



Management Development Programme

MDP on Enhancing Organizational Efficiency using Mind Maps



Mr. Maneesh Dutt along with the participants

MDP was organized at BMA on 5th August'14 on the topic "Enhancing Organizational Efficiency using Mind Maps"

The program highlighted the importance and potential of introducing the technique of mind mapping while managing an organisation and Projects to improve efficiency by **Mr. Maneesh Dutt**, a well known faculty having 20 years experience in Mind Maps and Project Management. The speaker suggested organisational management to be both an art and science, requiring the use of both left and right cortical skills. He pointed out that the multitude of organisational management tools available in the market, focus strongly on the logic, measurement and have in-effect, a left-brain dominance. Thus mind-maps are the perfect approach to fill in the missing gap and take organisational management to a next level of maturity where work becomes more engaging and fun resulting in more successful projects. The speaker also shared that Mind maps are flexible and natural which mimics the functioning of our brains, hence the perfect companion to the discipline of organisational management for creativity and effectiveness.

Mr. Maneesh Dutt highlighted the usual practices adopted by managers to manage an organisation, implying it to be more technical and logical. He stressed upon an idea of bringing forth creativity and fun while carrying out work and projects to enhance efficiency. He clarified the

participant the 'why' of Mind – Mapping as a concept . He summed up by discussing the areas in which mind mapping could be effective like : Time Management, Scope Management, Cost Management, Quality Management, Human Resource Management, Communications Management and Risk Management

MDP on How to Meet your Obligations under Central Excise Law and Procedure

Mr. Saurabh Dixit, an eminent trainer having a vast experience on matters dealing with Central Excise, Customs and Service Tax conducted a MDP on 2nd August' 14 on the topic "How to Meet your Obligations under Central Excise Law and Procedure".

He initiated the session by addressing the queries of the participants regarding the Central Excise. He shared the Foundation of Laws pertaining to the Central Excise.

He discussed with the audience regarding the sequence of each section of Central Excise Law along with its relevant practical examples. After covering all the significant aspects of Central Excise Law, he stressed upon 3 questions that each Manufacturing Officer must have knowledge of : when to pay the duty, how much to pay the duty and the manner in which duty should be paid.

He summed up the session by covering the CENVAT Credit Rules in standard format along with apt cases for improved understanding of the participants



Mr. Saurabh Dixit along with the participants

Organ Donation Awareness Camp

The Healthcare Management Committee of BMA, which has been revived after a decade had organized an Organ Donation Awareness Camp on 3rd August'14 at IG PATEL Seminar Hall, Faculty of Social Work, MSU, Vadodara. Organ Donation is indeed a major responsibility to an Indian Citizen as in India a large number of deaths occur due to lack of organs. The Healthcare Committee sought the importance of this crucial fact pertaining in India which needs to be addressed towards wider prospects by spreading the awareness towards Organ Donation.



Ms. Bhavna Chhabria
addressing the
audience

SHATAYU, an NGO, which is working on this Humane Grounds of Organ Donation, played a very important role in this seminar. **Ms. Bhavna Chhabria**, CEO of Shatayu Foundation, explained the advantages of the Organ Donation to the audience as well as made them aware about various organs of the Human Body which can be donated at the time of brain death as well as in cadaveric form.

This session of Organ Donation was also addressed by the leading doctors of

Vadodara like **Dr. Maulesh Dholakia**, **Dr. Vijay Shah** and **Dr. Dipak Khatri** who covered the medical and legal aspects of organ donation. The requirement of a SKIN BANK in Vadodara was discussed in great depth during the interactive session

STERLING HOSPITALS supported this noble event by being its Health Partner.

Few donor and recipient families of organ transplant shared their experiences regarding the importance of organ donation.



Dr. Maulesh Dholakia

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Dr. Vijay Shah

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શતયુ



Dr. Dipak Khatri

ACADEMIC PARTNER



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Faculty of Social Work

Healthcare Management Committee

Dr. Niketu Shah - Chairperson

Mr. Manish Parekh - Director

Members

Mr. Manish Mehta Mr. Rashmirathi Joshi

Dr. Vidhyasagar Patel Mr. Omprakash Sethi

Pick of the month on the theme Current Economic Challenges

Current Indian Economic Challenges

Since 1991, the Indian economy has pursued free market liberalization, greater openness in trade and increased investment in infrastructure. This has helped the Indian Economy to achieve a rapid rate of economic growth and economic development. However, the economy still faces various challenges.

a) Inflation :

"Inflation is one form of taxation that can be imposed without legislation."

- Milton Friedman

Currently between 8-10%, in India, many causes are attributed to it. When a situation arises where too much money chases too few goods or services, there arises demand pull inflation. Also, when there is a substantial increase in the cost of important goods or services, there arises cost push inflation eg. Supply constraints in agriculture have caused rising food prices. Although, the RBI has made reducing inflation, a top priority, but it's not going to be easy as growth rate would be affected.

b) Poor educational standards:

"Education is the most powerful weapon which you can use to change the world"

- Nelson Mandela

Primary education in Indian school enrollment in the 6 to 14 age range is over 96% in rural India, but dropout rates are persistently high. The challenges here include malnutrition, lack of school supplies, pressure to earn an income, or even arduous daily commutes. The challenges in the higher education include lack of world class universities, trained faculty, underfunded research facilities, libraries, information technology systems, low quality research, politicization of staff appointments, widespread regional, rural, urban, gender disparities in student enrollment etc.

c) Poor infrastructure:

"You and I come by road or rail, but economists travel on infrastructure"

- Margaret Thatcher

Fast growth of the economy over last few years has laid a great stress on the need to improve our physical infrastructure such as electricity, railways, roadways, waterways, ports, bridges, oil and gas pipelines, airports, irrigation, urban and rural water supply and sanitation. Challenges include the gap between electricity production and demand, improper roadways, lack of modern ports and airports, etc. Major impediments include lack of

proper financing, land acquisition, regulatory framework, delay in clearances and implementation, slack capacity, uneven private participation, governance related constraints, efficient pricing of infrastructure etc.

d) Balance of payments deterioration :

Its a record of the monetary transactions over a period of time with the rest of the world, reflects all payments and liabilities to foreigners and all payments and obligations received from foreigners. In this sense, it is one of the major indicators of a country's status in international trade. Prior to 1991, BoP current account measures all transactions including exports and imports of goods and services, income receivable and payable abroad, and current transfers from abroad. These were recorded at - 78155 million USD. Value of exports has reduced since 2008 because India changed it's trading partners to other developing nations. New service oriented global economy finds Indian IT related services very attractive. FDI has a very important role to play in employment generation and other benefits. The reverse is also true as Indian companies are reaching overseas destinations to tap new markets and acquire technologies. The challenge here for India is on three counts. Rising external debt which was 390 billion USD in March 2013, depreciation of Rupee and unstable political environment.

e) Economic inequality:

As economic development proceeds, the earnings of different groups of people rise differently. The earnings of upper income and middle income groups rise more rapidly than those of the poor according to Simon Kuznets. This explains inequality in a country such as India where at one end there are a few at the top constituting a very small percentage of the population who command a very large proportion of the national income. At the bottom, are a very large number, constituting a substantial percentage of population but with a very small share in the national income. These inequalities are on account of growth factor, highly unequal asset distribution, inadequate employment generation, differential regional growth, etc.

f) Large budget deficits:

India's budget deficit has been 4.5% of the GDP (2013-2014).this means that this year, total government expenditure exceeded the total revenue. Govt budget in India averaged -3.87% of GDP from 1991, until 2014, reaching an all time high of - 2.04% of the GDP in 1997 and a record low of - 7.80% OF GDP in 2009.

- By Ms. Sheili Mathur

Sustainable Growth Momentum with Plan Do Check Act Cycle

Indian economy is at the bottom of the cycle now and therefore having all the usual symptoms of macroeconomic ills, low growth and job creation, high inflation and interest rates, high twin deficits, currency volatility, low asset quality and institutional stagnation. While it is true that global cycles has a major role to play in this it is widely acknowledged that a fair part of it is homegrown.

The question of interest at the present juncture is to identify the real challenges facing the Indian economy and plausible solutions to come out of it. The basic challenges in the near term are broadly three as we see it. At the top of the priority list is the revival of the investment cycle. A few preparatory work by a revamped bureaucracy in the form of Cabinet Committee of Investment and faster clearances of projects have already been initiated. Also despite skepticism, a lot of progress has been achieved in the area of power, road and airports. Next focus areas should be railways, urban infrastructure and housing.

Building confidence is essential for encouraging private participation and sustaining growth momentum. Pending areas of reform that are within the domain of the Executive including clarity on transfer pricing, FDI in retail and removal of APMC Acts are of crucial importance. A predetermined time bound set course of action as in the case of diesel price deregulation, would be most helpful. Lastly, addressing sectoral bottlenecks e.g, railway connectivity to mines, revised PPP framework for roads, incentive structure for E&P in the hydrocarbon sector and a more rule based pricing of natural resources would go a long way to kickstart the investment cycle.

Second, the job of revival of growth is particularly difficult while at the same time we try to reduce the macroeconomic risks that have accumulated already. Inflation remain high because pressure points in inflation has emerged at regular intervals – whether its base effect, flare of international commodity prices, monsoon unevenness or even structural shift food basket due to rising income particularly rural regeneration.

Addressing sectoral bottlenecks as highlighted above itself would help improve supply besides we need some targeted intervention in the area of food economy including improving cold storage, moderated MSP hike, removal of APMC, etc. We don't concur with hardening of monetary policy as a solution to inflation control. On the second risk element of fiscal deficit, the Government including after election, needs to follow the preset fiscal corrective roadmap or even better it. Third, the correction in CAD/GDP now seem to have taken root with investment demand for gold evaporating on its own aside from the regulatory curb while capital goods imports remain limited due to slowdown.

Third and the final piece of the puzzle is a more coordinated policy making between monetary and fiscal authorities in the

first place and a more anticyclical response from both. Attempt to correct fiscal laxity through a tighter than warranted monetary policy creates sectoral mismatches, e.g., consumption boom coupled with a slump in the investment cycle. It is better that the monetary responses are measured so as to balance the considerations of growth, inflation, the stage of economic cycle, the sources of inflation and consequences of rate decisions.

A prefixed target without consideration for the effectiveness of the instrument at hand, the structural impediments and cyclical aberrations as articulated in the proposed inflation targeting framework may not be the best course to adopt at this juncture. The second level of coordination is between the arms of the government most notably the executive and the legislature so that investors are able to bet their money on a continuity and progress of economic reform from the high decibel political noise

- By Mr. Parag Shah, AGM- E&I , HNG Float Glass Ltd.

Humour in Management By Parimal Joshi

National School Of Management studies

We need to change the definition of success !! He says they are **best** among steel companies, since they recorded **minimum loss** !!



-parryjoshi@rediffmail.com

Birthday Celebrations at BMA

BMA has come up with a very beaming and jovial idea to celebrate the Birthdays of the Secretariat and the Members of the Managing Committee by cutting the cake in every Managing Committee Meeting. These are the few glimpses of the Birthday Celebrations during the Managing Committee Meeting at BMA from June'14 to August'14.



Birthday Celebration - June 2014



Birthday Celebration - July 2014



Birthday Celebration - August 2014

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K. J. Institute of Engineering & Technology **S. B. Polytechnic, Savli**

(Approved by AICTE, Affiliated to GUJARAT TECHNOLOGICAL UNIVERSITY)

**ધો. ૧૨ (સાયન્સ) પછી ડીગ્રી એન્જિનીયરીંગ
અને ધો. ૧૦ પછી ડીપ્લોમાં- અભ્યાસક્રમો**

- Mechanical
- Electrical
- Civil
- Automobile
- EC
- Computer
- IT

- કોલેજ કેમ્પસમાં વિદ્યાર્થી ભાઈઓ અને બહેનો માટે હોસ્ટેલ છે.
- વડોદરા અને આણંદ (વલ્લભ વિધાનગર) થી કોલેજની બસ સુવિધા.

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(Placement)
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Framing Minds

India at the Crossroads

Is it destined to be a **BREAKOUT** or a **BREAKDOWN** nation?

Some Musings.....

By **CA. Sunil Vakli**



Is India even a country? It's not an outlandish question. "India is merely a geographical expression," Former PM of Britain Sir Winston Churchill had famously said in exasperation. "It is no more a single country than the Equator." The founder of Singapore, Lee Kuan Yew, recently echoed that sentiment, arguing that "India is not a real country. Instead it is thirty-two separate nations that happen to be arrayed along the British rail line."

Be that as it may, INDIA has survived as a country for 65+ years.....Seems to be chugging along....In fact, it has emerged from a slumbry, sluggish (once dubbed by developmental economists as Hindu Rate of Growth) to more respectable growth in its GDP in last fifteen years or so. The fact is India is changing in all spheres – its polity, its societal norms, its demography, its economic profile, its populace's aspirations - at a pace like it has never before.

As a result, as the title suggests, INDIA IS AT THE CROSSROADS.....Next ten years will determine whether it is destined to emerge as a BREAKOUT COUNTRY (to borrow the phrase from Ruchir Sharma's recent book) or set to go down as a BREAKDOWN COUNTRY as some skeptics may like to presage. Phenomenal technological advances in recent years and increasingly connected world seem to have suddenly raised the expectations that the Generation Next (GENEXT), specially the urban middle class, has for itself and its government. The opening of the Indian economy and the digitalized world has exposed them to a new world—world in which other countries like India are growing fast, building modern infrastructure, and establishing efficient government. Whereas they used to assume that to get rich one needed political connections, today they can dare simply to have good ideas and work hard. India is still a parochial country—for good reason, given its size and internal complexity—but this middle class sees no reason why its democracy shouldn't work for them too.

Technology is giving them the power to make their voices heard, even when outnumbered by other interest groups. India is unusual in combining the growth of an emerging market with the openness of a freewheeling democracy. (China has the former but not the latter.) The result has been an information explosion. The country boasts more than 170 television news channels, in dozens of languages. Three-quarters of the population has mobile phones. Texting and similar methods have now become a routine way to petition government, organize protests, and raise awareness.

In this MUSING, I am gonna enumerate in bullet points what I regard as parameters/variables that envelop themselves as an ECO-SYSTEM prevailing in India – in terms of Reasons to cheer, fear & Some Ways to steer.

CAVEAT: These bullet points are adduced from– 1) Bounty and Revenge of Geography, 2) Existential (as a country) Realities, 3) Evolved Traits/Attributes of Indians handed down over

thousands of years of its civilization and 4) Vastly Complex Geopolitical Scenario in an interconnected world. Musings here have factored them in varying degree and if the reader doesn't agree with any or all of them, then he is entitled to surmise it to the culpability of interpretation of the sources referred above

Reasons to Cheer

- Blessed with the populace that has among the Most Variegated, diverse skill sets possessing individuals
- Demographic Dividend – Highest Recipient; most favorable composition/ratio of under 35 years-aged population
- Among the top five countries – Critical Natural Resources (save and except crude oil/natural gas)
- 2nd Highest Cultivable Land; Most Blessed Country – in terms of geographical spread of rainfall; among the lowest natural calamities prone countries
- Has emerged out successfully, in last 15 years, from the jinx of a country besieged with HINDU RATE OF GROWTH
- 135 million people lifted out of BPL in 2003-13 period due to respectable growth of Economy in recent years
- Now, without central plan or direction, there are forces pushing India toward a greater sense of nationalism than before (The new, confident central government has already announced disbanding of apparatus called PLANNING COMMISSION!)
- Economic growth has created one more common element in the country (A horizontal Mobility of its citizens, especially urban middle class individuals whose interests transcend region, caste, and religion 300 million+ tech-savvy Middle Class has acquired Aspiration Values, which their parents could not even dream of
- Bulk of Populace (still....) - God-fearing, spiritual outlook
- Young sustaining Democracy – Superb institutions like Election Commission ensuring enduring democracy, Reserve Bank....

Reasons To Fear

- Crumbling Public Institutions – Police, Judiciary, Polity, Education, Health.....Often purveying ominous signals how fragile is INDIA's structure of governance
- Structural Deficiencies Economic/Societal Shocks
- Legacy of Stratified Society & its continuing ill-effects; Generational Poverty in particular at times is seemingly intractable owing to this BANE OF INDIAN CIVILIZATION – Bulk of the population continues to remain outside the net of increased economic opportunities and horizontal mobility even today
- Lack of Scientific Temper, Parochial Outlook, Knee-Jerk Emotive collective response/reaction
- Irresponsible Media, Fractured Polity
- Lackadaisical Foreign Policy; with all of its neighbouring countries, India's relations anything but cordial, with some even Hostile and unfriendly (Much introspection is called for)
- Regional considerations weakening Central Government's ability to improve GOVERNANCE, often

blurring the much-needed HELICOPTER view in policies of National Import. "Air sandwich" phenomenon commonly witnessed between Central Government and State Governments; Extremely poor IMLEMENTATION trackrecord

- Rural Insurgency in vast tracts of Central/South Central India
- Abuse of Social Media, Danger of BALKANIZATION of the country frequently lurking
- Abysmal Infrastructure (social & physical) posing real danger of country of this size falling/crumbling under its own weight

Ways to Steer

- Strengthen Institutions, in fact major overhaul/reform needed in Judiciary, Police, Polity, Health and Education sectors to implement much-delayed savvy/nimble policies
- Recognize Diversity & Encourage Healthy Competition among different regions
- Reign in Media/Social Media that is drifting toward IRRESPONSIBLE ATTITUDE
- Inculcate Mindset of Discipline, Public Good Over Private Good, scientific temperament, respect process, shun JUGAAD approach
- Nimble-Footed Leaders in all spheres to work collaboratively

In Conclusion.....

Can the country live up to its potential? If so, it will happen only because of a bottom-up process of protest and politics that forces change in New Delhi. India will never be a China, a country where the population is homogeneous and where ruling elite directs the nation's economic and political development.

In India, however the questions are different:

- Are Indians reformers?
- Can millions of people mobilize and petition and clamor for change?
- Can they persist in a way that makes reform inevitable?

That is the only way change will come in a big, open, raucous democracy like India. And when that change comes, it is likely to be more integrated into the fabric of the country and thus more durable.

I remain optimistic. We are watching the birth of a new sense of nationhood in India, drawn from the aspiring middle classes in its cities and towns, who are linked together by commerce and technology. They have common aspirations and ambitions, a common Indian dream—rising standards of living, good government, and a celebration of India's diversity. That might not be as romantic a basis for nationalism as in days of old, but it is a powerful and durable base for a modern country that seeks to make its mark on the world.

TAILPIECE & A Need of the hour: Every one of us needs to have the filter-receptors in our minds firmly in place and toned up. Please apply them to filter deluge/torrent of misleading information (I would call it actually "Disinformation") emanating from many sources – specially print & electronic media and other hearsays....

This interview was taken by Mr. Mayank Mathur for Samanvaya



Hat - trick..... for Winning the Best Local Management Association Category III 2013-14 for the 3rd Consecutive Year

Dear Members,

The BMA over the years has been coming out with outstanding performances. For its sterling achievements in 11-12 and 12-13 it won 2 back to back best LMA awards.

Year 13-14 therefore, had a huge reputation to keep and that called for stupendous efforts. This is where TEAM-BMA, as always, rose to the occasion and came up with yet another memorable year. The plan was simple...work with an apt focus on the theme for the year..."CONTINUE & CONSOLIDATE"...the results are for all to see.

A dedicated bunch of part-timers in the form of OB's/MCM and SCM very ably supported by a rookie team of 20 something Secretariat, made this happen, because WE believed...We can

A hat-trick of best LMA awards...Well done BMA.

Thank you...BMA'ites.

Sandeep Harivadan Purohit

President, 2013-14

BMA winning Best LMA Award for 3 years in row is rare feat. Rare because it reflects performance consistency of the organization irrespective of change of leader. This also conveys strengths of BMA's foundation as nurtured by respective teams over the period of time, impeccable support received from all stakeholders of BMA year after year and competent secretariat growing by the day. I am happy that I had opportunity to be at the helm of the organization for one of these 3 years and personally experience power of camaraderie at BMA.

Let me convey my heartiest congratulations to Sandeep Purohit, under whose able leadership BMA won this award this year and created excellent track record.

Samir Parikh

President, 2012-13

THREE in a ROW.... Congratulations to the TEAM BMA led by Sandeep Purohit!!! Is it only awards that BMA works for? You are right! The answer is emphatic NO. If the activities keep the pace with the growing needs of the industry and the city in which an association is situated the awards will never be far behind. What is the significance on the 2014 award? It renews the faith in our ability to perform better than 68 other associations. Contribute to the city and management needs of the industry such that the recognition comes automatically. This is probably the last year of BMA in Category III. In coming years BMA is likely to move up the value chain and compete in the Category II where there are larger associations at work doing equally fabulous job. BMA knows its strength and its weaknesses. That to my mind is an asset to be treasured. BEST of LUCK to the TEAM 2015 and all the future BMA'ites.

Chirag Bakshi

President, 2011-12

Forthcoming MDP

Mind Power

Faculty : Mr. Billodal Sinha

Date : 18th September 2014 **Time :** 9:30 am to 5:30 pm

Understanding Customer Delight

Faculty : Ms. Bharti Naik

Date : 25th September 2014 **Time :** 9:30 am to 5:30 pm

Speak with Joy

Faculty : Ms. Meghavi Vyas

Date : 27th & 28th September, 2014

Time : 9:00 am to 1:00 pm

Cooperative Seminar on "Role of Soil, Seeds and Fertilizers in Improving the Output in Agriculture"

Inauguration Ceremony - **Mr. Natwarlal Patel**, Chairman, GUJCOMASOL, Ahmedabad

Guest of Honour - **Dr. D SYadav** (Director, Marketing, Fertilizer Association of India)

1st Session on "Role of seeds in Improving the output of Agriculture" By Joint Director, Agriculture, Govt. of Gujarat

2nd Session On "Balance use of Fertilizer in Improving the Output in Agriculture" By **Mr. J. P. Gharia**, General Manager, Marketing, Gujarat Narmada Valley Fertilizers & Chemicals

3rd Session On "Soil Fertility in Reference with Gujarat State especially during Drought Condition By **Dr. D SYadav** (Director, Marketing, Fertilizer Association of India, FAI)

PANEL DISCUSSION

Chairperson of Panel Discussion

Mr. Manoj Patel, CEO, GUJCOMASOL

PANELISTS

Mr. Sanjay Shrivastav

Asst. General Manager,
Hindalco Industries Ltd

Mr. Kamlesh Shah

AGM, Gujarat Narmada Valley
Fertilizers & Chemicals Ltd

Mr. J J Rupapara

Sr. State Marketing Manager, KRIBHCO Ltd

Mr. S P Singh*

State Marketing Manager, IFFCO

Mr. Shriniwas Kale

AGM, Marketing - Fertilizers GSFC

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Date : Friday, 10.10.2014

Timing : 9:30 a.m. to 4:00 p.m.

Venue : The Gateway Hotel (Taj)

Registrations : 8.30 a.m. to 9.30 a.m.

Editorial Team

Ms. Avi Sabavala	-	Chairperson - Publications Committee
Mr. Mayank Mathur	-	Director - Publications Committee
Ms. Amita Jaspal	-	CEO
Ms. Shivangi Singh	-	Manager - Program
Ms. Minal Padhiar	-	Program Officer
Mr. Sagar Mehta	-	Hon. Secretary

FRIDAY EVENING TALKS

SR.	DATE	TOPIC & SPEAKERS
1.	19.09.2014	"Ethics—A Foundation of Professional and Spiritual life" by Dr. Jayant Dave
2.	26.09.2014	"A new found way to build friendship with Pakistan - A Ray of Hope" by Dr. Bhavna Mehta at I G Patel Seminar Hall, Faculty of Social Work, MSU
3.	10.10.2014	"Everyday Leadership Skills" by Mr. Tushar Vakil

Venue : BMA, Guru Narayana Centre for Leadership,
2nd Floor, Anmol Plaza, Old Padra Road, Vadodara.

From the Editor's Desk

Dear Readers,

The eventful August draws curtains, with Management Development Programs on 'Enhancing Organizational Efficiency using Mind Maps' by Mr. Maneesh Dutt, 'How to meet your obligations under central Excise Law and Procedure' by Mr. Saurabh Dixit. Our worthy Healthcare Management Committee organized an organ donation awareness camp, which was well attended by few donor recipient families and a panel of leading doctors of Vadodara. The musings by Mr. Sunil Vakil, a practicing CA, are 'to-the-point' and spell out the way ahead for each one of us.

The awareness for '**Pick of the Month**' has been very good, with excellent members' responses. Hope you have a good read of the articles covered in the current edition of Samanvaya. The topic we have chosen for the month of September 2014 is Corporate Social Responsibility (CSR), do please start sending in your Articles on the topic.

We have a power packed September '14, MDPs by Mr. Billodal Sinha, Ms Bharti Naik, Ms Meghavi Vyas and a Cooperative Seminar on 'Role of Soil, Seeds and Fertilizers in Improving the Output in Agriculture'. The Friday Evening Talks have been a talk of the town for us all, we request your earnest presence and contribution for this weekly event to make it a much bigger success.

Accolades to the team BMA for winning the LMA Award for Category III 2013-14, I am sure it will scale much bigger heights in the times to come'.

Jai Hind!

Mayank Mathur



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