



# Predictions for 2022

Moneycontrol asks CEOs and analysts how 2022 looks for industry following 2021's Great Reset...  
...and here's what they have to say:

AUTO | TRADING & CRYPTO | VENTURE CAPITAL | TECHNOLOGY | START UP | HUMAN RESOURCES | FINANCIAL TECHNOLOGY | ENERGY | PHARMACEUTICALS | BANKING | REAL ESTATE | MUTUAL FUND

## AUTO



Three things - sustainable mobility, connectivity, and customer delight - will be crucial for 2Ws (two-wheelers) in 2022. While these may not seem to be new, their interpretation has evolved. TVS is investing significantly in electrification and sustainability across the value chain. As a result of continuous tech advancements, various forms of vehicle connectivity will soon become the base expectation, both from a personal and commercial usage standpoint. Finally, today's customer is increasingly aspirational and demand the best. Consumers will need to be continuously delighted through exciting products, reliable quality, assured service, and much more.

**Sudarshan Venu**

Joint MD  
TVS Motor Co.



After a great 2021, which in many ways was the turning point for EVs, the industry is set to grow in 2022 and beyond. Buoyed by Government support and consumer awareness, OEMs (original equipment manufacturers) are bringing in strong, credible products and expanding their geographic footprint. Maturing consumer finance options and public charging infrastructure are also growth drivers. Companies will focus on supply chain ahead and we will see good traction in investments by Tier 1 suppliers.

**Ravneet Singh Phokela**

Chief Business Officer  
Ather Energy





The automotive sector continues to face challenges of high commodity prices, ownership costs, export container shortages, semi-conductor shortages and weak rural demand. We expect traction ahead in commercial vehicle demand with recovery in mining, infrastructure construction and improved economic outlook. Exports are a compelling long-term growth opportunity given low penetration level in key exports markets. 2W EV (electric two-wheelers) is another exciting space. As more and more businesses return to work, the preference for personal mobility will lead to healthy domestic demand.

**Anant Goenka**

MD & CEO  
CEAT Ltd

## TRADING & CRYPTO



2022 is going to be a very important year for the global crypto ecosystem. We'll see more Metaverse applications make an entrance with more tech giants participating in the same by either building or acquiring companies. 2021 saw increasing institutional participation along with major countries actively pursuing discussions on crypto regulation. Next year, we'll get regulatory clarity on crypto in India. This will add much-needed legitimacy to the crypto sector. Positive crypto regulation will not only push Indians in the direction of innovating and building, but also in generating employment, thereby contributing to our \$5 trillion economy vision.

**Nischal Shetty**

founder & CEO WazirX

We believe that a regulated framework will address misconceptions around crypto investing and encourage more Indians to invest in a secure environment. Secondly, crypto has become bigger than the asset class itself. The best startups of tomorrow will be built on Blockchain—the technology powering crypto, and some of them would come from India. Many entrepreneurs have already started building on the Blockchain, and we will see this number grow in the coming months.



**Ashish Singhal**

Founder, and CEO CoinSwitch Kuber





I don't think there's going to be anything dramatic because stockbroking is a very staid industry, and we already have some of the best tools and platforms. I think you will see more of what you saw in 2021—the emergence of more transactional trading and investing platforms targeting the digital-first crowd and gradual improvement in products and services.

**Nithin Kamath**

Founder & CEO Zerodha

## VENTURE CAPITAL



The Web 3.0 movement envisions the creation of a decentralized internet that builds upon the key elements of Web 2.0 with technologies like Blockchain, AI (artificial intelligence), Edge Computing, VR/AR (virtual reality/augmented reality), and more to support the next generation of applications across gaming, social media, digital commerce, and more. Since this new internet is being built upon crypto-networks that shift the power back into the hands of open-sourced end-user and developer communities that are incentivized to continue using, contributing, and improving these networks via robust token frameworks, we will witness a greater share of India's software developers (already the second largest Blockchain base in the world) build projects that unlock fresh and exciting use-cases across crypto, DeFi (decentralised finance), NFTs (non-fungible tokens) and Metaverses.

**Vani Kola**

Managing Director  
Kalaari Capital



Health and wellness has grown to become an all-encompassing trend—almost a lens with which consumers evaluate all products and services.

Entrepreneurs are leaning into this trend and adding a wellness perspective to everything from foods and fitness to personal care and even sleep. A second trend we're seeing a lot of is responsible or conscious consumption, where both startups and their consumers are actively pursuing values like sustainability, eco-friendliness, clean labelling, ethical sourcing, and more. On one hand, we have consumers asking for a more responsible product, and on the other, we see startups appointing Chief Sustainability Officers or setting up diversity initiatives, or managing waste better.

**Kanwaljit Singh**

Founder and Managing Partner  
Fireside Ventures



## TECHNOLOGY





The world has witnessed a rapid technology adoption in the digital service areas like education, governance, among others, over the last couple of years due to the global pandemic. This led to billions of new users embracing the tech universe which required a major change in legacy content, values and culture. 2022 will further underscore this deep structural change, occurring in the technologies landscape, to usher in a more rapid evolution of technology adoption, through emerging technologies like Metaverse to Web 3.0 to quantum computing. The impact of this change would be all pervasive and deep, touching almost every human on this planet. I do believe we will see 2022 becoming the watershed year for "human-centric" technology. Profitability will be driven not just by pace and depth of innovation, but ability to create value and impact "all" humans. Hence, we will see significant rise in focus on solutions that are truly intuitive, inclusive, secure, sustainable and continuously adapting to meet changing customer needs. Customers will begin to demand much more than just convenience, and as companies focus on building solutions with these parameters, the trust quotient will play a key role in deciding customer loyalty.

**Debjani Ghosh**  
President  
Nasscom

The dominant trend that will headline the coming year for the tech sector will be the talent crunch/churn that is already afoot. There is simply not enough ready-to-deploy talent right now to manage the expanding appetite of global organizations to digitalise their offerings and operations. In other words, there is enough food vouchers for everyone but not enough chefs to cook them. Companies who will recognise the urgency of this impasse and accordingly prioritise their organic skill incubation strategies will be the winners of this Great Talent Reset in 2022.

**C Vijayakumar**

Chief Executive Officer and Managing Director  
HCL Technologies



A Connected world will take center ground in the coming years, increasingly tapping into the capabilities of Industry 4.0 to become more agile, efficient, and resilient. Systems that communicate with each other, share data, and self-improve will be key for them to quickly adapt to changing market conditions and customer expectations. By harnessing the connectivity and data-driven processes of Industry 4.0 to overcome silos across the internal as well as external value chain, organizations will be able to drive superior quality, productivity, and value, thus delivering better customer experiences.

**Debashis Chatterjee**

CEO & MD  
Mindtree

## STARTUP —



The explosion and scale of the creator ecosystem are going to be one of the largest stories of 2022. Influencer and social media marketing have already opened a whole new platform for thousands of brands who couldn't penetrate the market. The rise of influencer marketing has created a new generation of online celebrities whose opinions and product recommendations deeply influence their fan following.

**Darpan Sanghvi**

Group Founder & CEO **Good Glamm Group**



The startup and tech ecosystem has evolved over the last few years. I think one of the key trends for the upcoming year would be live streaming. India would see a massive surge in the adoption of live interaction. This trend will be pushed by social media companies to enable influencer-fan interaction, by ecommerce companies to enable live-commerce, by gaming companies to enable richer player interactions. With widespread adoption of UPI and a very high propensity for micro-payments, we should see very interesting ways to monetize live streaming emerge next year.



**Ankush Sachdeva**

CEO & Co-Founder **ShareChat & Moj**



"Mobile esports will continue to lead the way, cementing India's position as a global powerhouse. By some estimates, 30-35% of the global esports audience in the next 2-3 years can come from India alone; making competitive esports accessible to everyone through mobile will be instrumental in realizing this potential. Perhaps another trend that's as important is the strong growth we are seeing in esports spectatorship. Esports content will also see a major overhaul, with more games from India being developed for a global audience. The industry has grown by leaps and bounds of late, but 2022 is going to be a watershed year. Especially with Asian Games 2022 coming up, this will be a turning point and we see great opportunities for Indian esports athletes to shine on the global stage."

**Sai Srinivas**

Co-Founder, and CEO **Mobile Premier League**

## HUMAN RESOURCES —



The biggest challenge for employers will be creating sustainable structures for remote work. The Covid work from home experience has changed the world of work but created challenges. Hybrid meetings are worse than pure online or purely physical. Salaries for pure remote working can't be the same in Mumbai and Mangalore. Flexibility days need to be synchronized across the team and company. And debating technical questions works online but debating between three good or bad choices needs being in the same room. Tough choices for employers.

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**Manish Sabharwal**

Chairman  
Teamlease

## FINANCIAL TECHNOLOGY



The biggest trend for the next year will be credit on UPI. With UPI becoming ubiquitous to payments, credit on UPI could be the game-changer and UPI could become the backbone for easy access to credit for billions. With government support, this product could address the credit gap that has been one of the key roadblocks in the growth of the Indian economy. Also, I am hoping payment charges across modes of payment will become zero in the coming year.

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**Ashneer Grover**

Founder & MD  
BharatPe



In 2021, the digital payments industry in India saw a strong early adoption of Buy Now Pay Later (BNPL) after a tough COVID year for credit. It is the most convenient and flexible method of payment which allows smooth one-click and recurring payments for common use cases like paying bills, ordering food, grocery, medicine, and online shopping. In 2022, we expect this pace to pick up and tens of millions of new users adopting BNPL in their daily life use cases leading to significant penetration of credit among the millennials and Gen Z.

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**Bipin Preet Singh**

Managing Director, Co-Founder, and CEO  
MobiKwik



The biggest potential trends driving the key strategies for fintech in 2022 would be consumer engagement, large-scale digitization, and leveraging data to understand the consumer. Technology has moved front and centre in almost every adaptation we've made while living through a pandemic and beyond. Digitization has proved its potential during this time and we expect it to expand further, especially in fintech. As we advance, companies will have a razor-sharp focus on improving consumer engagement. Another key trend will be leveraging data to understand the pulse of the consumers to cater to their personalized needs efficiently.

**Yashish Dahiya**

Chairman & CEO  
PB Fintech Ltd

## ENERGY



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India's target to cut total projected carbon emissions by one billion tonnes and reduce 45% carbon intensity by 2030 is a tough ask. For this, Green Hydrogen and round-the-clock (RTC) renewable energy will be two key enablers in 2022 and beyond. To meet India's goal to become net-zero by 2070, Green Hydrogen, derived from RTC renewable energy, will be critical to decarbonize the hard-to-abate chemical, industrial and transportation sectors. The government has been quick off the mark, with the launch of the National Hydrogen Mission by Honourable Prime Minister Narendra Modi. Green Hydrogen will also be key in cutting India's huge reliance on polluting and expensive fossil fuels used in hydrogen production. RTC renewable power, on the other hand, will be essential in grid management and increasing the resilience of the grid. It's much cheaper compared to coal-based power.

**Sumant Sinha**

Chairman & CEO ReNew Power

Two trends gained prominence with the 2021 global energy crisis – self-sufficiency and climate change. With the capex cycle and public spend on infrastructure, I expect India's economic growth to gain momentum, driving expected power demand growth of 5%-6% per annum. Bouts of energy shortage and higher merchant tariffs due to seasonality and supply side constraints may recur more frequently, driving overall thermal PLFs (power plant load factor) higher. Renewable energy (RE) capacity build will continue – with increased participation by PSUs, strategic and financial investors. We expect consolidation in the RE sector with more M&As as some financial sponsors seek exits due to fund life. Expect more RTC (round-the-clock renewable energy) and hybrid, including energy storage bids. Government is expected to roll out policy measures to promote Green Hydrogen / Green Ammonia usage, which will be a big step towards India's energy self-sufficiency.

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## Prashant Jain

Joint MD & CEO JSW Energy

## PHARMACEUTICALS



Close collaboration between Government and industry: The first year of the pandemic saw collaboration between the Government and private sector players on an unprecedented scale in India. Year two saw deepening of that partnership. The most meaningful trend that I foresee and look forward to in 2022 is continuation of this close working of industry with Government. This will accelerate innovation to find solutions for unmet medical needs as well as access to affordable medicines, leading to improved health for all.

### G.V. Prasad

Co-Chairman & Managing Director  
Dr Reddy's Laboratories Ltd



The COVID-19 crisis has accelerated the digitisation of several sectors, from e-payments to e-commerce, and e-learning to e-government.

The accelerated digital transformation will see greater implementation of new technologies in the healthcare industry next. Greater use of digital technology in the delivery of healthcare can not only provide consistent level care at a larger scale, it can also make healthcare accessible to the most economically-disadvantaged individuals in the population. Thanks to technology, we can look towards a healthier, more equitable 2022.

### Kiran Majumdar Shaw

Executive Chairperson, Biocon, & Co-Chair  
Lancet Citizens' Commission for 'Reimagining India's  
Health System'



## BANKING & NBFCS



Banking sector will see some structural developments in 2022 which can cause considerable disruption. New institutions including new licensed banks, digital and fintech companies will make their presence felt and the Government's final call on privatization of two PSBs (public sector banks) will take shape. The new bad bank NARCL (National Asset Reconstruction Co. Ltd) will be tested against the IBC (Insolvency and



NBFCS have been going through challenging times since 2018 when the liquidity crunch hit the sector which was then followed by the pandemic-driven lockdowns. But once again the sector has come out strong and is on the rise. With economy picking up and the Government's impetus on MSMEs / small businesses in order to build an "Atmanirbhar Bharat", NBFCS are destined to play an enhanced role in delivering credit to the bottom of the pyramid in 2022. The uncertainty around the new Covid variant and the changing regulatory landscape pose challenges in the coming year.

### Raman Aggarwal

Bankruptcy Code) and other ARCILs. The new DFI (development financial institution), NBFID (National Bank for Financing Infrastructure and Development) will take shape and also provide banks a cue on whether they should change focus from term lending. All this will happen as banks will be challenged on garnering deposits to fund credit as economy revives and individuals explore risky cryptos while RBI (the Reserve Bank of India) withdraws the excess liquidity.

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**Madan Sabnavis**

Chief Economist  
CARE Rating Agency



Like everything else, banking was also under the weather during the past two years. But the experience of managing the Black Swan event has made us stronger and resilient and we are all looking forward to the shining sun in 2022. There is a high probability that asset quality and the growth in banking will bounce back supported by the overall macro environment, growth in manufacturing, technology, knowledge capital, and convergence of industries. The momentum to digitize financial services will accelerate, and banks will adopt more tech-savvy approaches to reshape customer outreach and optimize solutions. Key stakeholders, starting with the Government, Policy Institutions, regulators, private sector and customers are aligning and converging to create a New India.

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**Sanjay Agarwal**

Managing Director & CEO  
AU Small Finance Bank



It is expected that the Government will focus on maintaining fiscal prudence amid the threat of a third wave of the pandemic. We expect some sops to be given to the housing sector as well as it generates a significant amount of jobs. Similarly,

Director  
FIDC & Area Chair NBFCs at CIEU



The rapid growth of digital and technology-based banking services has improved convenience, formalization and access to customers. Development of the digital infrastructure has made banking available at fingertips for consumers – anytime, anywhere. All this makes it easier to analyse credit and deliver customised products in an efficient and frictionless manner, and has the potential to significantly increase the pool of lendable population and democratise access to credit. These trends coupled with the impetus to entrepreneurship and the boost to investment being given across various sectors of the economy are expected to lead to an increase in demand for the full range of financial services.

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**Rakesh Jha**

Group Chief Financial Officer  
ICICI Bank



The relentless push towards accelerated digitization by banks and fintechs will continue, which means innovation will be a premium. 2021 has seen the birth of over 40 unicorns, and some of the massive fundraises that other startups – including fintechs – have garnered this year is proof of the ruthless pursuit of excellence in this space. In fact, a larger number of banks are now collaborating with fintechs to provide the best of both worlds to the ever-evolving customer.

infrastructure, manufacturing, healthcare, digitalisation and impetus on household demand are likely to be thrust sectors.

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**Suresh Khatanhar**

Deputy Managing Director  
IDBI Bank

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**Amitabh Chaudhry**

Managing Director & CEO  
Axis Bank



With the level-playing regulatory framework in place, 2022 will witness a bounce back of MFIs (microfinance institutions) compared to other players in the sector. Couple of bigger MFIs would be aiming at SFB (small finance bank) space, and we may see a couple acquisitions of MFIs by banks. Breaking out of the pandemic after effects, the sector as a whole would be up and running with greater developmental and client focus,

digitization of operations and product diversification in 2022.

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**P. Satish**

Executive Director  
Sa-Dhan

## REAL ESTATE

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If 2020 was defined as 'survival', then 2021 for Indian real estate was 'survival with hope' and FY 22 will be the emergence of the fittest. The year gone by was defined by resumption of sectoral activities, pent up demand, fiscal stimulus, vaccination drive, liquidity infusion, supply side booster measures, foreign direct investment and consolidation. The advent of the new virus variant will keep building pressure on global economies, but resilience is the key to move forward.

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**Niranjana Hiranandani**

Vice Chairman-National, NAREDCO, & MD Hiranandani Group



While the pandemic posed a challenge to the real estate sector in 2020, the year 2021 witnessed a recovery thanks to pent-up demand. The job market seems to be looking up amidst the mass rollout of vaccination and people returning to offices. We therefore expect the momentum to continue in 2022 as real estate investment is still being viewed as a safe investment option.



**Deepak Goradia**

Vice-Chairman & Managing Director **Dosti Realty**



The deal street of the real estate market is expected to be robust in the year 2022. The low home loan interest rate regime will ensure that the residential asset class is preferred. Despite the markets being in red, the realty index has shown remarkable resilience during the last trading day of the week. The realty index is expected to continue its upward trend in the medium to long term.

**Dhaval Ajmera**

Director **Ajmera Realty & Infra India Ltd**



2021 has been a challenging and eventful year for the real estate sector. Despite the business disruptions due to the pandemic, the sector witnessed a strong rebound. Supported by the strong economic growth, the real estate sector quickly picked up momentum. The pandemic-induced trends coupled with low-interest rates, affordability, and other favourable factors expanded the realty growth in Tier2/3 cities. New asset classes like high-streets and multipurpose commercial properties found favour with investors and shoppers. Similarly, in residential, township projects, large-sized homes were preferred and will continue to drive real estate growth in the year ahead.



**Mohit Goel**

MD **Omaxe Ltd**



Some of the dominant trends to look forward to in 2022 are buyers' preference to purchase properties that are ready-to-move-in or nearing completion. While work from the office has re-emerged, 'work from home' may not entirely go away as it is now an integral part of long-term work strategy. Affordable property prices, developer offerings on new products and payment flexibility has prompted more buyers to own a property. The real estate segment has remained the safest investment option and will continue to attract investors keeping market sentiment afloat. Thus, buoyed by strong economic fundamentals and business climate, 2022 is expected to unlock a plethora of opportunities for the Indian real estate sector.

**Farshid Cooper**

MD **Spenta Corporation**

## MUTUAL FUNDS & AMCS





The growth of passive funds in the mutual fund industry is going to be a big trend in 2022. Youngsters starting their first jobs are looking for new ideas to invest. The industry should see several more launches on the passive side. Globally, there are 6-7 ETFs (exchange traded funds) getting launched daily, as passives allow complete flexibility on identifying new investment ideas. Globally, investors are looking to invest in futuristic mega themes, and we can also see this in India through passives.

**Swarup Mohanty**  
chief executive officer  
Mirae MF

Raging inflation in the US (a 40-year high) has compelled central banks to turn hawkish. How much tightening the US Fed can do in the context of slowing growth momentum in the face of the new Omicron variant remains to be seen. But that has repercussions on gold prices. Gold may remain range-bound in next few months as a sticky inflation pushes gold prices up and a strong dollar induced by US Fed's tightening pulls gold down. In the long term, gold prices may go up as markets turn volatile, making investors go for gold, eventually tracking increased money supply, low real rates and a weaker dollar.

**Chirag Mehta**  
Senior Fund Manager  
Alternative Investments, Quantum AMC



The liquidity support from global central banks has helped in ensuring that equity markets remain resilient. Over the next year, we remain watchful of the US Fed exiting its huge bond buying programme which could be a source of market volatility as and when it plays out. As a result, while the long-term view on equity remains positive, due to valuations moving higher, the medium-term view has turned cautious. In 2022, we believe active management, long short strategies, multi-asset strategies, asset-allocation strategies are worthwhile considerations for long-term investment.

**S. Naren**  
ED & CJO  
ICICI Prudential AMC

## HOSPITALITY



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The trend that has indisputably taken over the country's present-day tourism spectrum, is the rise in domestic travel. Uncertainty in international travel restrictions, along with a lockdown that had driven travellers into a corner within their own country led to elevated interests and curiosity for

The trend is to explore new destinations as people have not seen India in all its diversity and culture. The trend is to explore familiar destinations in a new way. When we think of Goa, we think of the beaches and parties. How about nature, forests and tranquillity? That is what The Postcard Hideaway, Netravali, which overlooks the verdant hills, is all about. The Postcard Mandalay Hall in Kochi is a 200-year-old property that celebrates art and the Jewish history of Kochi. Indians are now re-discovering these cities. I believe this is a global trend. However, Indians are re-discovering India like never before.

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**Kapil Chopra**

Founder & Chief Executive Officer  
**The Postcard Hotel**

the country's very own leisure destinations. Guests prefer branded hotels that offer both comfort and safety for their short spontaneous trips. Domestic travel has been a key demand driver and the primary source of business for hotels across categories ranging from economy to luxury. Workation and staycation gained momentum, which has given the hospitality industry an opportunity to innovate their services and attract a larger audience, that is beyond their regular clientele, showcasing higher value proposition... With the pandemic gradually reducing into a state of normalcy, the trend of domestic tourism has taken precedence over others, and we can expect this trend to continue in 2022 with people showing preference towards value-driven travel through trusted partners and branded hospitality chains.

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**Puneet Dhawan**

Senior Vice President – Operations  
**Accor India & South Asia**



## LEGAL

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If the pending Competition Amendment Bill becomes law in 2022, it will lead to significant regulatory capture and scrutiny of M&A transactions, considering the significantly lower threshold of ‘control’ proposed to be introduced. The year is also likely to witness further focus by the CCI (Competition Commission of India) on digital economy and technology platforms.

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**Nisha Kaur Uberoi**

Partner and National Head – Competition Law **Trilegal**

## BOOKS, ART & LIFESTYLE

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In March 2021, Christie's made a major breakthrough selling a work by Beeple for \$69 million, and de facto revealed this existing market to the world. Since then, we have sold a total of more than \$150 million of NFT... Another interesting fact is the influx of new collectors – in 2021, 35% of

Climate non-fiction, and fiction too, will need more focused publishing across diverse voices and opinions, and I think we will see a lot more of accessible books on science, technology and medicine. I think we know this – children's publishing is having a fantastic time, and we should see a whole lot of entertainment and learning being published.

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**Ananth Padmanabhan**

Chief Executive Officer  
HarperCollins Publishers India

clients at Christie's were new to Christie's, and 32% of these new clients were millennials – most of them coming through the luxury department from Asia... Online auctions have continued to grow; almost half of all our auctions in 2021 were online...

The journey we've been on since 2021... the roadmap in Asia on top of the global priorities will continue to carry through next year... We'll have the first online sale for Christie's in China (in 2022).

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**Guillaume Cerutti**

CEO  
Christie's



## INSURANCE



In 2022, the business transformation will be led by technological transformation. Tie-ups with fintech/insurtech partners will be imperative to bring the uninsured population into the insurance ecosystem and make insurance accessible to everyone in every corner of the country. Additionally, we need to focus on customized risk solutions to address the customers' evolving requirements better. Distribution is going to be customer-centric to make the process simple, hassle-free and fast.

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**Rakesh Jain**

CEO  
Reliance General Insurance Co. Ltd



People are increasingly becoming aware about how health insurance is not an option, but a necessity. Going forward, insurers will focus more towards preventive healthcare wherein they will provide holistic healthcare solutions to the customers. The wellness element in policies will encourage more people to adopt a healthy lifestyle. Health underwriting will become further sophisticated by leveraging technology to customise product offerings. Claims process is one area that really needs attention. We need to work towards settling claims instantly as it's this time that our customer need us the most. Additionally, I believe that health insurance penetration in India will only grow with universal health insurance scheme being introduced in various parts of the country. Currently, regions like J&K, Rajasthan have adopted it for all its citizens, the scope needs to be augmented across the country ensuring more people fall under the ambit of insurance. Thereby allowing people to live a life of dignity and access to quality medical treatment.

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**Tapan Singhel**

MD & CEO  
Bajaj Allianz General Insurance





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Mutual Funds: A|B|C|D|E|F|G|H|I|J|K|L|M|N|O|P|Q|R|S|T|U|V|W|X|Y|Z



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