



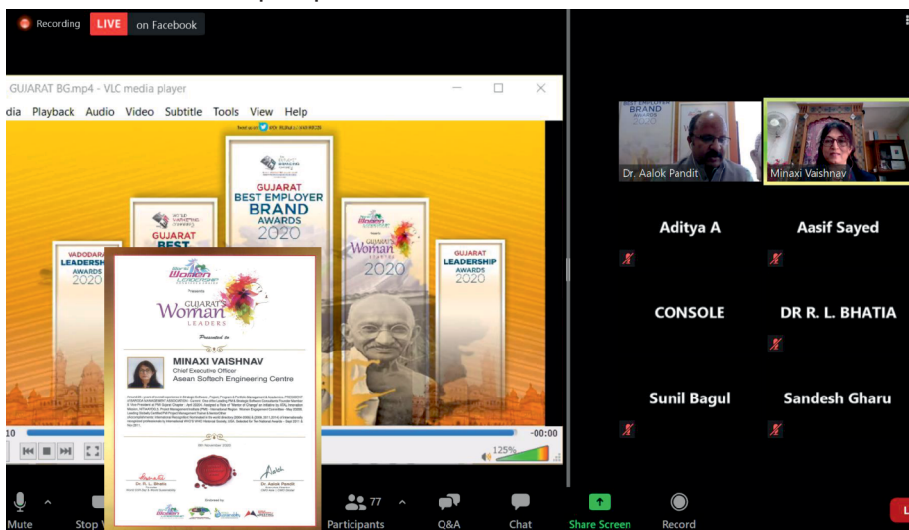
Award Conferred to BMA President - Ms. Minaxi Vaishnav

Samanvaya is happy to share with our readers, that our dynamic President **Ms. Minaxi Vaishnav** has been selected for **Gujarat Women Leadership Award** and has been conferred with the "Woman Super Achiever" by CMO Asia on 6th November, 2020.

For those of you who do not know, Minaxi Vaishnav has been a member of Baroda Management Association since the early 1990's. She has almost 3 decades of experience in Strategic Software, Project, Program and Portfolio Management. She has been assigned the role of "Mentor of Change" by ATAL Innovation Mission - Nitiayog.

Ms. Minaxi Vaishnav is the recipient of various other national and international of women entrepreneurs, the latest award of super achiever is another feature in her cap. Samanvaya is proud to have an enthusiastic leader like her and we wish her more success and accolades in her future endeavors.

Best of Luck and Keep it up.



Hemant Shah, Vice President, Baroda Management Association gave the introduction of the keynote speaker **Shri Tejas Sura** -



Managing Director of Cubic Turnkey Projects who has over 25 years of experience in Construction Business, Project Management in various areas.

The Keynote speaker began his talk presenting few global trends. He said that nations worldwide are focusing on Nationalism (like Atma Nirbhar). There is a cold war between China and USA which have thrown up economic challenges for all the developing nations. China is becoming larger and larger and trying to control the world and we need to protect our own interests through schemes like Atma Nirbhar Bharat. Shri Tejas Sura also mentioned the worldwide thrust towards digitalization and the use of Artificial Intelligence, both of which have been pushed further due to the pandemic. He also said that collectively we need to respond seriously to climate change, with global warming and melting glaciers, the sea level is steadily going up - It may not be too long before cities like Mumbai get submerged!

Tejas Sura also spoke about the Prime Minister's announcements of economic packages due to the pandemic. He said these initiatives will surely help India in becoming self-reliant, despite the controversies created by some people on the issue of Atma Nirbhar Bharat programs. He said all over the world for any country to become self reliant 5 major areas that need attention are:

- ECONOMY • INFRASTRUCTURE • SYSTEMS • DEMOGRAPHY • DEMAND

Round Table Conference on "Roles of Industries for Atma Nirbhar Bharat"

Date : 12th December, 2020

The Round Table Conference started with a formal welcome by the **President, Baroda Management Association, Ms. Minaxi Vaishnav**. She gave a brief introduction of Baroda Management Association's work and achievements including the "Sayaji Ratan Awards". She said that this Round Table Conference by Baroda Management Association was unique on the Role of Industries in Atma Nirbhar Bharat since its in line with PM's vision on self sustaining and self containing strategies for India.





India he said has concentrated on all these and the government has rolled out the packages - changing the definition of MSME's boosting scope for private participation in numerous sectors. Also by increasing Foreign Direct Investment in the defense sector and renewable solar and wind energy sectors. He said there are tie ups with various institutes who are partners in these programs like the IIT's for engineering, AIMS for medical and Pharma and ISRO for space initiatives - along with an import on over a 100 products.

Atma Nirbhar Bharat 1.0 and 2.0 focused on things like One Nation-One Ration Card, Street Vendors Loans, Credit Boost to Farmers, Liquidity Schemes for various sectors, additional capital towards Road Transport and Defense etc. However, Atma Nirbhar Bharat 3.0 brought a much needed boost to the COVID-19 as it hit and stimulated employment, while prolonging the deadline for the Credit Line Guarantee Scheme (CLGS) upgrading housing infrastructure. Many of the measures announced looked like a follow on to the earlier stimulus with an objective to lend benefits to individuals and companies who lost their jobs and businesses due to the lockdown. This also gave rise to the various slogans:

- Vocal for Local • Local for Global • Make for World

while the incentives were in the form of schemes like Atma Nirbhar Bharat Rozgar Yojana, Atma Nirbhar Manufacturing Production Linked incentives in various sectors, additional outlay for PM Awaas Yojana, Support for Construction and Infrastructure, ECLGS 1.0, a booster for stress sectors, booster for Residential Real Estate and Income Tax relief for Developers and Buyers. Along with these, there is support for Agriculture, boost for Rural Employment, Capital and Industrial Stimulus and R&D grant for COVID Vaccine Development - All this under Total Additional Expenditure of Rs. 2,65,080 crores.

Shri Sura also explained the different slogans and said people need to understand that Atma Nirbhar Bharat is not a repeat of MAKE IN INDIA, they have different objectives:

- VOCAL FOR LOCAL - appreciate local products and use them to boost the local economy.
- LOCAL FOR GLOBAL - make products that are world class to beat competition and keeping in mind the possibility of exporting the product.
- MAKE FOR WORLD - make in India for the world markets (before Galwan face off, there used to be 75 million worth of imports to India from China, we need to stop this by boycott of Chinese products. After various awareness programs there is a dip of 25% , however total boycott may not be that easy, he added.

He ended his presentation by saying that Indians should take advantage of these schemes, but not only at Individual level but also at Industrial level. Shri Sura felt that while the government also needs to look at certain reforms and re-structure the overall Atma Nirbhar Bharat as a positive step towards Self Reliance.

Panel Discussion - 1



Shri Kushagra Manavat, Chairman, Round Table Conference Committee gave a brief on the need for this Conference and the related Panel Discussions and then introduced the 3 panelists of the first round.



Bharat Desai, Managing Director, Bharat Parentals Ltd who is from the Pharma sector started with an overview of the

status of the Indian Pharmaceutical Industry vis-a-vis the innovation as well as the exports and the boost it has got due to Atma Nirbhar Bharat - stimulus and AYUSHMAN BHARAT. He said India had become self reliant in many Pharma products and is now exporting to over 190 countries. He added that India has enough stock of medicines and raw materials and there is a bright future for young entrepreneur in this field. India is the largest producer of vaccines in the world in which Bharat Biotech and Serum Institute are the leaders.

Shri Desai said that Industry is highly encouraged by the Governments initiatives. India has supplied Hydroxychloroquine to almost 150 countries, besides meeting our own demands at very affordable prices. In the end he graciously answered questions from the moderator as well as participants.



Himanshu Mishra, Vice-President Project Development & Regulatory Affairs - Sursource Energy Pvt Ltd who was the

second panelist came from the solar energy and project management sector started by saying that all important areas had already been touched upon by the earlier speakers. However he focused on Energy. He said from the production of 6 mega watts to 6000, India has come a long way in producing Solar Energy. China he said has captured the Solar Panel market in a big way and has been promoting renewable energy since long. Only recently India has taken some major steps in this direction and Atma Nirbhar Bharat has given a bigger boost. "COVID has hit



business, but I feel it has given new opportunities and businesses will be handled now in a totally new fashion", he said.

Comparing India to China, he said unfortunately, India has not been able to enrich itself much on this front because the cost of financing is very high and the business environment is not very conducive. Banking procedures should be simplified. The whole eco-system is not very encouraging in India so far. It will definitely improve with Atma Nirbhar Bharat, but until now this support was missing!

Shri Mishra said, we need to encourage the production of Solar Energy more compared to Thermal Power as it is more economical and financially viable in various ways. India should develop Solar Panels on all canals across the length and breadth of the country as well as in parts of Ladakh where land is not habitable. A positive eco-system and encouraging policies by the government are sure to give great results he said in the end.



Commander Rahul Kapoor, Regional Head - Central Planning and Monitoring, KEC International, an ex-serviceman with huge experience, talked about improving Geopolitical situations by realignment of supply chain systems. He explained how the defense products are designed and made. Once the designs are made and approved, they are built through public private partnerships.

The incentives are very forward looking - however the products are highly quality driven and world class as there cannot be any concessions and compromises.

Shri Kapoor elaborated that by 2025 some 5000 products will be indigenized and their imports will completely stopped. There are many start-ups and they are being given the proper support and boost. He even said that 2 Defense Industrial Corridors are coming up, one in the South and one in the Northern parts of the country. MOU's have been signed for cluster development, IIT's are being made into Centers of Excellence and made partners in this process along with DRDO. The amendment in the Defense Acquisition procedures of September 2020 will help simplify things to a great extent especially for capital acquisitions. This initiative of the government is for the expansion of Defense Industrial Base giving a boost to MSME's, Indigenization, Quality Assurance and testing infrastructure, adopt self certification and export promotions.

The Energy Sector he said needs logistic support, more R&D, own testing labs which are acceptable by other countries with cutting edge technologies. He felt, India must push the development of Hydrogen energy technologies as Lithium reserves are reducing rapidly. We also need to work towards energy storage. The National Infrastructure Pipeline is a step in this direction. Towards the end of his presentation, he said "We need to adopt wage of Composite materials for different products, encourage 3D printing as that will help reduce entire management." Indian Industries should invest in newer technologies and also develop Reverse Technologies to rescue products to reduce carbon foot print.

With this ended the first Panel Discussion. There was a healthy round of question and answers. All the experts were of the opinion that academics and academic institutes must align themselves with the needs of the industry instead of working on theoretical projects that are not practical or financially viable - their efforts must be channelized to become useful to industry. Another point that came up was that we cut off ourselves - it means we become self sufficient and create our supremacy and reach a

commanding position in our businesses. We also need to protect and secure our interests. Security & safety are of major concern - especially the way China has been operating, many countries have banned 5H equipments from China for this reason only.

Panel Discussion - 2

The Second Panel Discussion was moderated by **Shri Kartik Mehta, Director, Round Table Conference Committee.**



Arun Iyer, Global Project Director was the first speaker with vast experience at grass root level. He spoke about the Agriculture Sector

and Green Revolution. He said Agriculture is not just farming, it has to have an emotional connect too. Growth in India has to be socio-economic, there is opportunity as well as responsibility. A farmer needs to be redefined as a professional and a scientist - our vision needs to be expanded substantially. Nature is no longer liberal and since agriculture and rural economy is the backbone of our country, we need to create opportunity for the farmers and improve the quality of life for them. Corporate should adopt villages and create entrepreneurs out of rural folk by uplifting and handholding at different stages.

Talking of Green Revolution, he said generation of Green Hydrogen is a necessity now. He explained the production and storage in 3 different ways and how it can benefit India as a whole in the near future.



Dr. Pankaj Aher, Director - Procurement / Strategic Sourcing, Schneider Electric the second panelist

spoke about the MSME Sector. He said there are 6.8 million registered MSME's and 110 million jobs - but even now the potential is huge. Quoting the Industries Minister, he said even now 50 million jobs can be created and the sector can grow up to 40-50% of India's GDP and after that there is export potential too. "Of course there are challenges and opportunities" he said. The banking sector has to become less conservative and ease their systems and procedures.

Quality Control has to become more stringent and the marketing capabilities need to be improved. GST is helping reduce some roadblocks, still there are too many compliance burdens. Inadequate Infrastructure and unavailability of skilled manpower remain some of the problems. He said the MSME's are the nursery for entrepreneurship and should be given every incentive and support to sustain and grow. Innovation, Aspiration and Ambition of startups need to be nurtured otherwise they will close down under the heavy burden of Compliance issues.

He then elaborated through one slide on how to make India Atma Nirbhar through entrepreneurship development. He explained that with the development of Infrastructure by the government along with cash incentives, already the position of the country in innovation aspects has improved from 81 to 48. The various schemes for individual entrepreneurs will enhance business dynamics but have yet to grab more enthusiastically. He ended by saying that the future of India is bright post COVID19, if India can leverage the present situation to emerge as an alternative destination for sourcing cost effective, quality products.



Rajesh Anand, Strategic Advisor, Angre Port Pvt Ltd was the last speaker of the day and the third panelist. He first explained the difference between Atma Nirbhar Bharat and Make in India. Atma Nirbhar Bharat means Self Reliant India and gives more importance and boost to the MSME's. It encourages making, producing world class product consuming them and exporting the excess whereas Make in India tells others to come to India and manufacture in our country and provide skill training and employment to Indians.

He emphasized on development of Logistic Infrastructure to boost business among other things like:

- Irrigation and Power • Telecommunication • Health and Sanitation • Urban Infrastructure

For Logistic Infrastructure he suggested the development of following:

- Ports • Warehouses/CFS • Airports • Bridges • Transportation etc

Shri Anand also explained in detail about different types of ports and the kind of working capacity they have currently and talked about Port backend led manufacturing and Marine Clusters, Coastal Economic Zones and Special Economic Zones with a focus on Gujarat's long coastline, Kutch, Saurashtra, Suryapur, Dholera, etc. In one of his slides he showed how Logistic Infrastructure contributes to Atma Nirbhar Bharat, which is as follow:

- Linkages to Production • Supply Chain Backups • Logistic Cost Production • Manufacturing Efficiency

Talking about the challenges faced, he mentioned Central and State Coordination, Land Acquisition, Environmental Issues and Technology. He also felt that a Centre for Information and Coordination should be set up for Atma Nirbhar Bharat because many myths still surround it and people are not fully aware about the advantages. For a Atma Nirbhar Bharat, people's

attitude is very important as we all have to work towards it instead of leaving everything to the Government. They have made the policies and schemes, it is for us, now to collectively take it forward.

The session and the Conference ended with a healthy question and answer session despite of running a bit of time.

The Concluding Remarks and the Vote of Thanks was given by **Nimil Baxi, Hon. Secretary**.

The MOC for the Round Table Conference was done by Ms. Devanshi Patel.



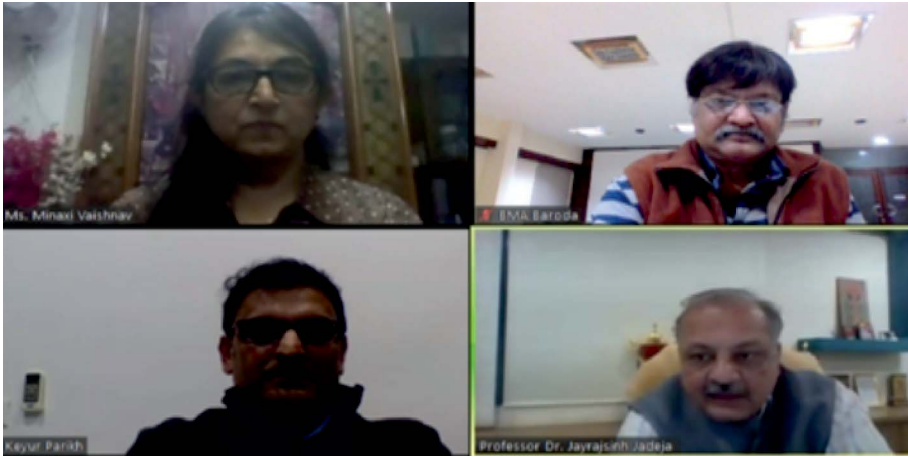
Left to right Ms. Srusti Bhimani, Trainee Program Officer, Ms. Devanshi Patel, Trainee Program Officer, Ms. Minaxi Vaishnav, President, Mr. Nimil Baxi, Hon. Secretary, Ms. Parul Trivedi, Manager F & A, Mr. Hemant Shah, Vice President and Mr. Dhavan Vaishnav, General Manager

Reported by **Malti Gaekwad**.

Leadership Series #2 New Education Policy - Framework and Implementation Challenges

Baroda Management Association organized a Webinar on 22nd December, 2020 to continue the Leadership Series #2. The webinar was on, "New Education Policy - Framework and Implementation Challenges." The session started by **Mr. Dhavan Vaishnav, General Manager, Baroda Management Association** by greeting the gatherings and invited the President to welcome the speakers and to open the session formally.

Ms. Minaxi Vaishnav, President, Baroda Management Association



welcomed all the eminent Speakers, Invitees and the gatherings for the webinar. In her speech, she gave a brief about the **Leadership Series #1 GUJARAT INDUSTRIAL POLICY: ATMA NIRBHAR FOR MSME's** which was held on 15th September, 2020. She aptly said that New Education Policy is the first Education Policy of 21st century which was approved by Union Cabinet of India on 29th July, 2020, which outlines the vision of India's New Education Policy System. She also mentioned the goals of Global Education Development Agenda of 2030 Agenda for Sustainable Development.

Mr. Keyur Parikh, Hon. Treasurer, Baroda Management Association introduced Professor Dr. Jayrajsinh Jadeja, Vice Chancellor, Krantiguru Shyamji Krishna Verma Kachchh University, Bhuj, Kutch by revealing all of his achievements.

Professor Dr. Jayrajsinh Jadeja spoke on the **"Framework of New Education Policy with Higher Education."** New Education Policy 2020 and the committee for the policy invited more than 1 lakh suggestion from whole over India, worked more than 3 years to come up with the such a document. He believes that Education plays a vital role in increasing the Standard of Living of people and in making society a more civilized. The government of any country must give du-importance to the quality based education system. Education system should match the changes taking place in country also at globe but with balancing human value and culture. Therefore changes of Education System was the need of hour. He quoted the quote of Aristotle, "Routes of Education are bitter but fruits are always sweet."

The New Education Policy is a historical event as it is changed after 34 years and has addressed all concern, as the new policy is Radical and Forward-looking. Because of this, the implementation of the policy is difficult, but once it is implemented, India's is tend to grow in its Academic part. There are basically 4 foundation pillars of New Education Policy:

- 1) Accessibility of Education
- 2) Equity of Education
- 3) Affordability of Education
- 4) Opportunities for life-long learning

He also mentioned PM's words in Gujarati, "આ એક યજ્ઞ છે, અને બધા એ આની અંદર આહુતિ આપવાની છે." With the above quote, he emphasized the role of Industries in the policy. He aptly said that the education should be such that meets the need of Industries and this can be done via Research & Development. There are 3 kinds of Institution which are recommended in New Education Policy:

- A. Research Intensive University
- B. Teaching Intensive University
- C. Autonomous degree giving colleges.

By 2040, all the Higher Education Institutes will be converted into Multi-disciplinary with thousands of students studying at one place as the definition

of University should be universal. There would be multiple entry and exit points which will be provided by the New Education Policy. It also gives an option to students to save credentials under ABC (Academic Bank of Credit).

The prime recommendation of the policy is that commercialization of the Higher Education should not happen. It is proposed to set up a Higher Education Commission of India to oversee the function of higher education in the country. It will replace UGC and would comprise of four independent verticals, which are:

- a) NHERC (National Higher Education Council)
- b) NAC (National Accreditation Council)
- c) HEGC (Higher Education Grants Council)
- d) GEC (General Education Council)

In his concluding remarks, he said by 2030 the policy will be implemented and by 2040 it would be in the operational mode. In essence the whole of the New Education Policy is a medication to cure the shortcomings in the education system for the last 35 to 36 years.

Mr. Keyur Parikh, Hon. Treasurer introduced Mr. Gaurang Joshipura, Managing Director, Zeppelin.

Mr. Gaurang Joshipura concentrated his talk on **"Bringing the Industry side and the Expectations of Industries for New Education Policy."**

He aptly said that all the Formal Learning is for future use but if the learning is done with the mindset of what is needed in Industries, one would get more amount of employment opportunities. There has to be a cross-functional and cross-domain learning. The idea is to have credit base system where students can choose their choice of interest from various domain / courses provided by the university as and when the student wishes to choose.

The Industry is expecting to shorten the learning gap with the implementation of New Education Policy. With the new policy, mentoring becomes a vital part and it is required from both the perspective, i.e from the



Academic perspective as well from Industry perspective. The new framework is futuristic development but not the technology of future and same is the case with the structure of New Education Policy.

In his concluding remarks he said, this Policy is something everybody is looking forward too. Once it is implemented, the required people will get included in the process at the right time and the desired results will be generated.

The Question-Answer session was very interactive and the audience were highly motivated and enthusiastic.

Lastly, the Concluding Remarks of Webinar was given by Mr. Nimil Baxi, Hon. Secretary, Baroda Management Association.

The session suggested a work flow of Leaders on how to first develop themselves and then help their team members to grow. The session unfolds the 3 basic practices Leaders need for better outcomes and results. The 3 prongs of the 'trishul', are based on scientific experiences and suggest easy methods that can be incorporated into a Leader's daily life.

- 1) Employee Engagement and Experience
- 2) S-curve
- 3) Cognitive Skills

The 3 worlds were discussed to help Leaders and 'to-be' leaders to understand themselves and their teams for better competence and productivity.

The session was interactive and urged all Leaders to practice the critical lessons.

Friday Evening Talk on "Soft Skills by e-learning method"



Baroda Management Association organized Friday Evening Talk on 4th December, 2020 on the topic, "Soft Skills by e-learning method" and the speaker was, "Mr. Sharad Patel." He concentrated his talk on, Real-life benefits for SME and educators to realign in the post-pandemic world through the following:

- Language Skill (pronunciation)
- Interview Skills -
- Video Interview Skills
- Active Listening Skills
- E-mail Writing Skills
- Stimulated Conversation Skills
- Telephonic Conversation Skills
- Body Language Skills

The speaker basically discussed how 9 most essential skills for success can be acquired by practice, smart learning methodologies.

"Sales Digitization - Growth engine of new India"

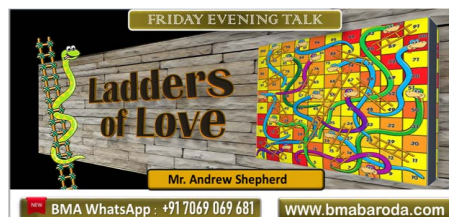
Baroda Management Association organized Friday Evening Talk on 6th November, 2020 on the topic, "Sales Digitization - Growth engine of new India" and the speaker were, "Mr. Drupad H Solanki & Mr. Ganesh Kamble." They discussed the following points on



- To increase the reach and range through the use of technology.
- How technology helped organizations to cope with business challenges like COVID
- Increase efficiency in sales and distribution through technology
- How Digitalization helps an organization to increase its 'Top Line' with case studies.

Friday Evening Talk on "Ladders of Love"

Baroda Management Association organized Friday Evening Talk on 27th November, 2020 on the topic, "Ladders of Love" and the speaker was Mr. Andrew Shepherd. He discussed that Ladders of Love is akin to our 'trishul'.



Friday Evening Special Talk (Late Dr. S Srikantiah Memorial Lecture) on "Understand, Benefit from, & Shape - The Emerging Digital Universe"



Baroda Management Association organized Friday Evening Special Talk on 11th December, 2020 on the topic, "Understand, Benefit from, & Shape - The Emerging Digital Universe" and the speaker was, "Dr. Madhu Mehta."



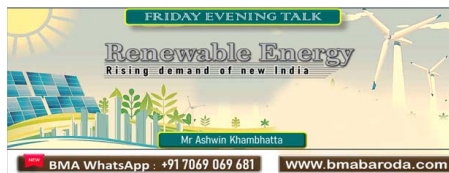
While emerging Digital technologies have greatly impacted our lives in the last 50 years, the scale, the scope and speed can only increase in the future. In the view of changing landscape, understanding what is happening is vital. This will enable us to benefit from it and improve our individual and collective productivity.

The talk touched upon how the youngsters are shaping this universe to suggest possibilities of our becoming proactive and innovative in shaping it for own benefit.

Sharing the view of 'InnoQuest-Digital' recently launch by Vadodara Innovation Council for students from standard 7-10, to help them develop an intuitive grasp of the Digital Universe using a smart phone as a window to the universe.

Friday Evening Talk on "Renewable Energy - Rising demand of New India"

Baroda Management Association organized Friday Evening Talk on 18th December, 2020 on the topic, "Renewable Energy - Rising demand of New India" and the speaker was, "Mr. Ashwin Khambhatta."



Renewable Energy is energy that is collected from renewable resources, which are naturally replenished on a human timescale, including carbon neutral sources like sunlight (Solar), wind, small hydro, tides, waves and geothermal heat. The term often also encompasses biomass and Municipal waste as well.

The State of Gujarat has vast potential for solar and wind energy and also pioneer to tap the potential of solar and wind energy.

Speaker showed the benefits available for setting up rooftop / ground mounted solar plant in premises of various types of consumers and subsidy available from Government.

Forthcoming Events

Management Development Programme (MDP)

Leadership Series # 3 Leadership in the VUCA World - Lessons from the Military

Date : 20th January, 2021

Speakers

Commander Ninad Phatarphekar
Commodore Sriram Srinivasan

The webinar is open for All

Forthcoming Events

Management Development Programme (MDP)

E-MDP on Excel Creative Dashboard with Excel Excel & Advance Excel

Date: 29th and 30th January, 2021

Time: 1.00pm to 5.00pm

Online Workshop

30th Annual Awards for Out Standing Young Managers Competition

-: Date :-

18th 19th and 20th February 2021

Topic:

1. अप्पुनका ट टईम आयेगा। My time shall come
2. मेरी भेंसकोड ङ्ड ऋयुं मारा। who moved my मक्खन ?
3. आज मेरी गाडीमिंबैठ जा। Election, corrupt Political Parties and Practices:
4. मेरा पठ नेमें नहीं लागे दील। To study or not to study
5. मेरा जुता है... फिरभी दिल है हिन्दुस्तानी। आत्मनिर्भर भारत अभियान
6. मैं चाहे ये करूँ, मैं चाहे वो करूँ... मेरी मरजी Whatsapp University:
7. हम से का भुल हुई जो ये सज़ा हम का मिली Work FromHome (WFM), is it overrated?
8. ये क्या हुआ, कै से हुआ, कब हुआ - अब क्या सुनाएं? When this is over: Life in post-Covid world
9. एक बंगला बने न्यारा... रहे कुम्बजिस में सारा Redevelop Delhi's emblematic central vista and build a new parliament
10. मेरे देश की धरती सोना उगले, उगले हीरे मोती What about farmer?

Venue : Hotel Vivanta (Taj) Vadodara

For More details Contact us :
(M) 9427301773/9429899359/ 7069069681

Round Table Conference on Digital Transformation

Date : 30th January 2021

Two-Day online Workshop on Microsoft ® Excel & Advanced Excel

Date : 29th & 30th January 2021

Editorial

Dear Friends

Let us wisher in the New Year 2021 with Hope and Enthusiasm and Prayers for good health and happiness for all. Let us wish for relief from this pandemic and all its i will effects and look forward to a new POSITIVE- not the one we all have been scared to utter during the last one year!

Samanvaya too comes to you with new programmes to look out for even though they continue to be on the virtual platform for the time being, We could hope to be able to attend live sessions sometime soon. Some of the FETs have been very interesting including the Dr. S. Srikantiah Memorial Lecture held on 11th Dec, We bring here a gist of them here for you.

One successful event that took place in the recent post was the RTC on the Role of Industries for Atma Nirbhar Bharat. There were some very learned speaker samanvaya brings you a detailed report with pictures.

Another program was on the "New Education Policy-Framework and Implementation Challenges." Starwort's from academics shared their view. Read the full coverage.

We also heartily Congratulate our President Minaxi ben for warming accolades and making BMA also bask her glory. Best wishes for higher achievements.



Malti Gaekwad

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