



Ekatva Group: Shaping the Future in 2026

For Ekatva Group, building is about people, not just structures. As we look toward 2026, we remain committed to enhancing how people live, work, and experience life. Driven by innovation, technology, and people-focused design, our vision is to create spaces that offer comfort, balance, and a genuine sense of well-being.

Our upcoming launches and planned developments reflect this philosophy. By integrating IoT, smart systems, and purposeful design, we aim to deliver not just refined living spaces but homes and workplaces that bring peace, ease, and rejuvenation into everyday life.

Thane remains at the heart of our journey, where we design every residential project around the evolving lifestyles of its people. Recognising that today's homeowners are inspired by global standards, we are introducing international-quality amenities that blend elegance with functionality. From automated robotic parking to curated rooftop and wellness spaces, every detail is designed to help residents recharge and prepare for life's next chapter.

For us, luxury goes beyond external visual appeal. It lies in the small details that make everyday living a tad bit better, smoother and more convenient. These are spaces where residents can reconnect with themselves while enjoying modern comforts.

Our commercial developments apply this same forward-looking approach. By integrating smart management systems, technology-driven infrastructure, and global standards, we create workspaces that drive productivity and long-term value. With contemporary architecture and refined facades, these projects will enhance Thane's evolving skyline and its status as a premier business destination.

At the heart of Ekatva Group's philosophy is the belief that progress must coexist with relevance. By merging innovation with mindful design, we focus on delivering meaningful experiences for both residents and business owners. As 2026 unfolds, we are not just developing projects; we are building trust, shaping communities, and ensuring Thane is future-ready while nurturing comfort and well-being at every level.

From the Editor



Hiren Chheda

People & Pioneers

The Golden Legacy



Waman Hari Pethe Jewellers is a name synonymous with trust in India. How would you describe the legacy of the brand?

Ashish Pethe: Waman Hari Pethe Jewellers has a legacy spanning 116 years, built on trust, quality, and craftsmanship. Founded in 1909 by my grandfather late Waman Hari Pethe, and his brother late

Ganesh Pethe, the journey began with pearl trading and later evolved into jewellery manufacturing. One of our proudest moments was when the Government of Maharashtra presented Queen Elizabeth II with traditional Maharashtrian jewellery crafted by WHP during her visit to Mumbai. That moment truly reflects our heritage and credibility.

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Ekatva
Group

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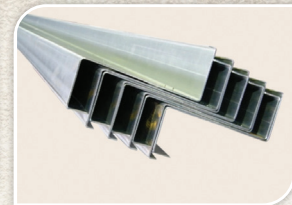
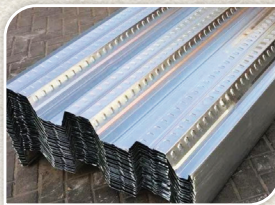
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Disclaimer: The plans are subject to changes/modifications/amendments (without notice), as per the suggestion of architect and/or other concern authorities. All the amenities, facilities, etc. are subject to the approval of concerned authorities and subject to the changes, if required. All rendering and maps are artists impression and not actual depiction of the building and landscaping and are for representational purpose only. The number of apartments, towers and other details are only indicative and the developer/owner reserves the right to change any or all of them in the interest of the development. All are subject to change without prior notice. Developer does not warrant or assume any liability or responsibility for the accuracy or completeness of any information disposed.



Agarwal Infrasteel Pvt. Ltd.:

Building Trust in the steel supply sector since 1987

Founded in 1987, Vishnu Agarwal began as a small but determined enterprise with a clear mission—to deliver reliable products and dependable service to India's growing industrial sector. Over the past 38 years, the company's unwavering focus on quality, commitment, and customer satisfaction has transformed it into a trusted name across multiple industries.

Starting in Maharashtra, Agarwal Infrasteel steadily expanded operations, strengthened infrastructure, and broadened product offerings. Today, the company proudly serve customers in

around 15 states across India, supporting sectors such as automotive, engineering, fabrication, construction, and heavy machinery. This extensive reach reflects not only geographical growth but also the long-lasting relationships built through consistent service and timely delivery.

At Agarwal Infrasteel, customer trust is considered the greatest asset. Every order—big or small—is handled with the same dedication to quality and precision. The team continues to invest in better processes, modern systems, and efficient supply-chain capabilities to meet the evolving needs of its clients.



Ayush Agarwal
Director

Director Ayush Agarwal stated that as the company moves forward, "our vision remains rooted in the values we began with: integrity, reliability, and growth through customer satisfaction. We are grateful to all who have been part of our journey—and excited for the road ahead."

Strategic Pathways to Optimising Bank Finance: Beyond the Balance Sheet

Consider the case of Mr Vikram, the owner of a thriving precision engineering firm in Pune. With a factory worth ₹12 Crores and a clear title to his ancestral land, Vikram walked into his bank confident that a ₹5 Crore expansion loan was a formality. He had the collateral, the vintage, and a growing order book.

Weeks later, the rejection letter arrived. The bank's "Credit Sentiment" report told a story Vikram hadn't seen:

- His GST filings showed a 15% discrepancy compared to his bank credits.
- His Cash Credit (CC) account had been utilised at 99% for six consecutive months, signalling a liquidity crunch.
- A forgotten dispute over a personal credit card bill from three years ago had dragged his CIBIL score down to 680.

Despite his "paper wealth," Vikram was deemed a high-risk borrower. His experience underscores a fundamental shift in modern lending: Banks no longer just lend against what you own; they lend against how you behave.

In the current economic landscape, capital is the lifeblood of business expansion. However, as banks transition from purely collateral-based lending to cash-flow-based assessments, the "readiness" of a borrower is scrutinised more than ever. Securing finance is no longer just about having an asset to pledge; it is about demonstrating institutional discipline and creditworthiness.

Below are the critical factors that determine not only the approval of a loan but also the competitiveness of the interest rates and terms offered.

1. Financial Robustness and Ratio Integrity

While Strong Financials, including



CA Vinod Navre

profitability and liquidity, are the foundation, banks now look deeper into the "quality" of those earnings.

• **The Debt-Service Coverage Ratio (DSCR):** Lenders prioritise your ability to service debt from operating cash flows. A DSCR above 1.5 is often the benchmark for favourable terms.

• **The Clean Audit Advantage:** A Clean Audit Report is non-negotiable. It signals to the lender that the internal controls are robust and the financial data is an "authentic" representation of the business state, reducing the bank's perceived risk premium.

2. The Digital Trail: Statutory Compliance & Banking Hygiene

In an era of integrated data, Statutory Compliance is a real-time indicator of business health.

• **GST and Tax Synchronicity:** Banks now cross-verify turnover declared in loan applications with GST returns and Form 26AS. Any discrepancy here is a red flag.

• **Banking Habits:** Beyond the financial statements, the bank statement itself tells a story. Frequent cheque bounces, constant utilisation of the maximum CC



(Cash Credit) limit, or circular trading patterns can lead to immediate rejection, regardless of a high CIBIL Score.

3. **Credit Intelligence: The CIBIL Factor**
For SMEs and mid-corporate entities, the CIBIL Score (and other commercial credit reports like CMR) acts as a gateway.

• **Promoter Credibility:** For closely-held companies and partnerships, the personal credit history of the promoters is often as important as the entity's score. Maintaining a score above 750 ensures you are in the "preferred borrower" bracket, which often translates to a 0.25% to 0.50% reduction in interest spreads.

4. Precision in Documentation: The CMA Data

One of the most overlooked aspects of a loan application is the Credit Monitoring Arrangement (CMA) data.

• **Realistic Projections:** Banks look for a logical correlation between past performance and future projections. Overly ambitious growth figures without a corresponding increase in capacity or market share are viewed with scepticism.

• **Purpose-Driven Borrowing:** A well-defined Loan Purpose—whether for CAPEX

or working capital—must be backed by a detailed project report or a business plan that outlines the ROI (Return on Investment).

5. Strategic Collateralisation

While the shift toward cash-flow lending is real, Collateral remains the ultimate "comfort" for a banker.

• **Asset Quality:** Offering "prime" security (industrial or commercial property) over "sparse" security (agricultural land or remote plots) can significantly lower the interest rate.

• **CGTMSE Options:** For smaller businesses without collateral, leveraging government-backed guarantee schemes (like CGTMSE in India) can be a strategic way to bypass traditional security requirements while maintaining professional terms.

6. Management Pedigree and Industry Standing

Finally, banks lend to people as much as they lend to businesses.

• **Experience:** A management team with a proven track record in the specific industry reduces operational risk.

• **External Ratings:** For larger loans, obtaining an external credit rating from agencies (such as CRISIL or ICRA) can provide the "third-party validation" required to negotiate finer pricing.

Conclusion

Securing bank finance at competitive terms is a marathon, not a sprint. It requires the meticulous alignment of financial discipline, digital compliance, and strategic presentation. By maintaining a high CIBIL score, ensuring a clean audit trail, and presenting a transparent business roadmap, enterprises can transform their relationship with lenders from one of "borrower and creditor" to a "strategic partnership" for growth.

Yogendra Joshi and Moneybolism: A Disciplined Approach to Money

In today's digitally driven financial landscape, access to products is easy—but clarity, discipline and trust remain scarce. This is where Moneybolism Financial Services Private Limited, founded by Yogendra Joshi and Swati Joshi, distinguishes itself. The firm's philosophy is simple yet powerful: empower families through structured processes, regulatory discipline and continuous guidance.

Yogendra Joshi began his journey in 1989, at a time when mutual funds were largely unfamiliar in India. While studying engineering, he entered the field through hands-on groundwork—manual documentation, personal client visits and late working hours. Parallel to this, he built a strong technology career in data centre management and cybersecurity, an experience that later became crucial as the financial services ecosystem moved towards digitisation.

The formal launch of



Yogendra Joshi
Founder and Mentor



Swati Joshi
Founder Director & CEO



Narendra Joshi
Director & CEO



Moneybolism in 2009 marked a defining phase. Built as a family-led organisation, the firm adopted a process-first approach, strictly

Today, Moneybolism supports over 1,000 families with assets exceeding ₹750 crore, backed by a growing team and robust data security practices. For Yogendra Joshi and the leadership team, long-term relevance is built on ethics, consistency and regulatory discipline—principles that continue to define Moneybolism's steady growth.

aligned with SEBI guidelines. Each client engagement begins with detailed risk profiling, followed by mapping individual needs

with SEBI-defined product risk categories, ensuring suitability, transparency and informed decision-making.

In 2013, the leadership team was strengthened with the addition of Narendra Joshi as Director. An engineer by training with extensive experience in the telecom sector, Narendra brought operational discipline and system-driven execution to the organisation. Having closely observed the business from its early years, his entry helped scale internal processes, strengthen governance and support the firm's growing client base.

The industry has witnessed significant regulatory and structural shifts—from changes in distributor models to rapid digital adoption. Moneybolism responded by reinforcing client education, maintaining close engagement and conducting periodic reviews. The firm places strong emphasis on hand-holding and financial literacy, recognising that empowerment goes beyond transactions, especially in a country with limited social security.

Simple Eye Check-Ups Matter – Even When There Are No Symptoms

Many adults believe, "If my eyes feel fine, I don't need an eye test."

But this assumption can be dangerous. Several serious eye diseases — such as glaucoma (increased eye pressure) and macular degeneration — develop silently, without pain or obvious symptoms. By the time vision loss is noticed, the damage is often permanent. Regular eye exams allow these conditions to be detected early, when treatment is most effective.

Eye check-ups can also reveal much more than just vision problems. Conditions like diabetes, high blood pressure and high cholesterol often show their earliest signs in the eyes. Detecting them early can help prevent long-term complications. Updating



Dr Rashmi Barve,
Consultant
Ophthalmologist
KIMS Hospitals

your glasses or contact lens prescription through regular exams also ensures clearer, more comfortable vision.

In short, routine eye examinations are not just about seeing better — they are about staying healthy and preventing serious, lifelong damage.



From Pg.1

The Golden Legacy

What has been the key success formula behind WHP's sustained growth over more than a century?

Ashish Pethé: Our success lies in adapting to changing customer preferences, staying relevant with design trends, and delivering the best customer experience. We believe in taking calculated risks, maintaining strong synergy among family partners, and following effective communication strategies. Together, these factors have helped us grow while preserving our core values.

Why do you believe gold should be a part of every investor's portfolio?

Ashish Pethé: Gold has multiple dimensions. It acts as a hedge against inflation, serves as financial insurance during health or business crises, and is deeply valued as jewellery in India. It is easy to store, highly liquid, and has delivered consistent returns over the last five decades, with an average annual return of around 17%. That makes it both an emotional and rational investment.

Gold prices have surged sharply in the last 12 months. Do you see further upside?

Ashish Pethé: The last year has been extremely volatile due to global security concerns and geopolitical tensions. During such times, countries repatriate gold reserves and individuals increase gold investments. Since gold supply is finite, rising demand naturally pushes prices up. Prices will continue to rise, but not at the same pace as in the past year. Interestingly, when prices rise, gold owners feel reassured rather than anxious, as their assets appreciate.

How did WHP evolve into a large retail brand?

Ashish Pethé: Initially, we operated from a single store in South Mumbai for nearly three decades,



later expanding to Dadar. In the early 2000s, after exploring US and Japanese markets, we chose to focus on Indian retail as the economy opened up and organised retail gained acceptance. Today, we have over 30 stores, including locations in Goa and Madhya Pradesh.

How has WHP maintained its reputation over generations?

Ashish Pethé: We have seen every possible business cycle, but our commitment to quality and trust never changed. From pearls to gold, diamonds, silver, and bespoke jewellery, we evolved into a one-stop destination while retaining our heritage. Our patronage includes distinguished names like Lata Mangeshkar, Asha Bhosale, Pandit Jasraj, and Shobha De, which further motivates us to uphold excellence every single day.

Unseen to Unstoppable

Stop Collecting Contacts. Start Building Leverage

Most entrepreneurs think networking means events, business cards, LinkedIn requests, and “let’s catch up” coffees. That’s not networking. That’s social noise. If you want results, you need to understand three things:

Agile networking. Guerrilla networking. And the difference between push and pull.

Agile Networking

Agile networking is about adaptation, not aggression. You don’t walk into every room with the same pitch. You observe first. Listen more. Adjust faster.

Agile networkers:

- Read the room
 - Ask better questions
 - Build relevance before offering value
- They don’t force conversations. They earn them.

Guerrilla Networking

Guerrilla networking is deliberate disruption.

You don’t wait to be noticed. You

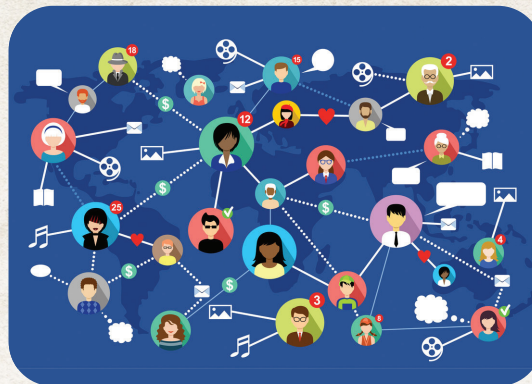


Kiran Zende
Consulting Editor for
Business Networking
Articles

design moments where ignoring you becomes difficult.

Guerrilla networkers:

- Take contrarian positions
 - Create memorability, not mass reach
 - Enter conversations before opportunities are announced
- They don’t attend every room. They control entry points.



Push vs Pull Networking

Here’s the truth most won’t admit: Push networking comes from insecurity. Pull networking comes from positioning.

Push looks like:

- Constant pitching
- Chasing meetings
- Explaining your business again and again

Pull looks like:

- Clear point of view
- Visible expertise
- People calling you before things go public

Push may work early. Pull is what scales.

How Smart Entrepreneurs Actually

Network –

They don’t choose one style. They sequence them.

- Guerrilla to get noticed
 - Agile to build trust
 - Pull to compound opportunities
- That’s how leverage is built.

Networking is not about how many people know you.

It’s about who thinks of you when it matters.

If your name isn’t coming up in closed-door conversations, you’re not networking — you’re just circulating.

Happy Networking

Networking isn’t about collecting contacts

It’s about creating meaningful connections and mutual wins. If you master these, you don’t chase opportunities — opportunities start chasing you.



Atul Rajoli: Delivering Strategic Solutions for Innovation & Growth

Atul Rajoli, the driving force behind Lakshyavedh Institute of Leadership and Excellence, is a celebrated entrepreneur, leadership coach, and business strategist with over 17 years of impactful experience. Known for his unwavering commitment to empowering MSMEs, Atul has guided thousands of entrepreneurs toward achieving meaningful and prosperous lives.

Beyond his work at Lakshyavedh, Atul is deeply involved in strategic consulting for medium-sized businesses, where he crafts customised solutions to help organisations scale effectively and achieve sustainable growth. His expertise in creating unique, tailored projects has made him a trusted consultant for businesses seeking transformation and innovation.

As the founder of Lakshyavedh, Atul’s vision is



Atul Rajoli

rooted in fostering growth and purpose-driven success. His flagship initiative, Business Jatra, exemplifies this mission, serving as a vibrant platform for MSMEs to connect, collaborate, and thrive.

Atul Rajoli’s dedication to empowering individuals and businesses continues to inspire, making him a true catalyst for change and a guiding force in the entrepreneurial world.

WORD SEARCH

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

FIND THESE HIDDEN WORDS

1. INVESTMENT
2. SUNLIT
3. PEACEFUL
4. WATER
5. COMFORT
6. SECURITY

7. BALCONY
8. LIFESTYLE
9. PRIVACY
10. COMMUNITY
11. LUXURY
12. OWNER