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Published by:

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Tathaastu is printed and published quarterly by Vikas Johari on behalf of MaXposure Media Group India Pvt Ltd (MMGIPL) for Tridhaatu Realty & Infra Structure Pvt Ltd and published at MMGIPL, Unit No F2B, Second Floor, MIRA Corporate Suites, Plot No 1&2, Ishwar Nagar, Mathura Road, New Delhi – 110 066, India.

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Dear Reader.

Welcome to the second issue of Tathaastu. We thank you for the wonderful reception to the first issue. We also appreciate the feedback and suggestions given by our patrons to help us make it a more interesting read.

This issue we reinforce our commitment to ecologically sound homes with the "Think green, go green, build green" concept which is the need of the hour in the wake of the depleting natural resources. For a better tomorrow, we discuss the economic and environmental benefits of building green.

Mumbai airport recently got its long awaited T2 terminal. We take you through the stunning images of the terminal and cover this architectural marvel. Join us as we explore the hidden beach town of Kashid which is a weekend getaway from Mumbai. A stone's throw away from the city are the villages where the tribal art form of Warli thrives. Read more about new products launches, the DIY tips to help you do up your home followed by automobile, book & restaurant reviews.

Chai pe charcha - is in trend these days. This time we depict tea serving styles of different states of India. We got something for the mind as well as your body - from management lessons from movies to staying fit with the mobile fitness apps.

We have always been committed towards our responsibility to the society that we operate in. This February we took initiative at the annual Chembur Festival wherein we lit up the entire Central Avenue road, we had the People's Tree wherein Chemburites expressed their love for the suburb and a Lap of Honour celebrating the cosmopolitan and united spirit of Chembur. We saw a total footfall of 45,000 people across the four days. We take this opportunity to thank all of you who have made this event a grand success.

We wish you happy reading and look forward to your feedback and comments

Happy vacations.



DHANANJAY SANDU Managing Director

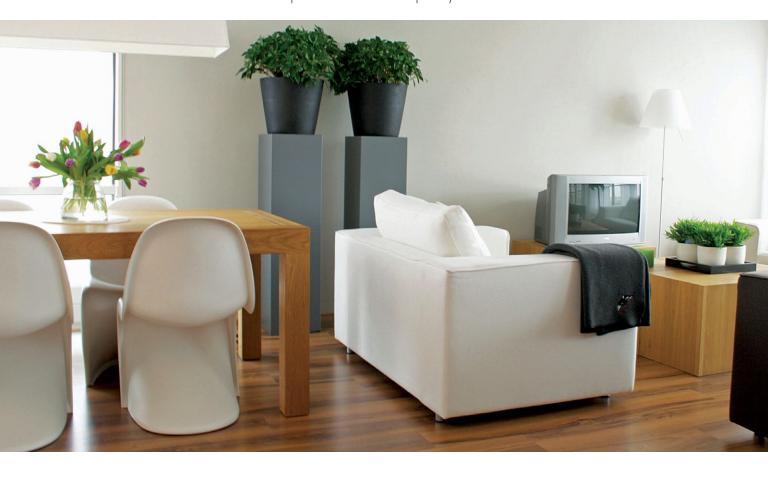
We have always been committed towards our responsibility to the

society that we operate in. This February we took initiative at the annual Chembur Festival



THINK GREEN, BUILD GREEN

The concept of eco-friendly buildings is fast gaining popularity in India as it has many economic and environmental benefits. It also improves the overall quality of life



t is estimated that by the end of this century, 50 per cent of the population is going to reside in cities. To support their lives, cities would have to grow their physical, social as well as green infrastructure.

The increasing consumption of energy is imposing serious threats to our environment. We burn tonnes of fossil

fuels every day to produce energy that is being used to heat and power the buildings and run the industries. This is leading to rapid depletion of these resources. Besides burning of these fuels also causes environmental pollution as buildings release greenhouse gases at construction and demolition stage as well as during the extraction and manufacturing of

building materials. If no changes are made in the patterns of development and energy consumption, soon there will come a time when we would be left with no land for development and no energy resource to provide heat and support our living.

In the past few plans, the government has changed its



role - from being the 'provider', it has now become the 'facilitator' which brings the responsibility of sustainable development and environmental protection on the shoulders of the common man. The need is to promote green buildings as an integral insertion to the infrastructural development of the country. While some of the green measures do not cost a lot, they require rigorous project and construction management exercise. Much of the cost involved in green construction can be saved if the architect adopts a climate responsive approach in project designing.

Green buildings, also known as sustainable or high performance buildings, is a practice of increasing the efficiency of the buildings and their sites in an eco-friendly manner, thus preserving the rare natural resources. The practice involves harvesting of energy, water and construction materials for optimal usage. Under the concept of green buildings, it is also ensured that the human health and the environment is protected and restored throughout the lifecycle of these buildings, by taking care of each aspect such as site development, designing, construction, operation, maintenance, renovation and deconstruction

Developers used to consider investing in these technologies

an extra cost but they are realising these are more of capital investments

The green building concept, which is already a well established concept in many developed countries, is gaining importance in India. Green building technologies ensure minimisation of waste at every stage

of construction and operation of the building and results in low costs. Earlier, developers used to consider investing in these technologies an extra cost but slowly the scenario is changing, they are realising that these expenses are more of capital investments than expenditures.

The green building techniques involve measures to prevent soil erosion, preparation of landscapes to reduce heat, harvesting of rainwater, reduction in usage of potable water, recycling of waste water, use of solar energy devices to provide electricity as well as use of other energy efficient practices. These techniques address the building design concerns which are economy, utility, durability and comfort. As green building techniques offer lasting solutions for these challenges which are key concerns of developers as well as habitants, they are now embracing them more

Green buildings utilise eco-sensitive materials in their construction. These are the materials that can be reused and made from renewable resources. The list includes materials that have low embodied energy such as





stabilised earth blocks / lime bricks / aac blocks, tetrapack boards and materials that are not hazardous like low VOC paints, materials with waste content like fly ash and rapidly renewal material like bamboo flooring. As these materials reduce product emissions, they help in creating a healthy indoor environment with minimal pollutants.

Reduce, recycle and reuse water is the mantra of green buildings. This is ensured by installation of water efficient flushes and flow fixtures, which can optimise the use of water, STP/DEWATS for treating water, natural water cleaning systems such as Root Zone Systems in the side margins or on terraces. The treated water can then be reused for landscaping, flushing or even for curing another ongoing project in the vicinity.

Green buildings reduce water consumption by using native plants for landscaping, which can survive without extra watering. Green buildings integrate recharge wells, pits and percolation basins in the landscape design that allow percolation of water to the aquifers, thus, contributing in the replenishment of ground water.

By integrating daylight with artificial lighting systems,

green buildings reduce the use of artificial lights in the day when daylight is available



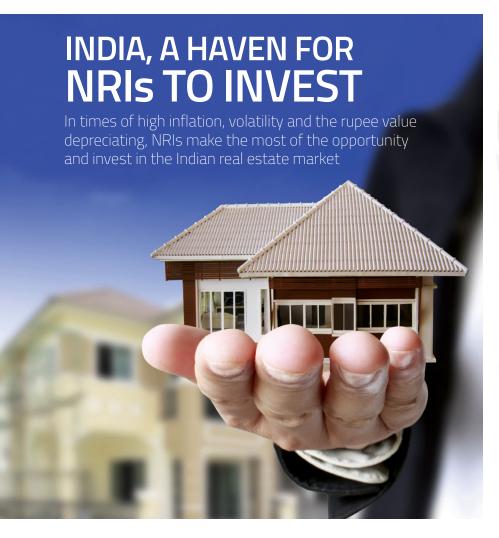
Energy conservation is another aspect of green buildings. By integrating daylight with artificial lighting systems, green buildings reduce the use of artificial lights in the day when daylight is abundantly available. While designing these buildings, the architects ensure depths of usable spaces. Lamps of higher luminous efficacy like LEDs, CFLs and electrical equipment with BEE star rating are used in green buildings for energy optimisation. These buildings also rely partially on renewable energy sources such as solar thermal for heating water, photovoltaic for outdoor lighting as well as domestic wind mills to manage lifts.

The environmental benefits of green buildings include enhancement and protection of bio-diversity and ecosystems, improved quality of air and water, conservation and restoration of natural resources, and reduction in waste streams. One of the significant economic benefits of green buildings is reduced operating costs. Green buildings have created and shaped the ever expanding market of green products.

Green buildings have many social benefits as well. They improve the health of their occupants, provide better aesthetic qualities, reduce burden on local infrastructure and lead to improvement in overall quality of life.







or non-resident Indians (NRIs), a base in their homeland is always considered a safe prospect and gives them an added sense of security. When it comes to the Indian real estate, non-resident Indians take center-stage, especially with the depreciating rupee.

At the same time, they are also attracted to the higher interest rates on NRE (Non-Resident External) and FCNR (Foreign Currency Non-Resident) deposits, as the standalone rupee returns look lucrative to them.

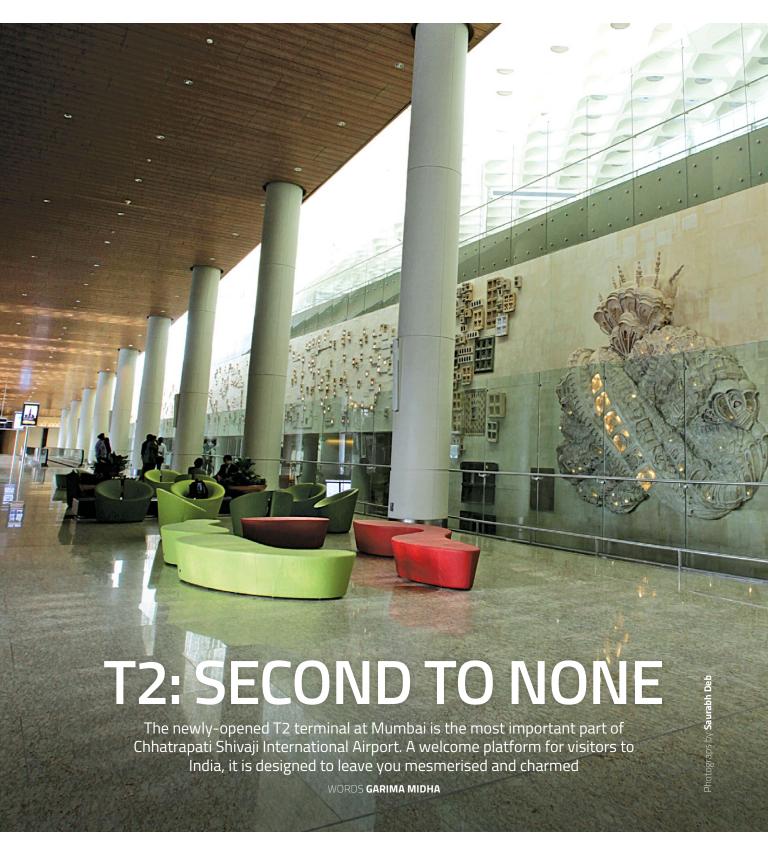
NRIs investing in real estate have to call for a reasonable share of due diligence. One has to make sure of the developer's credentials, potential for infrastructure development in the area, access to public transport and quality of property management in the projects. It has been observed that NRIs have been investing in both, residential and commercial spaces.

The real estate industry in India has a lot of potential with various foreign real estate and finance companies having entered the Indian market. Moreover, approval of 100 per cent FDI in real estate development is also an incentive for the NRIs. The Indian government has played a major role in supporting the growth



Financial institutions such as banks provide home loans easily to NRIs as repayments are done timely, thus helping banks with low NPAs (nonperforming asset) and low debt ratio. Furthermore, if someone is already getting income in India from sources like rent or dividend, then people can directly repay the loan.

The Indian real estate industry is likely to grow from US\$ 12 billion in 2005 to US\$ 90 billion by 2015. Foreign direct investment (FDI) is also expected to jump six-folds to US\$ 30 billion over the next 10 years. Thus, it makes India a haven for NRI investments





The Diya Wall designed by Abu Jani and Sandeep Khosla in the arrival hall

ike a white and golden peacock with its plume spread out in all its majestic glory, the T2 terminal at the Chhatrapati Shivaji International Airport, Mumbai, stands tall welcoming the passengers to India. The Prime Minister Dr Manmohan Singh inaugurated the swanky integrated terminal, T2 on January 10, 2014. It opened its doors for international operations in February 2014 with the arrival of Air India's Singapore-Chennai-Mumbai flight. A water canon salute marked the landing of flight AI 343 at T2. The first passengers exiting the terminal received a royal Maharashtrian welcome complete with drum rolls.

The GVK-led consortium at a cost of over ₹12,500 crore built this terminal spread across 1,400 acres. This four-storey terminal created from 18,000

The four-storey terminal has 188 check-in counters, 76

immigration counters for arrivals and 60 immigration counters for departures

metric tonnes of steel and granite is complete with 188 check-in counters, 76 immigration counters for arrivals and 60 immigration counters for departures. This airport, which would cater to around 40 million passengers annually, has 47 escalators, 73 elevators, 2,300 CCTV cameras and 4,100 public address speakers. Home to all major international brands like Versace and Gucci, the terminal

has around 21,000 sq m of area for retail shopping.

The terminal will schedule 95 departures and arrivals daily and the new baggage system has the capacity to handle 9,600 bags per hour. It also boasts of a state-ofthe-art multi-level car park which can accommodate up to 5,000 vehicles. To improve the efficiency of passenger and baggage transfers, the terminal has two-tier aerobridges. This feature available first time in India would help manage traffic from two flights simultaneously. Out of the 52 aerobridges, 27 will be catering to the current international passengers and the rest will be operated once the domestic flights start using the T2. The runways at the airport have been modified and upgraded to Code F and can now handle A380 too. You can step into the 50,000 sq m of



A mural in the Mumbai art series featuring Amitabh Bachchan at T2

check-in space from one of the eight entry gates where 188 check-in counters and 48 self-service kiosks are located

The T2 has four levels and each level is dedicated to a particular function. Level 1 is for ground transport and all the prepaid counters and special coach facilities function from this level. Level 2 is for arrivals. Passengers arriving on T2 need to move from Level 2 to Level 1 to reach the designated pick-up points. Level 3 is for domestic departures. Level 4 is for international departures. The passengers travelling from Mumbai can access the Level 4 departures directly by taxis or cars using the Sahar elevated access road. Passengers travelling by two-wheelers or autos have a separate access from the existing Sahar Road.

The terminal designed by New York-based architectural firm

SOM with interiors done by the designer duo Abu-Sandeep is a feast to the eyes

The X-shaped terminal is a balance of technology and art. Apart from these technological features, the terminal designed by New Yorkbased architectural firm SOM with interiors done by the designer duo Abu-Sandeep is a feast to the eyes. The idea behind it all was to welcome the passengers with all things Indian. The way India features like the peacock, the lotus, the divas and even

Bollywood have been interwoven into this terminal is simply genius. The Diya Wall designed by Abu Jani and Sandeep Khosla is one of the signature locations in the arrival hall. The wall made of wavy metal, used bulbs and backlit with fairy lights looks like a wall of cascading crushed fabric. The Diya Wall was installed keeping in mind the conventional Indian "Aarti Ka Thaal" and the ageold custom of welcoming guests at the Indian doorstep. Another unique piece is the lotus chandelier showing the flower in different stages of bloom.

From the minute you walk in you cannot help being mesmerised by the aesthetics of the airport. The white patterned pillars are the first thing you notice. As you move your eyes upwards you realise the same peacock plume pattern extent to the ceiling with this huge yellow

round lights in the centre. The same patterns are reflected in the eight entrance gates made in dull golden hues. The seven merry fountains that flank the majestic Indian flag present an elegant foyer to the Level 4. The massive thick steel pillar tapering as it moves upwards towards the fluttering Indian flag is the most loved feature. Another striking feature is the chikan block pattern on the exterior glass walls. The floral pattern with a brownish tint on these glass walls adds to the grandeur of the terminal. The three-leveled cascading water fountain and its dancing lights at night on the Level 2 adds a touch of magic to the ambience.

The award-winning curator Rajeev Sethi is the man behind the biggest art installation of our country inside T2. Aptly called "Jaya He", this art programme is split into two parts -"Layered Narratives" and "Thresholds of India". The white peacock theme that you witness at the entrance extends here too. The "Layered Narratives" is the art installations in arrival area. The "Thresholds of India" is a 3.2 km long art wall on the



The lotus chandelier showing the flower in different stages of bloom

departure level. The art wall has six sub-themes - "India Elemental." "India Seamless." "India Greets." "India's Silent Sentinels," "India Moves" and "India Global." Of these themes, the one that is truly extraordinary and dripping with pure Indian artist talent is the artwork "Wrapping the Runway". Quilts covering an area of

2,000 sq ft designed by Mumbai's local women artisans are part of the "India Global" theme of the "Jaya He" art programme. The artisians who belonged originally to the Sidhi community of Karnataka completed the entire 200 by 11 ft guilt in three months.

The airport plans to display 7.000 artefacts from 27 Indian states and a 100 commissioned modern art pieces. Together, they will comprise India's largest art museum. Pieces that are truly noteworthy include contemporary art by Gulam Mohammed Sheikh, water themed installation by filmmaker Shekhar Kapur and a mural in the Mumbai art series featuring Amitabh Bachchan.

Domestic flights are said to start at T2 from next year. Indian government's decision to grant visa on arrival to 180 countries has given this newly-opened terminal that extra boost and traffic. A beautiful snapshot of what to expect in this culturally rich country.



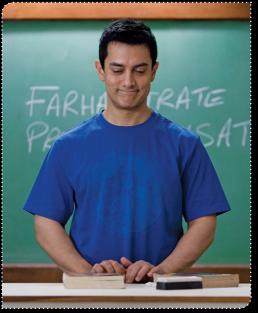
Art installations by curator Rajeev Sethi inside T2



MANAGEMENT LESSONS FROM MOVIES

Tathaastu picks some of the Hollywood and Bollywood films that impart great management lessons

WORDS MANISHA ALMADI MIDHA



ovies reflect what is happening in society. In some cases, like literature, they also hint at what could be in store for us in the days to come. Quite a few movies capture various facets of management.

SETTING CLEAR GOALS

Farhan Akhtar's Lakshya narrates the story of a youngster drifting in life, clueless as to what he wants to do for a living. Circumstances lead him to join the Indian army and he gets involved with the Kargil incursions by Pakistan into Indian territory. In the process, he discovers himself, achieves clarity of purpose and leads his battalion to victory.

LET GOALS BE BASED ON WHAT YOU EXCEL IN!

This concept is very well explained in the Aamir Khan starrer 3 Idiots. If you are passionate about a hobby of yours, and you make it your profession as well, you would surely excel. Happiness, contentment, recognition and rewards would follow.

GETTING HIRED

The Day of the Jackal has the professional assassin appearing for an interview. The OAS (Organisation of

American States) team is astounded by the fee of half a million dollar quoted by him to assassinate the President of France, General Charles de Gaulle. The Jackal responds by saying that he deserves the fee, because he is the best in the business! Professional capability, coupled with self-confidence, is the stepping stone to success.

HANDLING WORK PRESSURE

The Secret of My Success is a great comedy about a young Midwesterner travelling to the big city to begin his corporate career. The plot is spot on in teaching us how to handle the work pressure. Brantley Foster (Michael J Fox) is into two jobs simultaneously. Watch his two lives push you to the edge of your seats.

TEAM WORK

When it comes to team work and bonding, who can forget the Jai and Veeru of Sholay? Personality-wise, both are poles apart. But when it comes to confronting Gabbar, they work in perfect unison, displaying respect for each other.

LEADERSHIP STYLES

The gang wars shown in the Godfather series are similar to the corporate wars



which take place nowadays except that they are less about bullets. Don Corleone plays the role which has the foresight to look into the time after him. Michael Corleone, in ordering execution for a lieutenant's switching loyalty says, "Tessio was smarter," indicating that it did not surprise him that Tessio would be the first to switch allegiance to a new leader when the old one was past his prime.

The Social Network is a primer on how the millennials think,

invent, and connect and how bumpy the ride can be from rags to riches

DECISION-MAKING

Wall Street (1987) is about a character who is torn between the moral and ethical upbringing he received from his father and the allure of wealth and power as embodied by Gordon Gekko. The movie shows how an insider trading takes place in corporations. But the movie is not just about financial knowledge but more about how one needs to make his decision It's nice to make money but not at the cost of common good to the people.

Bollywood film Guru is arguably based on the life of late Dhirubhai Ambani. It restores our faith in the equity markets and shows how one's fortune could get reversed and then regained.

SMALL DECISIONS CAN **BUILD AN EMPIRE**

The Social Network is a primer on how the millennials think, invent,

and connect and how bumpy the ride can be from rags to riches. It portrays the changing dynamics of the business world in today's scenario.

HARD WORK PAYS OFF

Risky Business shows how not to be swayed by circumstances. It gives a lesson that efforts are paid off the way Joel Goodson (Tom Cruise) achieves his objective in the midst of all the drama.

EMPLOYEES ARE THE **BIGGEST ASSET OF ANY** ORGANISATION

The George Clooney starrer, Up in the Air tells the leaders the responsibility of organisations towards employees. It reminds all leaders that organisations, no matter how complex or technologically advanced, are about people, not things. The best capital available to the company is its people.

MANAGING THE BOSS

If Yes Boss is about being a yes-man, Phir Bhi Dil Hai Hindustani is about manipulating bosses to get them to announce decisions which are contrary to their original stands.

ETHICS IN BUSINESS

Rocket Singh - Salesman of the Year has a theme which speaks of ethics in business. If marketing efforts are directed at deceiving customers and the service is shoddy, the business will go down in the dumps. Marketing guru Philip Kotler would surely agree.

GIVING BACK TO SOCIETY

Swades sets a good example of how rural problems can be addressed by talented people who decide to chuck their lucrative careers abroad and return to their roots in India. \triangle

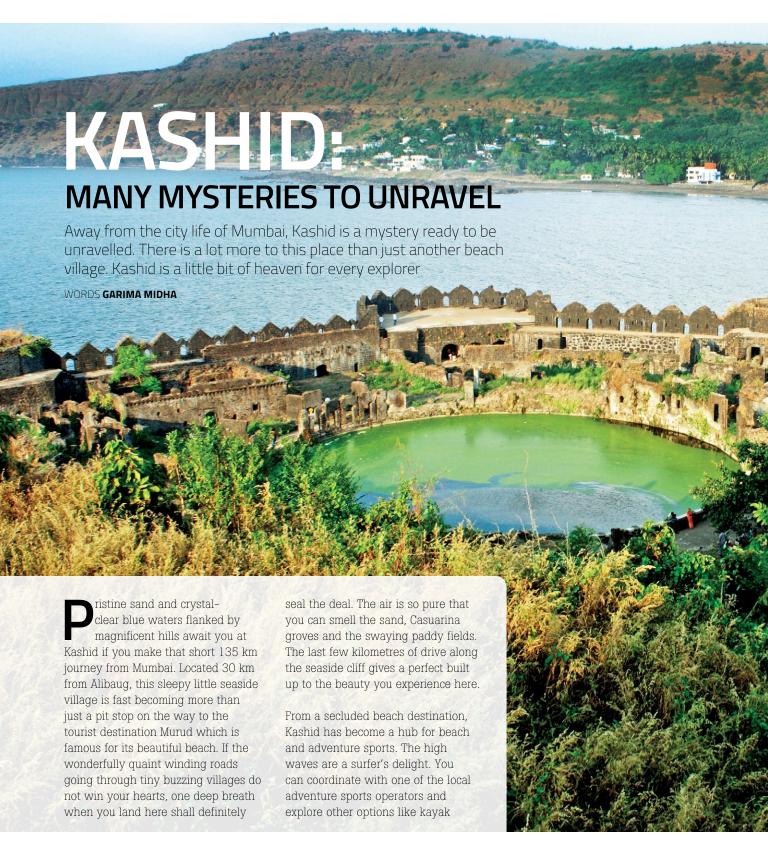


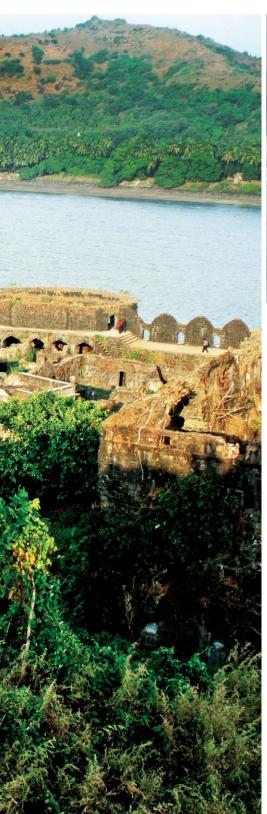














(Left) Murud-Janjira fort; (Right) The beach of Kashid

surfing, kite surfing and body boarding. There are fantastic options of an all-day or all-night camping on the beach, complete with tents, barbeque, bonfire, beach sports and activities for kids. It can be a fun day in the sun for the entire family. For people looking for something more there are alternatives like beach volley ball. Catamaran ride and sea fishing. The best part of the sea fishing activity is that the fish is cooked and served to you on the boat while you are at sea. A boat ride in clear blue waters against the backdrop of lush green hills and delicious freshly caught fish served just for you - how much closer to perfection can you get? Well, it can get even better if you add some playful dolphins in the background. Yes, Kashid is known for dolphins. You can fix a ride with one of the ferry operators and take a dolphin cruise. The best time for dolphin spotting is between November and January.

Once in Kashid, you must sample the local cuisine from simple roadside

snacks like misal pav, poha to fish fry cooked in authentic Konkani style. There is nothing quite comparable to the fish fry made here. The food preparations tend to be on the spicier side but the taste and flavours are simply outstanding. The local beach shacks will conjure for you great food. Do not forget to top up your meal with the refreshing tender coconut water which is available in great abundance here. The best thing to do after a hearty meal is to laze around in one of the many hammocks tied to the coconut trees. Gazing into the sea and catching the sunset while you slowly sway in a hammock is one of the memories that would remain with you about Kashid

When you come to Kashid, it is not just about the beach. There is a lot to explore and discover around this area. First, there is the Phansad Wildlife Sanctuary spread across 52 sq km whose tranquil coastal woodlands of western ghats are filled with nature's bounty. Though primarily a bird sanctuary but at Phansad you can spot butterflies, insects and animals





(Left) Kalaal Baangadi, the famous cannon at the Murud-Janjira fort; (Right) Phansad Wildlife Sanctuary

along with flora and fauna of the rarest types.

The main vegetation is in the form of mango, ain, teak, kinjal, jamba, hirda and ficus trees. It is a paradise for birdwatchers and butterfly enthusiasts. There are four major trails (almost 12 km long) frequented by trekkers and hikers. However, the main attraction of the sanctuary is the lovely giant squirrel. Though the guest for catching a glimpse of them is a rather difficult one. The fact that they are such agile busy little creatures makes it difficult to spot or photograph them. If you are lucky, you can spot barking deer, leopards and sambar here too. Home to 164 species and over 90 types of butterflies, this sanctuary definitely should be on your must visit list.

Janjira Jal-durg (sea fort) just a 30 minutes drive from Kashid is commonly known as the Murud-Janjira fort. This fascinating 17th century fort is built right in the middle of the sea and can be accessed only during high tide by a short ferry ride. This fort, situated on a small island, remained unconquered right until the British rule due to its unique location

From a secluded beach destination. Kashid has become

a hub for beach and adventure sports. The high waves are a surfer's delight

and engineering. As per legend, Maharaj Shivaji Raje's son thought of a brilliant scheme to attack the fort using an underwater tunnel. He, too was unsuccessful in his endeavour

The boat ride to the fort is a scenic and serene one which gives you the complete opportunity to soak in the environment. This oval-shaped fort (another unique feature as usually the forts are constructed in a square or oblong shape) has 40 feet high walls and 19 porches. Some of the porches have cannons installed for the protection of the fort against enemy attacks. You can also visit the Kalaal Baangadi, the famous cannon, which made its way into the history books.

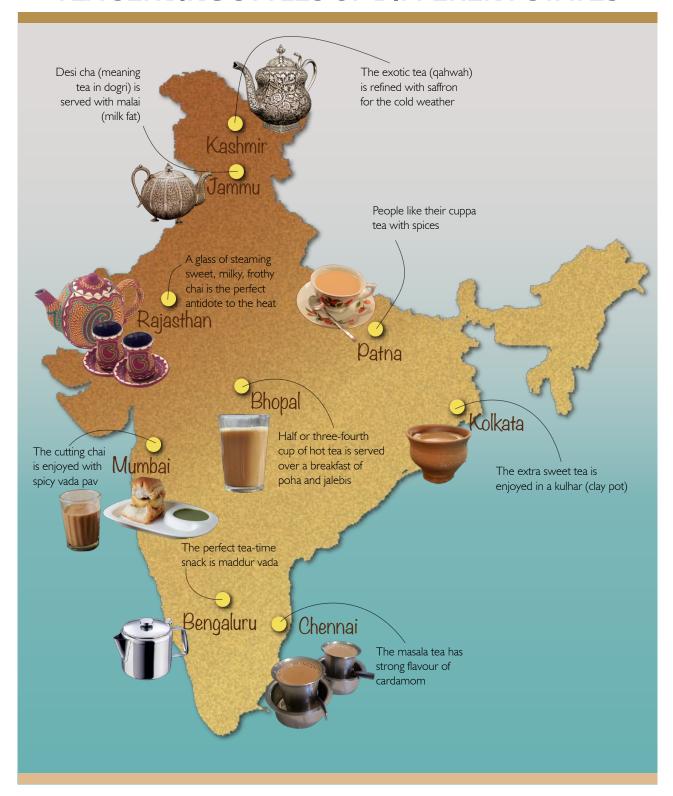
Inside the fort amid the ruins, you can make out an old dilapidated mosque and a water body.

Just 14 km from Kashid, another location worth exploring, is the Datta Mandir. This beautiful red-domed temple is situated on the top of a hill and you need to climb 1,500 steps to reach it. However, the climb is worth it as the temple gives a bird's eye view of the entire region and it is a perfect place to see the sunset. You can look down into the entire valley and the view is majestic. The temple, built during the rule of Shivaji, was meant to be a vantage point to keep an eye on the enemy activities. The main idol of the temple is the three-headed statue of Shri Datta which represents the holy trinity of Vishu, Brahma and Shiva.

It is a location to please every heart. Right from nature lovers, history lovers, animal lovers, adventure seekers, beach bodies and foodies this place offers something delightful for them all. Therefore, this time when you think of a quick getaway let the first choice be Kashid as its myriad facades offer much more than "poor man's Goa" that it is quite often referred to.



TEA SERVING STYLES OF DIFFERENT STATES

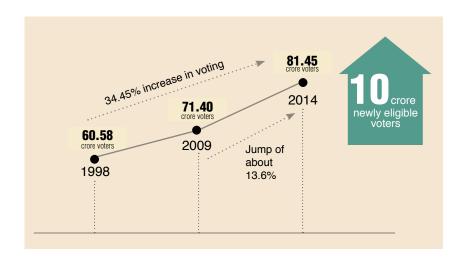


WHO WILL STEAL VICTORY?

The 2014 general elections are the most important in decades. There is tough competition between the ruling party, the opposition and the third front forming an impressive competitor

lections to the Lok Sabha must be held at most every five years or whenever parliament is dissolved by the President. The previous election, to the 15th Lok Sabha, was conducted in April-May 2009, and its term will expire on May 31, 2014. The size of the huge electorate mandates that elections be conducted in a number of phases (there were four phases in 2004 general elections and five phases in 2009 general elections).

There are various opinion polls that are doing the rounds in the run-up to the elections. According to a recent poll conducted by the Pew Research Center, 63 per cent of Indians are in favour of Narendra Modi, the BJP's prime ministerial candidate, leading India's next government. The Congress-led coalition is facing a setback after a decade in office.



However, Indian elections are known for their unpredictability. In 2004 and 2009, Congress victories shocked analysts and public alike, and in Delhi last year the ambitions of the two main parties were frustrated by the Aam

Aadmi Party's (AAP), year-old anti-corruption movement.

India has been ruled by coalitions since 1989 and the upcoming general election will almost certainly produce another hung parliament, as per political analysts and opinion polls. With no major party likely to win an outright majority of 272 and with Congress's vote-share likely to crumble, if the BJP under performs or fails to hold onto its coalition partners, a third front government may just steal a victory. Coalition building in India has tended to follow a set sequence: all sides wait to see how the electoral cards fall before jostling to forge

Opinion polls

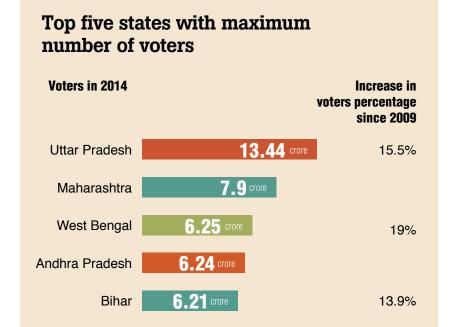
Polling Organisation	UPA	NDA	TF	Others
Times Now	128	184	-	-
The Week	184	197	-	162
India Today	103 (INC 91)	212 (BJP 188)	-	228
CNN-IBN	119-139 (INC 94 - 110)	212-232 (BJP 193 - 213)	-	105- 193
NDTV	129	229	55	130

2014 general elections



LONGEST election in India's history

constitutional mandate on May 31



alliances and form a government. The audacious declaration of a third front, months before the election, suggests that its members have confidence in the front's prospects. Indeed, the alliance has cast its net far and wide in the search for additional allies.

The BJP's calling card is a bold development-driven alternative to the neo-socialism of Congress, and the

AAP's anti-establishment emotions strike a chord with those disillusioned by Indian politics. As a coalition of national and regional parties reflecting India's federal structure, the third front seems like a radical proposition. But in their stress on secularism and fighting corruption, they offer nothing new. While regional parties have grown in influence, the Congress and BJP still rule two-thirds of India's states. In

Union Territories 2014 Highest growth rate in the States 53.9% 39.1% number of voters 31.7% 8.9% 6.7% 2004 Dadra & Nagar Haveli Jammu & Kashmir Andaman & Nicobar **Puducherry** West Bengal

reality, the decision to form a third front could be an important warm-up exercise before the elections. With Modi on a trailblazing national campaign and with Congress, BJP and AAP biting the lion's share of media attention, a third front certainly is a way for regional parties to boost their profiles and energise their party cadres.

India has more than two crore voters in the age-group of 18-19 years. Top two states with the highest number of voters in this age bracket are:



Lok Sabha structure



Almost 90,000 voters in the age-group of 18-22 **years** will be eligible to vote for the first time in each Lok Sabha constituency



FISCAL DEFICIT

TO DETERMINE INTEREST RATES

The structural trend for rates over the coming year will be determined by consumer price inflation and fiscal deficit numbers



xternal sector pressures and the subsequent RBI focus on curtailing inflation resulted in the reversal of the monetary easing cycle from the second half of 2013. Bond yields moved upwards with benchmark 10-year government securities crossing 160 basis points. This erased most of the gains accumulated from an easing rate cycle that started in April 2012.

The trajectory of consumer price inflation (CPI) and fiscal deficit

numbers impacting the demandsupply equation for government bonds would be key determinants of the structural trend for rates over the coming year.

The market would also need to overcome event risks such as the upcoming general elections and the impact of the expected gradual unwinding of the US Federal Reserve tapering of stimulus or the Quantitative Easing (QE) programme.

Fiscal deficit trends and the demandsupply equation for government bonds may increasingly influence the trajectory of yields over the coming year. The government has reinforced the objective of achieving the fiscal deficit target of 4.8 per cent of GDP in the year ahead.

The centre's gross fiscal deficit has increased from ₹1,42,573 crore in FY'07 to a budgeted ₹5,42,499 crore for FY'14. The fiscal deficit as a percentage of GDP has gone from 3.32 per cent to 4.8 per cent during the same period. Market borrowings, which finance more than 90 per cent of the fiscal deficit, have ballooned accordingly over the period.

Interestingly, among the holders of G-secs, the RBI ownership of dated government securities have increased from 6.51 per cent in end-March 2007 to about 16.99 per cent as of end-March 2013. Over the previous three fiscal years, OMOs (Open Market Operations), have absorbed 15.4 per cent, 25.35 per cent and 22.79 per cent respectively of the gross issuances. OMOs have had a beneficial impact on the long end yields over the last few years.

In the current financial year, RBI has so far conducted OMOs only to the extent of 7.3 per cent of the gross issuances. The subtle shift in RBI liquidity management operations, with more reliance on term repo and OMOs largely at the short end, would have a meaningful impact on the direction of long term bond yields, especially when the monetary policy stance remains restrictive

Over the next three fiscal years, the amount of government bonds due for redemptions average around ₹2.00.000 crore. In the next financial year, the redemptions to be funded are about ₹1.68.018 crore which, in the current environment of lesser OMO support and the present monetary stance, should pose challenges for smooth market absorption.

Even as the anticipated trajectory of inflation should be downwards over the coming year, which should be positive from the bond market perspective, the uncertainty surrounding the monetary policy stance and smooth absorption of



Apart from tax free bonds, the CPI-linked certificates, which are

not tax beneficial, can be considered as more of a long term hold-tomaturity instrument

market borrowings could keep yields under pressure at least in the initial part of the coming year. Risk-averse investors could continue to look at long tenure FMPs (fixed maturity plans) on account of the current high rates and also the uncertainty surrounding the near term market dynamics.

Duration funds in the current context should be largely invested in with a

horizon of more than 18 months, as the environment could gradually turn more positive over the second half of the coming year.

The present elevated term structure has made investments in tax-free bonds attractive for investors. Even as these instruments are attractive from the carry-and-tax angle, the overall liquidity would be limited.

Apart from tax free bonds, the recently-introduced CPI-linked certificates, which currently are not tax beneficial, can be considered as more of a long term hold-to-maturity instrument for investors. Inflation protected bonds provide more value in a high inflationary environment. Alternatively one can invest in shorter dated bonds to minimise the interest rate risks inherent during such times.



BODYLICIOUS APPS

Here are seven apps that will help you stick to your fitness goals. However, you will still have to bear the pain of getting out of the bed every morning. Sigh

WORDS SUMANTHA



ust like diamonds, there are apps for every reason and occasion, and for people who celebrate fitness, apps libraries are bombarded with options that assist them with their fitness goals. However, picking the right one could be a painstaking task. To make things easy and save you from data wastage, Tathaastu digs deep into the app libraries of Android, iOS and Windows to come up with a list of seven apps that would perfectly cater to the needs of those who treat their bodies like a temple.

SOUATS

With this app on your smart phone you wouldn't miss your personal trainer. Depending on your fitness level, this app readies you to perform 100, 150, 200 or even 250 squats continuously within a span of a few days or weeks. That's not it, the app is equipped to tweak your workout routine according to your endurance level, and how you are feeling on a particular day. Not only can you share your feedback with the developers, you can also flaunt your progress on Facebook because this app is social media integrated.

Available on Android Rating: 4.5 stars; Price: Free;

Size: 716k

BEERGUT FITNESS

Aren't those business lunches and timeline crunches all about several rounds of spectacular wine, frosty beers and cocktails? Indeed they are, and so you end up consuming a sack full of empty calories and building tyres around your tummy. This app will transform you from a lazy, careless and out-of-shape consumer to an active, informed and in-shape spirit connoisseur. This app monitors your activities and calorie intake, and on this basis, it lets you know if you have earned yourself a drink or you need to hit the park for a jog.



Available on Android Rating: 4.5 stars; Price: ₹54.67; Size: 76k

The Pocket Yoga app guide enables you to pick between three

different practices, three difficulty levels, three durations and a total of 27 sessions.

POCKET YOGA

Yoga is like the most kickass thing to do, and why not! Not only does it save you from expensive gym memberships but also helps you imbibe fitness in your daily routine at your own pace and comfort. This award-winning app guide enables you to pick between three different practices, three difficulty levels, three durations and a total of 27 unique sessions. All you need to do is take out your yoga mat and let this app guide you through the sessions with

detailed voice and visual instructions on every pose including specifics on the right breathing patterns. Available on Android, Windows and iOS

Rating: 4.5 stars; Price: ₹165.11 (Android), ₹150 (Windows), ₹170 (iOS); Size: Differs from device to device 49.4 MB (Android), 103 MB (Windows), 99 MB (iOS)

GYMRAT: WORKOUT TRACKER & LOG

Just like your trainer or dietitian, this app maintains a diary of your fitness, the benchmarks you have met, the ones you missed out on and the ones you have to meet. It enables you to key in your exercises, check history and charts, and track weight and BMI (Body Mass Index). It also has a library of 500 plus weightlifting and cardio exercises, which you can filter on the basis of your comfort levels, equipment, body area such as legs or arms and by muscle name such as abs, core, biceps, chest, shoulders, glutes and calves. The app also gives you an access to 17 example routines for beginners, intermediate muscle building, core, strength training and



travel. What more do you want? Available on Android Rating: 4.6; Price: ₹50; Size: 3.4 MB

BODEEFIT

This app is a proof that those dumbells and inclines that gym freaks brag about are a total waste of money. It is designed for corporates who travel round the year, travellers who don't stick to a place for quite long, mums who need to get rid of their pregnancy fat and basically anyone who wants to crack a fit body. Bodeefit suggests to the users high-intensity workouts that they can do without any equipment and in the convenience of their own homes, hotels, parks or at the gym! Some of the exercises included are dips, double hand release pushups, dynamic pushups, elevated pushups, handstand holds and handstand kick ups.





Available on Android and Windows Rating: 4.5; Price: Free; Size 3.1 MB (Android), 11 MB (Windows)

Via GPS, Runtastic keeps a log of your time, distance, calories spent,

speed, elevation and various other details that are crucial to a successful running routine

RUNTASTIC

If you believe in hitting the jogging tracks more often than you hit the gym, or you have decided to lose those extra kilos or run for the next marathon, then this app is tailor made for you. Via GPS, Runtastic keeps a log of your time, distance, calories spent, speed, elevation and various other details that are crucial to a successful running routine. It also lets you manually enter those powerpacked

sessions on treadmill, strength training and gym workouts. If you upload your fitness activities on www. runtastic.com, you will get a complete analysis of your performance. Isn't that great?

Available on Android and Windows Rating: 4.5: Price: Free: Size: 12 MB (Android), 18 MB (Windows)

GHOST RACE PRO

This app seems to be inspired by the game which you and your colleagues wasted several hours, days, weeks and months on, the Temple Run. In this app's case, you are the guy who runs to save himself from being eaten by the ghost. The only difference is that while you are running in real life, the ghost is not a real one. Ghost Race gathers detailed data on your distance, pace and time whenever you go running and uses that info to create a virtual ghost for you to run against next time you go out. Available on iOS and Android Rating: 4 plus; Price: Free (iOS), ₹60 (Android), Size: 9 MB (iOS), 152 K (Android)





now in home decor

Sterling silver pieces

Ravissant unveils Silver Labis Lazuli Collection which consists of silver nut bowl. bar set, jug set, fruit platter, tea set, rice dish, vegetable dish, centerpiece and soup tureen. These are crafted from sterling silver and lapis lazuli stone which adds luxurious accent in your kitchen. The collection is designed in a contemporary style with unique concepts and shapes of the art nouveau in today's times. Knobs, handles, stands and shapes of the products are designed to give it a unique touch. In the collection hammered and chasing technique has been used. Silver chasing is an interesting technique used to create designs onto a molded piece of silver using a hammer and tools. Hammered technique is used to make specific cuts and shapes by using hammer with hands A

now in fitness

A step ahead

Technogym launches world's first Google glass controlled treadmill, Artis. It allows the glass wearer to control the speed of the treadmill using voice commands. They can also see running data on their headset and communicate with a personal trainer via a webcam. The features are designed to provide each user with a personalised experience on their training programme, data and favourite entertainment options. Unity is the first and only console in the fitness industry that offers users the ability to communicate with their personal trainer or friends via webcam enabling any Google glass user to experience one-on-one communication along with experiencing the bliss of running outdoors. When users log into Unity, all of their performance data is fed back to a cloud computing platform called mywellness cloud, allowing them to keep track of their progress over time. Unity is an Android 4.0 open API platform with apps available in the Technogym App Store, a place where fitness and wellness operators and global app developers can connect. Unity is compatible with the main social networks and with the leading mobile fitness and lifestyle tracking apps such as MapMyFitness, RunKeeper and Withings, providing users with real time connectivity through Google glass.



now in interiors

Sit in style

Bring home designer benches this season. Manika Chopra's collection, aptly titled "Now & Then" is all about contemporary (now) and not so contemporary (then) benches for the indoors which can be placed in the lobby, hall, foyer or verandah. These are made of wood, metal and glass, and are handcrafted and hand-painted. The limited edition benches can be customised according to your preferences.

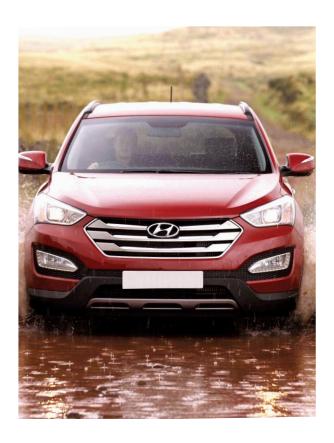


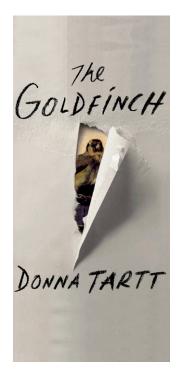
FIRST DRIVE

HYUNDAI SANTA FE

The new Hyundai Santa Fe is more luxurious and better equipped than before. The Korean carmaker launched the SUV at the Auto Expo in February in New Delhi. The SUV will be assembled in India from CKD kits but this time round, it will use a lot of locally-sourced components. Still, the Santa Fe is not particularly cheap. Prices start at ₹26.3 lakh (ex-showroom, Delhi) for the two-wheel drive manual, while the two-wheel drive automatic costs ₹27.33 lakh and the four-wheel drive automatic version caps the range at ₹29.25 lakh. Though the SUV is high on features and equipment, it is pricier than what most people expected it to be. You could have an Audi Q3 S for the same price.

The new Santa Fe may look different from its predecessor but it uses the same 194bhp, 2.2-litre CRDi engine as the earlier one. Also as before, the engine is one of the strengths of the package. It is fairly quiet, responsive and offers good performance. On the whole, the Santa Fe doesn't have much to offer enthusiasts but it makes a great choice as a family car. And thanks to the excellent space and good seats, you wouldn't mind being chauffeured in one either.





The Goldfinch; Donna Tartt; Hachette, ₹799

BOOKWORM

THE GOLDFINCH

Donna Tartt is both a master storyteller and an architect of misery. The Goldfinch comes nearly a decade later and in Donna Tartt style unleashes a world of pain on its 13-year-old hero, Theo. The story starts with Theo and his mother who mean the world to each other once his gambler-alcoholic father clears out of their rent-controlled New York apartment. The rain one morning has them ducking into the Metropolitan Museum of Art where Theo's mother's favourite, The Goldfinch, a 17th century painting by Carel Fabritius, is displayed. A bomb goes off in the museum, killing Theo's mother. Theo makes his way out of the musuem with The Goldfinch, tucked under his arm. The rest of Theo's life is stained by the obsession he has with keeping the priceless artefact safe and hidden.

Saturated with up close and personal encounters of every conceivable drug that can give Theo a high, and always teetering on the verge of criminality a fine balance that tips, in the favour of an international gangster-style shootout, at the end of the book, Theo loses all the bright-eyed potential he had as a young boy and turns into the kind of adult he might well have despised had his circumstances been different.

The actual painting titled The Goldfinch survived a dreadful gunpowder explosion in 1654 that killed its painter, and once again the painting seems poised to take the sanity and life of young Theo as well. The Goldfinch is an overpowering book strong enough to be a drug in itself.

RESTAURANT REVIEW

MADE IN PUNJAB, MUMBAI

Jiggs Kalra and his son, Zorawar Kalra's new venture, Made in Punjab, is a contrast to Masala Library, a fine dining restaurant by Jiggs which has cuisines from all over India. At this casual eatery on the second floor of a Malad mall in Mumbai, the duo focuses on food from Punjab, in all its creamy, ghee-laden glory.

The menu includes kebabs, tikkis, curries, birvanis and raitas in addition to rotis. Just as it is at Masala Library, the decor is nothing to write home about with lacecut metal screens dividing the rectangular space. The restaurant is working on an alcohol license. The spicy and vibrant beetroot tikkis and the succulent galouti kebabs melt in the mouth. Before the starters you are given an amuse boucheon - the house-something one encounters at Masala Library too. It is a one-bite aloo chaat that features a tikki topped

with imli, green chutney and a single pomegranate seed. It's an unexpected touch at Made in Punjab where an average meal for two will probably just about cover the cost of a single person's serving at Masala Library.

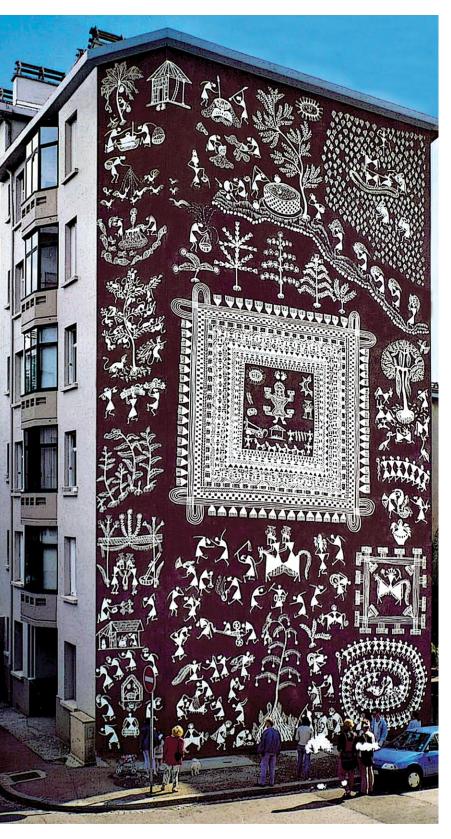
The rich, creamy chicken gravy of Murgh Makhani is complimented by tender chunks of meat and can hold its own against the butter variant available at Gaylord or Copper Chimney. The peppery Kadhai Jhinga is satisfactory. The thin rumali rotis are a light accompaniment to the otherwise heavy fare. The gleaming, crunchy pinwheels (jalebis) serve as the perfect accompaniment to the rich, nutty rabri. In addition to the dessert you are offered complimentary paan ice cream scooped into a crisp puri as a palate cleanser after the meal. An average meal for two costs around ₹3.500. ▲





REINVENT YOUR HOME'S DECOR

- 1. Fill the space: A trick for decorating a wall space above a couch - Add a grid of clean, white frames displaying black and white photos.
- 2. Hang a shelf: Make a narrow room appear wider with a long, sleek shelf that doubles as a mantel.
- 3. Toss a pillow: Colourful accent pillows revamp a sofa without forcing you to spend a fortune.
- 4. Add a rug: Use a large sisal rug to ground a space. Want glam? Top it with a second fur rug.
- 5. Bring in bling: Mirrored furniture is a clever way to reflect surrounding colours and patterns.
- 6. Reflect on this: Place several mirrors in a dark hallway to open up the space and reflect light.
- 7. Create an accent wall: Spruce up your bedroom by painting bold, clean stripes on one wall.
- 8. Shop wisely: Spend money on your furnishings and fabrics, but accessorise with discount finds for a highend look that's affordable \blacktriangle



WARLI: MURALS FROM OUR **VILLAGES**

Warli with a simple rural origin is recognised and loved across all boundaries. The journey of this art form from a village to a country like France is something to make every Indian proud

WORDS GARIMA MIDHA

arli, the simple and charming mural art of the adivasis of the coastal Maharashtra, has captured hearts of both Indian and international art lovers. These adivasis are mainly the Warli, Malhar Koli, Kathodi, Konkana and Dhodi tribes who live around the Maharashtra-Gujarat border areas. This unassuming art has its roots in simple geometric figurines drawn on the hut walls by the lady of the house as a part of festivities. The red ochre walls forming the base is a mixture of mud and cow dung and the white paint used is a mixture of gum, rice flour and water. The figures are painted using a chewed-up bamboo stick as a paintbrush.

The central motif, chauk or square are usually of two types - Devchauk and Lagnachauk. A Devchauk symbolises





Palaghata, the goddess of fertility. While Lagnachauk are the patterns made during a wedding ceremony. Another of the theme is the Tarpa dance where the central motif will be playing the tarpa and he would be surrounded by dancers in a festive mood. The paintings are narratives telling stories related to everyday life of these tribes. The activities mainly depicted are farming, hunting, fishing, festivals, weddings, pujas



Warli was an art which was completely the domain of

the artistic ladies decorating and beautifying their house until the 1970s

and dances of spring. Interestingly there is a complete absence of male gods and mythological creatures in these pictures. The stories depicted are drawn from real life and the elements included in it are mainly trees, animals and human beings. The tribes believe in the circle of life and the concept of life after death. This belief is guite evident in the continuous and repetitive design style of a Warli painting.

Both human and animal shapes are formed using two inverted triangles tip to tip. The upper one being the torso and the lower one is the pelvis. Woman figures are differentiated from

men by a small bun-like hairstyle. If examined closely these paintings show interdependence between all the characters in it. The birds, the trees, the humans and the animals are all interlinked and interconnected. There is a synthesis depicted where each affects the others and yet they all manage to come together in perfect harmony. The paintings are rhythmic and repetitive almost like poetry. These paintings are said to represent God's creation and summon his powers.

Warli was an art which was completely the domain of the artistic ladies decorating and beautifying their house until the 1970s. This is when a pivotal change happened which actually popularised Warli and brought it into the art world arena. The credit goes completely to Jivya Soma Mashe and his son Balu Mashe who decided to pursue Warli artistically. Men making Warli painting was a novel concept and it was after this change happened that Warli grew from being just murals on a hut to a collector's item. Jivya has had successful Warli exhibits

not just in India but also in Italy, France and Germany.

Over the years, there has been a significant change in this art form. No longer restricted to mud walls and rice flour paste, Warli paintings are now made on canvas and handmade paper using paint. The characters depicted in the paintings too have been modernised to include skyscrapers, vehicles and more city-oriented motifs. Though the purists find this a bit of a sellout, but like all art forms it has many points of view and representations. Today Warli is widely known and you can paint your own Warli online. Even kids find this art form very appealing due to the simple form and shapes in this art. Despite all these changes we think it looks best in its original form - a large mural of dancing figures drawn on a brown wall, and the attractive contrast of brown and white working its magic on the beholder.

Efforts are constantly made by many NGOs involved with these tribal



No longer restricted to mud walls and rice flour paste, Warli

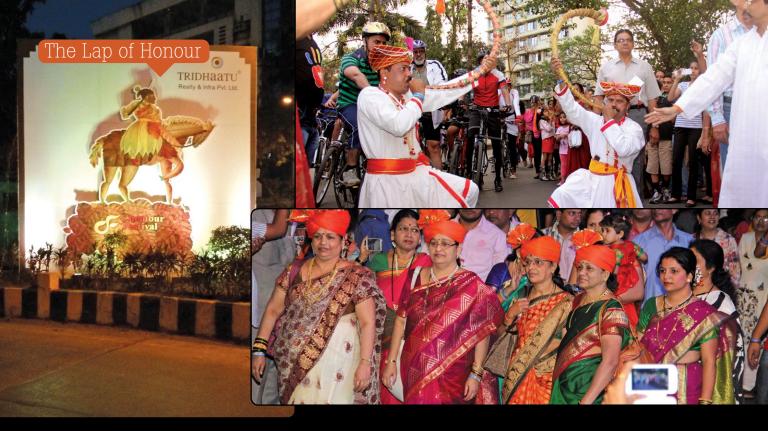
paintings are now made on canvas and handmade paper using paint. The characters depicted in the paintings too have been modernised



artists to ensure that it is the tribal artisans who benefit from the growth and popularity of this art. Due to their efforts the tribals were able to establish a non-profit company Warli Art Foundation dedicated to Warli art and related activities. Today Warli art is the cultural intellectual property of the tribal community.

All Warli lovers are first attracted by the simplicity of the style but if you take time to study a Warli in detail, there is a lot to admire. The paintings look simple but to achieve that kind of perfect and identical repetition by a human hand is a great skill indeed. The fact that a small size or shape disparity may spoil the rhythmic continuous motion depicted in the painting is what makes it a difficult task. So next time you come across a Warli appreciate it not just for its beauty but the skill, patience and labour of the artisan too.





THE ANNUAL FESTIVAL CELEBRATIONS

Tridhaatu hosted the annual Chembur Festival in Mumbai wherein the Central Avenue road was lit up, Chemburites expressed their love for the suburb through the People's Tree and celebrated the cosmopolitan and united spirit of Chembur via the Lap of Honour



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