

November 2017, VOL. XIX

pac buzz

Magazine of Pacifica Companies

In This Issue Celebrations

Find out how Pacifica
commemorates festivities

Property Guru

How RERA will
benefit you

Architectural Delight

A mini-history of the grand
Buckingham Palace

Global Projects

Pacifica's newest
International acquisitions

CALL: +91 81446 60055

BOOKINGS OPEN
POSSESSION SOON

THE EPITOME OF FINE LIVING

Aurum Villas • 3/4/5 BHK Luxurious Villas • @Padur, OMR

Located in the heart
of Chennai's IT corridor

In close proximity to recreational,
healthcare and daily convenience avenues

Designed for Ample sunlight
within the complex and Units



PACIFICA
COMPANIES
Shaping real estate globally... since 1978



Follow us on /pacificacompanies /PacificaIndia /pacificacompanies pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

2 Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial

MD's Insight



‘We’ve just completed 12 years, and we want to say ‘thank you’ for your long-term relationship with us.’

This issue is a very special one: it is the commemoration of 12 years of creating beautiful spaces and offering not just homes to live in but also a lifestyle to revel in. What started off as a company with four projects has now grown into a conglomerate spread across the country, with over 20 existing projects and more ones in the pipeline. We have succeeded in bringing world-class architecture to India. The most gratifying part of our achievement is knowing we’ve provided a treasured abode for over 3000 families. The love and acceptance we have received from our patrons, over these 12 years, motivates us to keep continuing what we do best – build a home of your dreams.

‘Life is a festival, a celebration. Joy is the essence of living’

Festivals are celebrated in a grand way at Pacifica. In this issue, we have showcased the events held at various Pacifica properties on different celebratory occasions. Our residents enjoyed these to the fullest in the company of loved ones and neighbours. The bright colours of Holi, the

irresistible aroma of Kheer on Pongal, residents partaking in creating delicious cuisines and acknowledging the women on Women’s Day – they all brought the community closer. These events also acted as a bridge between our patrons and us, aiding in building a cherished relationship of a lifetime. ‘Kitchen Stories’- the cooking master class was held at three of our properties. Here, chefs from renowned restaurants shared their crown recipes with our residents and cooked up delectable cuisines.

As a token of the love you bear for us, we present this ‘Celebration’ issue of Pac Buzz.

Happy reading!

RAKESH (ROCKY) ISRANI
Managing Director, Pacifica Companies
risrani@pacificacompanies.com



Royal Collection Trust/ © Her Majesty Queen Elizabeth II 2017. Photographer: Peter Smith

www.pacificacompanies.co.in

Follow us on:

CONTENTS

MAGAZINE OF PACIFICA COMPANIES

NOV 2017, VOL. XIX

AWARDS

We've added yet another glorious feather to our cap as Pacifica emerges as the 'Social Media Brand Of The Year' at the 6th Asia Pacific Consumer Engagement Forum & Awards.

04

CELEBRATION

To commemorate the triumph of good over evil, two of our ritzy and lush properties Madrid County and The Meadows hosted two fun-filled Holi parties in their vicinities.

08

WOMEN'S DAY

This International Women's Day, we organised a special gala to commemorate and honour our female workforce.

12

PROPERTY GURU

From consumers to developers, RERA (The Real Estate (Regulation and Development) Act) will benefit people across the board. Read how!

16

KITCHEN STORIES

Pacifica organised interactive and fun, cooking sessions for the residents of its lavish Chennai, Baroda and Ahmedabad properties.

20

INSPIRATIONAL STORY

Find out how the architect of India's White Revolution and co-founder of Amul, Dr. Verghese Kurien, transformed India into the world's largest milk producing nation.

26

Publisher & Founder : Pacifica Companies
Chief Editorial Director : Sanjil Chandani
Executive Editor (Content Designing) : Bedanta Das
Photography by : Ruchika Pillai

WE VALUE YOUR FEEDBACK

Write to us at : info@pacificacompanies.com
Read us online : www.pacificacompanies.co.in
Download our Iphone/Android App : **PacBuzz**

Editorial and Design : **Mediascope Multimedia (India) Pvt. Ltd.**



BOOKINGS OPEN
+91 9016361361

Life beyond
Exquisiteness
4bhk luxurious villas



Close proximity to
renowned schools

Close to prime
entertainment zones

Close to daily
conveniences

Site: Bil Chapad Road, Bil Village, Vadodara

PACIFICA
COMPANIES
Shaping real estate globally... since 1978

casa Lakeside
BY PACIFICA

JV PARTNER
Aasthaa
Aasthaa Realinfo Private Limited

Follow us on /pacificacompanies /PacificaIndia /pacificacompanies pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial

AWARDS

Pacifica emerged as the 'Social Media Brand Of The Year' for our 'AB GHAR KHARIDNA ASAAN HAI..!!' digital campaign at the 6th Asia Pacific Customer Engagement Forum & Awards (ACEF).

The prestigious ACEF award ceremony was guided by a special group of Advisory Members from the fields of Branding, Marketing and Creative Agencies based out of India, America, Australia, Singapore, UAE and Sri Lanka. This year, the ACEF committee received an overwhelming amount of 610 entries from over 200 organisations across the Asia-Pacific region. The award function was held in the month of April at the Westin Hotel, Mumbai and was attended by Jay Chandani, Director Marketing, Pacifica Companies.

Pacifica Companies, in recent times has shown tremendous growth in the immersive field of social media and its usage as a mainstream marketing tool. Our award-winning campaign #AbGharKharidnaAsaanHai (a Facebook video campaign) was made keeping in mind the preferences of the new-age home buyers, who are tech savvy and constantly updating their Facebook statuses— to let them know that buying a home is not that tough, especially not with Pacifica. ■



SOCIAL MEDIA MOGULS

WE'VE ADDED YET ANOTHER GLORIOUS FEATHER TO OUR AWARD WINNING CAP!

Call: +91 81446 60055

LIVE IN AN EXQUISITE LIFESTYLE

Happiness Towers

2/3/4 BHK

Ready To Move in Homes

@Padur, OMR



Located in the heart of Chennai's IT corridor



One of its kind podium feature



Ventilated and breezy infrastructure



Well-designed entrance lobby



Designed for Ample sunlight within the complex and Units



PACIFICA
COMPANIES
Shaping real estate globally... since 1978



Follow us on /pacificacompanies /PacificaIndia /pacificacompanies pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial

CLIENT DIARIES

My Dream HOME

MRS. SRIJIT BHATTACHARYA,
A RESIDENT OF MADRID
COUNTY, BARODA, TELLS
US ABOUT HOW SHE
AND HER HUSBAND
FELL IN LOVE WITH THE
PACIFICA PROPERTY.



We're both originally from the lovely city of Kolkata, and never in our wildest dreams had we imagined stumbling upon something like this quaint Pacifica property in Baroda, which we now call our 'abode'.

We shifted to Gujarat in 2006. Initially, we set up fort in a small rented apartment in Subhanpura. It was a nice place, but we could never really call it 'our home'. There was a small garden in our verandah, but that was all the open space we had. It was okay till the time it was just the two of us. But, in 2009, when our son was born, we knew we wanted him to have the best of the facilities, starting right from a huge playground to our very own private recreational spaces. We were essentially on the look out for a safe haven where we

could build our lives together and make everlasting memories.

After almost six months of rigorous house hunting and visiting a dozen of apartments across the city, we realised that we needed to expand our search and logged on to magicbricks.com to save ourselves from further disappointments.

Within a couple of days, we discovered Madrid County in Bhayli – a sprawling Pacifica property. At that time, Bhayli was nothing like what it is today; it was still in its early developmental stages, and I was reluctant on even checking out the project. But I'm glad my husband convinced me otherwise.

The first time we entered Madrid County's vicinity, I was so mesmerised by the beauty and the marvelous design of the property that I immediately decided on buying a house here. On further exploration, we found that Madrid County was unlike any of the other properties we had seen previously. We fell in love with the interiors of the flat; the construction was done with such precision that every square foot of the carpet area was usable. We also found out that renowned architect Talib

Patel was the mastermind behind this expansive property, and it was the only project in Baroda to have received a 6 star CRISIL rating.

But, as parents, we still had our reservations about this place. However, they were soon put to rest as we came to the conclusion that we didn't want our kid to grow up in a fast-paced environment. We want him to enjoy the little things in life and for us to enjoy it with him. Baroda's lively climate and the culturally diverse crowd that resides here eased all our worries and brought us one step closer to sealing the deal on our dream home.

Over the years, the area around Madrid County has flourished beautifully. Our son's commute to his school and classes is very easy and quick, as there is hardly any traffic in this neighbourhood; the county's expansive roads guarantee that two cars can pass at the same time. Another impressive feature is that Pacifica has a facility maintenance team at the site. In many other projects, the builders usually don't bother with the building's maintenance once they've sold all their units. ■

A New Touchstone of Luxury

2/3/4 BHK LUXURIOUS APARTMENTS
@FINANCIAL DISTRICT, GACHIBOWLI



PACIFICA
COMPANIES
Shaping real estate globally... Since 1978

HILLCREST
By PACIFICA

Follow us on [f](#) /pacificacompanies [t](#) /PacificaIndia [i](#) /pacificacompanies [w](#) pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial



Celebrating the many colours of JOY AT PACIFICA!

All the residents of The Meadows were invited to take part in a special live DJ and rain dance party, organised by Pacifica in the garden area, which was decked up with a special Holi banner and colourful motifs.

The festival of colours was thoroughly enjoyed by both the little ones and their parents. The kids pranced about under the special water fountains we had set up for them to rain dance under. They danced to popular Bollywood songs, imitating the powerful and graceful dance steps of the stars, while the parents relished on the chilled Thandai that we served, to commemorate this occasion. To ensure that our lovely residents don't run out of colours at this fun party, we stacked up an entire array of them in small gunny bags. We were thrilled to receive amazing responses from all the residents and the little children who enjoyed our Holi soiree.

Similarly, the swanky denizens of Madrid County were invited to the San Martin garden arena for a fun Holi party.

We, at Pacifica believe that the jubilant smiles of our humble residents is what really adds colours to our diverse properties and wish we could celebrate such joyous occasions everyday with them. ■



TO COMMEMORATE THE TRIUMPH
OF GOOD OVER EVIL, TWO OF OUR
RITZY AND LUSH PROPERTIES
– MADRID COUNTY AND THE
MEADOWS, HOSTED A LAVISH AND
FUN-FILLED HOLI PARTY IN THEIR
VICINITIES, IN THE MONTH OF
MARCH, THIS YEAR.

EMPLOYEE SECTION

Our hardworking employees from across the country tell us what working at Pacifica is like

IN CONVERSATION

NASEEMJANI SHAIK

Senior Executive - Client Service
Hillcrest by Pacifica,
Hyderabad

The best part about my job at Pacifica is that I get to interact and meet with a lot of new people, on a daily basis. My role as the Senior Client Servicing Executive offers me a lot of exciting opportunities to showcase my unique problem solving skills whilst tackling customer queries. And the challenges I face during these encounters with the customers are what keeps me motivated and determined, as at Pacifica, the act of going an extra mile for the benefit of the customer is always appreciated and rewarded. Other than that, being part of Pacifica's strong and ever growing family of very knowledgeable and learned management professionals makes my job here very enjoyable.



RAHUL SHAH

Senior Accountant
@ Pacifica Companies,
Ahmedabad

I have been a part of the Pacifica's family for 5 years now and my journey so far has been fabulous. Pacifica is one of those few organisations that doesn't let hard work go unnoticed. All my senior employees and team members are very encouraging and supportive. I am extremely delighted to be a part of Pacifica India, which is only a decade old, but has achieved an impeccable brand image and is a part of the Global Real Estate conglomerate. Pacifica has also greatly contributed to my professional development as they keep organising various training workshops that have helped me understand and learn new and innovative concepts. Moreover, the work environment at Pacifica is amazing and I feel proud being associated with this great name.



T V MAHESWARAN

Project Manager
Aurum by Pacifica, Chennai

My job at Pacifica gives me immense joy and satisfaction as it has given me a great opportunity to apply my two decades worth of experience in the industry towards the development of their upcoming projects. The people and the teams I work with here are extremely creative and have superb technical knowledge. Together we have tackled many issues. Pacifica is very nurturing of its employees and appreciates all our efforts and hard work. The work environment is very peaceful and I wish my association with Pacifica never ends. ■



CALL: +91 89059 60960

BOOKINGS OPEN
CONSTRUCTION IN FULL SWING

SAN LUCAS 2/2.5/3/4 BHK LUXURIOUS APARTMENTS



FANTASTIC PRICING,
UNBEATABLE LOCATION

100 ft wide TP roads
leading to the site

Schools like Bright School and Vibgyor
and Departmental stores like Star bazaar
and D mart are located only few mins away

Well connected to major
Banks, ATMs and hospitals

SITE : BHAYLI - VASNA ROAD, VADODARA

PACIFICA
COMPANIES
Shaping real estate globally... since 1978

Madrid
country
JV PARTNER
Aurum
Another Real Estate Private Limited

Follow us on [f](#) /pacificacompanies [t](#) /PacificaIndia [i](#) /pacificacompanies [w](#) pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial

CONNECT



Celebrating WOMANHOOD In Style

THIS INTERNATIONAL WOMEN'S DAY, WE ORGANISED A SPECIAL GALA TO COMMEMORATE AND HONOUR OUR FEMALE WORKFORCE.

Famous American author Harriet Beecher Stowe once said "Women are the real architects of the society" and we humbly agree with her words. For this year's International Women's Day celebration at the Pacifica Head Office in Ahmedabad, we organised a fancy soiree at the Yolo Café, and decked up the terrace adjacent to it with pretty purple balloons, stickers and charming little motifs.

Special handmade greeting cards designed by Ms. Priyanka Patel were distributed amongst all the commendable female employees by Pacifica's gallant

gentlemen. These cards contained sweet little messages and thoughtful quotes, appreciating and complimenting them for all their skills and hard work. The ladies were then invited to the specially decorated area for a small fete over good music and food.

All the lovely ladies of Pacifica's Ahmedabad as well as other sites were gifted special Silver Coins by the Management as a token of appreciation and gratitude for being the backbone of this strong organisation.

Similar celebratory gatherings were organised in other Pacifica offices across India. ■

Affordable living, not just affordable housing

SAMEER GANDOTRA IS THE DIRECTOR OF NEBULA COMPANIES, A PARTNERSHIP AMONG THREE GROUPS: PACIFICA COMPANIES, KESAR GROUP AND FUTURA GROUP. IN THIS INTERVIEW, MR. GANDOTRA TALKS ABOUT AAVAAS, NEBULA COMPANIES' AFFORDABLE HOUSING VENTURE, HIS CAREER-DEFINING MOMENTS, AND MORE.

SAMEER GANDOTRA

Director,
Nebula Companies

TELL US ABOUT THE IDEA BEHIND NEBULA.

Nebula is the coming together of the best minds in business, where every partner has a track record of running successful ventures, be it in real estate development, hospitality, media or oil & gas. The 3 partners namely Pacifica Companies, Futura Group & Kesar Group bring together their collective experience and business acumen to this new venture, along with their shared sense of values.

TELL US SOMETHING ABOUT YOUR PROFESSIONAL JOURNEY AND YOUR CURRENT JOB

I started my career in the family business of commodities, with assignments in Kolkata, Delhi and London. After a brief stint in investment banking with the Bank of America in New York, I moved to Central Asia, where I worked in Corporate Finance at Nelson Resources, an independent oil and gas company. Subsequently, I spent four years as the Commercial Director of an EPC Company in Kazakhstan, and held Board level positions at PSN, Keppel Kazakhstan and Punj Lloyd KSS Caspian. I then joined Futura Group as a partner when it was first venturing into the Oil & Gas Services business. I oversee Futura



Group's oil and gas services vertical, and am also a part of the core finance and strategy team of the group.

SINCE WHEN HAVE YOU BEEN ASSOCIATED WITH PACIFICA?

When Futura entered the real estate business in India 5 years ago we began our association with Pacifica India, which at that time was our client. About two years ago together with Kesar Group, we collectively decided to partner on a new venture – Nebula. I also visited the Pacifica Headquarters in San Diego and spent 2-3 days there. What stood out was the humility of Ash Israni, Chairman, Pacifica Companies – he is so unassuming and has such a wonderful personal connect with all the employees, from the office team to the waiters at the hotel. It's a very commendable trait and one that is shared by the senior management of Pacifica. It's this shared sense of values, ethics, humility and 'fun' that has brought all of us together in our new venture – Nebula.

HOW BIG IS THE AFFORDABLE HOUSING SEGMENT IN INDIA, AND WHAT ARE ITS GROWTH PROSPECTS?

The affordable housing segment in India is still in a nascent stage, but will evolve tremendously in the coming years. The central government aims to provide housing to all its citizens by the year 2022. And as per our estimate, this vision entails building about 110 million housing units in about 170,000 to 200,000 hectares of land, in both urban and rural areas. It's an exciting sector to be in and yet at the same time incredibly challenging.

HOW WILL AAVAAS IMPACT THE SPACE?

Aavaas is an innovative housing project that will offer buyers premium facilities but within a budget. I'd say that Aavaas is a socially impactful business that believes in the mantra of 'Affordable Living and not just Affordable Housing'. Currently, two Aavaas properties in Ahmedabad and Hyderabad, are under construction, with over 6,000 affordable apartments. Abiding by Aavaas's motto of being a socially responsible

business, we are not only looking to create lovely homes for our future residents, but are also looking to develop excellent housing, sanitation and health services for all our construction workers.

WHAT HAS BEEN YOUR CAREER-DEFINING MOMENT?

I think the move to Kazakhstan post my Wharton MBA. I was thrown into the deep end. I didn't know the language or the culture. In 2004 there was no Whatsapp or Skype. I had to really create a support system and network in a completely new environment. Also, no one really cared about an MBA or Wharton. Learning the language, making friends and business contacts and then eventually entrepreneurship all in a foreign land gave me a sense of confidence that can't be taken away.

ANY PROJECT WHERE YOU ESPECIALLY GOT TO SHOWCASE YOUR CREATIVITY?

We started a film distribution company in the CIS and called it 'Laal Topi Roos' after the famous song from Aawara. The whole business was extremely creative. We got a chance to co-edit Dhoom 3 with Imax California and Yashraj Films. The business didn't end up doing fine so we stopped the movie distribution but still continue to market Indian Television programming. Recently we launched Chota Bheem in Myanmar and it's very popular with kids there.

WHICH ARE SOME OF THE INTERESTING BOOKS YOU'VE READ RECENTLY?

I recently read Behind Bars: Prison Tales of India's Most Famous, by Sunetra Choudhury, and Inner Engineering: A Yogi's Guide to Joy, by Sadhguru Jaggi Vasudev. Both were very gripping and interesting reads. I'm also a big movie buff, and in my spare time, I enjoy streaming shows and movies on HBO and Netflix – Narcos, House of Cards and also Indian online comedy shows like TVF – Pitchers, Humorously Yours, etc. top my list.

IF YOU'RE A NEW ADDITION TO THE CRAYON BOX. WHAT COLOR WOULD YOU BE?

I think I would chose white. I think white resonates with the idea of new beginnings. You can call it a clean slate of sorts.

ANY ADVICE FOR THE YOUNG READERS?

Less time online on the phone and build more real life experiences and relationships. In the workplace – feel a sense of responsibility for the work you do. If you don't have that then change your profession. Find what you are passionate about. ■



HOW RERA will benefit you

FROM CONSUMERS TO DEVELOPERS, RERA WILL BENEFIT PEOPLE ACROSS THE BOARD. READ HOW!

On May 1, 2017, the Government of India implemented RERA or the Real Estate Regulatory Bill across India. It seeks to set up a Real Estate Regulatory Authority in states and federal territories to oversee real estate transactions. This revolutionary Act hopes to bring discipline and accountability to India's buzzing real estate sector. Here is how both the consumers and developers will benefit from this much-needed Bill.

FOR CONSUMERS:

- RERA will not just improve transparency of transactions, but also bring accountability to realty sector. The Bill makes it mandatory for developers to disclose all details related to their projects, their planned layouts, and government approvals like sanctioned Floor Space Index (FSI), the number of buildings in a township project and even the date of completion.
- The Bill makes it mandatory for developers working on projects that sprawl over 500 sq. mt. or boast of eight apartments, to register their plans with the regulator before launching it, so that its marketing and execution is monitored by the concerned authorities. Failure to do so will attract a penalty that may amount to about 10% of the project cost.
- The developer will have to deposit about 70% of the money collected from a buyer into an escrow account to ensure that the money is not diverted from one project to another, before finishing the one for which

the developer has collected the amount. There will be fines and penalties if the developer does not adhere to delivery guidelines.

- The Bill seeks to impose strict regulations on the promoter to ensure that the construction is completed on time, and the developer delivers a project as per the specifications he has promised.
- The promoters will not be able to change a project's design without a buyers' consent, and the carpet area will carry a uniform definition. The buyer will pay only for the carpet area. The builder cannot charge for the super built-up area, as is the practice at present.
- A developer's liability to repair structural defects has been increased to five years from the earlier two years.
- A consumer can approach the real estate regulator in his state for redressal in case he has a complain, instead of taking recourse to the already overburdened courts where cases are heard for years on end.
- Real estate appellate tribunals are now required to adjudicate cases in 60 days as against the 90 days mandated in the earlier proposal. Regulatory authorities are expected to solve any complains within 60 days.

FOR DEVELOPERS

The bill imposes penalty on allottees for not paying their dues on time. The builder will have the opportunity to approach the regulator in case he faces any issues with the buyer, including non-payment of dues. ■

THERE IS ALWAYS SOMETHING TO CELEBRATE AT PACIFICA'S DIVERSE PROPERTIES, AND TO COMMEMORATE PONGAL, THE AUSPICIOUS FESTIVAL OF WEALTH AND ABUNDANCE, WE ORGANISED A POOJA FOR AURUM CHENNAI'S RESIDENTS.

Earlier this year, Pacifica's southern arm, Aurum Chennai, celebrated the pious Hindu harvest festival of Pongal at its Marketing Office by distributing sugarcane sticks to all their office employees and Happiness Residents.



CELEBRATION

PONGAL FESTIVITIES

Pongal is a four-day-long harvest festival celebrated predominantly in the state of Tamil Nadu, in the month of Thai (January) when crops like rice, sugarcane, turmeric etc. are harvested. The four days of Pongal are known as Bhogi, Surya, Mattu and Kaanum; different rituals are observed by devotees on each of these days.

To commemorate the auspiciousness of this occasion, a special Pooja was organised to honour and thank the almighty Sun God for the abundance of agricultural produce and crops. Our diligent team members went door to door distributing saccharine sugarcane sticks to all the resident associates and tenants of Aurum's Happiness Towers. All the building residents were pleasantly surprised and happy at this sweet gesture and also delighted to be a part of Pacifica's diverse family.

We, at Pacifica, take pride in never missing an opportunity to celebrate festive occasions with our beloved residents, as we love creating these priceless memories with them. ■



Aurum Apartments, Chennai



Westridge, Ahmedabad



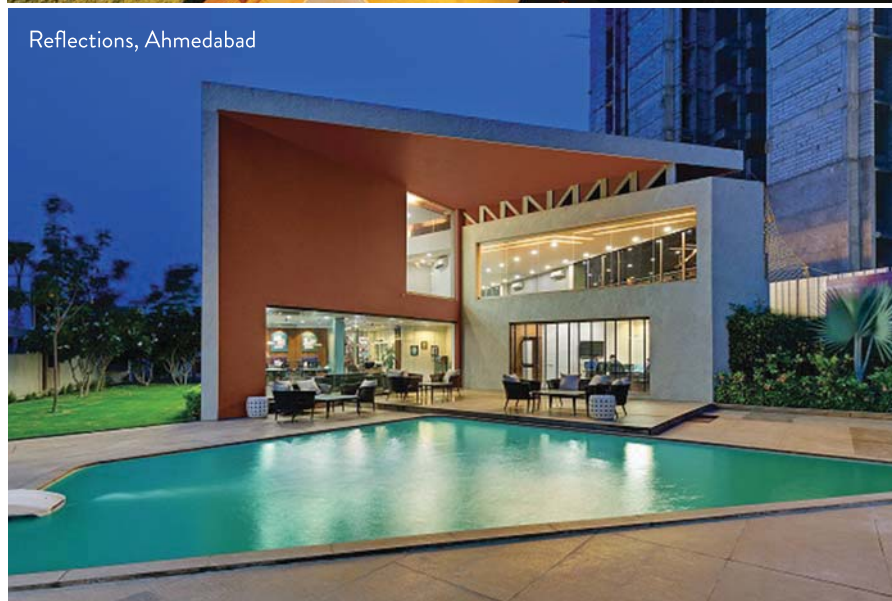
Meadows, Ahmedabad



Hillcrest, Hyderabad



Reflections, Ahmedabad



San Martin, Madrid County, Vadodara



FIND THE PERFECT HOME FOR YOU.

Our beautiful apartments have quality options to make you feel at home.

Conveniently located, Pacifica Homes will make you love coming home. We offer distinguished floor plans of highrise apartments to luxurious villas that will fit your exact needs. Join us for a tour of our community and plan to love where you live!



The Art Of COOKING

PACIFICA ORGANISED INTERACTIVE AND FUN, COOKING SESSIONS FOR THE RESIDENTS OF ITS LAVISH CHENNAI, BARODA AND AHMEDABAD PROPERTIES.

To celebrate its love for food, Pacifica collaborated with master chefs from three of India's best hotels, and hosted three immersive cooking sessions for the lovely urbanites of the townships Aurum-Chennai, Madrid County-Baroda and The Meadows -Ahmedabad.

The first of the three engaging sessions was organised in the Garden Area of The **Meadows**. It was attended by over 200 food enthusiasts and connoisseurs. The lively cooking convention was hosted by Executive Chef Rakesh and his team from Novotel Hotel, Ahmedabad. They gave the discerning audience some quick and easy household tips, while answering their general kitchen and food queries. They also whipped up some sumptuous delicacies, including an assorted Plum cake, a rich Black Forest Gateau cake, a moist Panettone (Italian Christmas Bread) and a tangy Khasta Tikki Chaat, for the audience. All guests and attendees of the event were later served some light refreshments and beverages on Pacifica's behalf.



The second session took place at **Madrid County's** Club-1 lawn, and was attended by over 100 people. This master class was hosted by Executive Chef of Hotel Lemon Tree, Khalek Khan, and Chef Sitakanta Patra from the same hotel. The chefs showed the audience how to prepare a zesty Caesar Salad, Veg Hyderabad Biryani, tart Pasta Arrabiata, Baigan Ka Salan and Tomato Concasse. While munching on Chef Khan's and Chef Patra's delicious grub, the attendees also learnt some easy kitchen hacks from the chefs, and described the event as a very nice and insightful experience. Light refreshments were served to all the participants post-event.



The third edition of this culinary expedition was hosted at Aurum, at the Centre Podium, Happiness Towers. Pacifica roped in Novotel Chennai Sipcot's Chef de Partie Vijit Sukhwil. Chef Sukhwil demonstrated how to make some appetising and zesty Italian treats, including a Low Fat Fettuccine Alfredo, a Pasta Aglio, an Olio e Peperoncino, a Pomodoro and a Classic Marinara Sauce, and also rustled up a Masala Chaat in Papad Cone, Kala Chana Chaat, Mumbai Ki Bhel Puri and Dahi Poori Chat. Another culinary highlight was chef's own version of a gooey Chocolate Sponge Cake, which was devoured within minutes by the attendees along with some beverages that were served as refreshments by us. ■

U.S. PROJECTS

The Dream American Casa

PACIFICA'S NEWEST INTERNATIONAL ACQUISITION, SPRINGWOOD – IN THE CITY OF TALLAHASSEE, FLORIDA, IS SET IN A LOVELY NEIGHBOURHOOD, A GOOD EDUCATION DISTRICT AND HARBOURS A GREAT OPPORTUNITY FOR OVERSEAS INVESTMENT.



Located in the beautiful city of Tallahassee, the capital of Florida, Springwood boasts 113 lush American-style affordable townhouses. Originally constructed in 1995, more than half of the units have been renovated as of February 2017, and they are now replete with top-class modern apartment amenities. The property features spacious three-bedroom units with a dishwasher, air conditioning, and walk-in closets for select units.

Springwood is set in a quaint neighbourhood, which is also home to the region's largest mall, Centre of Tallahassee – housing around 100 specialty shops, big box retailers, restaurants, and the area's largest theatre. The accommodation boasts several communal amenities: an

on-site laundry facility, a swimming pool, a fitness center, a clubhouse, a courtyard, a leasing office and a play area.

Springwood is deemed as one of the most desirable locations in Tallahassee today, as it is only a short walk away from renowned educational institutions, such as the Florida State University, Florida A&M University and Tallahassee Community College. Nature lovers and conservationists are in for a special treat as the city of Tallahassee borders the northern end of the Apalachicola National Forest, the largest U.S. National Forest in the state of Florida. It is also located conveniently close to two major highways, Interstate 10 and US Highway 27. ■

A Perfect blend of Relaxation and Sophistication



**FEW UNITS LEFT.
BOOKINGS OPEN
CALL: +91 90164 37437**

READY TO MOVE IN HOMES

4BHK Villas

@The Meadows, Gokuldharm

PACIFICA
COMPANIES
Shaping real estate globally... since 1978

The
Meadows
@ Gokuldharm

Follow us on [f](#) /pacificacompanies [t](#) /PacificaIndia [i](#) /pacificacompanies [w](#) pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial



SENIOR LIVING



AN OASIS OF CUSTOMISED SENIOR CARE AND LAVISH LIVING

LOCATED IN THE HEART OF THE CULTURAL HAYES VALLEY NEIGHBOURHOOD IN SAN FRANCISCO, PACIFICA'S LATEST — THE VILLAGE AT HAYES VALLEY — IS A HASSLE-FREE LUXURY RETIREMENT COMMUNITY FOR PROGRESSIVE AND ACTIVE SENIOR CITIZENS.

Nestled in a recently renovated beautiful and stately Victorian mansion, our latest acquisition, The Village at Hayes Valley, is a luxurious boutique senior living community. It is designed to offer senior citizens a relaxed lifestyle while enjoying the company of their peers.

This upscale senior residency aims to offer its residents an unbridled continuum of care and love with customisable services and

facilities. The Village at Hayes Valley's special Assisted Living and Memory Care services focus on individual needs, capabilities, strengths, connections and provide person-centered care. The Heartland Assisted Living is a unique blend of care services crafted in order to strike the optimum balance between assistance and independence. Similarly, the Legacies Memory Care is designed to offer care services to

residents with Alzheimer's, Dementia and other ailments related to memory loss in a supportive and inviting environment.

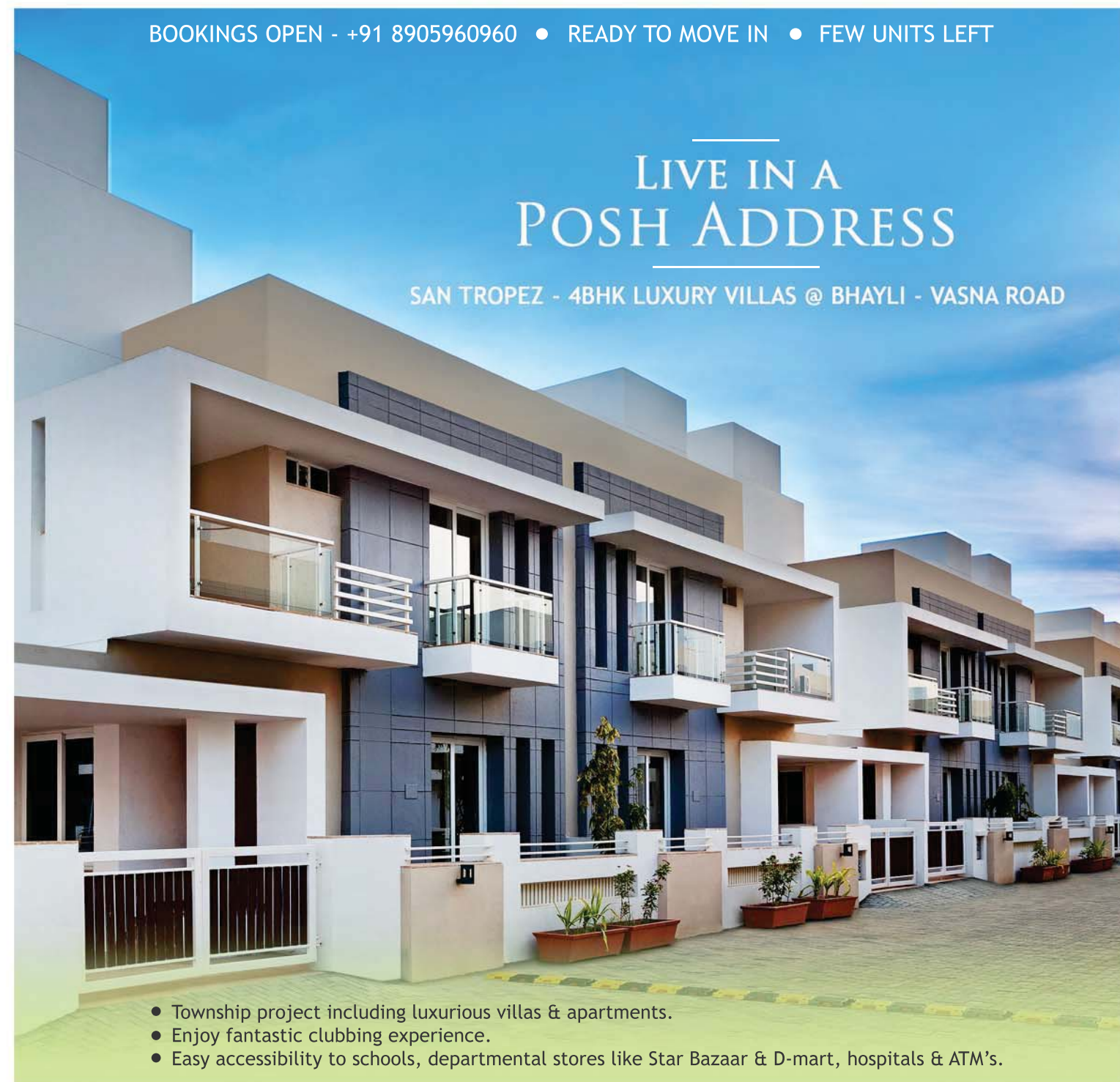
The Village at Hayes Valley is located only a few blocks away from San Francisco's prominent arts and cultural attractions, such as the San Francisco Jazz Center and Octavia Boulevard. The Village's picturesque vicinity is also home to many Cafes and fine dining restaurants. ■



BOOKINGS OPEN - +91 8905960960 • READY TO MOVE IN • FEW UNITS LEFT

LIVE IN A POSH ADDRESS

SAN TROPEZ - 4BHK LUXURY VILLAS @ BHAYLI - VASNA ROAD



- Township project including luxurious villas & apartments.
- Enjoy fantastic clubbing experience.
- Easy accessibility to schools, departmental stores like Star Bazaar & D-mart, hospitals & ATM's.

PACIFICA
COMPANIES
Shaping real estate globally... since 1978

Madrid
country
JV PARTNER
Aashna
Another Pacifica Private Limited

Follow us on [f](#) /pacificacompanies [t](#) /PacificaIndia [i](#) /pacificacompanies [w](#) pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial

Milkman of INDIA

THE ARCHITECT OF INDIA'S WHITE REVOLUTION AND CO-FOUNDER OF AMUL, DR. VERGHESE KURIEN WAS A VISIONARY LEADER WHOSE 'BILLION-LITRE IDEA,' OPERATION FLOOD, MADE INDIA THE WORLD'S LARGEST MILK PRODUCER.

The late Dr. Verghese Kurien was a great man with an even greater vision—a vision to empower the rural India. Accredited as the Father of the White Revolution in India, Dr. Kurien was a social entrepreneur, who very famously said that, 'I am in the business of empowerment. Milk is just a tool in that.'



Institute of Rural Management Anand (IRMA) was established by Dr. Verghese Kurien in 1979

Born into an affluent Syrian Christian family in 1921, Dr. Verghese Kurien, who engineered the world's biggest dairy development program and cofounded India's largest dairy co-operative, Amul, never drank milk himself! Despite his personal distaste, he dedicated his entire life to better the economically challenged dairy and farming industries of India. A Padma Vibhushan awardee, Dr. Kurien died after a brief spell of illness in 2012.

It all began in 1949, when he returned from the U.S. after obtaining a degree in Mechanical Engineering from Michigan State University on a government scholarship and was deputed to a run-down government creamery in Anand, Gujarat; where he was supposed to serve a term of five years as an officer of the Dairy division. He personally had no interest in dairy but had to honour the terms of his bond with the government.

After serving a rather short term of just six months, Dr. Kurien was all packed and ready to leave for Bombay (now Mumbai) to make some big bucks, when he was persuaded by Tribhuvandas Patel, the then chairman of Kaira District Co-operative Milk Producers Union, now popularly known as 'Amul' to reconsider his Mumbai plans and help him organise his co-operative society's dairy equipment and unite the milk farmers of the district.

Mesmerised by Tribhuvandas Patel's persona and grit, Dr. Kurien decided to leave his job and eventually joined forces with him after he found out how a shrewd and deviant businessman, Pestonjee Edulji, who marketed the once famous Polson butter, was swindling the poor farmers.

Polson was a popular dairy brand in the early 90s in India. It was started by Mr. Pestonjee Eduljee in 1915, in Mumbai and Polson's first dairy was set up in Anand, Gujarat in 1930. By 1945, Polson was producing around 3 million pounds of butter every year. Despite this success rate, it did not do much to improve the condition of Indian farmers. Due to the monopoly it had established with the government's support in the milk market, farmers were unable to sell their milk to any other vendors and were not paid a fair share for the produce.

In 1946, a well-organised mass boycott of Polson led by Morarji Desai and Tribhuvandas Patel aided in the downfall of Polson, and Amul was born. Initially known as Kaira District Co-

operative Milk Producers Union Ltd., Amul burgeoned from a small milk producing unit in Gujarat to one of the largest food brand's in India and abroad.

The brand name 'Amul' was derived from a Sanskrit word 'Amulya' which translates to precious or priceless in English. And incidentally, was also an acronym for Anand Milk Union Ltd. (which Kaira District Co-operative Milk Producers Union Ltd. was alternately know as). The need to have a unique and attractive brand name was realised by Dr. Kurien, when his brother-in-law addressed the finer issues of marketing and popularisation of the brand after its inception. Soon after, all milk products produced by the cooperative were marketed under Amul's umbrella.

Amul today is managed by the Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which is jointly owned by more than 3.6 million milk producers of Gujarat.

Apart from contributing greatly towards the cooperative movement, Dr. Kurien also architected and led Operation Flood, a project that made India, a previously milk-deficient nation, the largest milk producer in the world, surpassing the United States of America in 1998.

Operation Flood was first tried and tested through the Anand pattern experiment at Amul. It was a three-tiered structure, which focused solely on establishment of a direct

A rare picture of Dr. Kurien from 1964



linkage between milk producers and consumers by eliminating middlemen. It was launched with a view to empower farmers by placing control of the resources they create in their own hands and not an outside party. Operation Flood made dairy farming India's largest self-sustainable rural employment generator and subsequently transformed Amul from a small two-village dairy-cooperative to the largest milk cooperative in India.

Kurien's management skills were so successful that the experiential model adopted by Amul came to be known as The Amul Model and was soon replicated in several other neighboring districts of Gujarat.

Another remarkable feat that contributed immensely to Amul's success story and helped eliminate competition from rival brands like Aarey Dairy was devised by Dr. Kurien's friend and dairy engineer H. M. Dalaya's inventive technique of making milk powder and condensed milk from buffalo milk instead of cow milk.

Dr. Kurien's work in Amul was so groundbreaking that the then Prime Minister, Lal Bahadur Shastri, created the National Dairy Development Board (NDDB) in 1965 to expand the cooperative program to all corners of the country and named him the Chairman for the same. Many other organisations like the Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF) set up in 1973 and the Institute of Rural Management, Anand (IRMA) set up in 1979 also thrived under the visionary leadership of this social entrepreneur.

In his relentless service of over fifty years to the dairy and farming communities, Dr. Kurien has been bestowed with 15 honorary degrees from different institutions of the world as he believed that learning should never stop. Some of the prestigious accolades that he has been honoured with, over the years include Padma Shri (1965), Padma Bhushan (1966) and Padma Vibhushan (1999) by the Government of India, the Ramon Magsaysay Award (1963), and World Food Prize (1989).

Not only did he engineer a milk revolution that put Amul on the global map, he also helped conceptualize the Amul Girl—the brand's official mascot.

Here are some other interesting facts you probably didn't know about the Milkman of India:

- On the 26th of November, India celebrates the birthday of the legendary Dr. Verghese Kurien as National Milk Day!
- Shyam Benegal's film 'Manthan,' a story inspired by Gujarat's milk cooperative movement, was funded by the farmers working for Dr Kurien. When Benegal was unable to fund the film, Kurien asked his farmers to contribute 2 rupees each to the film.
- He authored a book titled 'I Too Had A Dream,' an inspiring narrative about the empowerment of farmers and development of milk cooperatives India. ■



The Amul girl and her creator

HAS ART BECOME A CONTEMPORARY HOME ACQUISITION?

FOR THE RICH AND WEALTHY TODAY, ART PIECES AND PAINTINGS ARE MORE THAN JUST LUXURY ACQUISITIONS OR INVESTMENTS: THEY ARE A CENTRAL COMPONENT OF HOME DECOR.



Over the years, rare art collectibles have emerged as the prima donna in the home décor category. Many new-age homeowners are now creating special art-themed rooms to complement their personal design aesthetics and unique tastes.

Hand-carved motifs, sculptures, eclectic potteries, paintings and brass embellishments are no longer viewed as just ornamental and decorative pieces. They are now used extensively by special interior decorators and art curators, who you can hire to add value to your property, while customising the little nooks and corners of your abode.

Contemporary 3D art sculptures, the newest entrant in the home décor category, are all the rage in the West. In India, elegant rustic accents and jewel toned décors augmented with geometric designs are becoming increasingly popular.

Here are some ways you can spiff up the aesthetic quotient of your home:

- Invest in artworks that inspire you or emotionally engage you. Choose an interior layout that complements the central theme of those artworks.
- No two rooms have to be the same. For instance, one can be a charming home office in pastels with minimalistic Japanese furniture, while the other room can be a delightful mix of pop culture-inspired elements and colours.
- You don't need a 'Mona Lisa' to add artistic value to your home. Instead, look at traditional Indian folk art styles like Warli, Madhubani or Kalighat paintings.
- Add a little golden touch to your homes with subtle gold-toned lamp fixtures, vases or an auric chandelier.
- This one's for the bibliophiles: Remodel your



old book shelf into a stylised new home accessory by adding quirky elements in between the shelves. Dedicate an entire section to your family's pictures or embellish it with authentic miniature Rajasthani motifs.

Hire a professional landscaper to beautify your verandah and back porch. Spruce it up with some antique Naga cane furniture or modish Victorian garden chairs. ■

A MINI-HISTORY OF THE BUCKINGHAM PALACE

Located in the City of Westminster, London, the iconic palace has been the official residence of the British royalty since 1837. We run you through its milestone moments.



The Buckingham Palace, or the official residence of The Queen, exemplifies opulence. With its 775 rooms, including 78 bathrooms, and 19 State Rooms for entertaining the guests of the British Royalty, this is one of the most popular attractions in the UK. Every year, more than 50,000 people come to the palace: as Queen's guests, to banquets, lunches, dinners, receptions, and royal garden parties, or as tourists.

A total of 1,514 doors and 760 windows are installed in the palace and around 40,000 light bulbs illuminate it. It also has its own post office and a police station. The Royal Collection Trust, a British charitable body, looks after the repairs and maintenance of this stately palace. The palace employees around 400 people, including domestic help, chefs, footmen, cleaners, plumbers, gardeners,

chauffeurs and electricians. Additionally, two full-time horological conservators are employed to wind and maintain all the clocks and watches of the palace. It is guarded by five regiments of Foot Guards, who stand tall and proud in their red jackets and bearskin helmets at all the major checkpoints of the building; and the famous 'Changing of the Guard' ceremony takes place in the forecourt every morning.

According to the British firm Foxtons Real Estate Agents, the royal palace is worth in excess of £2.2billion based on its size alone, which spans over 828,821 square feet, making it one of the most expensive architectural wonders of the world.

The story of the iconic monument stretches back to the 18th century, and its design has evolved and transformed over the years. This structure was originally commissioned by English politician and the then Duke of Buckingham John Sheffield in 1703, as his London home, and it was then known as the Buckingham House. It was designed and built with the assistance of English architect and landscape designer William Talman, Captain William Winde, a retired soldier, and John Fitch, a civil engineer who constructed the main structure of the house.



The Buckingham Palace

'The Queen's House'

It wasn't until 1761 that the Buckingham House came to be known as 'The Queen's House'. King George III acquired the stately dwelling of the Buckingham House as a private family residence for his wife, Queen Charlotte, and their children. The house was completely remodeled and modernised to suit the Queen's royal tastes between 1762 and 1776, at a cost of £73,000. The new palace that arose formed three sides of an open cour d'honneur (a three-sided ceremonial courtyard), with the former Buckingham House as the corps de logis (main block of a major building).

in the centre of the forecourt, under which many of Britain's naval and military victories were celebrated. The Buckingham Palace as envisioned and created by Nash was widely regarded as a masterpiece, but he wasn't the only architect involved in its making. After the death of King George IV, the then Prime Minister of England, dismissed Nash for over-spending and appointed a new architect, Edward Blore. A less idealistic but more businesslike architect than Nash, Blore retained most of Nash's architectural contributions. Blore extended the east façade at both ends, and created a new entrance (the Ambassadors' Entrance) on the southern side of the palace. The final cost to the nation of rebuilding Buckingham Palace under Blore's counsel was more than £719,000. A colossal triumphal arch of Racaccone marble, modelled after the Arch of Constantine in Rome, was built in the subsequent years. This arch, which had cost £34,450 to build, today serves as the entrance to the State Rooms of the palace. King George IV's successor, King William IV, never wished to move to the new revamped Buckingham Palace, after his brother's death. In fact,

when a tragic fire destroyed the old Houses of Parliament, he offered the still-incomplete Buckingham Palace as a replacement to the government. However, the offer was respectfully declined by the Parliament, and the members voted that the palace should only be used to address royal agendas.

Palatial Status And Redesigns

It obtained the palatial status in the 19th century. The royal family initially considered constructing an entirely new royal palace, instead of redesigning the existing structure. But King George IV, King George III and Queen Charlotte's son, later dropped the plan, as he was very fond of the Queen's House. He put John Nash, the then official architect to the Office of Woods and Forests, in charge of all the work. During the last five years of George IV's life, Nash enlarged Buckingham House into the imposing U-shaped building which was to become the Buckingham Palace. The architectural style reflects a French neo-classical influence, and Bath stone was the primary material used for construction.

Nash extended the central block of the building westwards and to the north and south, and the two wings to the east were entirely rebuilt. He also designed the triumphal arch



Royal Collection Trust / © Her Majesty Queen Elizabeth II 2017. Photographer: Peter Smith



Royal Collection Trust / © Her Majesty Queen Elizabeth II 2017



The Official Residence Of British Royalty

Buckingham Palace became the official residence of the British monarchy after Queen Victoria's accession to the throne in 1837. In 1845, Queen Victoria expressed her qualms regarding the lack of sufficient space for accommodating and entertaining guests in the palace to the then Prime Minister, Robert Peel.

On Peel's instructions, Blore was asked to prepare plans for a new wing. To fund these new renovations, the former royal residence, Brighton Pavilion was sold in 1846 for £53,000. Blore also designed the iconic central balcony on the newly constructed main façade, on Prince Albert's suggestion. The central balcony of the Buckingham Palace is now its most famous feature. The first recorded Royal balcony appearance took place in 1851, when Queen Victoria stepped out onto it during celebrations for the opening of the Great Exhibition, the first international exhibition of manufactured products.

Another English architect, Sir James Pennethorne, is credited with designing and developing the Renaissance styled Ball and Concert Room and the Ball Supper Room, all of which were linked by galleries to Nash's State Apartments at their southern end in the palace. As part of the redevelopment, the triumphal arch created previously was moved to the northeast corner of Hyde Park.

The last major constructional change before the recent restoration effort — a \$460 million endeavor that begun earlier this year — took place during the reign of King George V, in 1913. Sir Aston Webb redesigned the East Front façade (principal façade), previously conceptualized by Blore in 1850, to resemble Italian architect Giacomo Leoni's famed Lyme

Park, built in the early 18th century in Cheshire, London. This new, refaced principal façade was set in Portland stone, and was designed as a backdrop for the Victoria Memorial (a large memorial statue of Queen Victoria, placed outside the main gates).

The Grand Interiors And More

When King Edward VII came to the throne, he decided to refurbish the palace completely in a new and gold decorative scheme, which can today be seen in a number of the State Rooms, including the Ballroom.

The interiors of many of the rooms are inspired by baroque, rococo and 19th century designs and motifs, with extensively detailed ceilings and wall decors influenced by a certain design aesthetic and dramatic details. Many of the smaller reception rooms, which were furnished during King William IV's reign, are dominated by oriental influences. The Grand Staircase that leads visitors and guests to the Grand Hall is made up of stunning white marble. And many priceless artworks from Queen Victoria's Royal Collection are seen on the walls around the Grand Staircase. The principal rooms of the Palace are contained on the piano nobile (the first floor of a large Palladian house) behind the west-facing garden facade at the rear of the Palace. At the center of the suite, serving as a corridor to link the state rooms, is the Picture Gallery. The Gallery is adorned with works by Rembrandt, Van Dyck, Rubens, and Vermeer, among many others. Other rooms leading from the Picture Gallery are the famous Throne Room and the Green Drawing Room. ■

BOOKINGS OPEN
+91 9099020766

Live in an Exquisite Lifestyle

4/5 BHK Luxurious Villas @ Sterling city

SITE: Westridge, Opp Shivashish School, Sterling City, Bopal, Ahmedbad - 380058



Follow us on [f](#) /pacificacompanies [t](#) /PacificaIndia [i](#) /pacificacompanies [w](#) pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial



PROGRESS REPORT

Majestic new dwellings nestled in quaint neighbourhoods are on their way to completion.

Here's a glimpse of what's next from Pacifica's deluxe offerings.





KIDS

I like having conversations with kids. Grownups never ask me what my third favourite reptile is.

There are only two things a child will share willingly, communicable diseases and his mother's age.

I went to see a mortgage advisor with my 7 year old son. As I sat at the desk, my son sat down and said to the man 'Hello, I'm not her husband.'

WORK WOES

I gave up my seat to a blind person in the bus. That is how I lost my job as a bus driver.

If at first you don't succeed — try management.

My first job was working in an orange juice factory, but I got canned, I couldn't concentrate.

PETS

My dog used to chase people on a bike a lot. It got so bad, finally I had to take his bike away.

What do you do if your dog chews a dictionary?
Take the words out of his mouth!

A man drives deep into the forest to get rid of his cat. He lets her out at an abandoned place. After one hour he gets a phone call from his wife: 'The cat is back.'

The man growls: 'Ok, can you put her on, I got lost and need directions.'



"I want to talk to Grandma, but PJ won't stop hugging her."

CALL: +91 89059 60960

SAN MARTIN
2 BHK Luxury Apartments
Bhayli-Vasna road, Vadodara

Upgrade to Spacious
Modern Living

• Well connected to major Hospitals, Schools, Shopping Malls and ATM's • Ready to move in Homes • 100 ft wide TP roads leading to the site

PACIFICA
COMPANIES
Shaping real estate globally... since 1978

Madrid
country
JV PARTNER
Aashra
Aashra Pacific Private Limited

Follow us on /pacificacompanies /PacificaIndia /pacificacompanies pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial

BOOKINGS OPEN
+91 9016628628

Benchmark
for
modern
living.

2/3/4 BHK
luxurious apartments

70% open spaces ● Enjoy a fantastic clubbing experience along with swimming pool ● Located close to Educational Institutions like Nirma University & SGVP ● Close proximity to Gandhinagar and Sola road

PACIFICATM
COMPANIES
Shaping real estate globally... since 1978

Reflections
by Pacifica

Follow us on  /pacificacompanies  /PacificaIndia  /pacificacompanies  pacificacompanies.co.in

AHMEDABAD | VADODARA | DEESA | CHENNAI | HYDERABAD | BENGALURU | NCR

Residential | Senior Housing | Township | Plotted Development | Hotels | IT Parks | Business Parks | Commercial