

KYT

Know Your Town

From Pune to *Burj Khalifa*

Mr. Mayur Ghule
Managing Director,
RPMG Investment

Editor's Note



Best Wishes,

Miilind Ballal

Editor, Know Your Town

NEW NORMAL, NEW HOPE

The year 2020 was annus horribilis for all of us. One felt as if the year was done and dusted, courtesy the corona virus that led to the outbreak of COVID-19 across the globe. The ever-moving world came to a grinding halt. Lockdown became the new order of the day and the planet wore a wary look it had seen almost a century ago. Economies collapsed like pack of cards. Starvation, poverty, unemployment, fear, frustration, showed their ugly faces. They robbed the world of the smile, enthusiasm, making it lifeless.

Work from home, online schools, social distancing and stringent health and hygiene discipline took control of mankind.

As the world bid adieu to 2020 on a solemn note and no accompanying fanfare, the new year 2021 has brought along with it a glimmer of hope. The much awaited vaccination programme has begun giving a reason to rejoice. A vaccine that typically takes 10 years to develop found its way into the middle within 10 months, thanks to the dedicated hard work of scientists.

Oxford Astrazeneca's vaccine known as Covishield in India, locally manufactured by Pune's Serum Institute and Bharat Biotech's Covaxin have been approved by Drug Controller General of India (DCGI). Three rounds of the dry run have so far been conducted across the country and India is all set to create history as the second-most populous country in the world will conduct the world's biggest vaccination programme

commencing from January 16.

The fact that the pandemic is yet to show its back, economy is limping back which is a good sign. Even as the government is cautiously unlocking the system, the students are eagerly waiting to enter their schools. The online education although was a stop gap arrangement it cannot be a practice as it has many a limitations. The Indian Education System is one of the largest in the world with more than 15 lakh schools, 85 lakh teachers and 25 crore children. When the malls, restaurants, movie theatres have found their way out of the ambit of lockdown, why not schools? The question keeps haunting the parents and teachers in equal measure. Can we look at covid as opportunity to reset the academic calendar and dump the British legacy of summer vacations and replace them region-wise in consideration of the climatic vagaries?

How about doing away with summer vacations and have monsoon vacations?

The much hyped new normal is going to be with us, may be forever, and lowering the guard against the pandemic is far cry, pandemic is carrying forward its ugly nightmare. Social distancing and mask will be our companions and instead of frowning on them, let us accommodate them in our lives. All those who survived the biggest catastrophe must thank the Almighty and embrace the new year with unstinted positivity they manifested. We wish our readers, advertisers and all well wishers an extremely happy and healthy new year.

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Know Your Ingredients: Oats and Moong

Bhavya Pande

Oats are a whole grain cereal, rich in dietary fibre, antioxidants, vitamins and minerals and thus makes it to the list of heart friendly health food. Here's a recipe which uses green moong sprouts along with oats to provide double the health benefits. Do try and enjoy!



Oats and Green Moong Sprouts Tikki Recipe

Preparation Time: 30 minutes

Ingredients:

2 cups green moong sprouts
 $\frac{1}{4}$ cup of water
 $\frac{1}{2}$ cup spring onion greens, finely chopped
 1 tsp garlic, finely chopped
 1 cup instant oats
 1-inch ginger, chopped
 1 green chilli or as per taste
 $\frac{1}{2}$ tsp coriander powder
 $\frac{1}{2}$ tsp garam masala
 Few fresh mint leaves, finely chopped
 Chat masala
 Salt to taste
 Olive oil to shallow fry the tikkis
 Makes around: 12 medium sized tikkis

Procedure

1. Keep all the ingredients ready.
2. Parboil the sprouted green moong dal in a pressure cooker using $\frac{1}{4}$ cup of water and a pinch of salt. Turn off the gas after two whistles.
3. Save a handful of parboiled sprouts and grind the remaining sprouts with ginger and green chillies in a mixer to make a smooth paste.
4. Mix the sprouts paste with chopped spring onion greens,

- garlic, mint, oats, coriander powder, garam masala and salt to form a dough.
5. Make small-medium sized tikkis from the dough.
6. Heat a non-stick tawa on a medium flame. Brush it with little olive oil and cook the tikkis on it until they turn golden brown on both the sides.
7. Sprinkle it with chat masala and serve it hot with green chutney or any sauce of your choice.

**Eat Healthy. Feel Healthy.
Stay Healthy!**



Joshi-Bedekar College becomes Thane's 1st autonomous institute

Last month, Thane's Joshi-Bedekar College received autonomous status and became the first such institute in the city. The college is one of the most popular educational institutions in Thane. It was started in 1969 and is managed by Vidya Prasarak Mandal (VPM). VPM has another 12 institutes under its umbrella. Now that the institute has garnered autonomous status, it has the freedom to reconstruct and design the course or syllabus from time to time, making it viable to students within Thane city.

Apart from the professional and vocational courses, the college can also include skill-oriented courses that will bring more employment. With

autonomous status, the college will enjoy the discretion to add modern educational courses and tools/techniques to make the education process more attractive, effective, and intriguing. The courses will be curated taking into consideration the demands from the job markets as well as the latest trends.

The institute has been receiving 'A' grade accreditation for the last three cycles. More than 7,000 students study today in the Arts and Commerce College.

An autonomous college has the freedom to determine and prescribe its own courses of study and syllabus. It can redesign courses to suit the local needs and include more skill-oriented courses based on the job requirements

in the market. Such colleges also have the privilege to evolve methods of assessment and conduct their own examinations and declare results.

The University Grants Commission (UGC), a statutory body under the government of India, is tasked with maintaining standards of teaching, examination and research in university education. As per UGC's criteria, a college seeking autonomy must be accredited by the National Assessment and Accreditation Council (NAAC), with at least an 'A' grade for at least three cycles of accreditation. If the NAAC score is equal to or above 3.51, the institute can be declared as an autonomous institute without an onsite visit by UGC's expert committee.



Origami with Bob

Bobbie Vijayakkar, better known as “Bob” by his loved ones (that includes almost everyone who knows him personally), is not only a renowned Architect and Interior Designer by profession, but also an “Origamist” by passion, with decades of creative and teaching experience.

They say you learn things quicker when you are young and that is exactly how it started for Bob. He started learning Origami as a teenager and eventually saw this hobby turn into his passion. Today, he wishes to share his passion and knowledge of this unique Japanese art by conducting Origami workshops for school kids, students of Architecture and Interior Designing, and corporate and industry professionals. His love for origami has seen him have successful stints at Arts festivals such as Sanskruti Arts Festival, Hindustan Times Kala Ghoda Arts Festival, Bombay Times Happy Streets, arts & Fashion designing



passion, Bob ensured that not even the prevailing pandemic is going to stop him. During the lockdown, Bob conducted several online Origami workshops for kids from NGOs and children of the executives

of Procter & Gamble. This is by far one of the most challenging roles he has faced during his teaching career due to the barriers possessed by the pandemic, but this has not stopped him from conducting workshops time after time.

Even with an immensely busy

schedule, he manages to pull out time for his passion and continues to spread his knowledge of the same.

Bob is truly an epitome of being a “People’s person”. This is something he has portrayed throughout his life by engaging with all sections of society. Recently he engaged with approximately 50 visually impaired students along with their art teacher in exciting hands-on learning at an Origami workshop under the capable management of Ar. Kavita Murugkar of BNCA College of Architecture – Pune. This was a daunting task and one in which Bob flourished, thanks to his compassionate nature, inherent patient attitude, and his love for teaching. Currently, Bob conducts workshops at Saptasopan the Neuropsychological centre for the Senior citizen program of Dr. Anand Kulkarni’s IHP – Thane, as well as at Tridal – IHP’s rehabilitation project for the specially-abled.

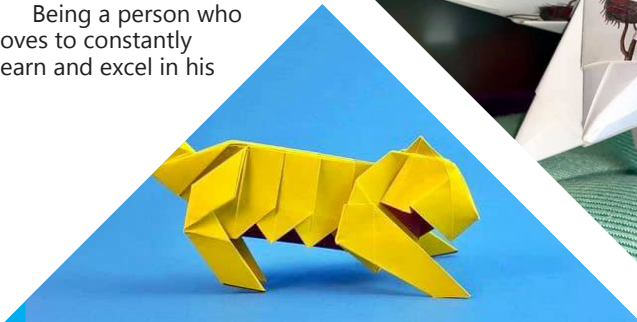
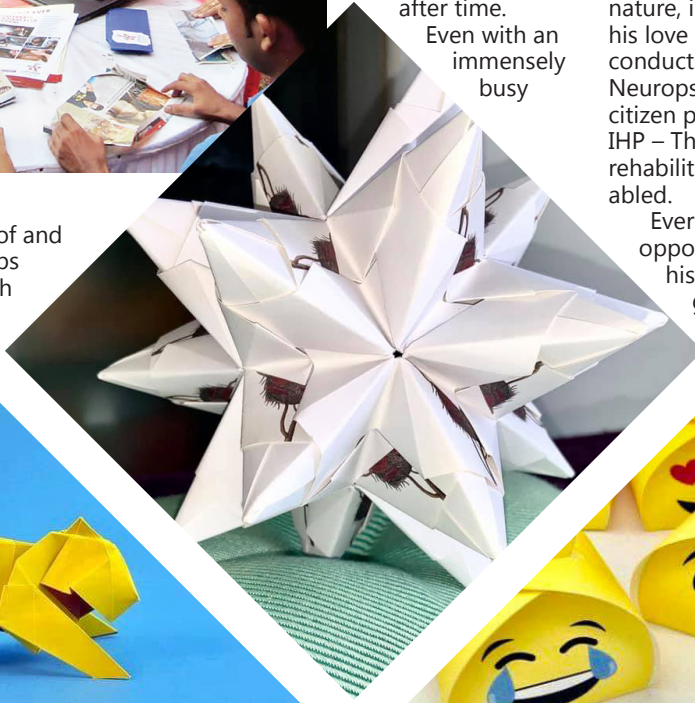
Every festival season brings out new opportunities for Bob to showcase his art. This Christmas season is going to be just the same as

Bob has decided to display his Christmas themed Origami work at his home. Not just display, this time they are up for SALE!



schools like NIFT, Corporate and Government Institutional meets of and several charities shows, workshops for several NGOs for children with HIV, orphanages including the premier- Rotary club of Jaipur and a lot more!

Being a person who loves to constantly learn and excel in his



Thane's singhania school imparts education in rural Madhya Pradesh



We have been saying this far too long ...Rethink, Relearn, Redefine & Redesign, Education. And we made the beginning, in the Spring of 2020! Every educator across the globe developed a greater sense of purpose, an urgency to carry out the tasks, all the essential skills-sets to go with it and re-discovered the joy of teaching thus, we started realizing our own potential. So, in March we had it clearly spelt out - Find your calling and change the world you are in.

One of my schools is tucked deep in the rural Madhya Pradesh where 90% of the children come from villages close-by. They are first generation learners. They do not have devices at home to access online classes. Some do have a smartphone but they are available to the children only after the parent returns home from work. In the initial months we did what we could - sent recorded materials, worksheets, YouTube uploads and even had telephonic tutoring. But, that was no fun. We knew that if we had a problem on hand, there ought to



be solution. The solution here required changing our own mind-set. Thanks to all my teachers at Lodhikhera who cared to make a beginning.

If children cannot come to school, can we take the school to the children? And then, we worked hard and long. Teachers walked through the by-lanes of the villages where most of our

students lived. We looked for space to run a Singhanian School in the villages of Lodhikhera and Boregaon. A couple of enthusiastic like-minded parents helped us with a small community hall in each of these villages. We only wanted our teachers to reach out to the children. The villagers supported us. Students in small numbers have started attending school in their own neighbourhood. The teachers in the villages have started their sessions with great enthusiasm. It is lovely to see teachers and students walk to the Village Study Centers. The students may not have the best facilities but the learning has continued especially for those without devices.

We don't have to wait for a Revolution in Education to happen, we just can take small steps to make a big difference.

So, what do we call our school? A little voice screamed – "Mohalla School"

Proud to say –My Neighbourhood School.

Revathi Srinivasan is the Director - Education Singhanian Schools and Principal, Smt Sulochanadevi Singhanian School, Thane

From Pune to **Burj Khalifa**



Mr. Mayur Ghule
Managing Director,
RPMG Investment

Niikhil Ballal / Juili Kulkarni

He always dreamt of being an entrepreneur. Seeing his grandfather blossom into a successful businessman, his desire to become rich and prosperous became stronger. "I vividly recall my childhood days when my grandfather used to drop me to school in his Mercedes. I was looked upon with awe in the school, thanks to the luxurious car. It was around that time, I made up my mind to become a successful

entrepreneur like my grandfather. He was the Chairman of Gultekdi Market Yard, which was Asia's largest vegetable market then, and he owned three wine shops as well," reminisces Mayur Ghule, a boy from Pune, who is now a proud owner of an office in the world's tallest building.

In his quest to make it big in life, Mayur went abroad to pursue his Masters in International Finance. He stood second

in his University and through campus placement bagged a job with OPEC (Oil Producing and Exporting Council). During his Masters, he interned with Goldman Sachs, which turned out to be a life changing experience. "Till that time, I had no idea how the finance world works. The first two months were really tough. Slowly and steadily I started finding feet. I made good connections there and I am still in touch with my colleagues," he says. Living and studying abroad is not as glamorous



as it sounds. To meet both ends, Mayur had to work as a server in a restaurant and sometimes as a security guard on a construction site. "At that time, I understood the importance of money," he adds.

After graduating in 2007, he started working with OPEC. He was there around for a year or so and in his brief stint he struck gold. He successfully completed a deal which paid him a handsome amount of USD 10 million. With this, he had the capital to start his business, a dream which his eyes always carried with them. However, there was a twist in the tale. To set up his business he came to India, however, the beginner's luck eluded him.

The failure did not deter him. He decided to go to Dubai, which was his frequent holiday destination. He had friends there, who were rays of hope for him. Suddenly there was a change in fortune. He started meeting the right people at the right time and gradually things started falling in place. "There was a major crisis in the UAE in 2008 as a result of which people were moving out. However, I saw this as an opportunity. Through one of my friends, I got a chance to meet his Highness, who owned an oil and gas company. When I met him for the first time, I had money but no visa. After a brief meeting, his Highness assured me that he would arrange for my visa through his company and also opened a bank account. He did what he said and made me a 60% owner in one of his companies," elucidates Mayur.

Between 2008 and 2013, Mayur slogged hard, working for 16 hours a day. His hard work and dedication was rewarded as he became very successful in the oil trading business. After tasting some success, he decided to go upstream. "The experience at the oil trading company gave me the

With a principal investment of USD 100 million, RPMG was born. Named after his wife Pranali Mayur Ghule, RPMG is headquartered in Dubai. It is a multicultural organization, which focuses on investment management, private equity, asset management and proprietary trading. The company offers a delectable platter of investment opportunities to its clients, which include sectors like, Energy, Financial Services, Infrastructure, Leisure, Logistics & Transportation, Education, Healthcare, Sports & Entertainment, Housing, and ITES (IT Enabled Services). It specializes in both debt and equity financing structures. Arguably, it is second to none as far as in-depth industry expertise, long-lasting connections with highly diversified funding sources, and an in-house talented team is concerned. The RPMG family comprises seasoned professionals from various industry segments. The investment management committee adds value through its expertise and experience and it is helped by a team of investment analysts whose aim is value investing, that maximize the stakeholder's value.

confidence of trying new things. I decided to buy an oil block. During this process, I understood the nuances and the intricacies of raising finance to fund the oil block. After this deal, many institutional investors came to me," he explains.

The first deal that the RPMG did was the takeover of Royale Partners Investment Fund (RPIF) Limited, Mauritius. After that, the company was involved in the buying and selling of a 5-star hotel and a gas block. What gave an impetus to the company was the deal of Grosvenor House Hotel, a Sahara Group hotel in London, which hosts royals from the UK. This deal put RPMG and RPIF on the global map. At present, RPMG and RPIF handles a portfolio of a whopping sum of USD 13.5 billion. Over the last two years, the company has developed partnerships with industry leaders to support its growth strategy and is growing by leaps and bounds. It has its presence in the Cayman Islands, Hong Kong, Mauritius, London, Singapore and will soon venture into the USA.

RPMG and RPIF are now seriously looking at India. Mayur Ghule has developed a very large network of relationships in India which provides him access to investment opportunities which will fuel the future growth for RPMG, RPIF and its investors. RPIF is actively looking at distressed assets in India and is bidding for various companies through the IBC process.

Taking a leaf out of Mayur Ghule's inspiring journey from Pune to Burj Khalifa, it is clear that if you work hard with dedication, then there is no dream that is unattainable.



Thane will get the country's 1st Light Metro



The Thane Municipal Corporation (TMC) has cleared the construction of 29-km LURTS (Light Urban Rail Transit System), which will cover the entire city as well as provide connectivity to the Central Railway stations and Metro Lines 4 and 5, connecting Thane to Wadala and Kalyan respectively.

Thane has done away with its proposed intra-city Metro line and gone ahead with a slimmer and cheaper LURTS as the price differential between the two transport systems is significant. The Metro would have burnt a hole in the pockets of TMC as it would cost a whopping Rs. 13,095 crore. The LURTS will cost Rs. 7,165 crore. Thus the

The Light Metro in Thane will cover 22 stations, including high-density pockets of Wagle Estate, Vijay Nagari, Waghbil, Kolshet and Rabodi. While the carrying capacity and speed of Light Metro is lesser than the normal Metro trains, it would be sufficient for Thane.

price differential between the two is a substantial Rs. 5,930 crore. Light Metro system is not only cost effective, but it also requires less land for stations and platforms. While Metro platforms need to be at least 4mt wide, the same for the Light Metro can be accommodated in just 1.5 mt wide space. The Light Metro

will be operated on a standard size gauge (1.435 meter), which is used for Metro trains too. While Metro trains are 22 mt in length and their coaches 2.9 to 3.2 mt wide, the Light Metro trains will be 18 mt in length and their coaches will be 2.65 mt in width.

This project is anticipated to be completed by 2025 and will certainly be a game changer. The LURTS will be the first of its kind in the country.

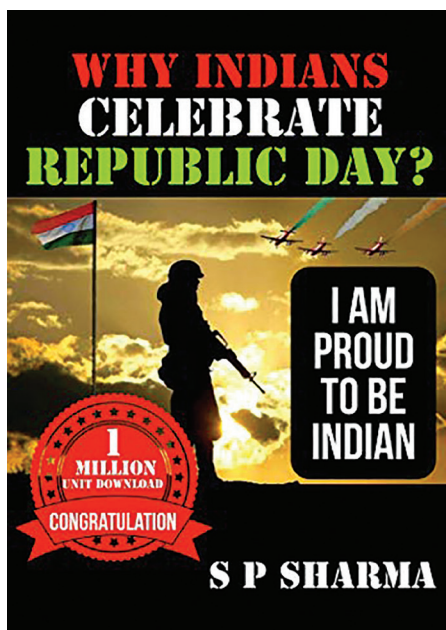
It is expected that the Thane city's population will grow to 27 lakh by the year 2025, out of which, over 5.7 lakh passengers are likely to use the Light Metro services daily once it is fully operational.

WHY DO INDIANS CELEBRATE REPUBLIC DAY?

"Why Indians celebrate Republic Day?" is a book written by S P Sharma. The book was published on December 25, 2019. The book is just 24 pages long and is a good read for those who want to get a quick understanding of India's Republic Day.

India achieved independence from British Raj on 15 August 1947 following the Indian independence movement. The independence came through the Indian Independence Act 1947 (10 & 11 Geo 6 c 30), an Act of the Parliament of the United Kingdom that partitioned British India into the two new independent Dominions of the British Commonwealth (later Commonwealth of Nations).

India obtained its independence on 15 August 1947 as a constitutional monarchy with George VI as head of state and Earl Mountbatten as governor-general. The country, though, did not yet have a permanent constitution; instead its laws were based on the modified colonial Government of India Act 1935. On 29th August 1947, a resolution was moved for the appointment of Drafting Committee,



Drafting Committee was appointed to draft a permanent constitution, with

Dr B R Ambedkar as chairman. While India's Independence Day celebrates its freedom from British Rule, the Republic Day celebrates the coming into force of its constitution. A draft constitution was prepared by the committee and submitted to the Constituent Assembly on 4 November 1947.

The Assembly met, in sessions open to the public, for 166 days, spread over a period of two years, 11 months and 18 days before adopting the Constitution. After many deliberations and some modifications, the 308 members of the Assembly signed two hand-written copies of the document (one each in Hindi and English) on 24 January 1950. Two days later which was on 26 January 1950, it came into effect throughout the whole nation. On that day began Dr. Rajendra Prasad's first term of office as President of the Indian Union. The Constituent Assembly became the Parliament of India under the transitional provisions of the new Constitution. This date is celebrated in India as the Republic Day.



Egg demand increases during pandemic



The demand for eggs in Maharashtra has increased drastically in winters, as medical experts are advising people to consume eggs rich in protein to build immunity against Coronavirus disease (COVID19) infection. The promotion of eggs as a 'rich source of protein' and 'immunity booster' during the COVID-19 crisis has brightened the prospects of poultry farmers.

Pune, Mumbai and Thane are currently consuming 1.5 crore eggs per day. The domestic consumption of eggs for Pune is pegged between 35-40 lakh eggs on a daily basis while the current supply was around 25 lakh, as per NECC (National Egg Coordination Committee) data. The egg consumption in the country has gone up to 20-25 crore per day.

The demand for eggs increases every year in winters. However, the



demand for eggs has drastically risen due to the Coronavirus pandemic. Eggs were in demand from cake makers for Christmas and also ahead of the New Year, as well as from retailers including

hoteliers. Rates have also risen as demand has increased. The rising demand for eggs has led to an increase in egg prices in the city to Rs60 - Rs72 per dozen. Similarly, the packed eggs which were selling at Rs. 75 are now available at Rs. 90 for buyers. According to NECC, Pune, the COVID-19 crisis has broken the back of the poultry farmers and the rising demand and confidence of the citizenry for eggs has led to an egg shortage and price rise.

Despite the increase in demand, the supply of eggs is smooth. Poultry traders from rural areas of Pune district supply eggs to Pune city. Also, traders from Vita in Sangli district as well as those from Satara district sell eggs in Pune city. In case of shortage of eggs in Maharashtra, eggs are procured from poultry traders in Hyderabad and Karnataka. However, at present, the supply of eggs is sufficient to meet the demand.

THE SECOND INNINGS OF LIFE



India is the second most populous country after China with a population of 1.38 crore. While India has a very young demography, on the other hand its ageing population is seen to have a steady rise. It is predicted that the Senior Citizen population will contribute almost 16% of the population in 2041, which is almost double of what was predicted in 2011.

Have you wondered how many people that you know will be part of these numbers?

Now that you have given a slight thought on that, let us ponder some more. What do you think, have these individuals considered doing their retirement planning? To understand this situation better consider your parents, have they given a serious thought on it? or if they are retired – was their planning sound?

Most of the investors consider Retirement Planning as a herculean task, leading them into procrastination. For others, it is their 'children' who are their retirement plan. Both the mentioned situations can cause a

Nikita Vete

sever distress in future.

So what can be done to create the most suitable retirement period?

Firstly, one needs to understand the real meaning of retirement is to connect with it. All our lives, we travel through three stages, the Learning Stage followed by the Earning Stage and lastly the Spending Stage. Retirement is the celebration of all your lives hard work. It is all about YOU. It is your time to splurge on yourself.

Secondly, now that you will connected let us focus on the key components of Retirement Panning. Here, you should categorize your spending into 'Desires' and 'Mandatory Tasks'. This will give you a better idea when it comes to channelizing the money. Then, the objective of retirement planning should be both appreciation and preservation of the corpus. Appreciation of corpus means that your investments are churning and giving to stable returns and

Preservation means that your capital is protected. Now the Market offers various products which fulfil the above requirements- Post Office Plans, RBI Bonds, Corporate FDs, Bank FDs, Insurance Companies Pension Plans and Mutual Fund options like SWP. Along with the above, significant attention should be given to maintaining adequate Health cover and also an emergency fund (through Liquid Fund)

Thirdly, if you are the one who own a business or has sizeable properties then it is a must to also do your estate planning for the right succession planning. Estate planning is when one takes full authority of disposing of their assets in case of their demise. The same can be achieved through Will Making. Passing on your Legacy is a Skill, if not done right, it can destroy families. Thus, you can leave the richest inheritance through Will Making

Thus, seriously consider your retirement planning for a better tomorrow!

Nikita Vete is Executive Assistant at Vete Associates



TMC scraps desalination plant project



“Thane Mayor Naresh Mhaske said, “The plant is very costly and not feasible for the city. In the times of the pandemic the corporation has lost heavy revenue and it is not feasible to take this additional cost for the plant. Thus, we have decided to scrap the plant.”

The Thane Municipal Corporation (TMC) has finally scrapped the desalination plant project, which was proposed four years back. The desalination plant was to be set up along the creek to convert the creek water into potable water.

The project was shelved by the general body last month stating that it was too costly for the city and there was a need to explore other ways of water conservation.

Thane city receives 480MLD (million litres per day) water from the civic body's own water supply scheme, Brihanmumbai Municipal Corporation (BMC), Maharashtra Industrial Development Corporation (MIDC) and Shahad-Temghar Water Supply Authority (STEM).

Taking into cognizance the growing population of the city, this water will not be sufficient in the future. In order

to solve this issue, the administration had proposed desalinating the creek water, which would be used for potable purposes.

However, the plant project was opposed by the opposition who claimed that there were many other ways to increase water resources. The opposition had also filed a petition in the High Court, which the court dismissed in

2019. The plant also faced opposition from the farmers, which the officials claim was addressed.

In 2019, before the civic elections, the corporation had given a work order for the first phase of desalinating 20MLD water.

An officer requesting anonymity said, “We had spent 15 lakh on formulating the proposal and land acquisition so far. However we have now got a letter from the general body to scrap the plant. Thus, we cannot go ahead with the said project.”

The total cost of the plant was 150Cr.

The issue of the desalination plant was raised by former standing committee chairman Ram Repale, who asked the general body about its status.

Ironically, the Shiv Sena had supported the plant right from the beginning and even approved it amidst chaos in the general body meeting held two years ago.

Thane forest officials plan measures to avoid monkey deaths

In order to curb the deaths of monkeys due to electrocution, the Thane forest officials are planning to come up with some measures. Since the last month, five monkeys have died due to electric shocks while hanging through trees and poles, at road number 28 in Wagle Estate, which is located in the vicinity of Thane's Yeoor range of Sanjay Gandhi National Park (SGNP). In view of this, the forest department with the help of Thane Municipal Corporation (TMC) and electrical supply department will soon come up with steps to take care of this problem.

"Within a gap of a few days, four such incidents took place, causing five deaths of monkeys entering the city limits from the forest area. In one of these incidents, two monkeys were buried by the locals, after spotting them dead aside the electric poles

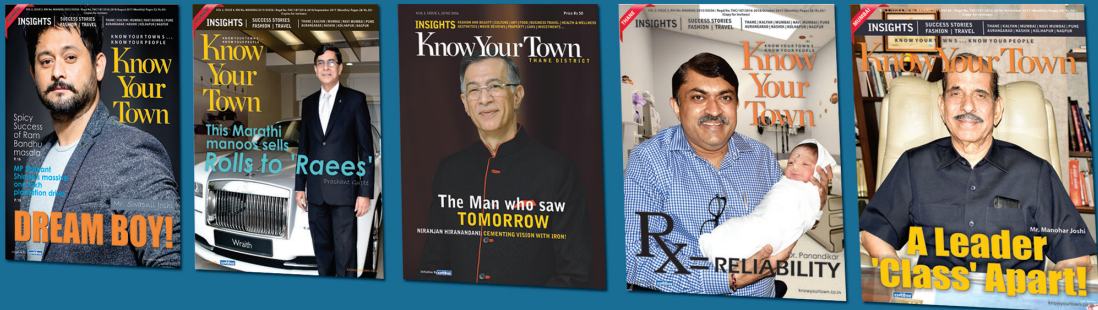
due to electrocution. Four such incidents took place in a month at the same location," said a forest official.

Following the incidents, a medical examination was conducted to detect the exact reason behind their deaths. In all the cases, the cause of death of all the five monkeys has been identified as electrocution.

"The inspection of the area will be conducted with the help of officials from electricity (Maharashtra State Electricity Distribution Company Limited) department and officials from Thane Municipal Corporation (TMC). The branches of trees may be one of the reasons, due to which the electrical poles and wires would be invisible causing these incidents. However, a proper survey will be carried following the implementation of the proper solutions to curb such incidents," added the forest official from Thane.



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