



PALAVA TARANG

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PALAVA TIMES

Published by Palava City Management Association

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QUARTERLY CIRCULATION

• Palava City Stats (as of 31st January, 2017): Homes sold : 26,500+ • Homes delivered : 19,000+ • Citizen Satisfaction Index : 4.5 / 5 • Trees : 21,000+ • Population: 30,338



A CASHLESS FUTURE? KOTAK MAHINDRA BANK BATS FOR DIGITAL BANKING

Air Quality Index



*Nov 2016 readings



Swaminathan V.
Sr. Executive Vice President
Kotak Mahindra Bank

Banks have always taken the lead in simplifying the lives of people by providing convenient banking solutions. Over the decades we have seen a significant evolution in the way they work. The traditional branch banking model evolved, starting with when ATMs were introduced in the country. The advancement of ATMs led to a host of other features and value add-ons such as bill payments, money transfers, account balance checks, etc. Thereafter came Internet banking, which enabled people to complete every banking transaction online. Mobile banking with 4G connectivity is the latest advancement which has further simplified

banking formalities. Transactions are now processed with one touch.

The digitization of banking and the advent of mobile banking apps has altered banks' strategies of opening new branches. It has remarkably reduced liaisons with branch personnel and enabled customers to transact seamlessly from anywhere, at any point of time. All digital products such as credit cards, debit cards, UPI, biometric technology, forex cards and other services, offer various security features that enable safe banking transactions. Unlike cash, money lost can be tracked digitally and recovered by following due processes.

Today, banking services are available on platforms frequented by customers. For instance, Kotak enables customers to bank via Twitter using its hashtag banking proposition. Kotak Mahindra Bank recently launched the Kona Kona Cashfree campaign, where it offers incentives to customers for going cashfree. Further, Kotak will give ₹10/-

towards a social cause for every three cashfree transactions made by a customer. It has also engaged Pankaj Trivedi, a professional motorcyclist, to travel across India's Kona Kona without cash. On his journey through various places like Mumbai, Rann of Kutch, Jaisalmer, Pushkar, Agra, Kisli (Jabalpur), Hyderabad, Bengaluru and Goa, Pankaj will only use Kotak's products for transacting.

The current demonetisation move has been a crucial enabler for people to adopt digital banking faster, especially those who have been resisting it. **While Kotak has always encouraged its customers to go digital, Palava citizens are already ahead of the curve, thanks to the 'Palava Smart Card'.** Kotak Mahindra Bank has partnered with Palava, to launch a prepaid card exclusively for Palava citizens to help them go cashless. The 'Palava Smart Card' is a multi-purpose plastic card that enables citizens to purchase daily utility items,

pay bills, pay for travel expenses and also serves as an access card within the premises.

Digital dealing is the way of life at Palava.

Today, new bank accounts are being opened at a heightened rate, e-payment services are seeing rapid growth, cash-on-delivery in e-commerce is being replaced by e-payments and digitally-focused sectors like the online grocery business are booming. These are exciting times for the cashless economy in India and 2017 might prove to be the year when we see a large proportion of our populace moving to digital payments.

Disclaimer: The views expressed in the article are personal and do not reflect the views of Kotak Mahindra Bank Ltd.

WORLD CITY IN FOCUS : NEW YORK



Cityscape of New York

Robert De Niro once said, "I go to Paris, I go to London, I go to Rome, and I always say, there's no place like New York. It's the most exciting

city in the world now. That's the way it is. That's it." A city is lent its personality by its people, their experiences and a strong vision, which

when branded successfully makes it influential and desirable to the rest of the world. Successful branding can turn a city into a place where people want to live, work and visit. Branding a city is not just about its logo or tag line, but even the intricate details. It could be as small as clean streets and as deep as creating a sense of pride amongst the city's residents as its brand ambassadors. When citizens are proud, visitors are encouraged to find out what the fuss is all about and then tell the world.

New York, the greatest branded city in the world, is the perfect example of these insights. New York is a symbol of newness, grit and fun. New York is an eclectic mixture of people, all of whom, regardless of sex, age or creed, have the potential to realize their dreams — if they work at it. NYC means a "can-do" attitude. On delving into the nuances of the creation of brand NYC, one can witness an ambitious vision of upholding unity in diversity, a strong brand identity and a smart design. These essentials together make New York a city to reckon with today.

Unity in Diversity

There's only one New York City but within that one city are five boroughs: The Bronx, Brooklyn, Manhattan, Queens, Staten Island and approximately 191 neighbourhoods. It has nearly a million buildings and over 8.2 million people, though each individual has his or her own New York. Within the mind of every New Yorker resides a different version of his or her city, yet they live in it together. It's a place loved in 138 different languages and viewed through an almost infinite mix of cultures, ideologies and ways of life. This kaleidoscopic quality is one of the great things about New York City. This makes it a brand with an essence that allows each individual to define their specific purpose.

Impactful Identity

One of the most widely distributed and imitated images in the world is the "I Love New York" logo. In the 1970s, New York was going through hard times and crime was at an all-time high. Milton Glaser of Wells Rich Greene

— Continued on page 2 —



FROM THE CEO'S DESK



Greetings for the New Year! I hope you have had a wonderful holiday season and are excitedly charting out your plans for the time ahead, just like Palava.

The city has introduced the cashless facility on the Palava Smart Card and has enabled citizens to avail of retail offers and clubhouse facilities with just 'one tap'. The Palava Smart Card is a unique citizen identity card that in addition to going cashless in the city, ensures the security of the citizens and provides them access control to their apartments.

Palava wrapped up 2016 on a musical high as it hosted the second edition of Palava Tarang, an annual art and culture extravaganza. It was a delight to see citizens enjoy live performances of India's finest rock and fusion artists, Indian Ocean, Swarathma and Niladri Kumar. Parents watched their children hone their creative talent with popular kids' icon Haroon Rob. The festival was the perfect beginning to the holiday season and a great way to draw the curtains on 2016. Other new initiatives include, city governance by citizens, the launch of the Palava Cycling Club and grand celebrations. This edition shares a glimpse of how citizens celebrated and made wonderful memories through the festive quarter.

With the new year comes new beginnings and Palava is eagerly looking forward to the onset of MMR's connectivity plans that will bring Palava closer to Mumbai, Pune and its nearby towns. The 15 km Airoli - Katai elevated road will cut down the distance to Navi Mumbai by 7 km and let one skip the Thane detour. The 1.5 km, four lane tunnel, cutting through Parsik hill, will reduce the time taken for the Palava - Airoli commute to 10 minutes. The already functional Diva station has been much appreciated for effectively easing commuting woes and this may help make the Nilje station operational in the near future.

Giving Palava its New Year gift, Grofers, the city's newest hyper-local partner will soon be extending its assortment of groceries and goods. Also deliveries to the city will be made more often to meet the growing demand.

Taking forward Palava's amazing vision of walk-to-everything, environment sustainability and conservation, our citizens have recently launched the Palava Cycling Club where members inspire each other to raise the bar and stay fit. Palava is proud of its citizens whose contribution ensures the upkeep of open spaces, enhancement of the city's green cover and air quality that supersedes the neighbouring cities.

Follow Palava on Facebook, Twitter and Instagram to stay tuned to the city's latest happenings. I wish you all a prosperous year ahead.

Shaishav Dharia,
CEO, Palava
Thoughts and comments are welcome at
palava.times@pcma.in



Palava Smart Card - Passport to Palava

GO CASHLESS IN INDIA

Are you looking for cashless payment options?

Going cashless is the new trend in India. Soon after the government's demonetisation move, people have started adopting new and advanced methods of payments. There are many such options available in India. Here are the 5 best cashless payment options that you can use. If you are new to cashless transactions, don't worry. Going cashless is awesome. It saves time and the best part is the discounts and cashback. To promote this trend, many cashless transaction providers have started giving out 100% cashback on cashless transactions.

5 Best cashless payment options in India

- E-wallets – Paytm, Freecharge etc.
- UPI – Unified Payments Interface Apps
- Plastic Money – Debit/Credit Cards
- Net Banking – Online Fund Transfer
- Aadhaar Card – Aadhaar Enabled Payment System

How do these cashless payment options work ?

E-wallets

These have become very famous nowadays. After demonetisation, the use of e-wallets has been implemented on a very large scale. Paytm is the most popular one but there are several others available.

All you need to do is download a wallet like Paytm and add money to your e-wallet app online using your debit/credit card or through net banking. Also there are physical recharge points available all over India where you can do this. These e-wallets allow users to make payments using their mobile number or by scanning a QR code. The transactions take place in a jiffy. There are also many other electronic wallets available in app stores like Google Play. You can download any of them to make digital payments easily. They include JioMoney, Vodafone M-pesa & Airtel Money. Even banks have launched their own e-wallet apps like State Bank Buddy and YES PAY.

UPI

Unified Payments Interface is another great way to go cashless. With UPI, people can transact using their smartphones. To pay using this system all you need is a smartphone and a bank account. You can download the UPI app from any app store. Once downloaded, you have to register using your bank account number or your phone number. Then set a VPA for yourself. VPA,

or Virtual Private Address, is a unique address which identifies a UPI user. Next, generate a 4-6 digit MPIN which will be used to validate all the transactions. Once set up, you can send or receive payments by simply using your mobile number, VPA or your bank account number.

Plastic Money

Plastic money is better known as debit cards and credit cards. These are used at ATMs for cash withdrawals and at POS machines while shopping. A debit or a credit card frees you from the burden of carrying cash. Also the risk of theft is reduced, as it requires a PIN to carry out transactions. You have to simply swipe and the bank account gets debited when a payment is made. In case of a credit card, a monthly post-paid bill payment system takes place.

Net Banking

Here's another handy way to get cashless transactions done. All you need is a bank account with e-banking facility enabled on it. You can transfer funds to other accounts from the comfort of your home. This is a very convenient way to go cashless.

Aadhaar Card Enabled Payment System

If your Aadhaar card is linked to your bank account you can simply make your payments using your fingerprints. AEPS (Aadhaar Enabled Payment System) in its basic form is a machine known as a micro ATM. This machine is similar to any POS machine that accepts credit/debit cards. The only difference is that instead of any card, you need to authenticate your payments using your biometrics. A merchant who needs to accept payments will enter the Aadhaar number and the amount in the machine using the touch interface provided. Then you just need to authenticate the payment using your fingerprints. The amount will be deducted from a bank account that is linked to the Aadhaar number and credited to the merchant's bank account. The recently introduced Aadhaar Pay Merchant App allows merchants to accept payments without cash, card and PIN. A merchant will have a smartphone with a fingerprint scanner connected to it via an application. You have to place your finger on that scanner to pay using Aadhaar. Your bank account that is already linked to your Aadhaar number will be debited with the amount you pay to the shopkeeper.

Article originally appeared in www.thetechpert.com

The **Palava Smart Card** is a unique citizen identity card that provides citizens smart access to all areas in the city and also doubles as an e-wallet to allow them to transact digitally. All retail outlets and service providers in Palava accept payments through Palava Smart Cards, making it unnecessary to carry cash anywhere in the city. Owing to its smart security feature it ensures safe and secure transactions. Citizens can load their card through the e-portal: www.mypalava.in and use the card for cashless transactions at the clubhouses and across retail stores in the neighbourhood. IBM has partnered with Palava for all its smart city initiatives.

— Continued from page 1 —

WORLD CITY IN FOCUS : NEW YORK

designed this state-owned logo to create a tourist-friendly campaign and to encourage visitors to the Big Apple.

The logo represents a feeling over a brand and its endearing and frank approach makes it resonate with citizens and tourists. Since its creation in 1977 till 2011, the logo has made 1.83 million dollars in licensing fees and according to a British Telegraph newspaper article, official merchandise, such as t-shirts and mugs emblazoned with Glaser's design, generates more than \$30 million a year.

Smart Design

It doesn't matter if people have never visited New York City. Just wearing an "I Love NY" t-shirt makes them feel part of the American dream and myth created around "the city that never sleeps". Be it souvenirs, street art, experience centres, social events, or innovative city campaigns, New York City has invested thought and resources in designing its cultural identity. In 2009 it unveiled its groundbreaking visitor center, NYCGO. The state-of-the-art information hub, located in midtown Manhattan, is fully interactive, with wall-to-wall touch screen technology displaying up-to-the minute information in 10 languages and houses the best of everything the city has to offer. The city is known to be the Mecca of graffiti and is flocked by renowned artists from across the world. Its curated bus tours, free walking tours and user-friendly city guides ensure that the city holds everyone equal, be it a resident or a visitor. Malcolm X says, "Tomorrow belongs to those who prepare for it today". From what was once many disparate and confusing identities, New York City today has built a singular and strong identity by branding itself as NYC. A city of crime and chaos today has transformed itself into the city of dreams and risen to become among the most influential cities of the world.



Statue of Liberty



Bengaluru's folk band, Swarathma takes a bow



Dastangoi regales the audience with their bilingual rendition of 'Dastan Alice Ki'



Animated story-telling by Tik Tak Tales



Niladri Kumar enchants the audience with his musical prowess



Lights, camera, action at the Rio amphitheatre

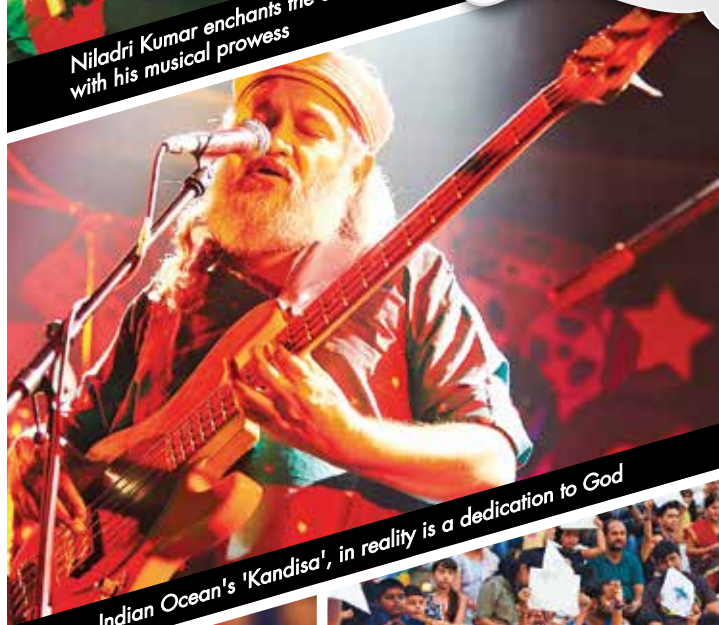


PALAVA TARANG, 2016. A BLOCKBUSTER.

The excitement in the air was palpable as India's fastest growing city unveiled the second edition of Palava Tarang, 2016. The much-awaited art and culture extravaganza welcomed theatre artists and over 1600 guests, who grooved to India's popular fusion, rock and folk bands on 17th & 18th of December, 2016 at Palava.

While 2015 was dedicated to Indian classical music, the 2016 line-up included stalwarts of Indian fusion, rock and folk amongst other genres. This time an entire day was dedicated to art and theatre. Saturday included creative workshops by Haroon Rob of 'Mad Stuff with Rob' fame and enthralling theatre acts of Dastan Alice Ki by Dastangoi and Tik Tak Tales. In between workshops and performances, guests strolled through the flea market and chose from a variety of props to click pictures at the photo booth.

While Saturday stimulated creativity, Sunday saw heart-warming musical renditions and stellar jugalbandis. The evening was inaugurated by Kramashah, Palava's ingenious band who performed the opening act and made way for Swarathma. After their invigorating performance, Swarathma quietly slipped into the amphitheatre to watch their idols Indian Ocean take the stage. Genius led the way for genius and Niladri Kumar took the stage. Accompanied by ace drummer, Gino Banks and tabla master, Abhijit Deshpande, Niladri Kumar and his Voctronica artists reached a musical crescendo that will be remembered for years to come.



Indian Ocean's 'Kandisa', in reality is a dedication to God



Kids have a gala time at the Mad Stuff with Rob workshop



Kids and parents together flaunting their art



Haroon Rob takes a selfie with his fans



Indian Ocean takes centre stage



Palava's own, Kramashah performs the opening act of the evening



Meet the little artist



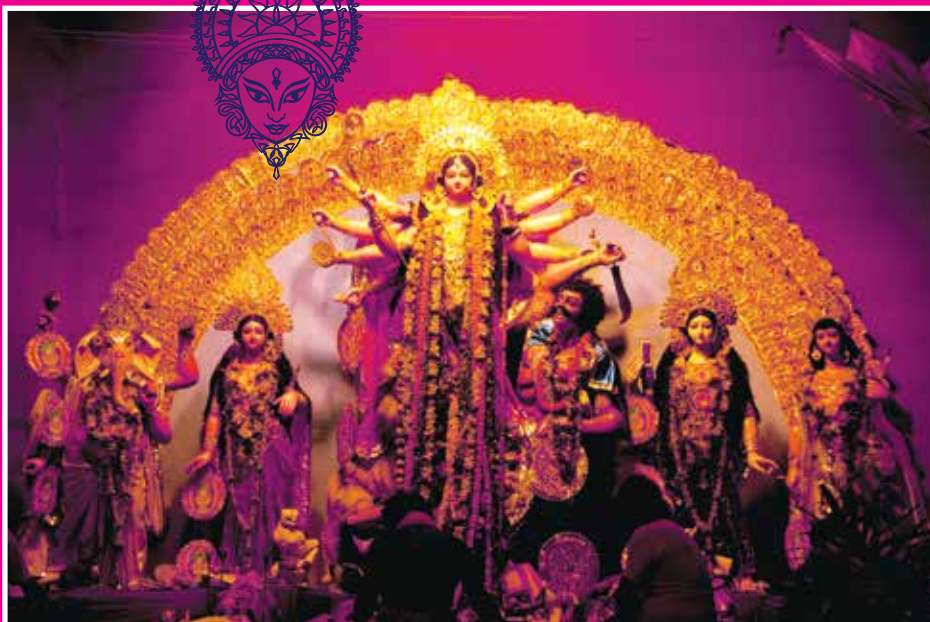
Swarathma's Vasu Dixit strikes a chord



A SEASON OF CELEBRATIONS



Palava and its citizens ensure every occasion or festival is celebrated with élan. The festive quarter of 2016 witnessed festivities galore in India's fastest growing city as its citizens came together to celebrate culture, tradition and rituals symbolic of Onam, Dussehra, Kali puja, Diwali, Christmas and more. Festive colours, cultural dance performances, traditional sweets and community rituals all ensured that Palava made memories for a lifetime. We bring you snapshots of those memories, some of which are shared with us by our enthusiastic citizens.



DUSSEHRA AND DURGA PUJA FESTIVITIES

A Bengali citizen shares her experience of hosting a Durga puja to celebrate Dussehra at Palava.

The Durga puja celebrations saw the mythological tale of Maa Durga and demon Mahisasur come alive in Palava. The Probashee Bengali Association of Palava organized their second year of Durga puja – Durgotsav, 2016. Celebrations took place from 7th to 11th Oct. It ended with Maha Dashami, when the Goddess was bid farewell by her devotees and wished a safe return to Mt. Kailash. Durga puja is the biggest festival of the year for the Bengali community. It was celebrated with great enthusiasm through a host of cultural events and performances from prominent vocalists and dancers. The evenings were filled with songs, dance, drama and recitations. Guests were treated to traditional Bengali delicacies. The Durga puja hosted by Probashee Bengali Association was among the grandest celebrations in the city.

-Aparajita Roy
Casa Bella



We relived our childhood Diwali celebrations while dancing to the nostalgic tunes of dhol tasha. It was an amazing Diwali at Palava as the entire city was beautifully decorated with stunning lights. Every day of the week some or the other activity kept our spirits soaring. The engaging events held at Xperia Mall were an added bonus.

-Geetha Pai
Casa Bella

Dancing to the beats of the dhol tasha was truly enthralling. The hundred or so pictures are clear evidence of the same. We lit sky lanterns by the riverside and made rangolis through the week. We also had several gettogethers with family and friends, followed by late night walks in the quiet of the city to rekindle fond memories and make new ones.

-Mrinali Mittu
Casa Bella



DIWALI DHAMAKA WITH DHOL TASHA

Bedecked in shimmering lights and decorated with colourful rangolis, Palava was at its finest during Diwali. Keeping in mind the last minute rush and excitement during Diwali, preparations began a fortnight earlier. The city held rangoli and traditional lantern-making workshops for citizens to make their very own Diwali decor and awarded the best at the rangoli competitions. Spreading the joy of light,

citizens came together to set off sky lanterns and illuminate the riverside promenade on the eve of Hindu New Year. They also danced to resonating beats of a live Nashik dhol tasha. The celebrations continued with a traditional Maharashtrian Padwa, a cultural fashion parade, a few dance performances and more. Citizens Meena, Geetha and Mrinali share some warm memories of that evening.



Diwali celebrations at Palava were truly memorable. We had a puja at home followed by a Diwali party for kids. During the week of festivities, we danced every night. Dancing on the enchanting beats of the lezim is one of my fondest memories of the festive season.

-Meena Sharma Kamat
Casa Bella





CHRISTMAS CHEER AT XPERIA MALL

Palava celebrated Christmas in style by housing the region's tallest Christmas tree and inviting young and old to decorate the surroundings with Christmas baubles and trinkets. Children enjoyed the holiday weekend while learning to make reindeer sleighs and greeting cards and received surprise gifts from Santa.



JOY OF GIVING

Palava chose to celebrate Diwali with the 'Joy of Giving' initiative. Citizens donated clothes, toys, blankets and more, with the underprivileged inhabitants of the tribal Tansa region. Nothing can be more fulfilling than lighting up someone else's home for Diwali!



ONAM JOY AT PALAVA

A citizen who's originally from Kerala shares with us the joy of hosting the first Onam celebration at Palava.

Onam marks our New Year and is an important date for all people from Kerala. It is the harvest festival and brings in the new year. Traditionally, Onam is celebrated for 10 days, though in Mumbai even a one day celebration is rare. We were delighted to celebrate this festival at Palava with our family, friends and members of our community. We hosted a grand feast called 'Onasadya' at the clubhouse and treated guests to almost 10 traditional delicacies over a nine-course meal. Dressed in traditional attire, each of us took home fond memories of the afternoon.

-Meghna Menon
Casa Rio



HAVE YOU EVER BUILT A FORT?

Come Diwali, things that come to mind are diyas, rangolis, lanterns, fire crackers, Lakshmi puja, gifts, sweets and more. Have you ever thought of building a life-sized fort at your doorstep? Did you know this too is a Diwali tradition in Maharashtra? Forts are known to showcase the strength of the Marathas and are symbolic of their valour. On Diwali, Palava brought home this tradition and held a fort-making competition. Here is a first person account shared by one of our citizens.

This was among my most memorable Diwali celebrations as it was the first time I took part in a fort-making competition. This competition was held amongst the various city clubhouses. PCMA provided us with the design and building materials such as mud, bricks, stones and more. The most helpful gesture was providing us with a guide who helped us understand the structure of the fort and build it step-by-step. It was fun to join hands with all my friends in Palava and get dirty as we created the fort. It was a difficult process as the model had to be shaped by hand and once the mud dried one had to start all over again. Creating the fort took a lot of patience to get every minute detail right, be it the doorways, entrance gates, watchtowers or secret paths. Once it was completed we carefully cleaned the surrounding area as we had to decorate it to give it a festive look. Even though it was exhausting, it was a truly fulfilling experience and I would love to build a fort again. The fort-building activity was a great time to teach and learn teamwork and bonding. Many thanks to PCMA for giving us this platform to bond.

-Sajit Paricharak
Golflinks

KALI PUJA CELEBRATIONS BY SRIJAN SAMMILANI

Pratiti Mukherjee, Palava citizen and member of Palava's Bengali Association, Srijan Sammilani, shares with us her experience on founding the organization and hosting the first Kali puja in Palava during Diwali.



I am from Kolkata. Living away from home in an unfamiliar place is not easy. When my husband and I moved to this city for better opportunities, we began building our life anew. Our dream came true when we bought our small nest in Palava. We bonded and made friends in the neighbourhood and our mutual interests led us to start our community association named 'Srijan Sammilani'. It is a place where we Bengalis, a large populace in Palava, nurture our rich heritage and culture, observe festivities together and grow every day. This year we decided to celebrate Diwali together. Bengalis observe Diwali by worshiping Goddess Kali, the destroyer of evil. With less time in hand and plenty to be done, we approached the PCMA for their assistance and they willingly agreed. They joined in to host the first ever Sarbojonin Kali puja (open to all) at Palava. The puja was held at the Ganesh Temple at Casa Rio on 29th October, 2016. It was performed close to midnight and it was a delightful moment to see over 500 fellow citizens join in. The puja was followed by the traditional bhog distribution to the devotees, many of who were on fast throughout the day. The next day saw fellow citizens visiting the pandal to seek blessings of Maa Kali. As the evening came to an end, we all bid a fond farewell to Maa Kali in the traditional Bengali manner with a promise to welcome her back next year with renewed zeal and enthusiasm. On behalf of all our friends, at 'Srijan Sammilani', we would like to thank PCMA for all the support they provided to make this happen and to all our fellow residents for being there and celebrating with us.

-Pratiti Mukherjee
Casa Rio Gold



Tête-à-tête with Grofers



Grofers delivers the iPhone 6s to happy customers

Known to be a popular choice for delivering the choicest and freshest groceries and daily essentials to your doorstep, Grofers has swiftly beaten the ranks to become a well-known name in every household. And it is also the newest hyper-local partner in Palava. While juggling a busy afternoon, Chief Marketing Officer, Kshitij Torka shares a few insights that have helped Grofers carve its success.

Q: What does the word 'Grofers' mean and why was it chosen as the name for this venture?

A: Grofers is derived from two words. The first word is 'gofer' which means an errand boy in North America and the second word is 'grocer', a person who sells household goods. Our founders, Saurabh Kumar and Albinder Dhindsa, who met in North America decided to name their start-up 'Grofers'.

Q: What is the motto of Grofers?

A: Our motto is to get people the essential things they want for their survival. Grofers

believes in providing the best quality, at the lowest possible price, with the convenience of time. We believe one doesn't need to go out of their way to meet their daily needs.

Q: What are the unique offerings by Grofers that sets it apart from its competitors?

A: Our biggest strengths are pricing and quality. With respect to pricing, we get good margins from our suppliers and extend them to our customers. Quality is of utmost value to us and there is no compromise. Grofers sources directly from farmers across India and eliminates the band of middlemen. This ensures we get everything fresh and at the best price, which we further extend to our customers. We also have our own grocery, fresh fruit and vegetable brand called Freshbury. In terms of competitors, existing super markets and hyper markets are the biggest competition right now.

Q: How has your journey in India been so far? What is your customer base and which is the most popular city for you?

A: Our journey has been good so far and it continues to get better every day. Grofers launched its app in December, 2014 in Delhi NCR, the home ground where the company was founded. We began with the delivery of groceries and in August 2015 we entered the electronics market and began delivering mobile phones and further extended our gamut to include cosmetics, pet care, bakeries and others. Over a year and a half old, today we have over 4 million downloads and cater to nearly 15,000 orders per day, which double on peak days. We have been fortunate to find overwhelming support in the markets of Delhi NCR, Mumbai and Bengaluru.

Q: How do you find India's response to online hyper-local services?

A: Our story has been very positive and we see it with fellow players such as Swiggy and Zomato too. India has been receptive and responsive to the aggregator business; it is going strong in the country. The challenge is to further improve consumer experience and stand true to the promise of timely delivery which is often hampered due to the infrastructure and traffic challenges in our country.

Q: What is the most memorable customer feedback received till date?

A: The biggest gratification for us today is that we have a bank of customers who have ordered over 400 - 500 times with us since our launch. We have customers who write to us, thanking us for sharing their chores and letting them spend quality time on Sundays with their families. We had one of them tell us that now they get three more hours for leisure rather than spending that time grocery shopping. Another memorable incident is the team coming together to home deliver the iPhone 6s at the time of its launch - our customers got the luxury to skip serpentine queues. Since the onset of demonetisation we have brought further convenience to our customers and that reflects in the business which has grown by over 40%.

Q: How has Grofers' experience at Palava been?

A: Palava had a slow start but as they say, slow and steady wins the race. We took time to build a customer network here but now we have more loyal consumers. Citizens of Palava appreciate convenience, service and value of products. Grofers thanks the PCMA for being helpful until we settled in the city. Today we have a customer database of over 400 citizens in Palava and that's a fair count for a new market.

Q: What are Grofers' plans for Palava in the near future?

A: Presently, Grofers delivers only on Wednesdays and Sundays in Palava though we aim to increase the same once we see more engagement. We also intend to increase the assortment and variety of categories we offer. We aim to increase assortment by three-fold and provide a larger variety of groceries and staples, wider range of cosmetics, meats and seafood and probably organic food too.

Q: Do you feel India is ready to take on online grocery transactions?

A: People value time and are always looking for services that save the same. While we have always been supported by the middle-age segment, we have seen adaptability by the senior segment too. Interestingly, 5% of our 4 million app downloads are done by the age group of 55 years and above. They are growing by the day as we see an increase in request for Patanjali products which are difficult to seek in the local supermarkets.

Q: What are Grofers' resolutions for 2017?

A: At Grofers we make quarterly plans instead of the typical annual plans. So, for the first quarter we plan to increase our alliances with farmers. We presently have alliances with farmers in Sonapat and Manchar among others. We also aim to bring over 100,000 merchants on board in 2017 to spruce up several categories and provide a larger offering to our customers.

Grofers has exclusive offers for Palava citizens.

Are you an aspiring designer? Here's your chance to experiment while you celebrate.

The new year is the perfect time to begin something new. Here's an opportunity to spruce up your interiors and give them a new look. If you have ever aspired to design, decorate or paint, the time to get started is now. Awaken the artist within you and make your home your canvas. Here are a few simple tips and tricks to begin with.



Candle Craft

Light up your interiors with sparkling handcrafted candles. Line up the slim and stout wax logs and give them a makeover with your talented craft skills. You can use sequins, dry leaves, confetti or coloured paper. Spread some glue on the candle and paste them as per your style. Make sure they are well stuck by using a spoon. It will be the perfect accessory for your table.

Chic Chai-ware

Tired of serving guests beverages in plain glassware? Don't fret, just give them a makeover. Pick from paint or sparklers and use stencils to give your glass or crystal crockery that classy look. Be rest assured; at your next

high tea your guests will be gushing over your artistic skills.

Fairy Lamp Log

While you stock the bar with your choicest spirits, don't trash the empty bottles in the bin. Instead wrap them with your choice of bright coloured cellophane, printed fabric or ribbons, and illuminate them with plenty of fairy lights. Line them along the windows or hang them from the curtain rod. Your piece of art is sure to light up the ambience.

3D Wall Art

Rather than painting the entire house or giving it a quick touch-up, use your walls as a canvas.



You can use abstract portraits, caricatures or personal photographs and stick their oversized prints or 3D cutouts. Decorate the walls with your original piece of art. And you can simply peel them off when you are ready with your next artwork.

CD Saucers

Do you have scratched compact discs tucked away in nooks and corners? This is a good time to dust them clean and decorate them pretty with beads or sequins. Keep just enough space to balance the diyas. And here's another handmade accessory for your abode.



LETTERS TO THE EDITOR



Dear Sachin and PCMA team,

Thanks for helping us organise 'I Ride With India', at Palava. Such events and enthusiasm in Palava works as a motivation for us. Palava will soon be known as a healthy cycling city. Thanks for your efforts and support.

Cheers to all.

Regards,
Palava Cycling Club

Dear Team,

After successfully completing one and a half years, the Senior Citizen Forum has begun expanding across Palava. The elderly residents staying in Casa Bella, Casa Bella Gold, Golfinks, Casa Rio & Rio Gold have started enrolling in our forum. The forum had organised November's get-together at three venues - Casa Bella Gold, Casa Rio & Casa Bella. From December onward all activities will be held together at one venue. Shri Devesh Rathore graced us with his presence at the 1st meeting of Rio's senior citizens. Our strength has reached 162 and we are targeting 200 members by the end of March, 2017. The forum is grateful and thankful to PCMA & Lodha for all their support.

God bless all.

Naresh Bhatnagar
Secretary
Sr. Citizen Forum Palava



Dear Team,

This is to appreciate the efforts behind the dhol tasha event. I am truly grateful for an evening full of entertainment and fun. The event was well-organized, thanks to all the staff on duty. Looking forward to more such events at Palava. Well done.

Regards,
Meenu Sharma Kamat

Hi,

This is a good initiative. We get to know about the various happenings in Palava. Could you also cover Downtown Palava in your columns?

Regards,
Shashi Menon

Hi,

We appreciate your response. We will try to cover Downtown Palava soon.

Regards,
Team Palava



Dear Team,

Firstly, I would like to thank PCMA and Palava for selecting my photographs amongst numerous others and featuring them on Palava's Instagram page. I was truly ecstatic when my photos were featured on a branded Instagram account. I am still learning photography and I feel there is no end to learning. But this has been a great boost to my morale.

Secondly, I would like to express my gratitude on behalf of Srijan Samilani for your continued support during the inception of our 1st Kali puja and celebrating it at Ganesh Temple, Casa Rio. We were grateful to be a part of PCMA's "Joy of Giving" initiative this Diwali and to help the underprivileged inhabitants of the tribal areas of Tansa by donating clothes, toys and blankets. Many Palava residents donated clothes, blankets and toys at our mandap at Ganesh Temple, Casa Rio. With this kind gesture, we have brightened many homes of the underprivileged inhabitants of the Tansa tribal area this Diwali.

Thirdly, our 1st Kali puja was a huge success and we got maximum participation from Palava residents as well as people from adjoining localities. We successfully distributed Maa Kali's bhog to more than 300 people on both days. We hope to continue spreading love and cultural awareness amongst Palava's residents and contribute our bit to society through gestures like "Joy of Giving".

Regards,
Pratiti

Stay connected with Palava on:



PALAVA TIMES QUIZ

1. Who designed the 'I love NY' logo?

- a) Milton Glaser
- b) Rupert Murdoch
- c) David Ogilvy
- d) Charles Saatchi

2. Who said that "There's no place like New York"?

- a) Harrison Ford
- b) Michael Douglas
- c) Robert De Niro
- d) Morgan Freeman

3. Which is the odd one out at the dhol tasha celebration?

- a) Mud forts
- b) Fire crackers
- c) Rangolis
- d) Sky lanterns

4. Grofers is derived from which two words?

- a) Grocery + gofer
- b) Grocer + gofer
- c) Goer + grocer
- d) Gro + fers

5. What is the cashless campaign of Kotak called?

- a) Kona Kona Kotak
- b) Cashless Kotak
- c) Kona Kona Cashfree
- d) Har Kona Kotak

6. What is the cycling club at Palava called?

- a) Palava Cyclist Club
- b) Palava Cycling Association
- c) Palava Cycling Club
- d) Palava Cycling Centre

7. What is Palava's homegrown band called?

- a) Karma
- b) Kramashah
- c) Fusion Rock
- d) Indipop

8. Vasu Dixit is the lead singer for which band?

- a) Indian Ocean
- b) Euphoria
- c) Swarathma
- d) Voctronica

9. What does the Palava Smart Card not offer?

- a) Cashless transactions
- b) Unique citizen identity
- c) Smart access control
- d) Cash withdrawal facility

10. Who is Palava's partner for smart initiatives?

- a) IBM
- b) Tech Mahindra
- c) Accenture
- d) Infosys

Winners of the previous quiz:

- | | |
|-----------------------|-----------------------|
| 1. ACP Dixit | 6. Ashley Fernandes |
| 2. Vasudev Rao | 7. Gauravi Goundalkar |
| 3. Dharmika Tandon | 8. Ajay Prasad |
| 4. Sundar Anikrishnan | 9. N. Ramajayam |
| 5. Abhishek Suratkart | 10. Anoop Lalwani |

Email your answers to
palava.times@pcma.in with your
name, age and location.
10 lucky winners will win
gift vouchers worth ₹500 each.



Join the ride to a fitter future



The citizens of Palava have come together and formed the Palava Cycling Club to encourage a healthy lifestyle.

With no space and time to exercise, most people in modern cities are becoming sluggish and unfit. And while most cities are struggling to widen commute tracks, Palava is encouraging its citizens to make the most of its sprawling open spaces and lead a healthy lifestyle. The latest addition to its fitness clubs is the 'Palava Cycling Club'. Inaugurated on Independence Day last August, it has over 200 members today and is an esteemed member of the Mumbai Cycling Association. Someone rightly said, "One can't be sad when riding a cycle" and Palava exemplifies just that.



Professional cyclist Vinod Punamiya rides with PCC at Palava

A FITNESS ROUTINE THAT LED TO A FIT COMMUNITY

Founder Ajay Nair shares with us his journey of forming the Palava Cycling Club.

With our hectic modern lifestyle, most of us are neglecting our body and not making it work efficiently. And to add to that, we in Mumbai don't have enough open spaces and avenues for physical activities either. It is only when one is hit by a physical ailment does one become conscious of fitness and its significance in daily life. I too gained this realization after being struck by severe lumbar pain which went on to restrict my mobility and forced me to consult a physician. The physician provided two solutions, instant relief with medication or recovery through exercise. Though cumbersome, I chose the latter and took up cycling. There was pain but it was followed by relief and slowly it led to several transformations in my lifestyle.

I remember the day I moved to Palava and saw the open spaces spread across the city. It was bliss for the cyclist in me. I decided to leverage this opportunity and make the most of the scenic ambience and began cycling as my daily fitness routine. I was a lone cyclist for over a year and whenever I used to meet my neighbours and friends, I would encourage them to take up the sport and enjoy the surroundings around them. Early last year my friends Ritesh, Shiva, Manoj, Abhijit and Prashant discussed the possibility of forming our own cycling club, that would make one realize the importance of fitness in an informal way. We decided to pair fitness with adventure and replace boring routines with exciting excursions. **Our dream was realized on Independence Day when we inaugurated the Palava Cycling Club with the support of PCMA.** Today we see people team-up and go for rides together and use bicycles to commute within Palava. A small step has proven to be a boon for individuals and the environment. The Palava Cycling Club today has about 100 members in the group, riders have customized t-shirts with their name, contact details and blood group to contact family in case of an emergency. Today we have gone on excursion rides of over 100 kms a day and continue to add to the kilometres. We were proud to host the Cyclists Meet in association with the Mumbai Cycling Association and welcomed cycling clubs from Bandra, Kalyan and Navi Mumbai to ride in Palava and also participate in 'I Ride With India'. We recently launched the website for the Palava Cycling Club and believe that the club will grow in the coming years and continue to inspire people to lead a fitter and healthier lifestyle.

CYCLE TO REDUCE THE CARBON FOOTPRINT IN THE COUNTRY

Palava hosted the Cyclist Meet last November and Everest Cycling Culture's founder Kazi shares his experience of the same.

It was the first time we were riding inside Palava and it was a superb experience to cycle around the city. The security staff and the administration personnel of PCC managed the commuters inside and made sure all riders had a safe ride throughout. The sports infrastructure of Palava is definitely a 5 on 5. The golf course, cricket ground, football stadium and various other clubs are all very impressive. I would like to encourage Palavians to keep doing regular rides every weekend and start daily rides to help more people get on the saddle. Across Mumbai we see a lot of riders joining various cycling groups. More and more leisure rides, races and endurance rides are taking place throughout the year. Riders have started using their cycles to ride to work, thus reducing traffic and the carbon footprint in the city. In fact, I cycle to work myself from Vashi to Mulund. I like to cycle because I can't run. It is as simple as that. I was 107 kgs and unable to run or jog, so I switched to cycling. I used to cycle when I was in school, then continued cycling in college. I had a fun time cycling during my childhood and college days, so cycling now revives that feeling. I feel stress-free and happy. It helped me bring down my weight to 84 kgs. This motivated me to start Everest Cycling Culture in November, 2014. We began with a few riders and regularly did 3 rides per week. Today, we have grown to a strength of 1300 members and are spread across 25 WhatsApp groups. In conclusion, I would like to tell all the riders to keep pedaling and if you haven't tried cycling, start pedaling.

DREAM BIG. PEDAL HARD.

We bring you some inspiring stories from members of the Palava Cycling Club. While one took up the sport after becoming a member of the club, the other got back on the saddle after two decades.



It feels amazing being a member of the Palava Cycling Club. Riding is always more fun when there are so many people around you. Initially most of the rides I did with PCC were within Palava and I thought I could never go outside. But the Bawkhaleshwar ride changed it all. There were several challenges as I was riding my new gear cycle on packed roads. **And even though I was very slow, the sense of achievement after completing the ride was beautiful.** My team members, Ajay Sir and Adarsh were very motivating and I don't think I could have done it without them.

-Deepika Bhatnagar
Casa Bella Gold

During my stint with PCC, I have experienced great camaraderie. Every member of the team is a dedicated cyclist and takes the hobby seriously. But more than that, it's the 'seasoned' cyclists - the ones who have been on serious, long distance rides - who really evoke enthusiasm. The team always assigns one person to lead and one to bring up the rear. This way, strugglers like myself, always have someone to lend them support. PCC insists on being adequately prepared for the ride. **Safety is paramount and they make sure everyone wears a helmet. PCC arranges for seminars and workshops to keep the team motivated, while also teaching new things from time to time.** For example, the diet before a ride and how to warm up, etc. My first ride was the most fun trip I've had so far. It was a ride to Ambarnath and my very first since I left school. It was a great feeling to realise that I am still able to cope with ace riders and yet, not feel tired at the end of it. I guess anyone would feel inspired by team PCC. The sheer friendliness and dedication the team members demonstrate makes them an exemplary group.

-Jacinta Countinho
Casa Bella

PCC has brought a big change in the way I stay fit. Joining PCC has helped me work towards my goal of living a healthy life. During our Bawkhaleshwar temple ride, some of the other members and I were on the verge of giving up while riding the uphill road. But looking at the others trudge ahead without geared cycles, kept us motivated. **Riding is also a great way for me to spend some quality time with my son.**

-Abhishek Mogre
Casa Rio

I got to know about the Haji Malang ride which is 32 kms to and from Palava. That was one of the most beautiful and unforgettable days of my life. I was not sure if I would be able to complete the goal with my gearless cycle, but the spirit of the PCC members was amazing. The natural beauty of Haji Malang with its valleys, mountains, serene green surroundings and pleasant rain inspired me to complete the ride. The support and encouragement from our mentors, Prasad and Prashant throughout the Haji Malang ride was memorable and motivated me to keep going. **I was thrilled that I accomplished this goal in my life as I have a keen interest in sports.**

-Remya Muraleedharan
Casa Rio

