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TOWARDS TOMORROW

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Anil Mutha : Man behind skyline evolution

• From Litigation to Landmark

Unlike many who start with safe investments, Mr. Mutha's journey began with a risk. He took up a plot entangled in litigation, resolved the complications, and went on to build his very first project. What was supposed to be an 11-storeyed tower was eventually built as a modest four-floor building — but for Mr. Mutha, it was nothing short of a PhD. It gave him invaluable experience and lessons that no formal education could offer.

• Passion Turned Profession

From an early age, Mr. Mutha was deeply fascinated by buildings, structures, and designs. His favourite pastime was to observe different buildings, note their layouts, landscaping, and internal amenities. Even after completing his day's work in Thane, he would head to Mumbai, turning every visit into a study tour. He meticulously jotted down observations and absorbed knowledge from every corner of the construction ecosystem, whether it was vendors, architects, or suppliers.

This curiosity and commitment to continuous improvement soon reflected in his work. His projects began standing out — not just in terms of structure but also aesthetics, layout, and user experience. Flat layouts, attractive elevations, and especially the balconies became signature features of Nandivardhan projects.

• The Balcony Philosophy

For Mr. Mutha, balconies are not just ornamental spaces; they are extensions of living rooms — mini

Mr. Anil Mutha, founder of Nandivardhan Developers, is a name synonymous with integrity, passion, and innovation in the real estate world. A first-generation developer, Mr. Mutha chose to venture beyond his family's traditional jewellery business, driven by a desire to do something more dynamic and impactful. Real estate, with its challenges and scope for creativity, was a natural calling.



Mr. Anil Mutha
Founder
Nandivardhan Developers

halls where families can unwind. Every homebuyer, he believes, deserves the luxury of a proper balcony. This philosophy is visible in each of his developments where spacious, usable balconies are thoughtfully designed. "Some residents even wave at me from their balconies — that's the best kind of appreciation," he shares with a smile.

• Customer Satisfaction Above All

For Mr. Mutha, true success lies not in financial gains but in customer satisfaction. While appreciation from new buyers is common, he finds deeper meaning in praise from resale customers. "One day, a customer

from a decade-old project called me, expressing how beautiful the building looked in the monsoons. That call motivated my entire team," he recalls.

He emphasises transparency and accessibility in all dealings. "I am always open to constructive discussions that help improve the real estate experience," he asserts. In fact, Mr. Mutha even lives in the very buildings he constructs, enabling him to personally experience and address any post-possession issues.

• Creating Landmarks, Building Relationships

Among his many achievements, the Maansarovar project in Thane stands tall — literally and

metaphorically. Equipped with state-of-the-art gym facilities and a temple, it has become a local landmark. His work at Hindu Colony has also opened doors to new opportunities in Mumbai, a testament to the trust he has built over the years.

With over 35 projects delivered in the last 20 years, Mr. Mutha's journey is nothing short of inspiring. And it's far from over.

• A Family Affair with a Vision for the Future

Today, the legacy is being carried forward by the next generation. His brothers' sons — Yash and Harsh — have joined the business. With fresh ideas, energy, and a shared value system, they are poised to take Nandivardhan to even greater heights.

"We are currently working on several new buildings in Thane and Mumbai. Though still in early stages, the response has been promising," says Mr. Mutha.

• A Philosophy That Endures

At the heart of Mr. Mutha's journey lies a simple belief: money is a by-product; relationships and quality are what truly matter. "Quality and money share an immortal marriage contract," he often says. It's this philosophy that continues to define Nandivardhan's approach to real estate.

As he looks to the future with optimism and renewed ambition, one thing is clear — Mr. Anil Mutha isn't just building homes; he's crafting experiences, fostering communities, and setting benchmarks for generations to come.

Happy Customer

A Home That
Ticked Every Box

Hello everyone!
As I reflect on my experience of living in a Nandivardhan project, my memory takes me back to 2019-2020 — yes, right before and during the early COVID period. That was when my wife Medha and I were actively searching for a home that matched our needs, not just in space, but in comfort and quality of life.

When our property agent first showed us a flat in Park Pallazzo, located in Hindu Colony, Dadar (East), it immediately stood out. We soon discovered that it was a project by Nandivardhan Developers — and we haven't looked back since.

In Mumbai, location is everything — and Park Pallazzo checks that box beautifully. Situated on the serene Bhalchandra Road, it offers an oasis of calm amidst the city's hustle. The lush greenery, the peaceful surroundings, the absence of shops or roadside stalls, and well-maintained footpaths made it instantly appealing. And with excellent connectivity to both Dadar and Matunga railway stations, the convenience is unmatched.

Our checklist was specific — proper car parking, a car lift, a ramp, natural light, and good ventilation. To our delight, every single criterion

was fulfilled here.

One of the standout features for me personally has been the spacious terrace on the 23rd floor, complete with built-in seating areas ("kattas"). It has been the perfect place to indulge in my gardening hobby — a rare joy in the city.

But perhaps my true "love at first sight" moment was discovering the decks provided on alternate floors.



Rajesh Behere
Advocate - High Court
Writer

From our 12th floor flat, the panoramic view during the evenings has become my favourite backdrop for reading and writing — two of my biggest passions.

The construction quality is top-notch, and overall maintenance is commendable. The only minor suggestion I have is regarding the size of the dry balcony area — a small inconvenience in an otherwise exceptional experience.

The building is equipped with three spacious elevators, ensuring smooth access at all times. And the community here — filled with working professionals and active residents — truly embodies the spirit of "Stay fit, stay healthy, all is well."

To sum it up, Park Pallazzo by Nandivardhan Developers isn't just a building; it's a thoughtfully designed living experience that has allowed us to thrive.

Don't put all your
eggs in one basket

Every individual is concerned about their standard of living and their family's future. But merely worrying does not help in achieving these goals. It requires money — and more importantly, informed investment choices. Inspired by this very thought, veteran and trusted Mutual Fund Distributor Mr. C. M. Purohit, one of the largest AMFI Registered Mutual Fund Distributors in Thane and also a resident of Nandivardhan Mansarovar project spoke about his journey and his approach to guiding investors in the right direction.

• **A Humble Beginning, A Visionary Journey**

"Around 2004, I moved to Thane and began working in the field of mutual fund distribution. I noticed several irregularities in the financial sector, which were deeply concerning. That's when I decided to focus on helping individuals understand investment opportunities aligned with their comfort and capacity. In business, there are two approaches—Pull and Push. 'Pull' means customers come to you, while 'Push' means you approach them. I've always believed in the pull approach — and we take pride in the fact that investors reach out to us voluntarily," says Mr. Purohit. Investors appreciate our transparency and the clarity we offer while sharing information about mutual fund investment solutions.

"Challenges are an inevitable part of any business. But my focus has always been on doing what's right for our investors and working with full commitment. I spend quality time with clients and their family members to understand their preferences and comfort levels. Based on that, we explain mutual fund options suited to their needs."



• **Client-Centric Approach**

"In the early days, I would meet 10-12 potential investors daily. My objective was always to understand their aspirations and highlight how mutual fund investments, when chosen wisely, could offer long-term benefits over traditional products," Mr. Purohit explains.

To ensure clients got access to the most suitable options, he continuously expanded his knowledge and hosted educational sessions on mutual funds. Word-of-mouth spread rapidly — satisfied investors began recommending him to their relatives and friends. Today, Purohit Associates LLP serves more than 3,000 investor families.

• **Mutual Funds as a Preferred Investment**

According to Mr. Purohit, the investment landscape is vast and full of choices. While Public Provident Fund (PPF), direct equity, and various bonds serve specific purposes, he believes mutual funds offer a strong balance of growth, liquidity, and diversification. He illustrates this with an example:

"Equity-Linked Saving Schemes (ELSS) have historically delivered returns up to 5 times higher than PPF (subject to market risk) over the last three decades."



Mr. C. M. Purohit

• **Insurance ≠ Investment**

"People often confuse insurance with investment. Insurance is meant for protection — not returns," says Mr. Purohit. Accordingly, we help clients diversify their investments through mutual funds, based on their comfort level and understanding of risk.

A monthly SIP of just ₹1,000 started at age 25 can potentially grow to over ₹1 crore by age 60, depending on market performance. There are countless such examples," Mr. Purohit shares.

"Young earners should prioritise building investments early over paying EMIs — it can lead to better financial outcomes over time."

• **We follow the age-old investment principle:**
"Don't put all your eggs in one basket."

Our team helps investors understand different categories of funds to achieve balance across time horizons and risk profiles.

• **The 5 Pillars of Informed Investing**

Mr. Purohit emphasises five key principles when evaluating any investment product:

- Safety
- Liquidity & Partial Liquidity
- Returns
- Tax efficiency
- Customer service

We stay in regular touch with clients to update them and assist with timely portfolio reviews as per market developments.

For high-investment capacity clients, lump sum investing may be appropriate.

For salaried individuals, SIP (Systematic Investment Plans) are often a smart and disciplined route.

• **A Trusted Name in Mutual Fund Distribution**

With over 20 years of experience, a dedicated service team, and 3,000+ investor families, Purohit Associates LLP facilitates the management of over ₹1,500 crore worth of mutual fund investments. Today, it is Thane's one of the most trusted and prominent mutual fund distribution firms — built entirely on trust, transparency, and investor education.

To know more contact : 022 35722436 |
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What a Dazzling Collection!

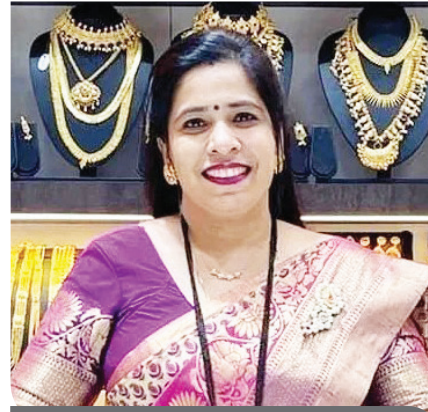
The woman behind one of Thane's most sought after jewellery collections is Mrs Jayashri Ramane, the proud owner of Jayashri Collection and also a resident of Nandivardhan Mansarovar project. Making Thane proud is this talented and dashing woman entrepreneur, who has carved a niche for herself in the jewellery business. Jayashri is a first generation businesswoman who has worked her way up to make one of the most popular jewellery showrooms in the city. Born and brought up in Mumbai, she has settled in the city of lakes post her marriage in 1998.

Hailing from a typical middle class Marathi family with no business background whatsoever, Jayashri seldom thought she would pursue entrepreneurship in her life. A Home Science graduate from SNTD, Jayashri was a happy home maker only till the first month of her marriage. Her husband lost his job within a month's time from the date of wedding, and the Ramane family was in dire financial crisis. Jayashri knew it would be very difficult to run the house with just her mother-in-law's meager income earned through vegetable selling.

One fine day, when the husband-wife duo were walking through the lanes of Talao Pali, Jayashri was fascinated to see many people selling goods like juices, dress materials, to name a few on the tables. She immediately asked her husband if she

"I told the bank officials that I had to really slog to put together just the deposit amount for this place. A buy out was next to impossible," averred Jayashri. As the bank had planted the idea of buying in Jayashri's mind, she decided to discuss with her close ones. At the end of it, she gathered both, courage and money to buy this magnificent place. And the rest is history. Today, celebrities like Urmila Matondkar and Supriya Pathare prefer Jayashri Collection over other big brands.

could also rub shoulders with these people and start her own business there. Jayashri enjoyed good support from her husband, her family, and her in-laws. Having a keen interest in jewellery making, Jayashri decided to translate her passion into business. Soon she was seen with a table neatly organised with dazzling jewellery that grabbed many eyeballs. Monday to Friday she made jewellery and on the weekends she sold. To her surprise the business picked up from day one. The women of Thane simply loved Jayashri's collection, and through word of mouth, her business saw some great highs. Within 7-8 months, she started selling all



Jayashri Ramane
Owner - Jayashri Collection

seven days of the week. "For a good 5-6 years I enjoyed the table business. My sister-in-law joined hands with me and we had one more employee assisting us in the business. During that period I became mother to two daughters. Many thanks to my husband and my mother-in-law, who looked after my girls, I could continue with my business", Jayashri said. The table business came to an unexpected end when Jayashri was asked to vacate the space as people complained about the enormous traffic generated because of overcrowding of customers near her table.

Taking the debacle in her stride, Jayashri

began hunting for a shop. She found one on the hustling and bustling streets of Naupada in 2008. Picking up from where she had left, Jayashri Collection enjoyed great success in the new shop. In 2012, Jayashri took an ambitious step when she decided to rent out a three storeyed showroom in Jambli Naka. However, destiny had some other plans. In two months, she received a notice from the bank stating that the shop she had rented was on mortgage. "I was asked to wrap up everything in a week's time. I was clueless. I had no alternate space to house the large quantities of raw materials and finished products that I had ordered for this shop," stated Jayashri. When she was busy wrapping up things, one fine day, the bank asked Jayashri if she would like to buy the showroom.

In 2016, Jayashri Collection's third outlet was opened. A new shop every four years seemed to be the 'way to go' for Jayashri's business. At present, Jayashri Collection boasts of nine branches spread across Thane, Dombivli, Kalyan, Dadar, Kolhapur, and Sangamner. Also another two branches will be opened in Dadar in the next month. Indeed, Mrs Jayashri Ramane's journey from a single table to nine extravagant showrooms has been an incredible one. From hand-made jewellery to season-wise varieties, Jayashri Collection is indeed an exotic storehouse of dazzling jewellery.



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