

KYT

Know Your Town

Carving path from **Buldhana to Fiji**

Ashok Sharma
Homes for India
Founder and Principal Designer



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{ Lucrative post Covid packages }



Editor's Note



CELEBRATION; CAUTION PLEASE

After almost eight months of most grueling times, one seems to have spotted a dash of the proverbial silver lining around the black cloud. That everyone has become wary of the virus which has snatched the dear ones and given many a sleepless night. With uncertainty looming large and confidence completely shattered, mankind across the globe is still struggling to come safe and clean out of the worst ever pandemics. Despite the earlier edition like the Spanish flu, for example, the world despite being better placed on the grounds of medical innovations and huge spending on infrastructure, the virus literally made the presidents and scientists run from pillar to post. With more than a million deaths, the virus is refusing to make an exit. The second and third waves have already started causing havoc.

It is on this backdrop India is just a few days from celebrating the king of all festivals, that is, Diwali. It's that time when euphoria is at zenith and enthusiasm, jubilation and positivity scales up the peak-point of the happiness graph. Although the numbers that speak about progress and prosperity on the cards, there is

room to believe that finally the soul-wrecking COVID is ready for departure. With a vaccine set for the production line one can expect the most awaited life-saving intervention early next year.

So with good news from medical and financial fronts started to seep the citizenry can draw their own plans of controlled celebration. Let us not forget the grief-stricken families and stand behind them as we usher in a new era. Corona has taught many, a lesson in our behavioural patterns, in personal and public hygiene and last but not the least to value life, to treasure each moment and in all make the best of life which we never thought was so precious.

Happy Diwali. Time to cheer and change the gear as well. As is customary to clean and dust the house to welcome Goddess Laxmi, the houses will be removed of cobwebs, a few may also brush up their houses with a new coating of colourful paint. It's time to mop out the skepticism and negativity that entered the houses and refused to leave. It's time to throw them out. Keep smiling, maintain compassion and discipline, as only these values will allay the darkness forever. That in true sense is the essence of the festival of lights.

Best Wishes,

Miilind Ballal

Editor, Know Your Town

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Tel 022-25341526 | Fax 022-25348594 | email id: knowyourtown1@gmail.com



Sattu Ladoo Recipe

Bhavya Pande

Sattu (or roasted Bengal gram) is a healthier alternative to Besan (raw gram flour). It is rich in protein and fibre, has cooling properties and low glycemic index, is gluten free, good for digestion and overall health. It is considered as a great Indian superfood. So why not make it a part of our regular diet? Here's a sattu recipe for you all. Hope you like it.

Preparation Time: 15-20mins

Ingredients:

- 2 cups Sattu (roasted Bengal gram) flour
- 4+4=8 tbsp Ghee (Clarified butter)
- 5-6 pods Green cardamom
- 1 cup jaggery powder
- Chopped Pistachio and Desiccated coconut powder (Optional)

Makes around: 18-20 small sized ladoos

Know Your Ingredient: Sattu

Procedure:

- Keep all the ingredients ready.
- Heat 4 tbsp ghee in a wok (kadai).
- Add sattu flour to the ghee, mix well and lightly roast it on a low flame till you get a nice and pleasant nutty aroma and it turns slightly brown (Stir continuously and make sure it doesn't burn).
- Turn off the flame and transfer the ghee roasted flour to a big working plate/bowl. Allow it to cool slightly.
- In order to break the lumps in jaggery powder, grind it in a mixer with cardamom pods to make a fine powder.
- Mix the jaggery-cardamom powder and the remaining 4 tbsp of ghee with the roasted sattu flour properly and when this mixture is cool enough to handle, start making the ladoos by taking a small portion of the mixture in your hand and pressing and rolling it between your palms. In case you find it hard to bind, you may add some more ghee.
- Once the ladoos are ready, coat them with desiccated coconut powder and garnish with chopped pistachios to make them more presentable (This step is optional).
- Store in air-tight containers and serve with love.



Eat Healthy. Feel Healthy. Stay Healthy!

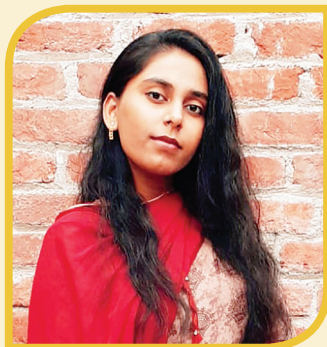


Recognising our Heroes Without Capes - Teachers!

The lockdown challenged schools to revolutionise education. The schooling system changed, and everyone was forced to move from Physical classrooms to online classrooms. But has this transition been easy? The answer is obvious, no. But were the schools able to address the challenge? Orchids - The International Schools, decided to step up and gave their teachers technological support by providing equipment such as a laptop, and access to online portals which would help them to take classes easily.

It was still not a smooth ride

for some of the teachers who had to face unprecedented challenges to continue doing what they love the most, teaching. Issues such as poor internet access, lack of space, illness in the family. Were all constraints that the teachers had to overcome on a daily basis. They all had to go the extra mile in order to be able to overcome these challenges and continue to educate the young minds. We were sharing here a few stories of our heroes without capes, who have gone above and beyond to make sure that no child misses a class even on the most difficult days.



The Teacher who built her Lockdown Classroom at Home

-Miss Iram Khan, English teacher, for Primary classes, Orchids - The International School, Mumbai

I have always enjoyed teaching students, and it was not always from the textbooks. I used to have them do activities, but with the lockdown, we moved to online classes, and it was one of the most difficult tasks. My students easily got disinterested and so to make the classes and virtual classroom look interesting.

With the help of my art and craft skills, I created a small space which was colourful and bright and used that as a background for my class. Every day, I spend some time creating something new and surprise children with it.

The Teacher who Conducted her Online Class from her Roof Tank

- Miss Guntur Rani, Orchids The International School, Mumbai



I live in a small and confined space and share that with my sister, who is also a teacher. Given that our class timings overlap, there was no way we both could teach from the same house. Due to the lockdown and living in an area declared as the Red Zone, I was left with no choice. My sister and I then decided to use the overhead tank as the classroom space. We each take turns now to use that space since it is a very small space to be able to teach. It has been one of the hardest things we have done due to the lockdown, but perseverance is all that matters.



The Teacher who conducted her Online Classes with six Dogs

- Miss Amisha, Sports Teacher, Orchids - The International School, Mumbai

With six dogs at home, I couldn't imagine how I was going to teach my students without them interrupting my class. I knew I couldn't lock them away, but somehow, I had to train them to stay silent and let me teach.

After a few classes, I realised that they have learnt not to make noise when the laptop is open. My students occasionally hear a bark, but that only makes them happy and not distracted. My six dogs have now become accustomed to this routine.

My own seven-year-old son must attend online classes, but he now takes pride in being a responsible child and managing on his own. Never could I have imagined teaching in the company of my six dogs!

Unputdownable !



Mrs Lata Gwalani

After the success of 'Incognito', a psychological thriller, we were eagerly waiting to lap up the next novel by Lata Gwalani. And "Prisoners of Secrets" is finally here!

An unusual love story that spans three generations, it is set in South India in the 1950s. The period, its people (the conservative Tamil Brahmin mindset is beautifully captured), the landscape are all brilliantly described, giving the reader an amazing insight.

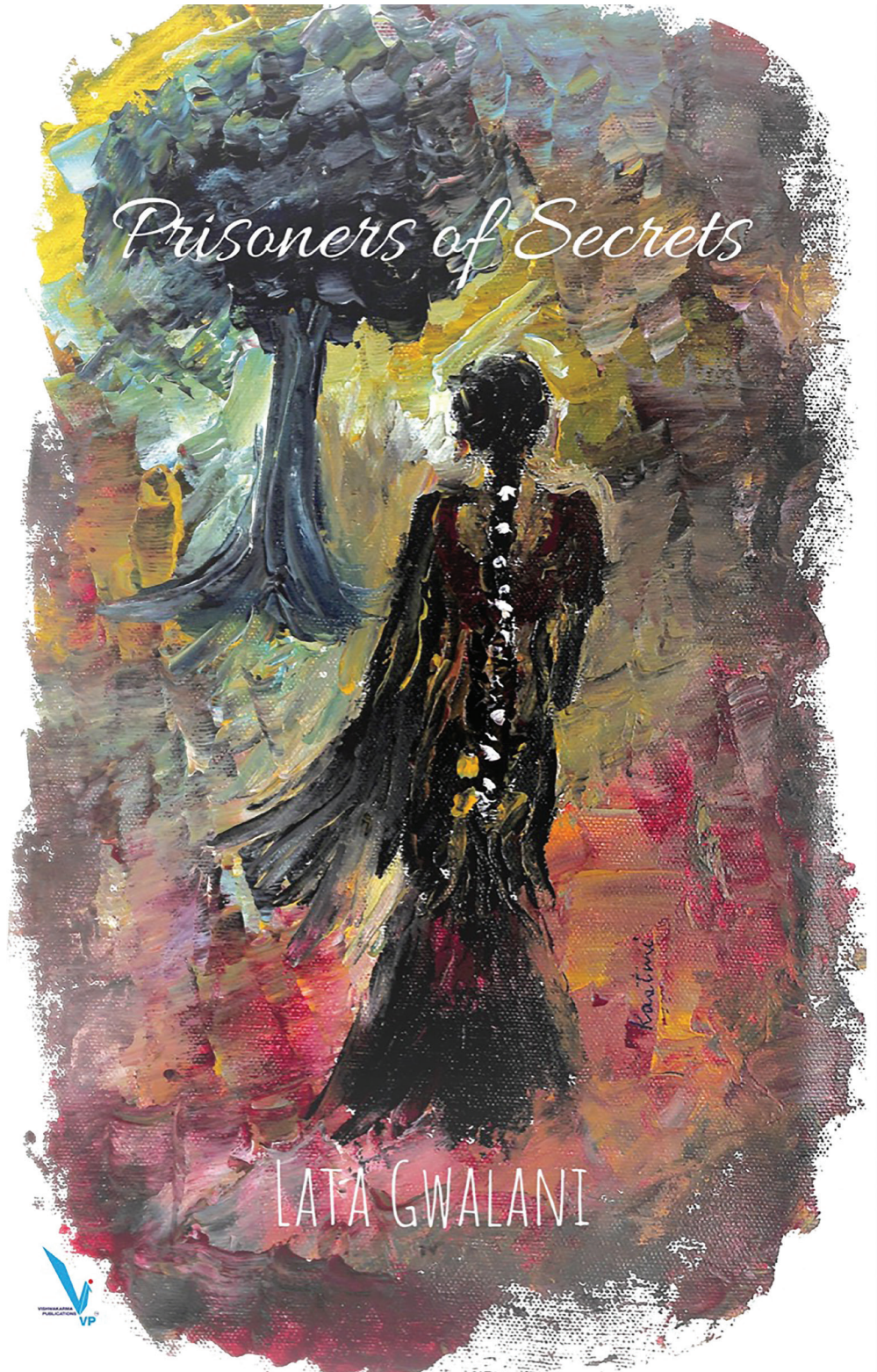
Lata has a knack of giving life not only to her characters which have endearing flaws, but also trees and inanimate objects and abstract ideas. Even time is not spared. Sample this: "when Manuel walks into the class, time freezes at the door, reluctant to intrude."

The protagonists have dark secrets, which the reader is privy to. But the raging dilemmas in their minds are superbly described, and one's heart aches for the characters, with all their flaws!

A must read book if you enjoy fiction with an unusual story line. It is a perfect prescription for a quiet weekend. Curl up in your favourite recliner, pick up a steaming hot cuppa and switch off the phone and doorbell.

I am sure you will find it "unputdownable"!!

-Dr. Suhas Kulkarni



Prisoners of Secrets
Author: Lata Gwalani
Fiction
Vishwakarma Publications
Kindle: Rs 219
Paperback: Rs 225

Thane's HD Fire Protect ranks 5th among India's Top Performing MSMEs



HD Fire Protect Pvt. Ltd., headquartered in Thane, has bagged the fifth position among the top performing MSMEs (micro, small, and medium enterprises) in India. For over thirty years, the medium sized manufacturing company has been involved in designing, developing and manufacturing a wide array of world-class firefighting equipment and systems that have been meeting ever-changing and demanding industry standards.

With a goal of offering fire fighting solutions that meet all requirements and complexities, HD Fire Protect

manufactures an extensive range of products, including standard as well as customized solutions. Product range mainly consists of fire sprinklers, valves and accessories used in fire sprinkler systems, deluge valves, deluge skids, pre-action systems, water spray nozzles, foam proportioning systems and discharge devices, mobile foam units, fire monitors and custom engineered skids. Today, its products have been tried, tested and successfully accepted in more than 72 countries worldwide.

It serves many of the large and reputed oil and gas, petrochemical, chemical, manufacturing, industrial and

power companies in the world – providing the right combination of product quality, efficiency in manufacturing, service excellence and domain expertise – offering its customers a perfect value package. It has complete control while the manufacturing of each product and ensures its quality and reliability.

The company operates from a position of integrity in all that it does and genuinely cares about its product performance, commitments, customer relationships, and reputation.

Source: MSME Rankings Published by Economic Times



Carving path from Buldhana to Fiji

Niikhil Ballal / Juili Kulkarni

A boy from Buldhana who helped his father with odd jobs on construction site, has today, reached the pinnacle of success, courtesy, his grit, determination, and the dream to make it big in life. Hailing from a typical lower middle class family, the struggles, that he faced while growing up, did not deter him, rather pushed him to beat the odds.

"Helping my father on construction sites and learning the nuances of developing designs for buildings, I was drawn closer to the field. Whenever my father's fellow workers were stuck at a point when English was the barrier between them and their work, they approached me to help them out. I think that was when I slowly started developing a liking towards designs and architecture," elucidates Ashok Sharma.

He adds, "While working on the site, I vividly remember the days when an architect used to come for a visit. All the workers used to gather around him and look at him with awe and respect. I was fascinated to see the kind of treatment the architect used to get. May be it was around that time that the seeds of architecture were sown in my mind."

Ashok was studying in the eighth standard when he started accompanying his father to work. Meeting both ends was a daunting task for the family, and every additional hand that could contribute to the family income was appreciated.

He was an average student in school. "I somehow completed my 10th. Later, I opted for Science. I think that was a big blunder. Just before my 12th standard board exam, there was an internal test in my college, and to my horror, I failed in all papers. I was dejected. Thankfully, my Physics sir, who had confidence in me, motivated me to



concentrate harder. His words, "Do you want to become a labourer like your father?" hit me hard. I pushed myself for the next one month, and to my glee, I cleared 12th with flying colours," exclaims Ashok.

After his 12th, he was at crossroads. He

had to choose between engineering and architecture. "I appeared for the architecture entrance exam and was selected for JJ School of Architecture. The feelings were mixed. I was happy that I was selected in one of the best colleges in India, but at the same time, I knew I did not have enough money to stay in Mumbai and complete my education there," he says.

Going forward, the company will be working on a college in Buldhana, shopping mall cum residential complex in Nagpur, 3 star hotel in Khamgaon, and 50 bed cardiac hospital in Thane.

However, when you knock hard on the doors of progress, even the God cannot resist opening the door for you. From an unexpected source, help was offered to him. "I was working on a construction site adjacent to the former Maharashtra Home Minister's bungalow. The minister saw me working and sent his peon to fetch me. I went to his house and surprisingly after asking me about my whereabouts, I was offered two demand drafts worth rupees four thousand each and an additional cash of rupees two thousand," recalls Ashok.





Proposed construction of Sahakar Vidhya Mandir at Buldhana Homes4India

With money in hand and determination in heart, he went to Mumbai with his father. Though he went there, he soon realized that it would not be easy to stay in the financial hub and complete the architecture course. He chose to do civil engineering instead. The father-son duo headed back to their home town. Ashok stayed with his sister in Buldhana through his engineering days.

From his second year of engineering, he started working with an architect and continued taking tuitions. After his graduation, he bagged a big project. It was designing a school spread across 48 acres of land in Buldhana. "It was quite accidentally that I got this opportunity. After completing my studies, I was back working on the field doing some odd jobs. There, the owner of the school bumped into me. He asked me whether I would like to design his school. Though he had an architect from Nagpur already on board, he still wanted to give me a chance," recalls Ashok.

Ashok sent across the designs to the owner of the school and being mighty impressed with them, he came down to Ashok's home. This opportunity came to him after three months of starting an office in Buldhana.

After completing that school project, it was smooth ride ahead. "Those three months were really challenging. There was hardly any awareness about architecture in Buldhana and the fact that I was not a Marathi speaking boy hindered my chances. However, I took both these things in my stride and decided to start an online portal," he says.

"The Fiji Island client was a tricky one. Before we took over, a big company based out of New Zealand was doing that project.



His wife Vaishali, who is a computer engineer and a Bachelor of Architecture, helped him with the website (www.homes4india.com). Once the website was up and running, there was no looking back. In a matter of five to six months, Ashok and Vaishali had international clients lining up. They worked with clients in Fiji Island, Pakistan, Nepal, Sri Lanka, Bhutan, New Zealand, China, Hong Kong, Tanzania, Spain, Ghana, and South Africa.



However it seemed that the client did not like their designs. We were approached. We worked on the designs and the client liked it. We learnt a lot from that client. I remember one of our designs was rejected because of a miniscule 3mm difference. Once we got it corrected, our design was approved," explains Ashok.

After working for close to two decades in Buldhana, in search of better opportunities, Ashok decided to shift to Mumbai. The couple zeroed down on Thane. They bought a home and an office in the city. They decided to have a big office space which would attract the clients. Quite coincidentally, the area that they bought was adjacent to the office of the owner of Lodha in Lodha Boulevard Mall. On the day of the office pooja, there was a surprise visit from none other than the owner of the Lodha Group. He was impressed with the office architecture and in a matter of few days Ashok was offered a chance to design the upcoming Lodha's project in Palava. Meanwhile, Ashok and Vaishali have found their feet in the city, as they are flooded with work from residents of their housing society as well as friends from their rotary club.

With more than 20 years of experience in the field, Ashok Sharma has certainly

"carved" a name for himself not only in India but also on the global map. Last year, his company, which offers an avalanche of services including, architectural, interiors, landscapes, structural, and vastu, was bestowed with National Quality Excellence award for the best architectural and interior designing company in Western India and this year they have won the best innovative interior designer in Maharashtra by Zee India.



sidence of shri.Amit Solanki,At Fiji Island

www.homes4india.com

Keys to a healthy lifestyle

Exercise daily:

It's very important to exercise at least 5 days a week for a minimum of 30 mins as per general guidelines. But with our increased stress, Lifestyle issues as well as increased screen time and sitting hours it's more of a necessity. Exercise not only helps your body but also your mind relax and work more efficiently. So choose the form of exercise you like and begin today.

Exercise Variations

Variations are very important if you wish to improve your overall fitness levels. Your workout routine must include strength, cardio, flexibility as well as mobility and not follow just one component. There is a whole lot of variety available in the industry to choose from, now it's on you.

Rest

People mostly tend to ignore REST, but let me tell you it is as important as your workout. Your body needs adequate rest to recover from a workout and be ready for the next. Inadequate rest can lead to injuries as well. Rest doesn't mean doing nothing but doing



Sneha Mestry

something out of your regular routine, it can be pursuing a hobby or learning some

new skill or even just relaxing. Depending on your body needs, find your Rest periods so you are ready to kick off even stronger.

Eat healthy

Healthy eating does not have to be just about salads and soups, it's more about eating in a way that you receive all the nutrients your body needs. We need carbohydrates, proteins, fats as well as our vitamins and minerals, excess of either could be unhealthy too, hence it's important to have a balanced healthy diet.

Hydrate yourself

HYDRATION is very important. It doesn't mean having just WATER but also FRUITS and VEGETABLES that are WATER-RICH. Staying well hydrated will help boost your energy levels. It is extremely crucial for the body to function adequately.

Sneha Mestry is a former national level athlete, fitness trainer, and a nutritionist. For more information, follow her on Instagram and Facebook @Nutricise_bysnehamestry



A **Swiftt** way to get in touch with your Ophthalmologist

Wavikar Eye Institute (WEI), the most trusted and advanced eye hospital in Thane, has made things easy for its patients. WEI has launched an app by the name "Swiftt", that is a one stop solution to meet all the requirements of the patients as well as the internal staff.

From recording the prescriptions to booking appointments, all the tasks can be done in a single click. Once you book an appointment through the app, it is certain that you cut down on the waiting period at the hospital. In addition, the app offers services like video consultation and chat. The location of the patient is no longer a problem as the app brings the doctors and the patients closer. Wherever you are



you can avail the video consultation facility through this app. Apart from the video consultation, in case the patients have minor queries, there is a chat window, in which

the patients can chat with the WEI staff and can get response to the problems within 24 hours. Further, it is seen that the patients tend to miss their regular check-ups. The Swiftt app ensures that regular reminders are sent to the patients.

This app is not only beneficial to the patients but also to the internal staff at WEI. Since all the patients' information is recorded in the app, there is no scope for information asymmetry. The aforementioned data will be confidential. Important notices can also be shared through the app. Having a fool-proof mechanism will assist in reducing any kind of communication gaps.

Finally, WEI will share a lot of videos and support materials that will help the patients to acquaint themselves with the new app.

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alternative to perspiration



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5 ways to celebrate a happy and safe Diwali

Diwali celebrates the triumph of good over and evil. In hindsight, it seems as though this year has been nothing short of a year of triumphs, a year where we didn't allow the consequences of the pandemic to crush our spirits. It has been a year that helped us discover our strengths. As we celebrate this joyous festival this year, it is important to undertake precaution due to the spread of the pandemic however let is not dampen the festival spirit. Here are the five ways to celebrate a safe Diwali in the pandemic.

Celebrating With Loved Ones

The spirit of any festival is felt the most when we come together as a family, community and country to celebrate it together. But with physical distancing having become a norm, how do we celebrate and protect ourselves at the same time? Since people have not been able to visit their loved ones with as much ease as before, video calling to connect with loved ones who are far away is becoming the norm. And Diwali celebrations will be no different in this sense as we will see more and more people use technology this year to celebrate the festivities with loved ones. By maintaining physical distancing we will keep ourselves and our loved ones safe. However, physical distancing doesn't really mean that we can't visit our loved ones at all. If we practice enough caution we can avoid the spread of the virus.



Diwali Gifts

Diwali is synonymous with gifts and this year we will see a fresh addition of items to the gifting catalogue that will help make the lives of our loved ones easier and safer in the new normal. Apart from the usual Diwali, you can make it a safer Diwali for your family by gifting items such as face masks, air purifiers, immunity boosting foods, sanitising items.

Sweets and Savouries

Since the onset of the pandemic people have been looking at ways to improve their immunity.

From going by age old immunity boosting foods to looking at modern over the counter supplements, there has definitely been a surge in foods that will make us resistant to the catching the virus. Not only that, you can try gifting/consuming mithai which enhanced with immunity boosting ingredients such as dry fruits, herbs etc. to improve one's immunity instead of the traditional mithai.

House Cleaning

It has been a year of cleaning since the spread of the virus. Since touching surfaces increases the chances of contracting the virus, constantly sanitizing surfaces has naturally become a norm. So with the precautions that need to be taken with the pandemic this year, we will have to up our cleaning game to ensure that the house remains safe from virus.

Gratitude

Diwali is also a time that we thank Goddess Lakshmi for all the blessings and ask her to continue showering the same on us. The pandemic has by force made us realise the value of those things that we might have taken for granted. Having a positive attitude might not help us directly with battling the pandemic but will spread happiness and improve our mental wellbeing.

Source: Future Generali India Life Insurance



Gold: safest and better investment especially in such crisis- Mr. Amrute

What is your anticipation with respect to the gold prices?

It won't be wrong if we say that, gold was the future, is the future and will be the future. Gold has been the most ancient source of value and exchange medium. In the first place we need to appreciate and understand the very nature of gold. It is an universal currency, easily convertible to paper money, its source is limited (one can't keep on mining gold forever) and it's indestructible. All these aspects of gold make it an extremely safe and reliable source of investment. With respect to the future rates of gold, I am very bullish. From 42k in March 2020 to 57k in August 2020, and then a rate correction to 52k is an indication of the rates running north in the near future. At present, the world is grappling with COVID-19 and we have already started seeing signs of an economic meltdown, I think we should be prepared for higher rates in the future.

How do you time the market for maximum profit?

It's always better not to time the market because in the current turmoil it's just not possible. Economists can possibly predict a trend in the long run but what's in store in the next month, or the next six months is something that's hard to say. So buy gold whenever you can, whatever quantity you can, if it's for a long term use you will not be let down, that's a promise. Short term investors better explore other options. Investing in SGB (Sovereign Gold Bonds) can be a good option to earn some interest without having the stress of keeping physical gold, but nothing beats having the yellow metal in hard form.

What is hallmarked jewellery? How does it actually benefit the consumers?

Hallmark is a mark of assurance that your gold is of the same purity as sold to you. It assures full weight when you sell or exchange it. The BIS (Bureau of Indian Standards) certifies the jewellery but one important aspect the customer should check is whether your jeweller is an authorised hallmark outlet. Ask for the BIS membership certificate when buying the jewellery.

Many say gold does not give returns like MF, real estate, then why should one choose gold over them?

To answer this question let's understand gold in the right perspective. In simple parlance, gold is money. When we say gold is money, it's given that it is not expected to give yield. Money does not give yield on its own. If you keep a lakh rupees in a cupboard and open it after six months it will still be the same. Similarly, 100g gold will remain 100g after six months. However, if you keep that 1lakh as a fixed deposit, then it yields revenue. But it is important to note that it's a risk asset and not just money. I would go one step ahead and say that gold yields income despite not being a risk asset. It's the only asset class that increases its valuation by just storing it. So to conclude gold is that child in your family who is not expected to even score passing marks in his board exams but passes with a distinction. Gold can therefore not be compared to any other investment option.

Why is gold all-time safe and the best investment? Why one should invest in gold especially in such pandemic explains Mr. Rahul Amrute, who runs one of the oldest and reputed Jewellery store -Dattatray Pandurang Amrute Jewellers at station road of Thane. He speaks exclusively with KYT.



Why India celebrates Nov 14 as Children's Day?

Every year, India marks November 14 as Children's Day as a tribute to India's first Prime Minister Pandit Jawaharlal Nehru who was born on the day. Nehru's birth anniversary is celebrated as Children's Day in the country as a tribute to his contribution towards building the nation. He was fondly called 'Chacha Nehru' and 'Chacha ji' for his love for kids. His affection for children is well recognised and appreciated and thus the day is celebrated as Children's Day.

Pandit Nehru was fond of kids and used to meet them with affection. It was because of his special affection



towards children that people started calling him 'Chacha Nehru'.

India started celebrating Children's Day in 1959. Initially, it was celebrated on November 20 along with other countries. But after Nehru's death in 1964, it was unanimously decided to celebrate his birthday as Children's Day.

The United Nations Universal Children's Day, however, still celebrates on November 20 worldwide each year to promote peace, togetherness and awareness among kids.



The Opportunity Cost

Life has become so fast. So many desires we have. We all want to complete every bit of our bucket list. We want to enjoy literally everything. But, unfortunately we can't do everything even if we wish for it. Well the simple answer to it would be time, money and other constraints are limited. As humans, knowingly or unknowingly we swim through multiple choices every day. Make decisions laying weights on different parameters, which are very much subjective in nature. Finally, the end result of the choices we make, makes us content.

Now let's understand this simple human behavior from the investment perspective. As an investor you will be faced with infinite choices like different investment options, products or schemes and even might get confused among their features and benefits. Sometimes, we are even indifferent among the choices and are oblivious of other choices, that becomes even more complicated but, here comes the difficult part making a decision through these choices.

Previously, the investors had limited

Nikita Vete



investment options, the industry evolved and so did our preferences. The decision-making involved here is more complex as it

involves our hard earned money. So what is the opportunity cost? Well it is the cost of the option which we had to let go because we chose the either. Let's see this way, you have an investment corpus of 25,00,000 and it is the same price you can either use it to buy a new car or for your son's higher education. If you choose one, you lose one and that's the idea behind the opportunity cost. Similarly, investments as a subject are sensitive in nature. Rating the options on the basis of a goal linked to it, the risk-return trade off, the liquid nature of the investment, tax implications are all valid but to some extent generic in nature. Thus at the end of the day it simply boils down to what is right for you, again which is subjective; example a choice between Term Life Insurance vs a Mutual Fund. Both, being of different nature yet you need both of it in your portfolio. What would you prioritize first? Because the resources are indeed limited!

THE WRITER IS EXECUTIVE ASSISTANT AT VETE ASSOCIATES

मनपसंत ट्रेंडिशनल
वेअर साठी एकमेव ठिकाण


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L&T Finance Ltd along with L&T Housing Finance Ltd have financed the project and have a charge/mortgage on the project and its assets. The NUC/permission on the mortgages/security trustee will be provided for sale of flats/units, if required.

Disclaimer: The stock images and features shown and/or mentioned and the image render used herein are purely indicative and promotional and may differ from actuals. This is only an invitation to offer and does not constitute an offer. The purpose of this advertisement is to indicate to the customers the amenities and facilities that may come up in the project as per the present approved layout. The customers are requested to kindly base their reliance on the applicable terms and Agreement for sale to be entered into by the purchaser of the flats/units in the project. The project will be developed in a phased manner by the promoter (apart Developer's Pvt. Ltd. A Shapoorji Pallonji Group Company). *Unlimited period offer. Please contact us to know more. **This is in reference to the recent announcement made by the Government of Maharashtra on reduction of Stamp duty for a limited time period. *Annual payment plan available for 3 years. Please contact us to know more. *Stamp duty and Registration charges payable as per the applicable laws, immediately at the time of booking. The scheme is offered based on the eligibility of the borrower for a housing loan as determined under the terms and conditions of the bank/housing finance institution. Under the mentioned scheme, interest except TDS is payable by the customer from the date of registration till March 2023. *The price includes other charges, government taxes and levies and may vary depending on the choice of unit, floor, view and payment plan. All the benefits and other amenities herein are applicable on select inventory/units, subject to eligibility and for a limited time period. TAT: apply.