Creating Innovative Morphogenesis has been ranked yet again, for the sixth time running, among the Top 100 Architectural Design Firms worldwide by Building Design Architecture

the Top 100 Architectural Design Firms worldwide by Building Design Magazine, UK in WA100 2017. The practice is the recipient of over 80 awards which include being India's first WAF award winners, 5 IIA Awards, and 2014 Laureates of the Singapore Institute of Architects Getz Award. Her works have featured in over 600 publications, both International and National.

Working across a diverse canvas ranging from architecture to urban design, landscape and interior design, Sonali is passionately interested in the materiality and craft in architecture, and is deeply invested in the detail of building. A strong proponent of the arts and crafts, Sonali is a founder member of Manthan, a platform for creative individuals who seek to share, discuss, engage with and evolve concepts and ideologies.

What is the idea behind Morphogenesis?

The name Morphogenesis is derived from the Greek word morphê (shape) and genesis (creation); inspired by the processes in nature where design has evolved to create form that is perfectly adapted to and optimised for its environmentclosed loop, with minimum waste, and maximum impact. Over the past two decades, Morphogenesis has evolved into one of India's most creative Architecture & Design firms, and a world leader in sustainable design. Aptly described as a 'knowledge firm,' their works' research and development implications go far beyond the confines of conventional architecture and is leading to a new kind of environmental response. They have successfully created exemplars that consume 70% lesser energy than established green rating benchmarks, without incuring additional cost.

Tell us about the Economic Viability & Compatibility of using the river for **Controlled Opportunities** and Retail Use?



Optimisation of all resources is a pre-requisite to architecture today. Assuming there is no energy, no water, and no waste disposal infrastructure, how does one approach design? This thought seeded the foundation of Morphogenesis' design approach, where local materials and construction technologies enable cost reduction, spaces are designed to be multifunctional, and good design propagates the right user behaviours. For example in the proposed riverfront development. ritual waste when released into a controlled water body instead of into the river facilitates quick and easy cleaning of the waste at source, without requiring the setting up of a large infrastructural backbone. That is required too, but we believe strongly that a large scale vision and small scale execution is key to this project's successful implementation.

How can the urban intervention sustainably design the interface between human habitation and water?

To design in an environmentally contextual and culturally sustainable way, one has to recognize that the ultimate goal to close the circle of life around the Ganges is to become one with the river. This circle of birth and death that revolves around this great river has been studied, respected and worked around, to provide solutions that facilitate minor shifts in user behavior without distorting their deep cultural and spiritual experience.

Where do you see Morphogenesis five years down the road?

What currently occupies and concerns us is the idea of sustainable urbanism. Only 30 percent of India currently lives in

Graduated from the School of Planning and Architecture (New Delhi) and The Architectural Association (London) with a graduate diploma in Housing and Urbanism under Jorge Fiori and a second graduate diploma in Graduate Design (DRL) under Jeff Kipnis, Sonali is Founder Partner of Morphogenesis, one of India's leading awardwinning Architecture and Urban Design practices. In conversation with Dominic Rebello, Sonali reveals how they have successfully created exemplars that consume 70% lesser energy than established green rating benchmarks, without incurring additional cost and says, optimisation of all resources is a pre-requisite to

architecture today.

cities, we are expected to go to 50 percent in another 20 years-that's another 300 million people living in cities; a tremendous number for a 20-year time span given the fact that all our metropolises are already bursting at the seams. We still haven't gotten over the construct of designing cities which are only for the motor car, where walking and cycling are not considered important features of urban design. We have issues of water, sewage, we have issues of infrastructure, pollution and there is no systemic thinking on what is already happening. The Indian city has stopped working. At the end of the day we'll build Green buildings but as a community we'll continue to inhabit land which is extremely toxic, which is devoid of clean water, devoid of clean air, which is impossible to navigate in terms of mobility and of public transport. These are the questions that go beyond Green buildings and begin to look at the idea of Green habitats. This is one area that needs a tremendous amount of work, and that is what we are looking to do contributing towards nation building.

Amazon ties-up with Bank of Baroda to offer micro loans to sellers



<< Mr. Ashok Kumar Garg, Executive Director, Bank of Baroda, P.S. Jayakumar, MD & CEO, Bank of Baroda and Gopal Pillai, Director & GM, Seller Services, Amazon India.

By A Business Reporter

E-commerce player Amazon has said it has tied up with state-run lender Bank of Baroda to offer micro loans to its sellers. The loans will be offered on invite-only basis to the marketplace sellers.

The programme was piloted by Amazon in July this year in association with the bank. The loans will be extended in the range of Rs one lakh to Rs 25 lakh at an annual interest rates between 10.45 and

"We clearly understand the specific needs of SMEs for e-commerce business and are proud to partner with Amazon India to provide comprehensive banking solutions to their over 2 lakh seller base," the bank's managing director and CEO, P S Jayakumar, told reporters here today.

He said the bank expects to get on board 15 to 20% of Amason sellers on this pro-

gramme in the next one vear. The sellers Amazon will receive preapproved indicative offers from the bank for the loan amount they are eligible. They will be able to use their sale disbursements on the Amazon marketplace to directly repay the loan.

Through our engagement with sellers, realised that the lack of financial resources can hinder the growth of small businesses as they scale up which can impact expansion, especially ahead of the festive sales," Amazon India director and general manager (seller services) Gopal Pillai said.

Currently, loans are offered on an invite-only basis to the marketplace sellers who qualify against various criteria, including account tenure, seller's selling history, customer feedback and compliance with the e-commerce player.

prepares Rs 7110 cr biz growth investment plans in FY18

State-owned oil marketer HPCL has drawn up investment plans of Rs 7110 crore for business growth in the current fiscal. The company, which is being merged exploration giant ONGC, has also planned capex of Rs 61,000 crore for capacity expansion over the next five years.

While the capex stood at Rs 5860 crore in the last fiscal, it is expected to be Rs 7110

crore this financial year. of over Rs 61,000 crore over "With a huge potential of growth amidst rising energy demand and due to low per capita consumption base, the oil and gas sector is poised for an exciting and challenging future," said HPCL CMD, M K Surana post the company's annual general meeting in Mumbai last week.

"We are adapting to this changing energy mix and are well positioned to create value for all the stake-holders in the future with a capex the next five years," he added. On ONGC acquiring HPCL, Surana said the government has formed an advisory panel which would decide the valuation (share price) for acquisition.

Union Finance Minister Arun Jaitley is heading the three-member ministerial panel to oversee and expedite the sale of the government stake in oil refiner HPCL to explorer ONGC for around Rs 35,000 crore. On



<<M K Surana, CMD, HPCL addressing the media post the company's AGM in Mumbai last week.

post-acquisition by ONGC, Surana said a discussion on the issue has not taken place yet but "it is a reasonable possibility that MRPL will go along with HPCL"

Earlier in the day, Surana informed investors that "the focus (of ONGC acquiring HPCL) is to introduce new technologies, create a vibrant investor friendly upstream sector for production of oil and gas, transform country into a refining and

MRPL petrochemical hub, create a national natural gas grid, move to a market driven pricing, leverage technology for reducing costs, introduce innovative payment solutions and transition the country to a low carbon economy"

Hindustan Petroleum Corporation will remain a public sector unit with a separate board and brand identity post ONGC acquiring government's entire 51.11% stake, which at current prices is valued at about Rs 28,800 cr.