices are trading

near Ichimoku cloud support on the daily time-frame points out strength for the upcoming session. The strong resistance is

still at 37900 level and only closing above this level we may see strength in the market towards 38820/40140 levels. On the downside, Bank Nifty has good support at 36980 levels. Any decisive break below this level may invite more weakness towards 35840. In the current correction phase of the market, we recommend traders pick some good quality stocks before the budget.



# Trading Holiday List for Year 2022

Date	Day	Description
January 26, 2022	Wednesday	Republic Day
March 01, 2022	Tuesday	Mahashivratri
March 18, 2022	Friday	Holi
April 14, 2022	Thursday	Dr. Baba Saheb Ambedkar Jayanti /Mahavir Jayanti
April 15, 2022	Friday	Good Friday
May 03, 2022	Tuesday	Id-UI-Fitr (Ramzan ID)
August 09, 2022	Tuesday	Moharram
August 15, 2022	Monday	Independence Day
August 31, 2022	Wednesday	Ganesh Chaturthi
October 05, 2022	Wednesday	Dussehra
October 24, 2022	Monday	Diwali-Laxmi Pujan
October 26, 2022	Wednesday	Diwali-Balipratipada
November 08, 2022	Tuesday	Gurunanak Jayanti



# A Virtual Outlook of the Year 2021



With a fresh start to the new year, let us look at how the virtual world grew in 2021. There have been a lot of changes to Facebook's platform and sister sites (including the new corporate name “Meta” as of last month!). Let's look at the extensive modifications that social media behemoths made in 2021.

The parent firm, Facebook, has changed its name to Meta.

Facebook launched a big rebrand on October 28th, including updating the company's name to Meta.



Facebook's new label underscores the company's intention to centre future advances on the “metaverse” (a virtual space where users can digitally interact with others and with their surroundings).

Meta has taken over as the parent company for all of Facebook's social platforms (Facebook, Instagram, Messenger, and WhatsApp) and its AR/VR businesses (including Oculus).

Any of Facebook's (or, should we say, Meta's) social platforms will remain unaffected by the name change.

# FACEBOOK'S HISTORIC OUTAGE



So, what went wrong? “Configuration updates on the backbone routers that coordinate network traffic between our data centres triggered issues that stopped this communication,” Facebook Engineering stated in a statement released 3rd October night. As a result of this misconfiguration, Facebook mistakenly shut down some of its connections to the outside world. This resulted in the loss of dozens of the 300+ IPv4 and IPv6 prefixes that they typically originate.

The IP addresses of Facebook's authoritative DNS servers were revoked, rendering them unavailable. As a result, users worldwide were unable to resolve

any domain associated with Facebook, thereby rendering all of the social media giant's services useless.

Yes. Facebook was having a difficult time. Earlier this year, Facebook halted plans to offer Instagram for kids after an internal study revealed the corporation was aware of the app's potential negative impact on girls' mental health.

Then, on Sunday will not be 4th October, Frances Haugen, a former Facebook civic integrity product manager, made stunning claims that Facebook had put profit and development ahead of public safety.

She told 60 Minutes that “the form of Facebook that exists today is tearing our



society apart and producing ethnic conflict around the world.”

We haven't seen a cost estimate for how much firms that rely on Facebook will have to pay yet. According to Bloomberg, the downtime, along with the Sunday whistleblower report, caused Facebook's share price to plummet 4.9 per cent on Monday, causing creator and CEO Mark Zuckerberg's wealth to lose \$6 billion.

## What's Up With WhatsApp?

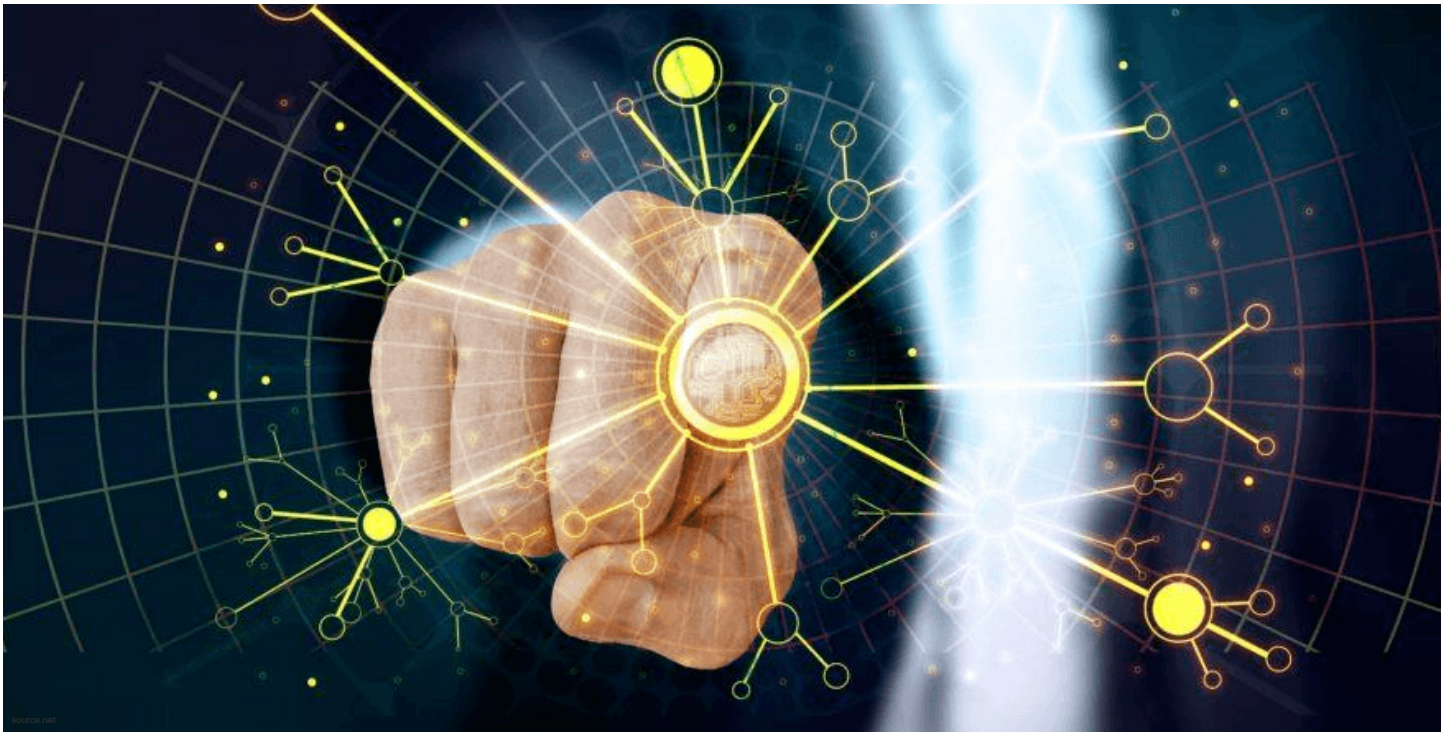
In November 2020, WhatsApp launched a payment service in India. In June 2021, they expanded it to include more users. The payments feature is now available to all WhatsApp users in India through the WhatsApp mobile app.

The payment notification will appear above the chats list in the mobile app. When users click on More (3 dots) in the top right corner of the app, a selection of choices will appear, including the WhatsApp payments service.

WhatsApp is getting serious about e-commerce, and chatbot creators are overjoyed.



Conversational artificial intelligence (AI) platforms such as Haptik, Yellow.ai, Gupshup, and Verloop.io are busy creating chatbots for brands to sell things to customers as the world's most extensive messaging app's e-commerce plans take off in India. Customers may now fill their shopping baskets via WhatsApp and pay via UPI or cash, according to JioMart. According to the heads of numerous conversational AI platforms, many direct-to-consumer firms have been eager to follow suit since then.



“WhatsApp is set to be India's own WeChat,” stated Aakrit Vaish, CEO of Haptik, the firm that made JioMart's WhatsApp chatbot. In the next six to nine months, he expects “every single company” to enter WhatsApp e-commerce. Vaish also predicted that creating WhatsApp commerce will account for 25-30% of Haptik's expected \$100 million in sales over the next 3-5 years.

## Instagram vs Tiktok

In 2013, Instagram presented video postings, and since then, it has added IGTV, Instagram Live, Stories videos, and Reels.

As per the business CEO Adam Mosseri, the app now has its eyes set on more video content, including full-screen and recommended videos in users' feeds. In an Instagram post, he stated, “We're no longer a square photo-sharing app.” “According to



studies, the number one reason people claim they use Instagram is to be entertained.” Mosseri's statement comes on the heels of



TikTok's decision to extend its video format from one minute to three minutes. He identified TikTok and YouTube as competitive motivations for Instagram's repositioning, in addition to TikTok. Some influencers and photographers have criticised the app's move to video, claiming that its algorithm favours the

format and abandons the app's original users. In reaction to Mosseri, Montreal-based artist Audrey Rivet commented, "This software is now compelling us to transform our work into movies." "How about older artists and creators?" Not all have access to videography tools or understanding."

Changes to the programme have reignited concerns that it is too similar to Facebook's Instagram, which it acquired in 2012. "Instagram is slowly morphing into a Facebook app with a new face. In a tweet regarding the feed's updates, The Verge reporter Alex Heath commented, "Was meant to happen after the founders left."



# NEW YEAR AND NEW BEGINNING FOR JET AIRWAYS





## The 'Joy to Flying' is Back

The post was updated when it was reported on October 17 that the Kalrock Capital-Murari Jalan duo had won the bid for Jet Airways. It was first published in April 2020. Because Jet Airways used Boeing jets, Hussain, like hundreds of his colleagues who joined the relatively inexpensive airline that operates Airbus planes, must undergo retraining before flying. What makes employees, industry executives, and customers nostalgic for an airline that came close to collapsing?



## Not Flashy But Classy

Jet Airways commenced operations in 1993, as Damania Airways and ModiLuft began service. However, customers had been travelling with East-West Airlines for over a year. Jet

Airways, managed by Naresh Goyal, concentrated on service and operations while Damania Airlines made headlines for offering beer for breakfast. Customers flocked to the airline in droves.

“The personal attention they gave both in flight and on the ground is what one recognizes. It was well ahead of every other airline when it was at its peak”, Prasad, a member of its Jet Privilege reward club, said.

According to Goyal, a former travel agent turned airline entrepreneur, Jet Airways was modelled after Singapore Airlines and Lufthansa, two renowned airlines for their service. Goyal's primary goal was to gain corporate clientele. Jet Airways quickly became

a favourite among travellers seeking nonstop flights to overseas destinations despite competition from Air India. He courted the wealthy and famous, and he adored being in the company of Bollywood celebrities.

And his staff, particularly the pilots, adored him as Goyal developed a class structure in Jet Airways, a system where pilots were gods. Who else sends pilots to New Zealand for training on a paid vacation? As a result, pilots at Jet Airways were among the highest-paid in the industry.



## How Did The Love Story Turn Sour?

### Wrong Calls

Goyal was a master of circumstances, manipulating even the most hostile conditions. For example, he was once a vocal opponent of FDI in aviation before abruptly changing his mind and securing the first foreign investment for an Indian

airline. Even the master misunderstood a changing market, especially when two competitors were involved.

The first was in India, directly under his nose. IndiGo was the name of the low-cost carrier leader. One example





Naresh Goyal, Founder Chairman of Jet Airways

exemplifies Goyal's and the rest of Jet Airways' senior management's blindness to the threat posed by the Rahul Bhatia and Rakesh Gangwal-led airline.

A team of aviation consultants presented to Jet Airways' senior management in 2006, about a year after IndiGo began flying. The advisors cautioned their hosts that "business as usual" is not an option. Some of the current carriers "will leave," pointing to IndiGo's 100-aircraft purchase, unprecedented for a newcomer.

Simultaneously, Goyal was apprehensive of Vijay Mallya, who had launched Kingfisher Airlines as a full-service carrier, putting Jet Airways in direct competition. According to industry sources, Goyal was concerned about Mallya's airline's rapidly expanding popularity.

To keep Kingfisher at bay, Goyal purchased Air Sahara. However, this costly acquisition only contributed to Jet Airways' debt load, which eventually ran out of money to pay the interest payments.

The Middle-East carriers were the second source of concern for Goyal. Goyal miscalculated the impact they would have on Jet's European traffic. But, according to a senior industry executive, he couldn't defeat them, so he decided to join them. While Etihad Airways' FDI was hailed as a stroke of genius, industry



experts have questioned if Jet Airways benefited from the deal.

"Jet flights, Etihad insisted, would now halt in Abu Dhabi, the former's hub. Goyal attempted to address this by establishing a hub in Brussels, but this was ineffective because the Belgian capital did not receive enough local traffic from India. A hub, such as Dubai or Frankfurt, must have sufficient local traffic. "According to the above-mentioned senior executive, When Goyal moved the European hub to Amsterdam, it was arguably too late. Jet Airways lost ground in its home market to the fast-emerging low-cost carriers led by IndiGo due to these moves.



The situation worsened in 2018, with rising fuel prices and a weak rupee putting strain on the airline's finances. It didn't have enough money by December to meet its debt repayment obligations, never alone pay the salaries of its once-feted pilots. Banks owe the company around Rs 8,000 crore.

## The End Game

Both Jet Airways bankers and staff hoped that Goyal would bring in much-needed capital in the first few months of 2019. Goyal had made the most of his opportunities and found ways to weather the storms. He could do it again in a heartbeat. He might get Etihad to bring in more money or perhaps put his own money in.

According to a former Jet Airways employee, some kept working even after April 17. However, even hopeful staff like Singh began to leave by the

end of May, and by June, the banks, led by the State Bank of India, had taken the airline to the National Company Law Tribunal. In another two months, the Enforcement Directorate raided Goyal's home and workplace, resulting in his arrest. The ED is still looking into



Goyal's business dealings and suspicions of money laundering. Even while the entrepreneur's inquiries continue, the insolvency process appears to have halted, with several extensions failing to attract a bidder. The insolvency procedure may have been extended for another 90 days, but the aviation sector's severe collapse following the COVID-19 outbreak has dashed most remaining hopes.

As of now, Jet Airways is expected to restart operations in the first quarter of 2022. This will be the first airline to relaunch after a two-year hiatus. According to a press statement, Jet, India's oldest surviving private carrier, will begin operations in January or March 2022. According to the country's aviation regulator, the airline's owners, the Jalan Kalrock Consortium (JKC), had hoped to begin operations in the summer of 2021, with a schedule that starts on the final Sunday of March.

Jet Airways' new owners have postponed the start of its operations for the fourth time in a year, despite the airline's continued legal fights with lenders and staff. Airlines could only operate 33 per cent of their pre-COVID domestic services when India restarted scheduled domestic flights on May 15 last year following a two-month ban. However, this limit has been continuously increased, and it now stands at 72.5 per cent.

India's bankruptcy court accepted the Jalan-Kalrock consortium's resolution plan for Jet in June, and the airline is expected to restart domestic operations in the first quarter of 2022. Under the insolvency resolution procedure, the Murarilal Jalan - Kalrock Capital partnership bought the grounded airline. The current talks are part of the grounded airline's rehabilitation strategy, which the National Company Law Tribunal (NCLT) Mumbai bench approved in a regulatory filing on Friday.

## Key Takeaway

The entire procedure was redone a little over a month after posting the report, and new EoIs were called. Jet Airways has a long list of potential buyers. Krock Capital, one of them, has won the proposal to relaunch the airline.

Green Is The Future

# UNDERSTANDING AND INVESTING IN GREEN FUNDS



# Understanding Green Investing

Green Investing is investing in companies, startups, or businesses that positively impact the environment. The companies that focus on solar energy, wind energy, hydro energy and other forms of sustainable energy are considered green investment companies. Firms or businesses that focus on decreasing their carbon footprint or utilising natural resources are also believed to be green investments.

Usually grouped with socially responsible investing (SRI) or environmental, social, and governance (ESG), green investments focus on companies dedicated to preserving natural resources, pollution decrease, or other environmentally-conscious business practices.

Green investors look at the profitability of a potential investment with its effect on the environment. Many people think that to invest in companies that are good for the planet, they have to give up their investment returns, but that is not the case. If one does the research and choose a good stock or fund, it can give great returns even if it is environmentally conscious.



## How to become a Green Investor?

You can invest in green mutual funds, green index funds, green ETFs, green bonds, or purchasing stock in green companies. When investing in a green fund, it is vital to do your research and know its exact criteria to invest. Everyone has a slightly different opinion about what qualifies as a green investment. So, we suggest you research and make sure the funds' philosophy aligns with your plans for the future.



## TYPES OF GREEN INVESTING

There are many ways to invest in green funds. While some are considered a risk, some green investments can return good profits. Let's have a look at them:

### GREEN EQUITIES

The simplest way to do green investing is to purchase equities or stocks in green companies with strong environmental commitments. Many startups are developing different energies and materials and aiming for a low-carbon future.



## GREEN BONDS



You can also invest in green bonds or climate bonds. These bonds represent loans to support banks, companies, and government bodies with a positive impact on the environment.

## GREEN FUNDS

Then there is a mutual fund or ETF that provides more significant exposure to green companies. These funds invest in a group of promising securities, allowing investors to diversify their money on environmental projects instead of a single stock or bond.



# So Should I become a Green Investor?

Yes, you definitely should invest in Green funds and become a green investor. Because having a green fund in your portfolio can be a good idea. You are not just helping the environment; you are also diversifying your portfolio. However, for now, it is best to avoid having your entire portfolio centred only towards green investing, as that could limit your options. So, try to keep your portfolio diversified and invest in different funds or stocks.

Happy Investing!!





# WHAT IS NEW IN CRYPTO THIS NEW YEAR



A cryptocurrency is a form of payment that uses digital tokens as money. Cryptocurrencies are created using cryptographic techniques that allow anyone to buy, sell or trade them securely. A cryptocurrency can be circulated without a central monetary authority like a government or bank. Cryptocurrencies are usually created as code by people who build mechanisms for their distribution and other controls. Cryptocurrencies are always increasing, and the next digital token can come tomorrow just like a new day, month or new year.



## NEW IN CRYPTOCURRENCY

Over 16,000 different cryptocurrencies are traded publicly in the world. The total value of all cryptocurrencies on December 23 2021, was more than \$2.3 trillion. Bitcoin, Ethereum, Litecoin, Binance Coin, Polkadot, Tether,

Dogecoin, Monero are some of the popular cryptocurrencies of 2021.

Cryptocurrency is very trending right now, and many people are interested in learning about it. With the new year coming, you will come across new terms like DeFi, NFT, DAO in the crypto sector. It can be challenging to understand these terms, but we will break them down for you in this article.



## WHAT IS DEFI?



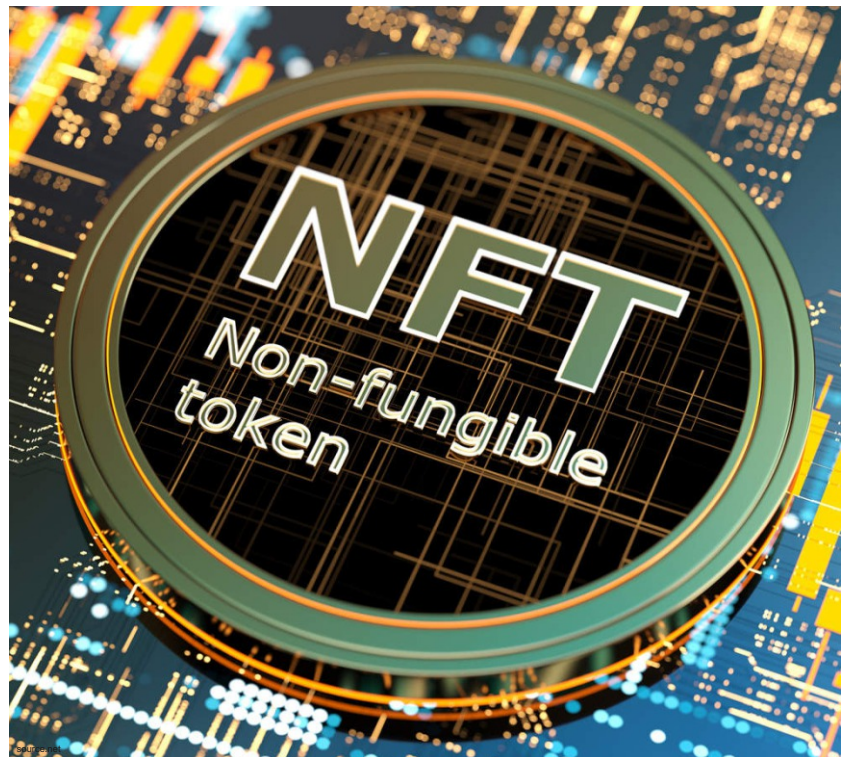
The New Year is here, and so are some new terms in the world of cryptocurrency. So, before understanding DeFi let's understand what a blockchain is. Blockchain is a new technology just like its name, i.e. block and chain. It is a

group of virtual blocks that are distributed among users. One can store any information in these blocks, like transaction details.

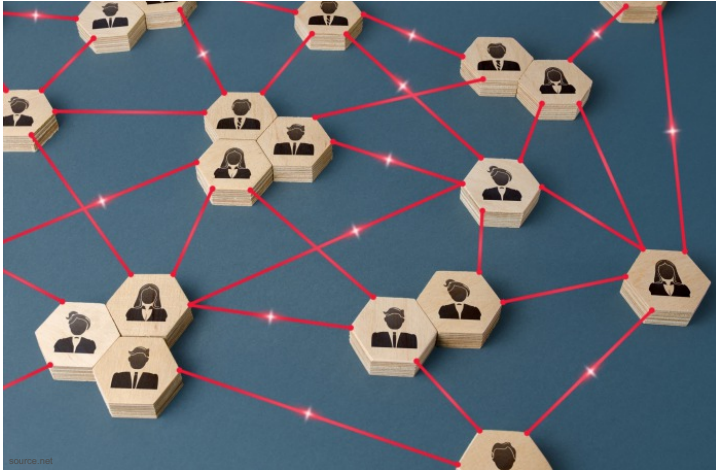
Decentralised Finance or DeFi is a form of finance based on blockchain technology. It is referred to as decentralised as it does not need other financial mediators, and it allows users to interact with other users through decentralised applications.

## WHAT IS NFTS?

Non-Fungible Tokens (NFTs) are a digital recording on the blockchain that shows you own a token. The uniqueness of NFTs is that their value is not replaceable. This also means that you can't trade one NFT for another, and each one is unique. But keep in mind that NFTs are only representations of an item, not the actual item.



## WHAT IS DAO?



DAO or Decentralised Autonomous Organisation is a company that runs by itself just like decentralised finance. Unlike a traditional company with leaders like a board of directors and CEOs, the DAO is owned by everyone who holds a token and decides what the organisation does.

## WHAT IS STABLECOIN?

Stablecoins are digital currencies that are supported by assets like fiat currency, other cryptocurrencies or gold. The stable assets make these coins less exposed to fluctuations and keep their prices stable. Certain stablecoins also use a computer algorithm to keep their prices stable.



As crypto grows, we will gain a lot of stability, making it easily transferable and a value that will make it more used by businesses, the government, and everyone as a part of everyday life. Cryptocurrency is still in its early stages, and some people are still doubtful about it, but it is here to stay and has been adapted into our lives and can soon be used as a currency by everyone. With the acceptance and how widely it has been in discussions, the future of cryptocurrency is sure to be bright, as we wish for this new year to be bright and safe for everyone.

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