

**Amravati  
Management  
Association**

# **AMA TAKEAWAYS**

**2024-26**

**LEARN COLLABORATE**

**&**

**GROW TOGETHER**



## About Us:

AMA was founded by a small group of Industrial, Professional & Business Community members to empower Vidarbha's individuals and organizations with the knowledge, skills and network they need to excel in today's dynamic business environment. Over the years, AMA has become a vibrant platform for entrepreneurs, professionals, industry leaders, and investors to connect and grow.

AMA believes success hinges on continuous learning and strong networks.

## Objectives:

The Sole objective of AMA has been to bring together budding local people with keen interest and insatiable thirst for growth on a knowledge sharing platform for mutual benefit and nurturing entrepreneur skills within each individual thereby unleashing their energy for inclusive growth.

## Mission:

The Mission of AMA is to foster entrepreneurship. Main focus is on generating & nurturing the next generation of entrepreneurs.

## Vision:

We facilitate individuals and organizations to realise their potential.

# CELEBRATING A DECADE

OF LEARNING • LEADERSHIP • NETWORKING

## From Inception to a Decade



The journey of the Amravati Management Association (AMA) began with a simple yet powerful vision—to create a platform in Amravati for learning, networking, knowledge sharing, and professional growth.



The seed of this idea was sown by Late Shri Navalkishoreji Malani and Shri Mukundji Mohta, who inspired Mr Kamlesh Daga to bring a management forum to Amravati after witnessing the immense value of such platforms through the Vidarbha Management Association in Nagpur.



Shri Mukundji Mohta personally travelled to Amravati to discuss the concept and encourage its formation.



With the thought, "If such a platform can benefit Nagpur, why not Amravati?", Mr Kamlesh Daga began discussions with like-minded professionals including Mr Paresh Raja, Late Shri Surajji Gupta, Mr Gajendra Kakpure, Mr Dharampal Nankani, Mr Bakul Kakkad, and others who shared a passion for learning and professional development.



They all decided to take the initiative forward. However, the untimely demise of Late Shri Surajji Gupta temporarily halted the efforts, though the vision remained alive.



Determined to again take it forward, a landmark meeting was held on 20th September 2013. This meeting transformed a long-cherished vision into a collective mission.



Regular meetings thereafter at Rajesh Gas Service helped shape AMA's vision, objectives, structure, and roadmap. The dedicated efforts of committed entrepreneurs of Amravati gradually transformed a dream into reality.



On 7th August 2016, AMA officially celebrated its First Installation Ceremony, with Mr Paresh Raja serving as the Charter President.



### PRESIDENTS OVER THE YEARS



Mr Paresh Raja  
(2016 – 2019)



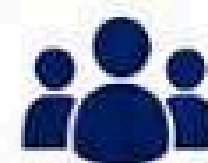
Mr Kamlesh Daga  
(2019 – 2022)



Mr Mayur Zawar  
(2022 – 2024)



Mr Ranjit Band  
(2024 – 2026)



With the guidance of its founders and the support of its members, AMA has grown into a respected platform for management and leadership development.



## The Journey Continues...

with Mr Brajesh Sadani taking over as President for the current year, AMA continues its journey of learning, leadership, and growth.

**MR BRAJESH SADANI**

– as our President this year –

# OFFICE BEARERS 2024-26



**Mr Ranjit Band**  
President



**Mr Brajesh Sadani**  
Vice President



**Mrs Preeti Daga**  
Secretary



**Mr Sumit Khandelwal**  
Joint Secretary



**Mr Gajendra Kakpure**  
Treasurer

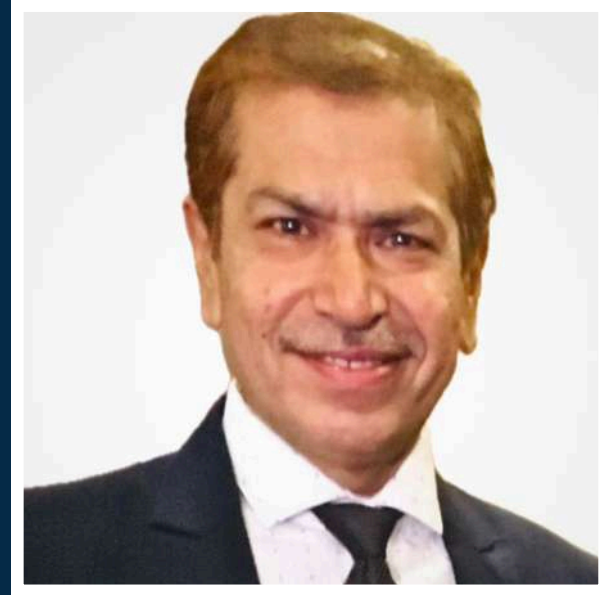


**CA Mayur Zanwar**  
IPP

# EXECUTIVE COMMITTEE



**Mr. Ajay Rathi**  
Executive  
Member



**Mr. Parmanand Motwani**  
Executive  
Member



**Mr. Rajesh Khandelwal**  
Executive  
Member



**Mr. Mukesh Agrawal**  
Executive  
Member



**CA Snehal Zanwar**  
Executive  
Member



**Mrs. Pallavi Mandaogade**  
Executive  
Member

# EXECUTIVE COMMITTEE



**Mr. Sanjay Purswani**  
Executive  
Member



**Mr. Sandeep Nahata**  
Executive  
Member



**Mr. Mahesh Motwani**  
Executive  
Member



**Mr. Jimmy Mehta**  
Executive  
Member



**Mr. Kunal Chithore**  
Executive  
Member



**Miss. Gauri Deshmukh**  
Executive  
Manager

**SPECIAL THANKS TO**  
**OUR ADVISORS - OUR CORE STRENGTH**



**Mr. Kamlesh Daga**



**Mr. Paresh Raja**



**CA Mayur Zanwar**



**Mr. Samit Singhai**



Dear AMA Members,

The last two years as Secretary of the Amravati Management Association have been a wonderful learning experience for me. During this journey, we made a sincere effort to bring the best speakers to our platform so that our members could gain meaningful insights and practical takeaways for their businesses and professional lives.

Along with the regular sessions, we also tried to create opportunities for members to connect and celebrate together through events like Diwali Milan and other association gatherings.

One of the most memorable milestones during this period has been BharatCon, our signature event. It was made possible only because of the collective effort, dedication, and hard work of so many members who came together to make it a success.

This book is a small attempt to capture the valuable takeaways from our sessions and preserve the learning that our AMA community has shared over time.

Warm regards,  
Preeti Daga  
Secretary

## SESSIONS & EVENTS CONDUCTED

| Sr. No. | Session Name   | Guest/Speaker  |
|---------|--|--|
| 1       | Installation Ceremony of team AMA for 2024-26  | Mr. Vishal Agrawal   |
| 2       | The Puzzel of Leadership   | Dr. Rashmi Bansal  |
| 3       | A 10 year road Map for Enterprise  | Mr. Alok Dhotekar  |
| 4       | Vithoba: journey-Milestones-Way Ahead  | Mr. Sudarshan Shende   |
| 5       | Shunya Se Shikhar Tak- An Inspiring Discussion with Panelists of 4 Different Sectors | Mr. Samit Singhai, Mr. Shyam Pinjani, Mrs. Nisha Sonare, Mr. Sameer Kubde  |
| 6       | The Branding Journey From Old School to New Age                                      | Mr. Gaurav Yeotkar   |
| 7       | Mastering The Art of Hiring  | Mr. Vaibhav Zarkar   |
| 8       | Quality is Free: A Path to Sustainable Excellence                                    | Mr. Manish Tibdiwal  |
| 9       | Management Learning through Movies and Book Review                                   | Mr. Aditya Daga, Mr. Anshul Laddha, CA. Mayur Zanwar, Mr. Sagar Khandalwal |
| 10      | DIWALI MILAN 2024  |  |
| 11      | Different Strokes for Different Folks  | Mr. Mukesh Ashar   |
| 12      | Cyber Shield: Protect Your Self from Cyber Crime and Bank Fraud                      | Mr. Nikhil Mahure, Miss. Kalpana Dekate, Mr. Sachin Borkar                 |
| 13      | Industrial Visit : CRIO  |  |
| 14      | D2D- Dreams to Deliverables  | Sheikh Zakir Hussain   |
| 15      | Unlock the Secrets of Leadership Mastery!  | Miss. Soniya Jadaji  |

## SESSIONS & EVENTS CONDUCTED

| Sr. No. | Session Name  | Guest/Speaker   |
|---------|---|---|
| 16      | Customer First: The Key to Unlocking Business Success | Mr. Pratap Shukla   |
| 17      | Financial Year End Readiness                          | Ca Rajesh Chandak, CA<br>Lalit Tambi, CA Aditya<br>Khandelwal, CA<br>Bushan Lathiya |
| 18      | BizQuest with AMA                                     | Mr. Padmanabhan<br>Pillai, Aniruddha<br>Morarka                                     |
| 19      | Leaveling Up Your Leadership & Business game!         | Mr. Mukund Mohata   |
| 20      | Emotional Intelligence in Business Leadership         | Mrs. Varad Heda   |
| 21      | Mai Mera Dushman                                      | Mr. Brij Sarda  |
| 22      | Thinking Out of the Box                               | Dr. Prashant Agrawal  |
| 23      | The Growth Blueprint Workshop                         | Mr. Neeraj Shah   |
| 24      | Movie meetup with AMA                                 | Movie: Sitaare Jameen<br>Par  |
| 25      | Turn Conflict into Collaboration                      | Mr. Sanjay Singh  |
| 26      | Financial Literacy for Business Professionals         | Mr. Vinayak Gavankar  |
| 27      | Bharat Sagar Mala                                     | Dr. Tejinder Singh<br>Rawal   |
| 28      | Income Tax & GST                                      | CA Lalit Tambi & CA<br>Aditya Khandelwal  |
| 29      | Chess Inspired Business Learning                      | Dr. Raksha Jajoo  |
| 30      | Scaling Beyond Borders                                | Pankaj Agrawal &<br>Nalini Agrawal  |

## SESSIONS & EVENTS CONDUCTED

| Sr. No. | Session Name   | Guest/Speaker   |
|---------|--|---|
| 31      | Creativity And Linking - Igniting innovation                                   | Mr. Mangesh Joshi   |
| 32      | Creativity for Tomorrow  | Mr. Meghnand Jani   |
| 33      | Super Sunday Sesion: Karobar Ki Adalat   |   |
| 34      | DIWALI MILAN 2025  |   |
| 35      | Scratch to Stardom   | Mr. Sachin Jahagirdar                                     |
| 36      | Life Management Through the Bhagwat Geeta                                      | Dr. Hitesh Aditya   |
| 37      | Outdoor Session : Love you Zindagi   | Dr. Anuradha Totey  |
| 38      | AMA Box Cricket- 2026  |   |
| 39      | Industrial Visit : PLASTO  |   |
| 40      | Accelerated Action Learning for Real - World Problem Solving                   | Dr. Smita Dabholkar                                       |
| 41      | Money Mistakes we All Make   | Mr. Shrikant Pagal, Mrs. Renuka Sharma, Mr. Umang Agrawal |
| 42      | Safety, Statutory Compliance & Subsidies : The Three Pillers Of Smart Business | CA Vipul Patel, CA Madhur Zanwar, Mr. Rushikesh Mankar    |
| 43      | Aurveda Se Udaan   | Mr. Chirag doshi & Mr. Siddhant Doshi                     |
| 44      | Rags to Riches - Agriculture ka Potential                                      | Mr. Rvindra Metkar  |
| 45      | Unlock Your Business Ideas Ki Tijori   | Dr. Shabbir Zakerya                                       |
| 46      | AI Workshop for Business Growth  | CA Pratik Sadrani   |

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4. **Vithoba: Journey – Milestones – Way Ahead**
5. **Shunya Se Shikhar Tak – Panel Discussion**
6. **Mastering the Art of Hiring**
7. **Quality is Free: A Path to Sustainable Excellence**
8. **Different Strokes for Different Folks**
9. **Cyber Shield: Protect Yourself from Cyber Crime**
10. **Dreams to Deliverables**
11. **Unlock the Secrets of Leadership Mastery**
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23. **Creativity and Linking – Igniting Innovation**
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27. **Life Management through the Bhagwat Geeta**
28. **Industrial Visit to Plasto**
29. **Accelerated Action Learning for Real World  
Problem Solving.**
30. **Money Mistakes we all make**
31. **Safety, Statutory Compliance & Subsidies**
32. **Ayurveda se Udaan**
33. **Small town, Big Dreams - Amravati to Oxford**
34. **Game on: Unlock your business ideas ki Tijori**
35. **The New Rules of Business (Youth Forum)**
36. **AI Marathon : For Business Growth**
37. **Memorable Moments**

# SESSION FLYER



**Amravati  
Management  
Association**

The Managing Committee takes immense pleasure  
in inviting you to

## Installation Ceremony of Team AMA for 2024-26



CHIEF GUEST

**Mr. Vishal Agrawal**

Managing Director

R C Plasto Tanks & Pipes Pvt Ltd

**Date: 30th June 2024, Sunday**

**Time: 04:30 PM**

**(4:00 to 4:30 PM Registration and Networking)**

**Venue: 2nd Floor Vidya Bharati Pharmacy College AV Hall, Amravati**

President  
**CA. Mayur Zanwar**  
9422855595

Secretary  
**Er. Karan Verma**  
9028285115

### TEAM AMA FOR 2024-26



**Mr. Ranjit Band**  
President



**Mr. Brajesh Sadani**  
Vice President



**Mrs. Preeti Daga**  
Secretary



**Mr. Gajendra Kakpure**  
Treasurer



**Mr. Sumit Khandelwal**  
Joint Secretary



**CA. Mayur Zanwar**  
IPP

## KEY TAKEAWAYS

### **Optimize Available Resources**

- Example: One 5-carat diamond vs. five 1-carat diamonds to show the impact of presentation and perceived value.

### **Visual Impact**

- Visual presentation of products can significantly influence perception.

### **Unique Selling Proposition (USP)**

- Each product should have its own unique selling point.

### **Shift from Selling to Branding**

- Emboss your name/logo on products proudly.
- Display your brand name on factory gates and trucks to increase visibility and confidence.

### **Innovative Product Introduction**

- Continuously innovate to stay ahead of competitors.
- Differentiate products with unique features and appearances.

### **Advertising Size and Placement**

- Larger advertisements are perceived as indicators of bigger brands.
- Design, orientation, and placement of advertisements are crucial.

### **Local and Social Media Branding**

- Local branding is essential.
- Use social media, especially WhatsApp status, for advertisements.

### **Content Marketing**

- Effective for advertising and engaging with the audience.

## 🧩 Benefits of Branding

- Improved cash flow with 100% cash payments.
- Advertising spend less than 2%.
- Higher growth rate (CAGR 25%).
- Better profit margins (almost double compared to competitors).

## 🧩 Best Practices

- Collect suggestions from employees.
- Focus on detecting theft, not the thief.
- Be part of different associations.
- Ensure timely salaries.
- Learn and improve through books.
- Learn to say “No” effectively.

## Conclusion

These principles help improve business operations, product perception, and market presence while building a culture of continuous improvement and innovation.



# SESSION FLYER



**Amravati  
Management  
Association**  
Presents

**14TH  
JULY  
SUNDAY**

## THE PUZZLES OF LEADERSHIP

Putting the pieces together It's about Challenges & bottlenecks of leadership, the internal & external factors. Organisational culture and Sensing and making sense.



**Dr. Rashmi  
Bansal**

Founder of DC Consultants

**Mr. Aditya Daga**

Session Moderator

**Mr Ranjit Band**

President

9423123667

**Mrs. Preeti Daga**

Secretary

9422857013

Gyaan Session

10:15 AM TO 10:30 AM

Session Time

10:30 AM TO 12:15 PM

**Venue: Zilla Stadium Conference Hall, Amravati**

**Call For Details : 9022913199**

## KEY TAKEAWAYS

✚ There is a difference between Running and Leading a Business.

✚ **Three Types of People in Business:** People who make things happen, people who watch things happen, and people who wonder what happened. Effective leaders belong to the first category.

✚ **Business Lifecycle Stages:** Understand which stage your business is in Startup, Growth, maturity, Renewal, or Decline to tailor your strategies accordingly.

✚ **Efficiency vs. Effectiveness:** Business efficiency pertains to skills and current systems, while effectiveness relates to achieving results and setting priorities.

✚ **Strengths and Weaknesses:** Always understand the strengths and weaknesses of your business and your competitors. Work on them and enhance your strengths.

✚ **Vision and Mission:** Know your vision and mission for the business. Vision is knowing what to do and Mission is knowing how to do, this will give a clarity and well-defined outcomes.

✚ **Four C's of Business Leadership:** Clarity, Culture, Communication, and Critical Thinking are essential for effective leadership. Leader should also understand Whats in it for me? And What my employee is getting from it?

✚ **Overcoming Preconceived Notions:** Leaders must avoid preconceived notions to move forward and adapt to change.

### 🧩 **Johari Window Model:** Four Quadrants in Business

- Open Quadrant: Known to both yourself and others.
- Hidden Quadrant: Known to yourself but not to others.
- Blind Quadrant: Unknown to yourself but known to others.
- Unknown Quadrant: Unknown to both yourself and others.
- This helps to improve communication and self-awareness in business.

🧩 **Market Awareness:** Be aware of market changes to avoid the "boiling frog syndrome, " where slow, unnoticed changes can lead to failure.

🧩 **Outside-In Approach:** Businesses should sense and make sense of the market by scanning, searching, and exploring the dynamic environment.

🧩 **Deep Strategic Leadership:** Strategic business leadership requires an in-depth understanding of the business.

🧩 **Importance of Culture:** A strong business foundation depends on having a positive and supportive company culture.

🧩 **Situational Leadership:** Effective leaders should adapt to different situations and meet their team's needs. Every time a single approach or a copy paste doesn't work for all scenarios.

🧩 **Effective Delegation:** Delegation only works when the delegator works.

🧩 **Purposeful Communication:** Communication is often an illusion. Leaders must understand the purpose of their communication and ask questions, as Questioning skill is the key skill for the business.

🧩 **Active Listening:** Business leaders need to be good listeners to understand and address the needs of their stakeholders.

🧩 **Web Presence and Attention:** Business leaders need to have a strong web presence. Attention comes from intention and which then leads to retention, replication, and ultimately behavioral change too.

🧩 **Impact vs. Effort:** Evaluate the impact versus the effort of actions to prioritize effectively.

🧩 **Seeing Probabilities:** Strategic leaders must evaluate and consider different probabilities and scenarios.

🧩 **AI and EI:** While artificial intelligence (AI) is advancing, emotional intelligence (EI) will remain crucial as long as humans exist.

🧩 **Self-Awareness and Customer Awareness:** Leaders can only be aware of their customers' needs if they are aware of their own strengths and weaknesses.

# SESSION FLYER

## A 10 Year Road Map for your Enterprise



Amravati  
Management  
Association

Get Ready to Revolutionize your Enterprise with a crystal-clear Vision for the Next Decade!



- Discover the **WHY** behind the vision
- Uncover the **WHAT** strategic steps to take for sustainable success
- Learn the **HOW** to turn your dreams into reality

**Are you ready to shape the future of your Enterprise?**

MARK YOUR CALENDARS

**28<sup>th</sup> July 2024  
Sunday**



**10:30 AM**



**Zilla Stadium Conference  
Hall, Amravati.**

Stay tuned for more updates!

## KEY TAKEAWAYS

- 🧩 The speaker started with examples of Steve Jobs, Azim Premji, Karl Marx, and Alan Shugart as his four role models.
- 🧩 Management of profits and accumulation of wealth are the primary goals of business.
- 🧩 Wealth in all contexts and having time to enjoy that wealth are the true elements of success for an individual.
- 🧩 He discussed two states of business:
  - Success as the destination
  - Enterprise as the journey
- 🧩 Business and the Business Driver are two different entities.
- 🧩 For a Business Driver, there are 9 dimensions (Balance of Life):
  - Physical
  - Financial
  - Day-to-day working of business
  - Relations
  - Social
  - Spiritual
  - Upgradation
  - Adventure
  - Family
- 🧩 For all these dimensions to be in place and successful, a Governance Model should be established.
- 🧩 As per the speaker, the career promotion plan of an entrepreneur should evolve gradually:
  - 12 hours per day → 12 hours per week
  - 12 hours per week → 12 hours per month
  - 12 hours per month → 12 hours per year

✚ If you doubt, your doubt will come true.

But if you plan it, the fruits will be wonderful, although it is not an easy plan.

✚ The fun is not just in the destination.

For success to be cherished, the journey must be enjoyable, satisfying, and memorable.

## TO ACHIEVE IT

Learn to work on the business, not just in the business.

### ✚ Six Stages of Business

- Sinking
- Shining
- Stabilizing
- Surviving
- Surging

(You must understand in which stage your business currently is.)

### ✚ Build a VECTOR Business Setup

- Vision
- Employees
- Culture mindset & working style
- Technology as an enabler
- Organization structure & functioning
- Routines, SOPs, etc.

### ✚ Important Action Points

- Have a delegation plan in place
- Plan the dream functional organogram and the appropriate leaders
- Set target dates for coming out of individual functions
- Identify pain areas and define strategies to overcome them
- Project the financials to avoid last-minute hassles

- Enlist unfulfilled dreams and plan to achieve them
- Build a SWOC list and plan to address it
- Create a document of the future vision
- Build a dream visualization document

### **FINAL MESSAGES**

- Work on your enterprise, not just in your enterprise.
- Plan your work and work your plan.
- It is possible — but it requires discipline and effort.



# SESSION FLYER



Amravati  
Management  
Association

## VITHOBA

**Journey- Milestones- Way Ahead**

### → TAKEAWAYS

- Creating brand through persistent sales
- Mobilisation and monitoring of vast team
- New product launches to maintain momentum
- Adaption of newer marketing tools
- Effective advertising across media for outreach
- Nurturing a motivated team to achieve goals

### Session Date

11<sup>th</sup> August 2024

### Time

10:30 AM

### Venue

Zilla Stadium, Conference Hall, Amravati



### Mr. Sudarshan Shende

Managing Director, Vithoba Healthcare  
& Research Pvt Ltd, Nagpur

Session Moderator  
**Mr. Karan Verma**

Month Owner  
**Mr. Brajesh Sadani**

Gyan Session

**Effective Strategies to  
grow your business by 20%**

Mr. Ujwal Bang

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

FOR MORE INFORMATION CALL  **9022913199**

# VITHOBA SUCCESS STORY

The speaker shared his journey of how he launched Vithoba Dantmanjan and Toothpaste and the immense effort that went into it. He explained how he visited Wadsa market and the Sunday weekly market to understand people's reactions.

Initially, he introduced sachet sampling at Rs. 1 (he didn't offer it for free because people don't take free things seriously). He received criticism from a lady in Bombay, for unavailability of the product in Mumbai, which he turned into an opportunity to better understand customer needs and today Vithoba has 150 dealers in Mumbai. Again, based on customer feedback, they converted the dantmanjan from sachet to a container in 2009 and finally to a tube in 2013.

He shared how Vithoba Toll free number was always answered by it's CEO for a long time. And he also shared how data helped Vithoba to grow his business by 25% during covid. He highlighted the importance of disciplined use of capital and emphasized that a business should grow solely through profits. He gave his employees work ownership, so everyone feels part of the company's growth. His mantra is to first become the best in your town, and then, once the product is established in the market, advertise and expand. Continuous R&D has been a crucial part of Vithoba's journey. He stressed that marketing requires continuous effort, and the strategies learned from the market should be implemented in the market.

## KEY TAKEAWAYS

- 🧩 Study in the market and Implement in the market.
- 🧩 Understand Customer Psychology.
- 🧩 Consistency and Perseverance leads to success.
- 🧩 Have Patience with your product, for it to survive.
- 🧩 Let Innovation be an essential part of your process.
- 🧩 Conduct continuous R&D to discover what's best.
- 🧩 Execution is the key mantra of Vithoba.
- 🧩 Identify gaps in the market and think of products or services to fill them.
- 🧩 Have Trust in your work.



# SESSION FLYER



**Amravati  
Management  
Association**

## शून्य से शिखर तक

**AN INSPIRING DISCUSSION WITH  
PANELISTS OF 4 DIFFERENT SECTORS**



**Mr. Samit Singhai**  
Director, Kasturi Metal  
Composite Ltd



**Mr. Shyam Pinjani**  
MD, Shyam Sons  
& Director,  
Busyland Construction



**Dr. Nisha Sonare**  
Managing Director,  
Special Biochem Pvt. Ltd.



**Mr. Sameer Kubde**  
Director, Kubde  
Jewellers Pvt Ltd

**Date**  
25<sup>th</sup> August 2024

**Time**  
10:30 AM

**Venue**  
Zilla Stadium, Conference Hall, Amravati

Moderator  
**Mr. Rajesh Khandelwal**

Month Owner  
**Mr. Brajesh Sadani**

Gyan Session  
**"Tools for Self Assessment  
and Development"**

By - **Ar. Chintan Pasad**  
(Gyan Session Speaker)

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

FOR MORE INFORMATION CALL  **9022913199**

## KEY TAKEAWAYS

- You can do anything once you are determined.
- Always look where you get the opportunity.
- You should diversify because there is no permanent place even if you are at the top.
- Trust your team and let them carry the routine work so that you are free for something else.
- Use technology for systemizing your business. Initially it will be difficult, but as time passes everything will become smooth.
- Let your young ones take the steering of the business while you watch and guide them.
- Hurdles will come in the way, but solutions will also be there.
- Come out of negative thoughts like “our city is small and we do not get skilled people.”
- Work-life balance can be achieved easily if you have systemized your business.
- Customer feedback is the key to success, but only if improvements are implemented immediately.
- Quality and commitment are the USP for any business.
- An entrepreneur is the driver at the steering of the business bus. He should ensure that he never “sleeps” there because the families of his team members are sitting behind in the bus.
- Even competitors can join hands together for the benefit of all.
- Advertising is a must if you want to grow your sales.
- In the B2B model, dealers along with their families can be involved so that it becomes a big family.
- The future of business is bright. Decide what you want to do, become passionate about it, plan and delegate. Extreme hard work is needed and nothing can stop you from achieving success.

# SESSION FLYER



**Amravati  
Management  
Association**

## MASTERING THE ART OF HIRING

Speaker

**Mr. Vaibhav Zarkar**

Senior Manager HR, Tata Advanced  
Systems Limited, Nagpur



### → TAKEAWAYS

- ✓ Finding the right match
- ✓ Errors to avoid during hiring, significant attributes to look out for in a probable candidate, preparation to ensure right hire
- ✓ Sending in a follow-up message

Session Moderator

**Mrs Ritika Shah**

Month Owner

**Mr. Kunal Chithore**

Gyan Session

**Power of non verbal communication Skills  
with team in professional life**

By Pinky Khandelwal

**Date: 22<sup>nd</sup> September 2024**

**Time: 10:30 AM**

**Venue: Zilla Stadium, Conference Hall, Amravati**

**Mr. Ranjit Band**

President

**Mrs. Preeti Daga**

Secretary

**FOR MORE INFORMATION CALL : 9022913199**

## KEY TAKEAWAYS

🧩 **A Positive and Enjoyable Interview Experience:** It's important to make the interview process pleasant for candidates. A good experience creates a lasting positive impression of the company.

🧩 **Positive Company Image:** The candidate should leave with a good image of your company, as they will share their experience with others.

🧩 **Effective Pre-Interview Communication:** Ensure clear and timely communication before the interview. This sets the tone for professionalism and helps the candidate feel prepared.

🧩 **Comfort at Reception:** When the candidate arrives, make them feel comfortable and relaxed.

🧩 **Thorough Reference Checks:** Look into the candidate's past behavior check for any history of misbehavior, indiscipline, or how they handle pressure. Also, focus on both positive and negative aspects.

🧩 **Performance-Linked Bonus:** Consider offering a bonus that rewards employees based on their performance. This motivates employees to perform better and aligns their goals with the company's success.

🧩 **Clear Job Descriptions:** A well-defined job description helps both the employee and employer understand the role and responsibilities.

🧩 **Value Your People:** Employees are your most important resource. It's important to build a culture that values and respects its employees.

🧩 **Avoid Selection Based on Personal Referrals:** Do not rely solely on recommendations from friends or relatives; evaluate candidates independently.

🧩 **Consider Personal Circumstances:** Understanding a candidate's personal and family health issues can give insight into potential performance impacts.

🧩 **Small Written Test:** Conduct a short written test to evaluate the candidate's mental and personal skills, providing insights into their thinking and problem-solving abilities.

🧩 **Communicate the organization's vision and mission:** Ensure candidate understands the company's goals and how they align with its values.

🧩 **Highlight growth and opportunities:** Emphasize what the candidate will learn, achieve, and grow within the organization, beyond just salary, to promote long-term engagement.



# SESSION FLYER



**Amravati  
Management  
Association**

## QUALITY IS FREE

**A PATH TO SUSTAINABLE EXCELLENCE**

### Mr. Manish Tibdiwal

Business Process Improvement Consultant, S&T  
Management Consulting Pvt. Ltd, Nagpur



#### TAKEAWAYS

- Understand how quality improvements don't add to costs, but rather reduce them.
- How to reduce costs associated with defects, rework, an inefficiencies.
- Quality management can lead to better performance and profitability.

**Session Moderator**

**Mr. Mahesh Motwani**

**Month Owner**

**Mr. Parmanand Motwani**

Gyan Session

**Leveraging WhatsApp Integration with Meta Ads**

**Mr. Pankaj Godwani**

**Date:** 6th October 2024

**Time:** 10:30 AM

**Venue:** Zilla Stadium, Conference Hall, Amravati

**Mr. Ranjit Band**

President

**Mrs. Preeti Daga**

Secretary

**FOR MORE INFORMATION CALL : 9022913199**

## KEY TAKEAWAYS

### **What is Quality?**

- Quality is the fulfillment of requirements—ensuring that processes and outcomes meet the set standards.
- Quality is never an accident; it is always the result of intelligent effort.
- Quality comes not from inspection; but from improvement of the (production) process.

### **Sustainability Focus**

The principles of Reduce, Reuse, Recycle are essential for building sustainable systems.

**REDUCE - REUSE- RECYCLE = SUSTAINABLE**

### **Systems**

- Every system is perfectly designed to get the results that it does.  
– W. Edwards Deming.
- People work within systems. Management creates the system.
- A bad designed system can beat even a good person every time.
- Defects are not free. Somebody makes them and get paid for making them.  
– W. Edwards Deming.

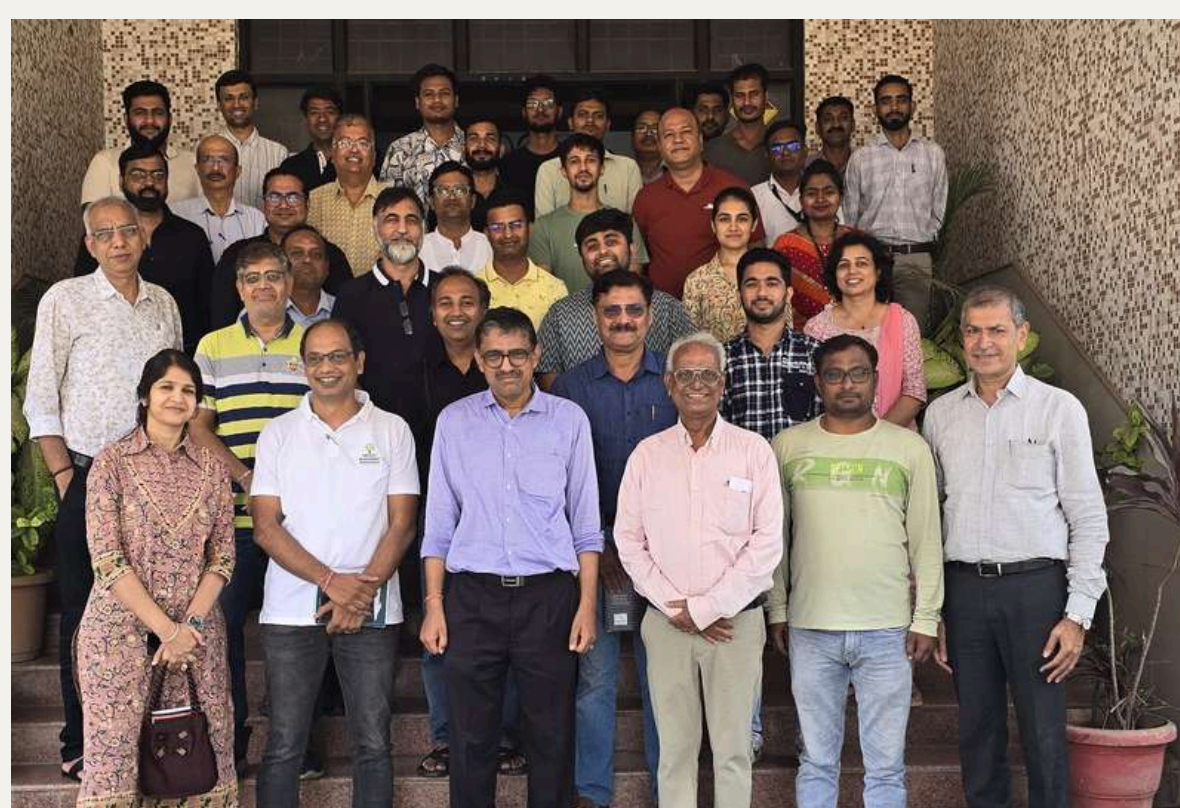
### **ISO Standards:**

For different concerns like Quality, Environment, Health & Safety, Energy, Information, Risk, and more, there are specific ISO standards that guide organizations in managing these aspects.

- Risk is inherent, but ISO standards help in managing and mitigating it.
- Job Descriptions are essential for clarity and efficiency.

- Risk is inherent, but ISO standards help in managing and mitigating it.
- Job Descriptions are essential for clarity and efficiency.
- Legal compliance goes beyond ticking boxes; it's about continuously improving systems to avoid penalties.
- Address non-conformities by identifying their root causes, and ensure corrective actions to prevent repeat errors.
- Preventive maintenance and customer feedback are crucial for consistent quality.
- A Place for Everything and Everything in its Place.
- Time is money—efficiency is key in system management.
- Quality means continuously rejecting the status quo and striving for better outcomes.
- The real problem with communication is assuming it has occurred—ensure clarity in communication within systems.
- Without questions, there is no learning.
- If you don't know how to ask the right question, you discover nothing.
- If you don't have time to solve problems, how come you always have time to do it wrong again!

**– W. Edwards Deming**



# SESSION FLYER



Amravati  
Management  
Association

## DIFFERENT STROKES FOR DIFFERENT FOLKS



**SPEAKER**

**MR. MUKESH ASHAR**

FROM NAGPUR

- TRAINING (DEVELOPING PEOPLE & BUSINESS)
- MARKETING
- INDUSTRIAL SUPPLIER

**Mrs. Preeti Daga**

(Month Owner)



Date : 24<sup>TH</sup> NOV

Time : 10.30 am

Venue : ZILLA STADIUM,  
CONFERENCE HALL, AMRAVATI

### TAKE AWAYS ☞

- Understand does one-size-fits-all management style work for diverse teams
- How to develop Emotional Intelligence to enhance team engagement
- How adaptive leadership can transform team dynamics
- Discover how tailored feedback ignites true growth

**RANJIT BAND**  
President

**PREETI DAGA**  
Secretary

FOR MORE  
INFORMATION CALL  
**9022913199**

## KEY TAKEAWAYS

🧩 Speaker used a human engineering framework to categorize people into four types based on their abilities and loyalty.

### 🧩 **Four Types of Employees:**

- D1: Loyal but not skilled.

They are trustworthy but need training to improve their work.

- D2: Skilled and loyal.

They are the best team members both capable and dedicated.

- D3: Skilled but not loyal.

These employees are talented but don't care about the organization's success.

- D4: Neither skilled nor loyal.

These employees are not dependable and don't contribute much.

### 🧩 **Why Categorize?**

Each type needs a different strategy to help them improve and grow. You can't treat everyone the same way.

### 🧩 **How to Manage Each Type:**

- D1: Loyal but Not Skilled

-Improve their skills.

-Offer training programs or mentorship opportunities.

-Assign simple tasks first and then increase responsibility.

-Encourage Learning.

-Provide access to online courses or workshops.

- D2: Skilled and Loyal (Backbone of Your Team)

To retain and further engage them:

-Keep them Motivated.

-Give leadership roles or important projects to encourage growth.

- Recognize their work with rewards or promotions.
- They are delicate piece of an organization. We have to handle them with care.
- Help them grow.
- Provide training to sharpen their skills.
- Involve them in major decisions.
- Align their Goals with the Organization
- Show them how their work supports the company's vision.
- Offer mentorship for career growth.
- Ensure Job Satisfaction.
- Provide a healthy work-life balance.
- Keep their environment positive and aligned with their values.

- **D3: Skilled but Not Loyal**

- Build Loyalty.
- Have open conversations to understand their concerns.
  - Offer projects that show how their work impacts the company.
- Encourage Engagement.
- Accompany them in your important meetings or deals.
- Use rewards that recognize both performance and loyalty.

- **D4: Neither Skilled Nor Loyal**

- Evaluate their Potential.
- Check if they can align with your organization's values.
- If they have potential, focus on building basic skills and loyalty.
- If not, consider letting them go.
- Try to them in each and every department of the organization and find where they fit well.

### **Tips for Managing Teams:**

- **Understand Strengths:** Know what each person is good at.
- **Communicate Openly:** Let them share ideas and give regular feedback.
- **Set Clear Goals:** Define what you expect from each person.

- Celebrate Successes: Acknowledge achievements to keep morale high.
- Create Growth Opportunities: Regularly offer training and promotions.

### **How to Improve as a Leader?**

- Be Understanding: Show empathy and manage relationships well.
- Stay Organized: Use tools to manage time and tasks effectively.
- Learn Constantly: Read, attend seminars, and seek feedback to grow.
- Be a Role Model: Demonstrate the behavior and values you expect from others.

### **Conclusion:**

The goal is to move everyone towards D2: Skilled and Loyal. By understanding your team, supporting their growth, and aligning their goals with the organization's vision, you can build a strong and successful team. At the same time, focus on improving yourself to lead effectively.



# SESSION FLYER

## CYBER SHIELD : PROTECT YOURSELF FROM CYBER CRIME & BANK FRAUD



Amravati  
Management  
Association

### TAKEAWAYS

- ✓ Cyber Threats
- ✓ Bank Fraud Prevention
- ✓ Real - World Examples
- ✓ Expert Advice
- ✓ Awareness & Preparedness



**Mr. Nikhil Mahure**

HC, Amravati

**Session Moderator**  
**Mr. Mangesh Bharti**



**Smt. Kalpana Dekate**

Manager,  
Reserve Bank Of India, Nagpur



**Mr. Sachin Borkar**

Senior Assistant,  
Reserve Bank Of India, Nagpur

**Month Owner**  
**Mr. Mahesh Motwani**

**08** | **DECEMBER 2024**  
**10:30 AM**

Venue : AV Theatre, MBA Dept Building,  
Vidya Bharati Mahavidyalaya,  
Amravati

**MR. RANJIT BAND**  
President

**MRS. PREETI DAGA**  
Secretary

FOR MORE INFORMATION CALL : **+91 9022913199**

# KEY TAKEAWAYS

## **Bank Account Safety:**

- Maintain two bank accounts.
- Keep limited balance in the account linked to internet banking or credit/debit cards.

## **Internet Usage:**

- Use the internet only when required and avoid clicking on unknown links.
- Avoid saving passwords, PINs, or bank details on mobile devices; instead, keep a hard copy for records.

## **Cautious Behavior:**

- Think before sharing information. Never disclose OTPs, PAN, Aadhaar, or bank details via mobile or WhatsApp.
- Always log out of websites or browsers after use.

## **Password and PIN Management:**

- Regularly change passwords and PINs.
- Always hide the keypad while entering your PIN and do not share it with anyone, even close friends.

## **Cyber Awareness:**

- Enable two-step authentication for social media accounts.
- Learn how to secure accounts through trusted sources like YouTube.
- Only download apps from trusted sources like Play Store and use apps/sites starting with "https://"

## **Avoid Online Frauds:**

- Avoid searching for customer care numbers online; visit the concerned department directly.
- Do not use online loan apps unless verified.
- Don't fall prey to messages of "winning lottery or free gifts" and respond to such messages.

## 🧩 If You Receive Suspicious Calls:

- For fake calls about electricity, insurance, or mobile payments, visit the respective department in person.

## 🧩 Senior Citizen Safety:

- Senior citizens should be accompanied by a family member when visiting a bank or ATM.

## 🧩 Public Safety Measures:

- Use your own charger or cable while charging your phone in public places.

## 🧩 Cybercrime Response:

- Contact the Cyber Cell if you suspect fraud.
- Follow the RBI mantra: Stop, Think & Click.

## 🧩 Awareness is Key:

- Even educated individuals can fall prey to cybercrime. Stay informed to safeguard yourself.



# SESSION FLYER



**Amravati  
Management  
Association**



## D2D

### DREAMS TO DELIVERABLES

### SUPER SUNDAY

ZILLA STADIUM,  
**5<sup>TH</sup> JAN 2025**  
10:30 AM TO 1:00 PM

#### KEY HIGHLIGHTS OF THE SESSION

- Discover the secret to setting & achieving impactful goals.
- Learn actionable frameworks to transform your dreams into deliverables.
- Practical tools and techniques to track & sustain success.
- Interactive activities for real-world application.

#### WHO SHOULD ATTEND

- Entrepreneurs, Business Leaders & Professionals.
- Anyone looking to align their vision with actionable outcomes.



**SHEIKH ZAKIR  
HUSSAIN**

ENVIRONMENT DEPT., SECL,  
BILASPUR GOVT. OF INDIA U/T,  
MINISTRY OF COAL

Regards,

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

FOR MORE INFORMATION

📞 9022913199

## KEY TAKEAWAYS

🧩 Do Not React Instantly in business-Respond thoughtfully instead of reacting impulsively.

### 🧩 **Flow and Balance:**

- It is crucial to maintain flow and balance in thoughts and actions to progress effectively in activities

### 🧩 **Collaboration and Networking Exercise**

- Objective: To highlight the importance of collaboration and networking in achieving goals

### 🧩 **Automation and Second-Line Development**

- Automating work is essential but often hindered due to a lack of trust and underdeveloped second-line leadership.

### 🧩 **Visibility Matters**

- If you're not visible, you don't exist professionally.

### 🧩 **Dreams vs. Goals**

- Dreams are what you envision; goals are what you achieve step by step.
- Dreams inspire; goals provide measurable progress.

### 🧩 **Turning Dreams into Reality:**

- Every dream needs a solid plan. The steps include:
- Focusing on the why rather than the how.
- Establishing an action plan.
- Taking responsibility for actions.
- Acting consistently.
- Seeking support from professionals.
- Staying patient and confident.

## **Vision Statement for 2025**

Define your vision with:

- Clarity
- Passion
- Measurable objectives

## **Overcoming Challenges:**

- Identify potential roadblocks and obstacles.
- Anticipate challenges and develop practical solutions.

## **Developing an Action Plan**

- Break down dreams into smaller, manageable steps.
- Assign realistic timelines and deadlines.
- Identify necessary resources.

## **Optimizing Productivity**

- Manage time effectively.
- Eliminate distractions and focus on one task at a time.
- Break large tasks into smaller, actionable items.

## **Tracking Progress**

- Regularly evaluate performance against goals.
- Adjust plans based on progress and feedback.

## **Empowering Others**

- Delegate responsibilities and give ownership to team members.

## **Focus on Profitability**

- Leads generation-Conversion-repeat orders-Client servicing-Cut operation cost to stay in business.

 Increase sales only matters to sustain competition & survival, no matter if margins shrinks.

# SESSION FLYER

## UNLOCK THE SECRETS OF LEADERSHIP MASTERY!

Discover the Power of Neuro  
Linguistic Psychology (NLP) and Hypnosis!



Amravati  
Management  
Association

### WHAT YOU'LL TAKE AWAY:

- ✔ **Communication:** Command attention and influence your customers, staff, and managers like never before.
- ✔ **Covert Rapport Building :** Master the art of persuasion and sell anything to anyone like a pro.
- ✔ **Leadership Hypnosis:** Transform yourself into a powerful, magnetic leader!



**MRS. SONIYA JADAJI**

International Motivational Speaker,  
NLP Trainer & Hypnotherapist

**STEP INTO YOUR NEXT LEVEL OF  
INFLUENCE, PERSUASION**

**Session Moderator**  
**Mr. Mahesh Motwani**

**Month Owner**  
**Mr. Sanjay Puruswani**

**19** | **JANUARY 2025**  
10:30 AM TO 12:30 PM

**VENUE:**  
**ZILLA STADIUM**

**MR. RANJIT BAND**  
President

**MRS. PREETI DAGA**  
Secretary

FOR MORE INFORMATION CALL : **+91 9022913199**

# KEY TAKEAWAYS

The following points emphasize the importance of confidence, body language, effective communication, and the power of positive psychology in enhancing your presence and impact. By practicing these principles, you can significantly improve both personal and professional interactions.

## **Body Language & Formal Behavior:**

**Present yourself confidently:** Your body language should convey poise, professionalism, and confidence when presenting your thoughts. Pay attention to posture, eye contact, and facial expressions to ensure that you come across as confident and credible.

## **Mind & Body Connection:**

**Influential Postures:** The way you hold your body can affect how others perceive you. Certain postures can make you appear more authoritative and engaging, which creates a positive impact, especially in formal settings like interviews or presentations.

## **Confidence & Communication:**

**Strong Communication:** Confidence is key when delivering your message. Being clear and articulate, along with having a solid understanding of the topic, enhances the effectiveness of your communication.

## **The Power of Confidence :**

**Sell Your Ideas with Confidence:** Confidence can significantly impact how others perceive your ideas or products. When you believe in yourself, others are more likely to believe in you too. Focus on executing your ideas with conviction.

## **Developing Subconscious Behavior:**

**Good Habits Shape Reactions:** Incorporating positive behavioral practices into daily life helps develop automatic, subconscious positive reactions.

Building habits like politeness, mindfulness, and kindness strengthens your overall presence.

### **NLP Techniques for Impactful Communication:**

- Dissociation & Positive Manifesting: Replace negative thoughts with positive ones. Start each day by focusing on positive manifestations to set the tone for success.
- Mirroring: Subtly mirror the other person's body language to create rapport and improve connection during conversations.
- Reframing Behaviors: Shift to positive affirmations and use a softer, more respectful tone when communicating to create a better atmosphere.
- Sales Reframing: Instead of giving people a simple choice to say "yes" or "no," present them with options that highlight positive outcomes and lead them toward a beneficial decision.
- Anchoring: Establish mental triggers that create a positive emotional state, helping you influence others and create high-impact interactions.
- Swish Technique: Practice replacing negative thoughts with positive ones in the morning to set yourself up for a successful, motivated day.
- Modeling: Observe and adopt positive behaviors from role models. Incorporate their habits into your own life to grow and improve.

### **Building a Great Personality:**

**Incorporate Good Habits:** Consistent communication practice, like maintaining eye contact and improving language skills, helps in presenting yourself as a thoughtful and impactful individual. Understanding and mastering both the content and delivery of your message is essential.

## **Brain and Fingerprint Alignment:**

Brain & Fingerprint Connection: The development of the brain and fingerprints are interconnected, meaning that studying fingerprints can give insights into brain activity and personality traits. Since both brain and fingerprints evolve together, analyzing fingerprints can reveal behavioral patterns and cognitive abilities.

## **Personality Detection via Fingerprints:**

- Gold Personality (1%): These individuals are perfectionists who excel in planning and executing tasks with precision. They strive for high-quality work and take calculated risks. Their rare personality trait makes them stand out.
- Green Personality (5%): Highly versatile, adaptable, and curious, green personalities thrive in learning new things. They tend to have a temporary memory and often lack consistency, making them unsuitable for rigid 9-5 corporate jobs. They are energetic, but moody.
- Red Personality (20%): (commonly associated with leadership, like the Modi personality) These individuals are strong-willed, committed, and often stubborn. Once they commit to something, they stick with it, and they possess leadership qualities that help them achieve their goals no matter what.
- Blue Personality (60%): Blue personalities are compassionate, communicative, and idealistic. They thrive on building meaningful relationships and are empathetic to the needs of others. Their sincerity, enthusiasm, and imagination help them connect deeply with people.

## **Rapport Building:**

Creating Strong Connections: Rapport building is essential for establishing trust, understanding, and empathy with others. It's a way of creating harmony and positive interactions.

## 🧩 Types of Rapport-Building Techniques:

- Auditory Techniques: Match the other person's voice speed, volume, tone, and word choice. This creates a sense of connection through sound.
- Visual Techniques: Mirror the other person's gestures and body language, helping create alignment and mutual understanding.
- Kinesthetic Techniques: Match the other person's breathing patterns. This subtle mirroring helps establish a deeper, non-verbal connection and contributes to building trust.
- Vibrational Match: By using these techniques, you can create a harmonious interaction that resonates with the other person on a deeper, almost intuitive level.



# SESSION FLYER

## CUSTOMER FIRST: THE KEY TO UNLOCKING BUSINESS SUCCESS



Amravati  
Management  
Association

### Speaker: PRATAP SHUKLA

A seasoned expert in engineering, technology design, innovation, and product development from Nagpur.

**09**<sup>th</sup> MARCH  
2025,  
SUNDAY

TIME: 10:30 AM SHARP

VENUE:  
ZILLA STADIUM  
CONFERENCE  
HALL



Month Owner  
**Dr. Pallavi Mandaogade**

Moderator:  
**Mr. Shardul Jog**

**DON'T MISS OUT ON THIS  
OPPORTUNITY TO LEARN  
FROM THE BEST AND TAKE  
YOUR BUSINESS TO THE  
NEXT LEVEL.**

### A HANDS-ON WORKSHOP FOR IMPROVING CUSTOMER CENTRICITY

#### THE TOPICS COVERED ARE:

- ✔ Identifying specific Business Goals and aligning it to internal and external customers.
- ✔ Defining our expectations and making them straight.
- ✔ Identifying ways to refine the prevailing process to achieve Excellence in the customer Service.
- ✔ 1H and 5W framework to establish Excellence in customer service hence **POWERING ON** the autopilot mode.

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

**FOR MORE INFORMATION CALL : 9022913199**

## KEY TAKEAWAYS

Design Thinking isn't just a process—it's a mindset that puts people at the center of innovation. In today's rapidly changing world, businesses that focus on customer experience rather than just scale are the ones that succeed. By embracing diverse perspectives, understanding customer needs deeply, and fostering internal growth, organizations can design solutions that truly make a difference.

### **Design Thinking is a Mindset, Not Just a Method:**

It's a way of thinking that encourages empathy, creativity, and problem-solving. It's about shifting perspectives, even if you don't fully understand the theory at first.

### **Embrace Diverse Perspectives:**

Everyone has their own story and way of thinking—"Sabki apni soch, sabki apni kahaani" . Design Thinking acknowledges and values diversity in customer experiences, leading to unique and tailored solutions.

### **Purpose is to Truly Improve Customer Experience:**

The core purpose of Design Thinking is to enhance customer experience at every touchpoint—product design, packaging, service delivery, and company culture. Leaders like Steve Jobs and Dr. Don Norman show how purposeful design changes the game.

### **People Engineering is the Key to Success:**

Focus on internal growth and team development—this is as important as customer facing innovation. Success comes from understanding your own ecosystem, not just copying global trends.

### **Design Thinking Helps Achieve Customer Centricity:**

It ensures you walk in the customer's shoes, solving problems with empathy and insight. Applying design thinking can revolutionize product and service experiences. This drives Sustainable growth and loyalty.

### **The Market is Evolving Fast:**

“Economics of Scale will fail. Economics of Customer Experience is the Key” . Customer expectations are higher; companies need to focus on experiences to stay ahead.

### **Practical Steps Using the SMART Philosophy:**

- Set Clear, SMART Goals: Define 3 immediate goals that are Specific, Measurable, Achievable, Relevant, and Time-bound.
- Identify Your Customers: List 3-5 internal and external customers.
- Think of them as FRIENDS: Friends, Family, Relatives, Internal employees, External customers, New prospects, Dear ones.
- Prioritize One Vital Goal: Focus on one key goal that makes the biggest difference for your most important customer segment. Customers expectations are high.

### **The Power of Experience Drives Loyalty:**

Every design decision shapes customer perception. Align your design, product, and services to resonate deeply with your customer's needs.

### **Design Thinking is a Journey:**

Even if the outcomes are unclear initially, the process of exploration, iteration, and empathy leads to meaningful innovation.

### **Customer Centricity Over Traditional Economics:**

The traditional “economics of scale” is being replaced by the “economics of customer experience” .

In today's market, delivering exceptional customer experience is more valuable than just high-volume sales. By applying design thinking, business can better understand and address customer needs. It shifts the focus to the user experience, ensuring products and services are built with empathy and insight.

- Customer centricity, means putting the customer at the core of all business decisions, from product development to service delivery. It's about focusing on creating positive experiences that build long-term relationships.
- Customer Insights: Continuously gather and analyze customer feedback to understand their needs, preferences, and pain points. Use surveys, reviews, and direct interactions to shape strategies.
- Personalization: Personalize interactions based on customer data. Tailoring offers and communication enhances engagement and satisfaction, making customers feel valued.
- Employee Involvement: A customer-centric culture starts with employees. Train and empower staff to make decisions that improve the customer experience. Every employee plays a role in delivering value.
- Consistency Across Channels: Ensure that the customer experience is consistent, whether online, in-store, or via customer service. Seamless multi channel integration is key to maintaining trust.
- Proactive Service: Anticipate customer needs before they arise. Proactively offering solutions or assistance can prevent issues and create loyalty.
- Measuring Success: Regularly measure customer satisfaction and loyalty through metrics like NPS (Net Promoter Score) and customer retention rates. Use this data to refine strategies.
- Continuous Improvement: Customer expectations evolve, so it's crucial to adapt. Always seek opportunities for innovation and improvement in every aspect of the customer journey.

Focusing on **employee development** and satisfaction is key to building a successful and sustainable business. A happy, healthy, and positive work environment increases productivity and reduces turnover. Regularly engaging with employees, taking their feedback, and staying connected fosters trust and belonging. Recognizing and rewarding their efforts through appreciation programs—like "Employee of the Month," performance bonuses, and public recognition—keeps them motivated. Additionally, providing opportunities for professional growth through training, mentorship, and career advancement plans encourages continuous development. A motivated and valued team drives innovation, customer satisfaction, and long-term business success.



# SESSION FLYER



Amravati  
Management  
Association



**CA RAJESH  
CHANDAK**  
Statutory Compliances



**CA LALIT TAMB**  
Income Tax

## ENLIGHTENING PANEL DISCUSSION ON FINANCIAL YEAR END READINESS

KEY ACTIONS BEFORE  
31<sup>st</sup> March

**CA ADITYA  
KHANDELWAL**  
GST



**CA BHUSHAN  
LATHIYA**  
Personal Finance



**16<sup>th</sup>** March 2025



10.30 AM  
TO 12.30 PM



ZILLA  
STADIUM

Regards,

**MRS. PALLAVI MANDAVGADE**  
Month Owner

**CA ANUPAMA LADDHA**  
Moderator

**MR. RANJIT BAND**  
President

**MRS. PREETI DAGA**  
Secretary

FOR MORE INFORMATION CALL : 9022913199

## KEY TAKEAWAYS

As we approach the close of the financial year, it's crucial to ensure all financial, statutory, and compliance tasks are completed accurately and on time. Below is a comprehensive list of key takeaways to help streamline processes, avoid penalties, and ensure a smooth transition into the new financial year.

### **Financial Monitoring & Compliance:**

- **MIS Reports:** Ensure Management Information System reports are updated and accurate for informed decision-making.
- **Financial Reporting:** Maintain a structured reporting system to present financial health to stakeholders.
- **Bank Reconciliation:** Reconcile all bank accounts to confirm transactions are tallied; address discrepancies immediately.
- **KYC Compliance:** Complete all pending KYC formalities for individuals, partners, and entities to maintain regulatory compliance.
- **CIBIL Score Review:** Verify and maintain a good credit score to facilitate future creditworthiness and funding opportunities.

### **Insurance & Risk Management :**

- **Insurance Policies:** Verify that all insurance policies are active and renewals are completed. Ensure assets like material, equipment, and stock are adequately covered under insurance.

### **Taxation & Legal Compliance:**

#### **A] Direct & Indirect Tax:**

- **Advance Tax Payment:**
  - Pay advance tax for FY 2024-25 by 15th March 2025 to avoid interest; last deadline is 31st March 2025.
  - Ensure reconciliation with GST payments to prevent mismatches.

- **Updated ITR Filing (FY 2021-22 / AY 2022-23):**
  - File updated returns after reviewing AIS/TIS data and Project Insight reports for any unreported income or mismatches.
- **TDS & TCS Return Corrections (FY 2007-08 to FY 2018-19):**
  - Corrections allowed only for the last six years—complete any pending rectifications.
- **TDS Compliance:**
  - Deduct and deposit TDS on time, including on payments to NBFCs (processing fees, interest) and remuneration to partners (as per revised limits from 1st April 2025).
  - Ensure deduction for all applicable parties (e.g., Keabis).
- **Vivad Se Vishwas Scheme:**
  - Open until 31st March 2025. Evaluate and resolve pending appeals or disputes under this scheme to close litigations.

## **B] Legal Filings & Statutory Requirements:**

- **Director KYC (DIR-3 KYC):**
  - File before 31st March to avoid DIN deactivation.
- **LLP Annual Filings:**
  - File Form 8 (Statement of Accounts & Solvency) and Form 11 (Annual Return) within timelines. Include audited financials where required.
- **Preparation of Financial Statements for Unincorporated Entities:**
  - Adopt prescribed corporate formats for LLPs, partnerships, etc., ensuring they align with statutory audit requirements.
- **GST & ITC Reconciliation:**
  - Match Input Tax Credit (ITC) claimed with GSTR-2A/3B. Rectify mismatches before 7th April 2025, the final date for corrections.
  - Pass Reverse Charge Mechanism (RCM) liability closure entries in the books for complete compliance.
- **Passenger Vehicle GST ITC Eligibility:**
  - Clarify ITC eligibility on passenger vehicles, typically disallowed unless used for eligible purposes.

## **Payments, Invoicing & MSME Compliance:**

- New Invoice Series:

Implement the new invoice numbering series from 1st April 2025 in line with financial year norms.

- Outstanding Invoices:

Prepare and settle all outstanding invoices before 31st March to ensure proper year-end accounting.

- Utility Bills:

Raise and record final utility invoices (electricity, water, telecom, etc.) by 25th March to close the accounts.

- **Payments to MSMEs (Section 43B(h)):**

- Pay MSME vendors within prescribed timelines; unpaid dues can be disallowed as expenses.

- Send formal communication to vendors classified under MSME regarding these payment terms.

## **Expense Provisions & Personal Expense Reporting:**

- **Expense Provisions:**

- Record all expense provisions accurately.

- Differentiate between contingent liabilities (possible obligations) and laid-out expenses (definite obligations) in financials.

- **Personal Expenses in Books:**

- Ensure PAN and mobile numbers are linked for personal expenses.

- Failure to report details could result in up to ₹10 lakh being treated as household expenses rather than business expenses, attracting scrutiny.

## **Books Review & Internal Controls:**

- **Internal Review of Books:**

- Conduct a thorough review of books of accounts before closing.

- Rectify anomalies to minimize the risk of scrutiny or notices from tax authorities.

## **Stock & Asset Management:**

### • **Physical Stock Verification:**

- Conduct and document stock verification between 23rd and 31st March 2025.
- Ensure stock records reconcile with physical counts and accounting entries.

### • **Stock Statements to Financiers:**

- Submit stock statements to banks and lenders before or on year-end.
- Justify valuation differences & address any temporal or procedural discrepancies to avoid funding issues.

## **Partner's Remuneration & Compliance:**

### • **Partner's Remuneration:**

- Apply enhanced limits effective 1st April 2025.
- Deduct TDS on all payments and document agreements properly.

## **ITR Filing Compliance:**

### • **File Pending ITRs:**

- Ensure all Income Tax Returns, especially for FY 2021-22, are filed to maintain compliance and avoid penalties.

| <b>Sr. No.</b> | <b>Action Item</b>       | <b>Deadline/Note</b>       |
|----------------|--------------------------|----------------------------|
| 1              | Advance Tax Payment      | 15th / 31st March 2025     |
| 2              | Director KYC (DIR-3 KYC) | 31st March 2025            |
| 3              | LLP Form 8 & 11 Filing   | As per statutory deadlines |

|   |                                      |                          |
|---|--------------------------------------|--------------------------|
| 4 | Vivad Se Vishwas Scheme              | 31st March 2025          |
| 5 | ITC Rectification (GSTR-2A/3B)       | 7th April 2025           |
| 6 | Physical Stock Verification          | 23rd - 31st March 2025   |
| 7 | Partner's Remuneration TDS Deduction | Effective 1st April 2025 |
| 8 | New Invoice Series                   | 1st April 2025           |

- **By following this comprehensive checklist, you ensure complete compliance, avoid penalties, and close the financial year on a strong footing.**



# SESSION FLYER



Amravati  
Management  
Association



SPEAKER

**MR. BRIJ SARDA**

The Founder and Head of MediGrace

# मैं मेरा दुश्मन

Central India's pioneering healthcare advertising and training agency. With about three decades of experience in pharma branding, training, and leadership, he has conducted more than 3000 sessions across Europe, Russia, and Asia, empowering over 100 pharmaceutical clients. An M.Pharm graduate with advanced training from MICA, he is also a social leader, a passionate tech enthusiast, and a dedicated mentor.

## TAKE AWAYS

- Transform personal characteristics to align with need of Business
- Nurture the skills for the customer delight
- Develop productive and positive interpersonal engagements.

**MODERATOR -  
SANJAY PURASWANI**

**Mr.Ranjit Band - President**

**MONTH OWNER -  
MR. JIMMY MEHTA**

**Mrs.Preeti Daga - Secretary**

**4th MAY 2025**  
**10.30 AM SHARP**

**VENUE :**  
**ANNOUNCE TO BE SOON**

**1ST SESSION FROM THE AMA GROWTH SERIES 2025**

FOR MORE INFORMATION CALL : **+91 9022913199**

## KEY TAKEAWAYS

You are either your greatest ally or your biggest obstacle. By changing your mindset, mastering your time, and refining your communication, you can unlock the next level of personal and professional growth.

### **Self-Awareness & Taking Ownership**

- Growth starts when we stop making excuses and start looking within. We often blame people, circumstances, or luck for our failures, but real change begins with self-awareness.
- Understand that your decisions are shaped by your background—skills, upbringing, family, health, even coincidences. But you can still choose to grow if you know yourself well.
- There’s a difference between “I” (your personal self) and “Me” (your professional/business self).
- Align your personal strengths and weaknesses with your role in business or leadership.
- Everyone has a unique journey—success doesn’t follow one formula. Be open to learning, accept your flaws, and focus on improving step by step.

### **Communication Shapes Your Team and Leadership**

- The way you communicate affects team morale and your personal image.
- Angry or blame-filled language damages trust, while respectful communication builds collaboration.
- Instead of accusing or questioning harshly, learn to reframe your sentences:
- “Payment bheja nahi?” → “Sir, payment kab tak expect kar sakta hoon?”
- “Work kyun nahi hua?” → “By when can I expect the work to be completed?” Also, active listening is equally important. It shows respect and builds stronger relationships.
- Good communication is not just about speaking—it's also about how well you listen and respond.

## **Let Go of Ego & The “Boss Syndrome”**

- Thinking “I know everything” can stop your growth.
- When you always want to be right or in control, it creates fear in your team and blocks innovation.
- Leadership is not about dominating—it’s about guiding, delegating, and trusting others.
- Learn to understand your natural behavior and whether it helps or hinders your business role.
- If you truly want to grow, you must be willing to unlearn, adapt, and share responsibilities.

## **Emotional Control is a Superpower**

- Uncontrolled emotions—especially anger—can damage both relationships and business decisions.
- A good leader must learn to stay calm under pressure.
- Ask yourself:
  - Can I respond instead of reacting?
  - Am I focused on fixing the mistake, or just blaming the person?
- Learn to reduce the frequency, intensity, and duration of emotional outbursts.
- Emotional stability earns respect and helps you make better, long-term decisions.

## **Time Discipline = Life Discipline**

- Time is your most valuable resource—once lost, it never comes back.
- Start by building better routines. For example, waking up early (like 5:30 AM) can give you a head start over others.
- Use productivity tools like:
  - Pomodoro Technique – Work for 25 mins, break for 5
  - Eat the Frog – Do the hardest task first
  - 80/20 Rule – Focus on the 20% tasks that give 80% results
  - Eisenhower Matrix – Prioritize urgent vs. important tasks
- Scheduling even your distractions (like checking your phone) helps maintain focus.
- Remember: How you spend your day shapes your success.

## ✚ Better Decisions & Beating Procrastination

- Avoid making decisions just because you're under pressure or out of options.
- Too few or too many choices can confuse you—what matters is clarity of thought.
- Use decision-making frameworks and always keep a Plan B ready.
- To beat procrastination, identify what holds you back:
  - Mood?
  - Mobile distractions?
  - Fear?
  - Lack of urgency?
- Then apply smart techniques:
  - Kaizen – Small improvements daily
  - Parkinson's Law – Set shorter deadlines to get more done
  - Break tasks into small parts – helps trigger momentum and releases dopamine
- Reward yourself for progress—celebrating small wins keeps motivation high.

## ✚ Health is the Foundation of Leadership

- Good physical and mental health directly affect how you lead and make decisions.
- Neglecting your health leads to stress, poor emotional control, and bad choices.
- Make time for:
  - Regular exercise
  - Meditation or reflection
  - Healthy meals and sleep
  - A consistent daily routine
- A healthy body supports a strong mind—and together they help you lead with confidence and clarity.

***“From “Main Mera Dushman” to “Main Mera Dost” — your journey begins with self- awareness”***

# SESSION FLYER



Amravati  
Management  
Association

## THINKING OUT OF THE BOX

**DATE: 18<sup>TH</sup> MAY 2025**

**VENUE: SOON TO BE ANNOUNCED**

A New Paradigm for Business Creativity  
Interactive Leadership Session

**RETHINK NORMS.  
DRIVE INNOVATION.  
LEAD WITH PURPOSE.**



EXPLORE STRATEGIC INSIGHTS,  
REAL-WORLD CASES, AND TOOLS TO  
ELEVATE CREATIVE LEADERSHIP.  
FOR ENTREPRENEURS, PROFESSIONALS,  
AND FUTURE LEADERS.

**DR. PRASHANT AGRAWAL**  
CEO of Microfilter Polymers Ltd

Regards,

**Mr Jimmy Mehta**  
Month Owner

**Miss. Shreeya Jog**  
Moderator

**Mr Ranjit band**  
President

**Mrs Preeti Daga**  
Secretary

**FOR MORE INFORMATION CALL : 9022913199**

## KEY TAKEAWAYS

The engaging session highlighted how creative thinking drives growth and transformation. Through case studies, exercises, and practical tools, Mr. Agrawal showed participants how to break mental barriers, rethink traditional models, and build innovative solutions.

### ***“Creative Thinking, Innovation, and Business Adaptability”***

#### **Break Barriers to Creative Thinking;**

- Mr. Agrawal pointed out that several internal factors often block creativity:
- Relying too much on past experiences
- Following rigid systems and outdated rules
- Staying inside comfort zones
- Accepting assumptions without questioning them

To think creatively, individuals and businesses must recognize these patterns and break free from them.

#### **Real-World Business Lessons**

The session featured powerful examples of businesses that failed or succeeded based on how they approached innovation:

- Kodak – The Danger of Rigid Thinking

Refused to adopt digital photography despite inventing it, leading to irrelevance in the market.

- Blockbuster vs. Netflix – The Cost of Stubbornness

Blockbuster failed to recognize the potential of streaming, while Netflix disrupted the industry.

- BlackBerry – Trapped in the Comfort Zone

Continued to focus on physical keyboards despite the shift to touchscreens, losing market share.

- HMT – Resistance to Change

Stuck with outdated watchmaking technology while the market moved ahead.

- Airbnb – Creative Use of Resources

Reimagined the hospitality model by utilizing unused home spaces and redefining lodging.

- Zomato – Agility in Crisis

Quickly adapted during COVID-19 by launching grocery delivery to meet emerging needs.

- **Paper Boat** – Emotional Storytelling & Cultural Identity

Revived traditional Indian drinks with modern branding and nostalgic storytelling.

- Tesla – Disruptive Sales Model

Eliminated dealerships and adopted a direct-to-consumer model, providing better value.

- Amul (Village Model) – Empowering Grassroots

Built a robust dairy supply chain by connecting with and uplifting rural farmers.

- Amul Ice Cream – Smart Diversification

Turned surplus milk into a new revenue stream, avoiding waste and boosting profits.

- Paytm – Opportunity in Crisis

Capitalized on demonetization by aggressively promoting mobile payments.

- iD Fresh Food – Packaging Innovation

Transformed a daily-use batter into a branded product through user-friendly packaging.

- WOW! Momo – Standardizing Street Food

Turned momos into a scalable QSR brand with consistent quality and innovation.

- Aravind Eye Care – Affordable, High-Volume Services

Modeled after McDonald's, offered low-cost eye care with high efficiency and reach.

- Mumbai Dabbawalas – Exceptional Logistics

Achieved near-perfect delivery accuracy using a simple, color-coded system.

## **Preparing Gen Z for Future Ready Entrepreneurship**

- Gen Z entrepreneurs must learn to plan proper exit strategies to handle situations when startups don't go as expected.
- The next decade belongs to agriculture—youth should explore sustainable and growth-oriented opportunities in this sector.
- Preparing for both success and failure is key to building resilient businesses.

## **Innovation Framework: The SCAMPER Technique**

The **SCAMPER** method, a structured brainstorming tool that encourages reimagining existing products or processes by applying the following strategies:

- **S**ubstitute – Replace parts of the product or process.
- **C**ombine – Merge elements to create something new.
- **A**dapt – Modify to suit different conditions or needs.
- **M**odify – Change shape, appearance, or functionality.
- **P**ut to another use – Repurpose for a different function.
- **E**liminate – Remove unnecessary parts.
- **R**everse – Look at it from a completely different perspective.

This technique allows teams to systematically generate innovative ideas by shifting how they look at challenges.

## **Reverse Thinking**

Think for “How can you fail a business?”

By listing failure strategies and reversing them, essential actions for success can be uncovered. This creative twist helps identify what truly matters in business sustainability.

- List actions that lead to business failure.
- Identify behaviors like ignoring customers, resisting innovation, poor financial planning, and lack of adaptability.
- Reverse each failure point to derive success strategies.

- Emphasize customer-centric approach, innovation, financial discipline, and market awareness.
- Use the reversed insights as a checklist for sustainable business practices.
- Encourage unconventional thinking to identify hidden risks and opportunities.

## **Power Points**

- Question old habits and assumptions to unlock new possibilities.
- Stay flexible and adapt quickly to changing situations.
- Use creative ideas like culture and storytelling to build emotional connections with customers to unlock new growth dimensions.
- Look at existing resources in new ways to create value.
- Use tools like SCAMPER to turn everyday ideas into smart innovations.
- Surplus isn't waste — it's untapped potential. Convert it into value, not clutter. Treat surplus as an asset, not a burden.

## **Conclusion**

The “Think Out of the Box” session made one thing clear — innovation isn't about having more; it's about thinking differently. By staying agile, questioning norms, and embracing creativity, businesses can lead in any environment.



# SESSION FLYER



**Amravati  
Management  
Association**

## THE GROWTH BLUEPRINT WORKSHOP

STRATEGIC SESSION BY MR. NEERAJ SHAH



**MR. NEERAJ SHAH**  
Strategic Transformation  
Architect



**1st June  
2025**



**10:30 AM  
Sharp**

**AV Theatre MBA Building,  
Vidyabharti College,  
Camp Amravati**

Transform your business with proven strategies that blend digital innovation with new age market dynamics.

➤ This workshop is designed to help you unlock business growth using a powerful 3-pillar system:

- Dominate Digitally
- Convert Leads Effectively
- Profit with Purpose

all with a smart touch of AI

**Mr. Arpit Mundhada**  
Moderator

**Mrs. Snehal Zanwar**  
Month Owner

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

FOR MORE INFORMATION CALL: 9022913199

## Building an Impactful, Ethical & Digital-First Business

### **Mindset Matters**

- **Optimism Fuels Success:** Embrace a positive outlook to navigate challenges and drive innovation.
- **Stay Curious:** Continuously seek new knowledge and perspectives to foster growth.
- **Physical Activity Enhances Mental Well-being:** Engaging in regular exercise, such as walking or cycling, can significantly improve mood and cognitive function.

### **Choose Your Customer Wisely**

- **Identify Ideal Customers:** Focus on clients who align with your values and can provide meaningful feedback.
- **Build Ethical Connections:** Establish relationships based on trust and mutual benefit, akin to nurturing a long-term partnership.

### **Marketing Is Not Optional—It's Everything**

- **Allocate Time Effectively:** Dedicate approximately 70% of your efforts to marketing activities to enhance visibility and engagement.
- **Consistent Communication:** Maintain a steady presence across various platforms to build brand recognition and trust.

### **Content Is King – And Tough to Rule**

- **Create Authentic Content:** Develop material that reflects your brand's story and values, resonating with your target audience.
- **Utilize Visual Storytelling:** Incorporate visuals and narratives to convey messages effectively and memorably.

### **Feedback & Digital Connection**

- **Leverage CRM Tools:** Use Customer Relationship Management systems to maintain and enhance customer interactions.

- Encourage Feedback: Actively seek and utilize customer input to refine products and services.

## **Build Systems, Not Just Businesses**

- Work On the Business: Focus on strategic planning and system development to ensure scalability and sustainability.
- Empower Your Team: Delegate responsibilities and provide training to foster a capable and autonomous workforce.

## **Credibility & Emotional Connection**

- Share Your Journey: Openly communicate your business's mission and values to build emotional connections with your audience.
- Showcase Success Stories: Highlight customer testimonials and case studies to establish trust and demonstrate impact.

## **Scale with Vision, Not Just Trends**

- Stay Original: Develop unique strategies and offerings that reflect your brand's identity, rather than merely following market trends.
- Utilize AI and Data Tools: Implement artificial intelligence and analytics to understand customer behavior and optimize operations.

## **Think Long-Term, Act Now**

- Profit with Purpose: Align business objectives with meaningful goals that contribute positively to society.
- Focus on Sustainable Growth: Prioritize strategies that ensure long-term success over short-term gains.

## **Embrace Social Connections**

- **Business is About People:** Recognize that meaningful relationships are at the heart of successful enterprises.
- **Leverage Every Interaction:** Use travel and meetings as opportunities to connect and expand your network.
- **Social Connections Enhance Longevity:** Studies show that strong social ties contribute to a longer, healthier life.

## Define Your 'LAKSH' (Goal)

- **Set Clear Objectives:** Establish specific, measurable, achievable, relevant, and time-bound (**SMART**) goals to guide your business strategies.
- **Align Actions with Purpose:** Ensure that daily activities contribute to your overarching mission and vision.

## Conclusion

### Scale Smarter with AI—Your Strategic Co-Pilot

Success isn't about selling more; it's about selling better—to the right people, with the right story, at the right time.

In today's dynamic business landscape, leveraging Artificial Intelligence (AI) is no longer optional—it's essential. AI serves as a powerful ally in understanding your market, identifying ideal customer personas, and crafting targeted strategies that resonate.

Key Benefits of Integrating AI into Your Business Strategy:

- **Enhanced Market Analysis:** AI tools can process vast amounts of data to uncover market trends, customer behaviors, and emerging opportunities, enabling informed decision-making.
- **Precise Customer Targeting:** By analyzing customer data, AI helps in creating detailed personas, allowing for personalized marketing efforts that increase engagement and conversion rates.
- **Efficient Resource Allocation:** Automating routine tasks with AI frees up time and resources, allowing your team to focus on strategic initiatives that drive growth.
- **Continuous Feedback Loop:** AI systems can monitor campaign performance in real-time, providing insights that help in refining strategies promptly.

### **Cautionary Note:**

While AI offers substantial advantages, it's crucial to use it as a tool to augment human intelligence, not replace it. Rely on AI for data-driven insights and efficiency, but ensure that human judgment and creativity guide final decisions.

### **Use AI Intelligently—Prompt with Purpose**

AI delivers accurate and impactful results only when guided by clear, thoughtful prompts. The quality of the output depends entirely on the clarity of input. Strategic thinking must lead, with AI amplifying your direction. It's a tool—not a decision-maker.

### **Action Steps:**

- **Explore AI Tools:** Familiarize yourself with AI platforms that align with your business needs, such as customer relationship management (CRM) systems, marketing automation tools, and data analytics software.
- **Pilot AI Initiatives:** Start with small-scale AI projects to understand their impact and scalability within your operations.
- **Invest in Training:** Equip your team with the necessary skills to leverage AI tools effectively, ensuring a smooth integration into existing workflows.
- **Monitor and Adjust:** Continuously assess the performance of AI-driven strategies and make adjustments as needed to optimize outcomes.

By thoughtfully integrating AI into your business processes, you position your enterprise to scale efficiently, adapt swiftly to market changes, and maintain a competitive edge in your industry.

# SESSION FLYER



Amravati  
Management  
Association

## TURN CONFLICT INTO COLLABORATION

- Master effective communication techniques
- address people challenges through negotiation.



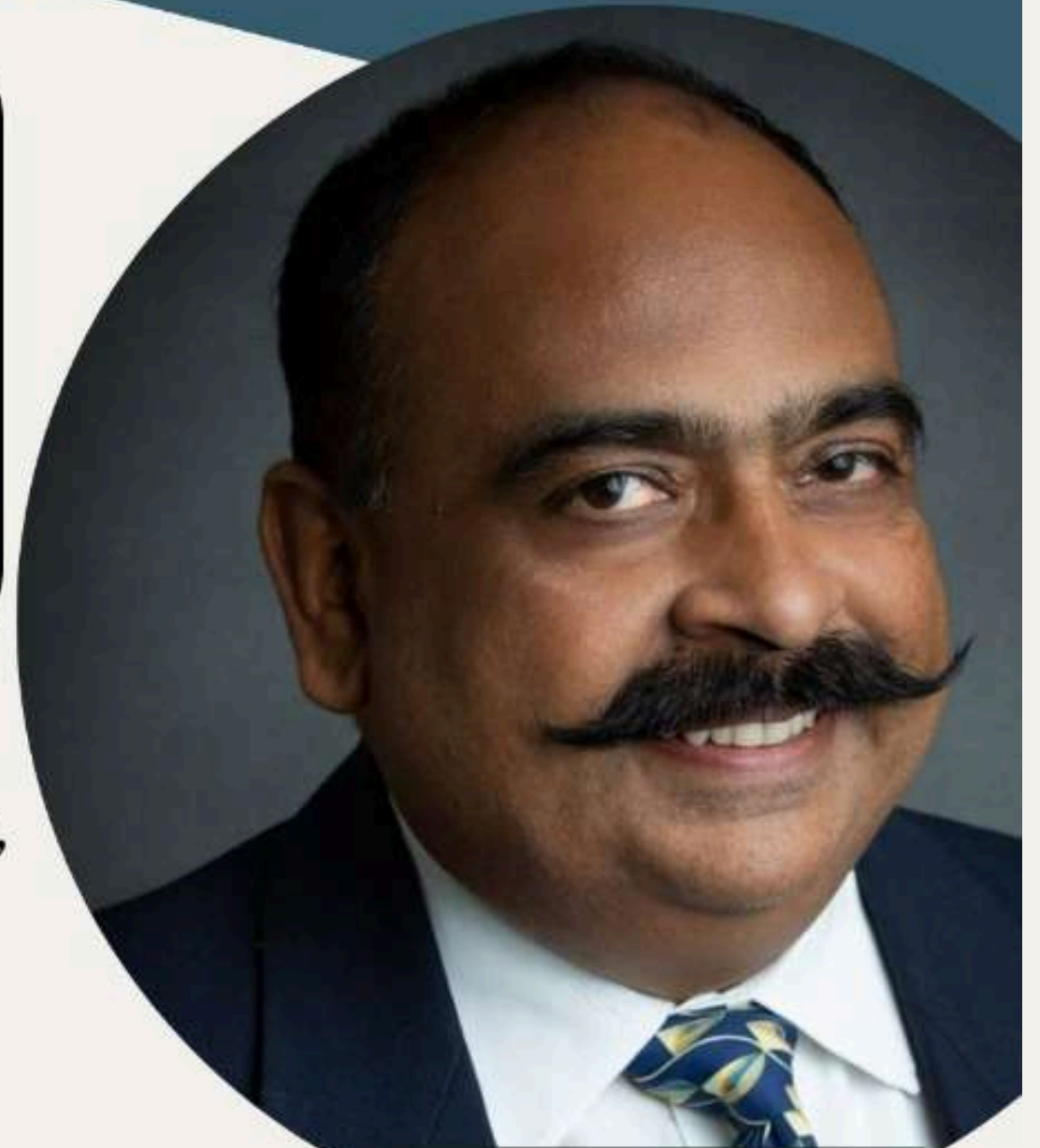
Conference hall Pharmacy,  
Building, Vidyabharti  
College, Camp Amravati



10:30 AM  
Sharp



15<sup>th</sup> June  
2025



Mr. Sanjay Singh

Er. Ashish Pete  
Moderator

CA Snehal Zanwar  
Month Owner

Mrs. Preeti Daga  
Secretary

Mr. Ranjit Band  
President

FOR MORE INFORMATION CALL: 9022913199

## KEY TAKEAWAYS

Conflicts are natural. Let's learn to handle them positively

### ✚ **Conflict is Natural – Embrace It Positively**

Conflicts are not signs of failure—they are gateways to improvement. A complaint is not a threat, but a gift that helps you strengthen processes and build stronger relationships.

### ✚ **Set Clear Expectations to Minimize Future Friction**

Ambiguity breeds conflict. By clearly defining deliverables, timelines, and responsibilities, you give structure to relationships—reducing surprises and setting the stage for trust.

### ✚ **Every Complaint is a Growth Trigger**

Treat every complaint as constructive feedback. 68% of customers don't leave due to the product—they leave because they feel unheard. A listening mindset transforms dissatisfaction into loyalty.

### ✚ **Don't Let Feedback Get Lost in Layers**

Sometimes, valuable complaints never reach decision-makers due to communication gaps. Be accessible on all channels—email, calls, social media—and ensure a strong customer feedback mechanism is in place.

### ✚ **Use the 5S Principle: सुनो, समझो, सुझाव दो, समाधान दो, संतुष्टि दो**

Inspired by Zig Ziglar, this structured model is powerful:

- **Suno (Listen)** – Truly listen to concerns
- **Samjho (Understand)** – Clarify and grasp the situation
- **Sujhao (Suggest)** – Offer possible solutions
- **Samadhan (Solve)** – Take corrective action
- **Shukriya:** Thank them for the feedback—it builds trust and shows growth.

Always follow with the 5W1H approach—What, Why, When, Where, Who, and How—to dive deep into the issue.

## **Filter Emotions, Focus on Facts**

Don't react to emotional outbursts. Instead, respond with clarity and logic. Use mental filters like:

- Attentional – What's being focused on?
- Freudian – What emotional past is being triggered?
- Rosenthal – What are their expectations?
- Experiential – What past experiences are shaping the complaint?

## **Use Cause-and-Effect Analysis**

Behind every problem is a chain of causes. Rather than solving surface-level symptoms, study the chain to uncover the true reasons. This leads to long-term solutions.

## **Apply the Fishbone Diagram for Problem Solving**

Also known as the Ishikawa diagram, it helps you visually categorize and trace all possible causes behind a conflict—across people, processes, systems, and materials.

## **Conduct Root Cause Analysis (RCA)**

Go deeper. RCA guides you to:

- Define the problem
- Gather relevant data
- Identify contributing causes
- Trace the root cause
- Suggest & implement a lasting solution

It's not about blame—it's about prevention.

## **Improve Probing & Questioning Skills**

Asking the right questions is key. Instead of jumping to conclusions, dig beneath the surface. Good questions clarify intent, uncover hidden concerns, and build trust.

## **Learn to Collaborate, Not Compete**

Conflict resolution is not about “winning.” The goal is a win-win. Collaboration means understanding both your needs and theirs, and creating solutions that serve both sides.

## 🧩 Recognize Different Types of Conflicts in Business

Understanding the nature of conflict helps in crafting better responses:

- **Price Conflict** – Misalignment of budget and value
- **Quality Conflict** – Product/service not meeting expectations
- **Promise Conflict** – Missed deadlines or delivery
- **Trust Conflict** – Broken faith in people or brand
- **Behavior Conflict** – Miscommunication, attitude, or tone

Each of these can be addressed using the 5S approach.

## 🧩 Be Aware of the 5 Conflict Outcomes

People handle conflict in 5 typical ways:

- **Compete** – “I win, you lose”
- **Avoid** – “Let’s not talk about it”
- **Accommodate** – “You win, I lose”
- **Compromise** – “We both adjust”
- **Collaborate** – “Let’s win together” (Ideal Approach)

Aim to always shift conversations toward collaboration, not compromise.

## 🧩 “Matbhed” Shouldn’t Lead to “Manbhed”

Disagreements are normal, but they should never lead to emotional rifts. Handle conflicts with emotional intelligence and empathy. Don’t let professional issues become personal grudges.

### Conclusion:

Conflict is not the problem. The real issue is how we listen, react, and respond. With empathy, structure, and clear dialogue, every conflict can be turned into collaboration.



# SESSION FLYER



**Amravati  
Management  
Association**

## FINANCIAL LITERACY & CORPORATE FINANCE:

SMART DECISION - MAKING FOR BUSINESS LEADERS

Manage Money Smartly :  
Personally & Professionally



29<sup>TH</sup> JUNE 2025



10:30 AM  
Sharp

### TAKEAWAYS:

- Strategic Capital Allocation
- Risk-Reward from Promised Business
- Securing Cash Crunch Financing
- Insight-Driven Diversification & Innovation



Mr. Vinayak Gavankar  
Speaker



CONFERENCE HALL, ZILLA  
STADIUM, AMRAVATI

|                              |                               |                                 |                                 |
|------------------------------|-------------------------------|---------------------------------|---------------------------------|
| Mr. Ranjit Band<br>President | Mrs. Preeti Daga<br>Secretary | CA Snehal Zanwar<br>Month Owner | Mr. Santosh Behare<br>Moderator |
|------------------------------|-------------------------------|---------------------------------|---------------------------------|

FOR MORE INFORMATION CALL: 9022913199

## KEY TAKEAWAYS

### **The Strategic Role of Financial Decision-Makers:**

In today's dynamic business environment, CEOs and entrepreneurs are not just visionaries—they are also the chief decision-makers for capital deployment. The session emphasized that every financial decision must be data-driven, context-specific, and strategically aligned. Whether choosing between projects or managing capital shortages, financial literacy and judgment shape the long-term success of an enterprise.

A CEO's ability to allocate capital effectively is one of the most critical skills—especially since capital is finite and stakeholders' expectations are infinite.

### **Case 1: Unlocking Liquidity Through Smart Cash Flow Management:**

One real-life example featured a company with a Cash Conversion Cycle (CCC) of 125 days—far above the industry average of 75. This meant the business was holding on to cash longer than it should, affecting liquidity.

#### Actions Taken:

- Just-in-Time inventory reduced holding days and freed up over \$1M.
- Offering early payment discounts reduced receivables and unlocked another \$1M.
- Negotiated longer payment terms with suppliers to delay outflows by \$833K.

#### Insight:

You don't always need loans—working capital optimization is often the most efficient source of cash. It reduces dependency on external funding and improves liquidity from within the system.

## **Case 2: Automation – An Investment or an Expense?**

The company evaluated a \$2M automation investment aimed at reducing labor, defects, and increasing output.

### Financial Evaluation:

- Annual savings = \$640K, Additional revenue = \$600K.
- Payback Period = 1.6 years, NPV = \$2.87M, IRR = 58%.

### Lesson:

Automation is not just a cost—it can be a strategic enabler of efficiency and scale, provided you evaluate it using key metrics like NPV, IRR, and cash flows. Also, always recalculate NPV under different sales scenarios to check profitability sensitivity.

## **Case 3: Investing in New Machinery – Breakeven First, Ambition Later**

In this scenario, the company considered buying new machinery. Financial analysis revealed:

- Break-even point = 6,250 units.
- Best-case: ₹60,000 profit; Worst-case: ₹1.8 lakh loss.
- A small change in price or cost had a big impact on profitability.

### Insight:

Before investing in fixed assets, calculate the breakeven point to know the minimum required sales to stay afloat. Then use sensitivity analysis to see how price drops, cost rises, or demand changes affect outcomes.

## **Case 4: Debt vs. Equity – When Taking a Loan Makes Sense**

A company evaluating a \$5M loan at 8% interest for production expansion needed to balance benefits and risks.

### Key Notes:

- Benefits: Tax savings, retained ownership.

- Risks: Fixed repayment burden, interest rate volatility.
- Debt Service Coverage Ratio (DSCR) was 2.63x even at 5% growth—indicating good repayment capacity.

#### Lesson:

Loans aren't bad—but only if you're cash-flow ready. Always evaluate DSCR before borrowing. A DSCR above 2 is considered safe. Also, assess interest terms, growth assumptions, and repayment risks carefully before taking on debt.

### **Case 5: Tata Motors' Expansion – Investing With Confidence**

Tata Motors planned to invest ₹1,200 Cr to double plant capacity.

#### Financials:

- Cash inflows = ₹300 Cr/year for 7 years; Salvage = ₹200 Cr.
- NPV = ₹310 Cr | IRR = 17.5% | Profitability Index = 1.26

#### Lesson:

Structured investment evaluation using NPV and IRR builds confidence in high-stake decisions. If the NPV is positive, the investment adds value. Always compare future inflows with present investment value before proceeding.

### **Case 6: Birla Opus in Paint Industry – Bold but Calculated**

This futuristic business move involved a ₹10,000 Cr investment in the competitive paints market.

#### Projected Outcome:

- Exit value (2030) = ₹50,400 Cr.
- IRR = 25%, assuming >20% CAGR and 15%+ EBITDA margins.
- Requires consistent execution, capital management, and competitive advantage.

#### Lesson:

Large-scale entry into new industries demands long-term strategic thinking, detailed forecasting, and contingency planning. Vision alone isn't enough—back it up with numbers, benchmarks, and market data.

## **Case 7: HDFC-HDFC Bank Merger – A Case of Strategic Synergy**

One of the most powerful examples was the merger of HDFC Ltd with HDFC Bank.

### Major Financial Wins:

- Eliminated tax inefficiencies = ₹3,000–4,000 Cr saved.
- Shifted to cheaper funding via CASA, saving ₹5,000 Cr annually.
- Reduced regulatory & tech costs = ₹1,000+ Cr/year.
- Total estimated annual savings: ₹12,000 Cr+

### Lesson:

- Operational synergies like branch sharing, tech integration, and cost overlaps can create massive value. Mergers can also solve structural issues like liquidity mismatches and regulatory burdens—improving investor value and resilience.

## **Key Financial Principles Every Decision-Maker Must Know**

- Every financial decision must be backed by working—not gut feeling.
- Workings must factor in the nature of the business, its risks, industry standards, and market conditions.
- No two businesses are the same—so no two financial evaluations should be either.
- Use NPV to compare present investment with future benefits.
- Always test scenarios—what happens if growth slows, costs rise, or prices fall?

## **CEO Decision Scenarios – Practical Situations You'll Face**

- Machine vs. Marketing: How to evaluate ROI from tangible vs. intangible investments.
- Big Order, Bigger Risk: When a customer promises high-volume business—how to secure your capital and ensure payment.
- Convincing a Bank During Cash Crunch: How to build trust with lenders and raise funds even during tight liquidity.

- Kumar Mangalam Birla's Entry Playbook: How to plan expansion into new markets with long-term value in mind.
- Saving ₹10,000 Cr in One Move: How smart restructuring and systemic thinking led a bank to save massive costs.

### 🧩 **Common Financial Mistakes Entrepreneurs Must Avoid**

- Overleveraging: Borrowing more than your cash flow can support.
- Ignoring cash flow: Profit is not equal to liquidity.
- Poor capital allocation: Making investments without proper evaluation.
- Underestimating market risk: Competitors, pricing pressure, and economic changes.
- No contingency planning: Every business needs a Plan B (and C).

### **Conclusion:**

"Allocate capital like a chess player – think several moves ahead."

Whether you're considering a machine upgrade, market expansion, merger, or loan—your success depends on how wisely you allocate capital. Every decision must be grounded in data, adapted to your business model, and evaluated through risk, return, and timing.



# SESSION FLYER



## BHARAT SAGAR MALA: STEERING ECONOMIC GROWTH THROUGH MARITIME MIGHT

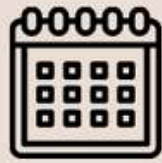
What Samruddhi Marg and Express Highways did for road transport; Bharat Sagar Mala is going to do for Sea route connectivity for INDIA. A step towards INDIA becoming the 3rd largest Economy in the World.



Speaker:  
Dr. Tejinder Singh Rawal



**10:30 AM**  
**Sharp**



**6<sup>TH</sup> JULY**  
**2025**



**AV Theatre MBA Building,**  
**Vidyabharti College,**  
**Camp Amravati**

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Ajay Rathi  
Month Owner & Moderator

FOR MORE INFORMATION CALL: 9022913199

## KEY TAKEAWAYS

### **The Strategic Role of Financial Decision-Makers:**

In India's Ancient Maritime Legacy

India's maritime history dates back to the Indus Valley Civilization, with ancient ports like Lothal and Muziris engaged in global trade with Rome and Mesopotamia. This legacy continued through the medieval period with vibrant port cities like Surat and Calicut.

### **Sagarmala: Reviving Our Coastal Glory**

Sagarmala is a modern attempt to revive India's ancient maritime prowess through smart logistics, digital ports, and connected coastal economies.

### **Why Sagarmala Was Launched**

Initiated in 2015, Sagarmala is India's flagship port-led development initiative, focused on modernising ports, enhancing logistics, and improving coastal connectivity across the country.

### **Maximising India's Coastal Advantage**

With over 11,000+ km of coastline and 200+ ports, Sagarmala taps into the country's geographic strength to boost trade, industry, and national development.

### **High Logistics Costs: A Barrier to Growth**

Logistics cost in India before commencement of Bharat Sagar Mala was 16% which has come down to 12% post completion of phase 1 of BSM project. China's Logistic cost is 8% which has helped China in making what it is today. India too aims to bring the Logistics cost to 8%. Understanding the impact of Logistics cost on Economy, The Government of India has sanctioned Rs.8 Lac crore for the Bharat Sagar Mala project.

### **India's Logistics Revolution in Action**

Thanks to reforms, logistics costs have dropped from 16% to 10%, port turnaround time has reduced by 45%, and transport costs have fallen by 25%, significantly benefiting MSMEs and exporters.

## **Smart and Green Port Infrastructure**

India is building future-ready ports using technologies like AI dashboards, blockchain-based customs, RFID tracking, and solar and LNG-powered facilities—mirroring global best practices like Singapore and Rotterdam.

## **Inland Waterways: The Hidden Asset**

To facilitate marine transport within the country, the Government of India has selected 5 rivers for development by building ports and related facilities. With over 14,500 km of navigable waterways, the Sagarmala initiative promotes river-based cargo transport as a more cost-effective, eco-friendly, and fuel-efficient alternative.

## **Legal and Infrastructure Backbone**

Reforms like the National Waterways Act (2016) and Inland Vessels Act (2021) are supporting inland shipping, while investments in dredging, terminals, and cargo handling are enabling multimodal logistics.

## **Human-Centric Development**

Sagarmala focuses on inclusive growth by creating livelihoods in coastal communities, empowering women in seafood export industries, enhancing tourism, and investing in skilling programs for maritime jobs.

## **Success Stories Across India**

Projects like Vizhinjam (India's first deep-sea transshipment port), Paradip (handling 145 MMT), and Hazira (benefiting MSMEs) highlight the program's on-ground success and scalability.

## **Maritime NBFC: Financing the Future**

India has launched the Sagarmala Finance Corporation Ltd (SMFCL) to provide sector-specific financial support to port developers, startups, and infrastructure firms in the maritime ecosystem.

## **Opportunities for Businesses and Startups**

The Sagarmala initiative focuses on cleaning rivers, developing and managing ports, promoting tourism through riverside resorts, adventure sports, and cruise tours, and managing ship movement using AI technology. It boosts river-based logistics and supports startups in cold chains, logistics tech, green mobility, port design, and fintech, backed by strong government support and investment potential.

## **Sagarmala 2.0: Vision for 2047**

The next phase aims at building shipyards, cruise tourism, marine biotechnology, and seabed mining infrastructure, with goals to handle 10 billion tonnes of cargo and generate 1 crore jobs.

## **New Sectors Offer Greater Potential**

Compared to overcrowded traditional industries, emerging maritime sectors offer 5x more untapped potential for entrepreneurship, innovation, and employment.

## **Logistics is Key to National Growth**

The session revealed how integrated transportation systems—road, rail, water, and air—can unlock GDP growth, reduce inefficiencies, and revive dormant sectors across the nation.

## **Development is Geography-Independent**

Growth doesn't depend solely on being in coastal or metro cities. Even cities like Nagpur or Amravati can become part of national logistics chains through better connectivity and infrastructure integration.

## **Opportunities for Amravatikars**

Entrepreneurs from Amravati can:

- Export local products via Mumbai and Kandla ports
- Launch tech-enabled logistics or packaging solutions
- Offer skilling programs aligned with maritime needs

- Collaborate with CEZs for faster market access
- Use government finance schemes to scale ventures

### **🧩 Session Highlights Were Eye-Opening**

Insights like "1 liter of fuel moves 1,000+ tones by water" highlighted the massive cost-saving potential of waterways. The impact of not dredging rivers—illustrated through the Indo-Pak partition example—was thought-provoking.

### **🧩 Perfect Blend of Vision, Policy & Practicality**

The session delivered not only macroeconomic insights but also practical ideas for local professionals, educators, and entrepreneurs—making it an inspirational learning experience for all attendees.



# SESSION FLYER



**Amravati  
Management  
Association**

## INCOME TAX & GST : NAVIGATING THE GREY AREAS

**DECODING COMPLEXITIES IN SMARTER WAYS**

### **INCOME TAX**

- Challenges in fake invoicing, ITC denial & faceless scrutiny
- Complexities in proving "source of source" & role of working partners



**CA LALIT TAMBI**

### **GST**

- Practical problems in E-Way bill, e-invoice & dealing with non-genuine taxpayers
- Legal clarity on credit notes, deposits, MIDC lease & development rights

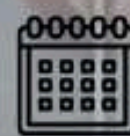


**CA ADITYA KHANDELWAL**

The session will conclude with an interactive Q&A segment



**10:30 AM  
Sharp**



**20<sup>TH</sup> JULY  
2025**



**CONFERENCE HALL,  
ZILLA STADIUM,  
AMRAVATI**

**Mr. Ranjit Band  
President**

**Mrs. Preeti Daga  
Secretary**

**Mr. Ajay Rathi  
Month Owner**

**Ar. Nilesh Rahate  
Moderator**

FOR MORE INFORMATION CALL: 9022913199

# KEY TAKEAWAYS

## INCOME TAX TAKEAWAYS

### Understanding Fake Invoicing in Sales

- What is it?
  - Recording sales to one party (B) in books, while actual sale happened to another (A).
  - Showing sales or purchases without any physical movement of goods.
- Tax Implications:
  - Entire bogus sale amount cannot be taxed as income unless purchases are also challenged.
  - If no personal benefit or asset creation is proven, entire sales can't be treated as income.
- Legal Consequences:
  - Penalty under Section 271AAD of the Income Tax Act – equal to the amount of false entry.
  - This applies even if there's no direct tax evasion – false entries alone attract penalty.
- GST Aspect:
  - Penalty under Section 122 of GST Act – raises a question whether it's allowable as an “expense”.

### ITC Denial & Related Challenges

- Reasons for denial of Input Tax Credit (ITC):
  - Supplier hasn't filed GSTR-1 or GST returns.
  - Supplier didn't pay GST to government.
  - Supplier is found to be non-genuine.
  - Audit-based denial by the department.
- Tax Treatment of ITC Issues in Income Tax:
  - Can wrongly claimed ITC be shown as an expense? It's controversial.
  - Interest paid under Section 50 of GST Act – debatable if allowable.

## GST TAKEAWAYS

### GST Registration – Who Needs It and Who Doesn't

- Compulsory Registration:

As per GST law, several categories of persons are mandatorily required to register, regardless of their turnover:

- Persons making inter-state taxable supplies – even a single transaction across states triggers mandatory registration.
- Casual taxable persons – those who occasionally supply goods/services in a different state without a fixed place of business.
- Persons liable under reverse charge mechanism (RCM) – where the recipient, not the supplier, pays the tax.
- Specified E-commerce Operators (ECOs), working as aggregators.
- Non-resident taxable persons – foreign entities supplying goods or services in India.
- Agents supplying goods/services on behalf of other taxable persons.
- ISDs (Input Service Distributors).
- Suppliers via ECOs liable to deduct TCS (e.g. Amazon, Flipkart).
- Online gaming suppliers from outside India – now under strict compliance radar.

- **Not Liable for Registration:**

- Businesses operating within state limits and whose aggregate turnover is below the prescribed limit.
- Those not engaged in taxable supplies or involved in exempted/non-GST supplies.

### **Composition Scheme – Simpler GST Compliance**

The Composition Scheme is meant for small taxpayers who want easier compliance and fixed tax rates.

- Eligibility Criteria:
  - Goods Suppliers: Turnover should not exceed ₹1.5 crore.
  - Service Providers: Turnover should not exceed ₹50 lakhs.
- **Conditions to Avail Composition Scheme:**
  - Should not make inter-state outward supplies.
  - Cannot supply services via e-commerce operators collecting TCS.
  - Should not manufacture restricted goods like ice cream, pan masala, aerated water, bricks, tobacco products, etc.
  - Cannot collect tax from customers.
  - Cannot claim Input Tax Credit (ITC). This scheme is designed for simplicity, but comes with strict eligibility restrictions.

### **GST Documentation & Record Keeping**

- Maintaining proper documentation is a core part of GST compliance. Businesses must retain:
  - Sales and purchase invoices
  - Delivery challans
  - Expense records
  - Input tax credit registers
  - Books of accounts
  - Audit reports and reconciliation statements

Good documentation ensures smooth audits and protects you from penalties.

### **Returns Filing under GST**

Registered persons are required to file periodic GST returns, such as:

- GSTR-1: For outward supplies (sales)
- GSTR-3B: Summary return and tax payment
- GSTR-9: Annual return
- GSTR-9C: Reconciliation statement (for certain categories)
- non-filing or delay can lead to heavy late fees, interest, and cancellation of registration.

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## **Departmental Adjudication and Penalties**

The law prescribes adjudication procedures under Section 74A, earlier covered under Section 73 or 74. These relate to:

- Non-payment or short payment of tax
- Wrong availment of ITC
- Fraudulent transactions

### **Penalties may include:**

- Tax recovery
- Interest
- Penalty up to 100% of tax involved
- Even prosecution in severe cases

Proper legal documentation and justifications during assessments are crucial.

E-invoicing is compulsory for businesses with turnover above a certain limit (currently ₹5 crores and above).

### Common Issues:

- Not generating invoice through the government portal (IRP)
- Incorrect invoice details causing ITC mismatches
- Penalties for non-compliance are substantial
- Risk of buyer losing their ITC eligibility

Best practice: Use GST-compliant software and validate data before generation.

## **E-Way Bill Complications**

E-Way Bills are required for the movement of goods above ₹50,000 in value.

### Issues Include:

- Multiple consignment lots – confusion in generation
- Multi-modal transport (e.g. road + rail) not handled properly
- Confusion on who must generate the EWB – supplier, transporter, or recipient
- Delay in updating or cancelling the bill can attract penalties
- Deemed acceptance of deliveries if not rejected in time

Compliance with EWB norms is critical to avoid detentions and penalties during transit.

## **Credit Notes – Adjustment of Tax Liability**

### Credit notes are issued when:

- There's a reduction in the taxable value of goods/services
- Goods are returned or discounts are offered post-sale

Ensure credit notes are linked to original invoices and disclosed properly in returns to adjust tax liability and ITC.

## **Blocked ITC – Know What You Can't Claim**

Section 17(5) specifies categories where ITC is NOT allowed:

- Passenger vehicles (capacity <12), vessels, and aircraft (with exceptions)
- Food, beverages, beauty treatments, health services

- Club and fitness center memberships
- Construction of immovable property (on own account)
- CSR activities
- Personal consumption goods/services
- Goods lost, stolen, written off, or given away as free samples

Businesses must be careful not to claim blocked credits, or it will lead to disallowance and penalties.

### **Grey Areas in ITC – Still Disputed**

- Several scenarios require clarity or careful handling:
- ITC on industrial construction or factory sheds
- Repair & maintenance of immovable property
- Reversal of common ITC when used for both taxable and exempted supplies
- Capital goods usage & depreciation
- Retention money in contracts and 180-day payment rule

Keeping documentation and breakup ready is critical to defend claims during scrutiny.

### **Dealing with Non-Genuine Taxpayers**

- If your supplier is fake or defaulting in tax payments, you may lose your ITC.
- Always verify your suppliers on:
- GST portal (filing status)
- GSTR-2A / GSTR-2B matching
- Invoice authenticity

### **Reverse Charge Mechanism (RCM)**

Certain services attract GST liability under RCM:

- Services from advocates, directors
- Goods Transport Agency (GTA)
- Security services
- Unregistered supplier services

In RCM:

- Recipient pays GST and later claims it as ITC
- Requires self-invoicing and proper documentation

Long-term leases of land from MIDC involve complex GST treatment:

- Lease for more than 30 years – generally exempt
- Assignment charges – liable for GST
- If GST is paid on assignment/premium – recipient may claim ITC

There's a debate whether such ITC is blocked under Section 17(5) (c) or (d) related to construction and immovable property.

## GST on Development Rights & JDAs

Transfer of development rights (TDR) is common in real estate and joint development projects.

### GST Applicability:

- Transferable vs. Transfer of Development Rights – must be classified properly
- GST is payable under RCM on receipt of development rights
- Impacts valuation of land, building, and project cost
- Requires data from registrar offices (IGR records)

A technical area requiring professional guidance.

## CONCLUSION

- Keep your registration up-to-date and understand eligibility rules.
- File all returns on time – delay invites penalties.
- Verify your vendors/suppliers to safeguard ITC.
- Avoid claiming blocked credits and maintain documentation for every credit claimed.
- Comply with e-invoicing and e-way bill rules strictly.
- Understand lease and development agreement implications for land/building projects.
- Stay alert to changes in the law – GST is evolving with frequent notifications.

# SESSION FLYER



Amravati  
Management  
Association

## CHESS INSPIRED BUSINESS LEARNING

Strategy. Foresight. Leadership. All on One Board.



### Why You Should Attend:

- Learn how to solve everyday business problems using chess-inspired thinking
- Discover powerful lessons from real-life business stories like Jio and Zomato
- Understand how to get the best out of your team and resources
- Get a fresh, practical perspective on strategy, decision making, and leadership



**DR. RAKSHA JAJOO** 



**10:30 AM SHARP**



**3<sup>RD</sup> AUGUST, 2025**



**Conference Hall, Zilla  
Stadium, Amravati**

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Sumit Khandelwal  
Month owner

Mr. Hemant Chandak  
Moderator

**FOR MORE INFORMATION CALL: 9022913199**

# KEY TAKEAWAYS

## ◆ Core Strategic Lessons from the Chessboard

### ✚ Strategic Thinking

- In Chess: Players are trained to think several moves ahead, carefully planning each step based on possible reactions from the opponent.
- In Business: Leaders must cultivate foresight — anticipating trends, predicting competitor behavior, and preparing for future market conditions.

### ✚ Adaptability

- In Chess: Every game unfolds differently, requiring players to adapt tactics based on real-time developments.
- In Business: Agility is key. Organizations must respond quickly to changes in customer behavior, technology, or regulations to stay relevant.

### ✚ Risk Management

- In Chess: Each move carries a risk; players must weigh benefits and potential losses.
- In Business: Companies must identify threats and opportunities, mitigating risks while strategically capitalizing on favorable conditions.

### ✚ Competitive Advantage

- In Chess: The goal is to outmaneuver the opponent by creating advantageous positions.
- In Business: Success comes from differentiating your brand, offering unique value, and staying ahead of the competition.

### ✚ Learning from Mistakes

- In Chess: Mistakes are inevitable, but analysis and reflection turn them into stepping stones for improvement.
- In Business: Organizations grow stronger by learning from failures and refining their strategy accordingly.

## **The 3 W's of Chess-Inspired Business Learning**

### 1. Why – The Purpose

- Understand the motivation and intent behind every move.
- Align actions with long-term business goals.
- Example: Like Amul's purpose to empower dairy farmers beyond just selling milk.

### 2. When – The Timing

- Identify the right time to act.
- Wait for the right opportunity, but don't delay action unnecessarily.
- Example: Amazon's launch of Prime and Prime Video at strategic moments created compounding success.

### 3. What – The Execution

- Focus on the best available move rather than waiting for perfection.
- Evaluate all options and consider long-term impact.
- Example: Lenskart's small yet impactful innovations like home trials and AI-based personalization.

This model ensures that individuals and businesses make informed, timely, and purpose-driven decisions.

#### ◆ **Additional Life & Business Lessons from Chess**

- Keep calm and be patient – Both in business and in chess, emotional control is crucial.
- Protect your King – A metaphor for self-care; leaders must stay mentally and physically fit to lead effectively.
- Timing matters – Strategic success often depends on the precision of timing.
- Be flexible in strategy – Sometimes the situation demands bold moves, other times, cautious defense.
- Stay alert to competition – Always observe your competitor's strategies to prepare your counter-moves.

## 🧩 Be focused on the end goal –

Like aiming for checkmate, businesses should stay focused on long-term value.

## 🧩 The solution lies within –

Take time for self-reflection. Often, answers come from deep thinking, not instant action.

8. Understand consumer & competitor psychology – Smart decisions come from studying both internal needs and external behaviors.

### Strategic Thinking: More Than a Skill

*“Life is not about the checkmate. It's about playing with clarity, confidence, and creativity.”*

Whether it's building a startup, growing a brand, or leading a team, chess teaches us to stay intentional, proactive, and thoughtful in every move we make. The session left attendees inspired to make strategy not just a tool, but a mindset.



# SESSION FLYER



**Amravati  
Management  
Association**

## SCALING BEYOND BORDERS

A navigating journey from the tier 2 city entrepreneurs



A panel discussion with

**CA Pankaj Agrawal & Mrs. Nalini Agrawal**  
Co-Founders - KC Overseas Education

Curated & moderated by CA Mayur Zanwar

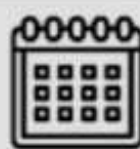
Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Sumit Khandelwal  
Month Owner



**10:30 AM**  
Sharp



**24<sup>TH</sup> AUGUST**  
2025



**AV Theatre MBA Building,  
Vidyabharti College,  
Camp Amravati**

FOR MORE INFORMATION CALL: 9022913199

## **KEY TAKEAWAYS**

An inspiring panel discussion with the co-founders of KC Overseas, who shared their incredible journey of expanding from a Tier-2 city to building a global education network.

The session highlighted how KC Overseas is not just helping students secure admissions to top international institutes, but also shaping experiences, nurturing dreams, and creating pathways for India's youth to learn, grow, and shine on the world stage.

### **✦ The Journey of KC Overseas: From Local Vision to Global Impact**

KC Overseas began as a modest venture in Nagpur, far from the bustling startup ecosystems of metropolitan India. The idea took root when Mrs. Nalini Agrawal saw her brother struggle to plan higher studies abroad in the absence of reliable counseling. At that time, structured guidance for overseas education was almost unheard of — students and parents depended on fragmented, often misleading information.

Determined to change this, the co-founders started with extensive research into global universities, admissions processes, and eligibility criteria. What began as a small counseling initiative quickly transformed into a mission to provide transparent, ethical, and research-driven guidance to aspiring students.

Choosing to focus on Tier-2 cities, they recognized that these regions were full of talented students who lacked access to credible overseas education opportunities. Rather than chase immediate profits in bigger markets, KC Overseas chose to address underserved areas — an approach that proved both impactful and sustainable.

In 1998, KC Overseas formally began operations from a small office in Nagpur, initially run from the chartered accountancy office of Pankaj Agrawal. Early outreach efforts included college seminars, informative brochures, and personalized counseling, building awareness and trust step by step. Their guidance was rooted in honesty — if an Indian institution was better suited for a student, KC Overseas never hesitated to recommend staying back, even at the cost of losing a client.

This integrity-first approach became the foundation of their brand. Over time, KC Overseas evolved from a local counseling desk into a comprehensive education services provider, covering test preparation, admissions, visa support, scholarships, financial aid (through Élan Loans), and pre-departure assistance — all under one roof.

Today, KC Overseas operates 65+ offices in India, South Asia, and Africa, with an extensive franchise network, and partners with 900+ universities in 35+ countries. They have guided over 625,000 students to global education opportunities, placing around 5,000 students annually, while maintaining a reputation for credibility and quality over volume.

### **Challenges, Breakthroughs, and Key Milestones**

The panel shared candid stories of early hurdles — limited capital, low awareness, and skepticism from families. Each obstacle shaped their approach:

- Constant innovation: adopting technology platforms for student applications and process management much earlier than competitors.

- Selective partnerships: choosing only reputed universities to maintain credibility.
- Team-first culture: building counselors into true mentors, not salespeople.
- Scaling with purpose: prioritizing quality of guidance over rapid expansion.

These values transformed KC Overseas into one of India's most trusted names in global education, proving that world-class enterprises can emerge from Tier-2 cities when guided by vision, persistence, and ethics.

### **Entrepreneurial Lessons from the KC Overseas Journey**

- Start with purpose, not profit – A clear mission to empower students created sustainable growth and long-term impact.
- Build trust before building scale – In education, credibility is currency. Ethical counseling wins over short-term revenue.
- Think beyond metros – Tier-2 and Tier-3 cities hold immense potential if you have the patience to nurture them.
- Adopt technology early – Digitization streamlines operations and builds efficiency well before competitors catch up.
- Invest in people and culture – A motivated team aligned with your vision can deliver excellence anywhere.
- Stay research-driven – Deep domain knowledge ensures advice is accurate, reliable, and future-ready.

- Focus on impact, not just numbers – When you measure success by lives changed, business naturally follows.
- Quality over quantity in partnerships – Collaborate only with institutions that truly benefit your customers.
- Stay resilient in the face of skepticism – Pioneering ideas need persistence before they earn acceptance.
- Ethics drive longevity – A brand built on honesty survives market shifts and builds loyalty no money can buy.

## Conclusion

The journey of KC Overseas offers a powerful entrepreneurial lesson — great ventures are built on vision, perseverance, and the courage to evolve. Starting small is never a barrier when one identifies opportunities others overlook. By spotting a market gap with no real competition and acting decisively, they turned an open field into a global enterprise. Their story proves that with focus, innovation, and trust, local dreams can reach worldwide horizons.



# SESSION FLYER



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## CREATIVITY & LINKING - IGNITING INNOVATION

### TAKEAWAYS:

- Why we are not creative
- How to be creative
- How to link
- How to brainstorm
- Finally become innovative

**MR. MANGESH JOSHI**

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Rajesh Khandelwal  
Month Owner & Moderator



10:30 AM  
Sharp



7th September  
2025



Conference Hall,  
Zilla Stadium, Amravati

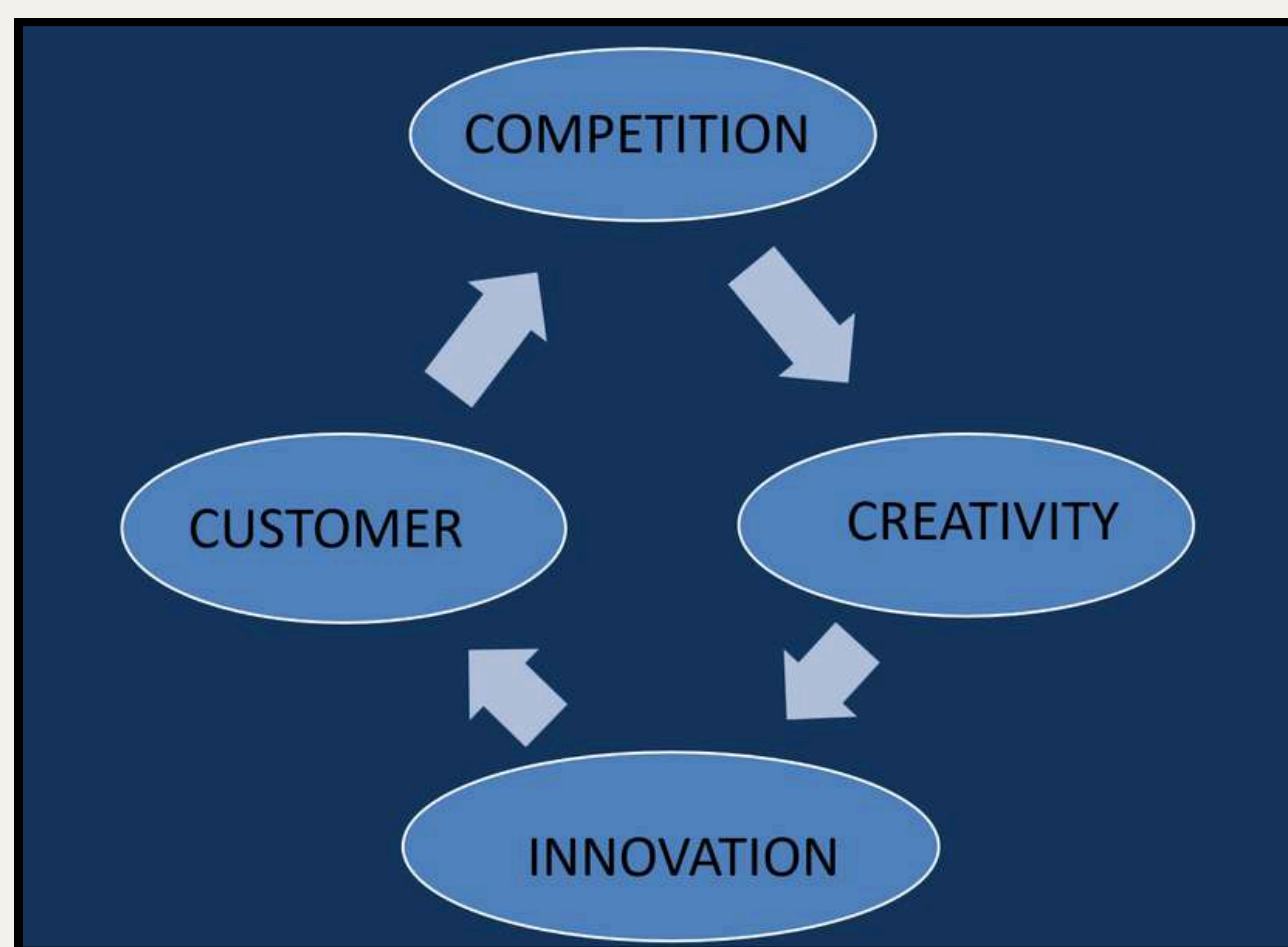
FOR MORE INFORMATION CALL: 9022913199

## KEY TAKEAWAYS

### 🧩 Innovation Fundamentals

Innovation means bringing something new – an idea, product, service, or method – that creates value and drives growth.

- It is important because it satisfies customer needs in better ways, keeps companies ahead of competitors, and increases success.
- The cycle:



### 🧩 Market Strategy Concepts

- Red Ocean: Existing markets where many competitors fight for the same customers.

Example: multiple mobile brands competing.

- Blue Ocean: New markets with little or no competition.

Example: Apple creating the iPhone category.

- Key Insight: Blue Oceans are usually born from Red Oceans when someone finds gaps and innovates.

### 🧩 Exploring Creativity

Creativity is the power to think differently and come up with fresh ideas.

- Traits: imagination, originality, and practical application.
- Creativity is meaningful only when ideas are turned into reality and delivered to people.

## Types of Innovation

- Profit Innovation: Lowering costs, improving margins, or adding new value to products.
- Network Innovation: Creating strong partnerships and collaborations to grow.
- Structural Innovation: Changing company structure to make work more efficient.
- Process Innovation: Improving how products are made or services are delivered.
- Disruptive Innovation: Radical changes that transform industries  
(e.g., Nirma detergent, Sony Walkman).

## Psychological Dimensions

Our subconscious mind stores habits and routines, which can block creativity.

- To break barriers: recognize repeating patterns, leave the comfort zone, and stay flexible to new ideas.

### Examples of Innovations

|                                      |               |
|--------------------------------------|---------------|
| Cyclostyle + Photography -----       | Photocopy     |
| Heavy fire extinguisher + Gun -----  | Ceasefire     |
| Phone + Camera -----                 | Mobile camera |
| Cassette recorder + Moving around –  | Walkman       |
| Tortoise Coil (minus) Smoke -----    | Good Night    |
| Good night (minus) Daily Changing -- | All Out       |

## Innovation Methodology

- Need Analysis: Identify customer problems, study alternatives, and design solutions.
- Problem-Solving: Look at challenges with an open mind, without bias, to find fresh answers.

## Practical Innovation Strategies

- Change small daily habits to refresh thinking.
- Practice mindfulness to focus better.
- Brainstorm regularly for new ideas.
- Think like a beginner to stay open and curious.

## Observation and Creativity

Observation is the root of creativity.

- Innovators notice details that others ignore and turn them into useful ideas, products, or services.

## Challenges in Innovation

- Falling into routine thinking.
- Getting distracted by multitasking.
- Failing to keep up with continuous learning.

## Motor Patterns and Learning

Habits like walking or driving are stored as automatic patterns in our nervous system.

- Learning happens in three stages:

**Learn → Improve → Master**

## Adults vs. Children

- Children: Naturally curious, experimental, and open-minded → highly creative.
- Adults: Often rigid, routine-based, and afraid of trying new things.
- Lesson: Keep childlike curiosity alive to stay innovative.

## Networking and Collaboration

Sharing ideas with others helps innovation.

- Join groups, form mastermind circles, and collaborate to get fresh insights.

## **Continuous Improvement**

Innovation is not a one-time process.

- Keep embracing change, stay adaptable, and challenge old ways of doing things.

## **Core Philosophy**

- Innovation is a continuous journey.
- Creativity requires regular effort.
- Value creation is the ultimate goal.
- Flexibility ensures long-term success.

## **Action Steps**

- Break routines and think differently.
- Observe more carefully.
- Keep learning new skills.
- Build strong networks.
- Stay curious and experimental.

## **Limitations**

- Overcoming mental blocks.
- Dealing with organizational restrictions.
- Ensuring practical execution of ideas.

## **Conclusion**

Innovation is more than a business strategy – it's a way of life. It blends creativity, flexibility, and problem-solving to create real value.

- By observing keenly, breaking barriers, collaborating with others, and keeping curiosity alive, we can create innovations that transform industries and lives.

# SESSION FLYER



Amravati  
Management  
Association

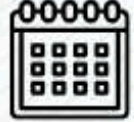
## CREATIVITY FOR TOMORROW

### SESSION HIGHLIGHTS:

- Creativity in the AI Era
- Skills of the Future
- Relationship Between Creativity & Innovation



10:30 AM  
Sharp



21st September  
2025



Conference Hall,  
Zilla Stadium, Amravati

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Rajesh Khandelwal  
Month owner

Ar. Nilesh Rahate  
Moderator

FOR MORE INFORMATION CALL: 9022913199



Mr. Meghnand Jani

## KEY TAKEAWAYS

🧩 **AI as a Creative Partner:** AI is not just a data machine — it is a collaborator that fuels imagination, sparks new ideas, and helps us explore possibilities we might have missed.

🧩 **Transforming Thinking:** By handling routine and time-consuming tasks, AI frees our minds for deeper, more creative problem-solving and innovative thinking.

🧩 **Informed Creativity:** With access to precise, well-structured data, we can make better decisions and design meaningful solutions, turning imagination into impactful outcomes.

🧩 **Time as a Creative Resource:** Since AI completes time-intensive tasks quickly, we save valuable hours — which can now be invested in brainstorming, experimenting, and building new ideas.

🧩 **Faster Innovation Cycles:** AI speeds up research and analysis, helping us create, test, and refine ideas more rapidly — encouraging bold and iterative creativity.

🧩 **Humans at the Core:** AI does not replace human creativity; it amplifies it. It allows us to focus on what humans do best — thinking differently, dreaming bigger, and innovating for the future.

🧩 **Jobs Reimagined, Not Replaced:** AI enhances efficiency and productivity, empowering professionals to spend more time on strategic, creative, and value-driven work.

# SESSION FLYER



**Amravati  
Management  
Association**

## **AMA INVITES YOU TO, KAROBAAR KI ADAALAT**

with,

**Judge: Mr. Rajesh Khandelwal**

**Hosts:**

**CA Rajesh Chandak & CA Anupama Laddha**

**Project Director: Mrs. Preeti Daga**



**5<sup>th</sup> October 2025**



**4 PM Sharp**



**AV Theatre,  
MBA Building, Vidyabharati  
College Amravati**

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

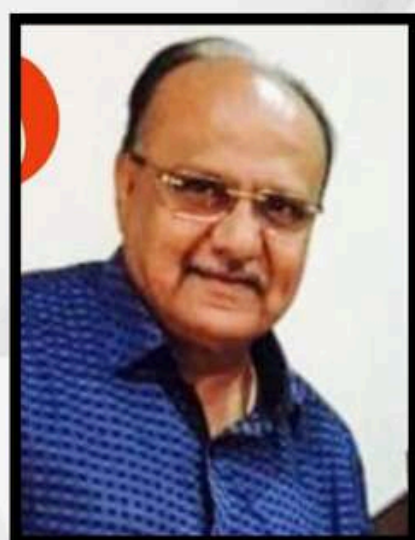
**FOR MORE INFORMATION CALL: 9022913199**

# Our Guests for Karoobar Ki Adaalat

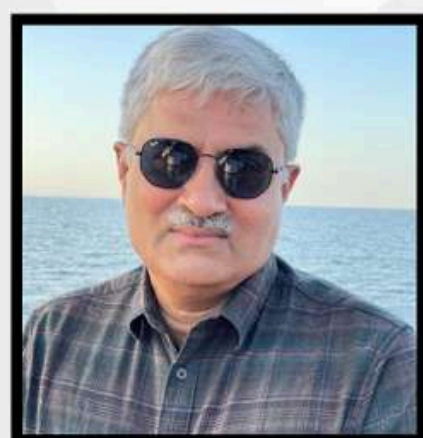


Amravati  
Management  
Association

## Founding Generation



**Sudhir Shah &  
Bhavik Shah**



**Sanjay Jadhao &  
Kashmira Jadhao**



**Ravindra Saluja &  
Namandeep Saluja**



**Jitendra Khandelwal &  
Aditya Khandelwal**

## Next Generation



# KEY TAKEAWAYS

## For Seniors – The Guiding Force

### **Trust the Next Generation**

Empower them to take initiatives and make independent decisions — it builds confidence and ownership.

### **Encourage Healthy Dialogue**

Follow the golden rule — “Either convince me or get convinced by me.” Open discussions strengthen family and business bonds.

### **Respect New Ideas**

Blend your experience with their modern thinking to ensure continuity and innovation together.

### **Stay Adaptable and Updated**

Even after years of experience, learning never stops. Understanding new technologies and trends keeps leadership relevant.

### **Promote Purposeful Business**

Continue to give back to society — because real success is when business growth benefits the community.

### **Maintain Family Unity**

A united family is a strong business foundation. Shared trust and support ensure legacy building.

## For Next Gen – The Driving Force

### **Focused Approach is the Foundation of Success**

Stay disciplined, set clear goals, and dedicate yourself completely to every task.

### **Step Out of Your Comfort Zone**

Take ownership, challenge yourself, and prove your capability with responsibility.

### **Creativity + Hard Work = Real Growth**

Ideas succeed only with consistent effort and resilience during tough times.

### **Stay Updated and Informed**

Understand every aspect — operations, finance, customers — for smart decision-making.

### **Go the Extra Mile**

Dedication and extra effort always earn respect and success.

### **Balance Health and Work**

Health is wealth — a sound mind and body sustain long-term success.

### **Avoid Excessive Socializing**

Networking is good, but discipline and focus matter more for growth.

### **Maintain Work-Life Balance**

Personal happiness and family time enhance productivity and creativity.

## For Both Generations – Together We Grow

- Encourage open communication and collective decision-making.
- Define clear roles and responsibilities for efficiency.
- Remember, collective growth — financial, emotional, and social — is the most sustainable form of success.

The Karobaar Ki Adaalat session beautifully showcased how the experience of seniors and the energy of the young generation form the perfect balance between tradition and transformation — ensuring that values, innovation, and sustainability walk hand in hand toward a stronger business future.



# SESSION FLYER



**Amravati  
Management  
Association**

## SCRATCH TO STARDOM:

HOW TO BUILD A GLOBAL BRAND WITH LOCAL ROOTS



10:30 AM  
Sharp



16th November  
2025



Conference Hall,  
Zilla Stadium, Amravati



**Sachin Jahagirdar**

### TAKEAWAYS:

- How to create a brand from nothing
- Staying focused when things are beyond control
- Turning passion into a global success story
- Overcoming challenges with vision and perseverance
- Building trust and authenticity in your brand
- Lessons from India's world-class entrepreneurs

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Parmanand Motwani  
Month Owner

Mrs. Pallavi Mandaogade  
Moderator

FOR MORE INFORMATION CALL: 9022913199

## **Learnings from Spreading Joy & Essentially Mira:**

To begin the session, we reflected on two powerful entrepreneurial stories — Spreading Joy by Joy Alukkas from South India and Essentially Mira by Mira Kulkarni from North India. Though from opposite parts of the country, both leaders built iconic brands from scratch through vision, customer understanding, quality, and disciplined growth. Their journeys show how ordinary beginnings can rise to extraordinary success when driven by clarity, consistency, and resilience. These insights form the foundation of the key takeaways below.

### **Identify what truly stimulates and adds value for your customers:**

Successful brands evolve by understanding what matters most to their customers.

### **Market research accelerates brand growth:**

Deep study of customer behaviour and trends guides better decisions and reduces risk.

### **You are never fully ready — just start:**

Growth comes from taking action, learning fast, and improving continuously.

### **Be where your target audience is:**

Either reach out actively or place your brand where your ideal customers already exist.

### **Add numbers to your vision and mission for clarity:**

Measurable goals turn direction into a clear roadmap.

### **Your network builds your net worth:**

Right connections, collaborations, and partnerships can multiply opportunities.

## 🧩 Give space to your wildest ideas:

Many breakthrough innovations begin with thoughts that seem unusual or impossible.

## 🧩 Consistency and quality build lifelong trust:

Delivering excellence every time strengthens reputation and ensures repeat customers.

## 🧩 A strong brand story creates emotional connection:

People buy meaning, culture, and experience — not just products.

## 🧩 Resilience is essential for long-term success:

Challenges will come, but focus, adaptation, and persistence lead to milestones.



# SESSION FLYER



**Amravati  
Management  
Association**

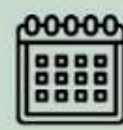
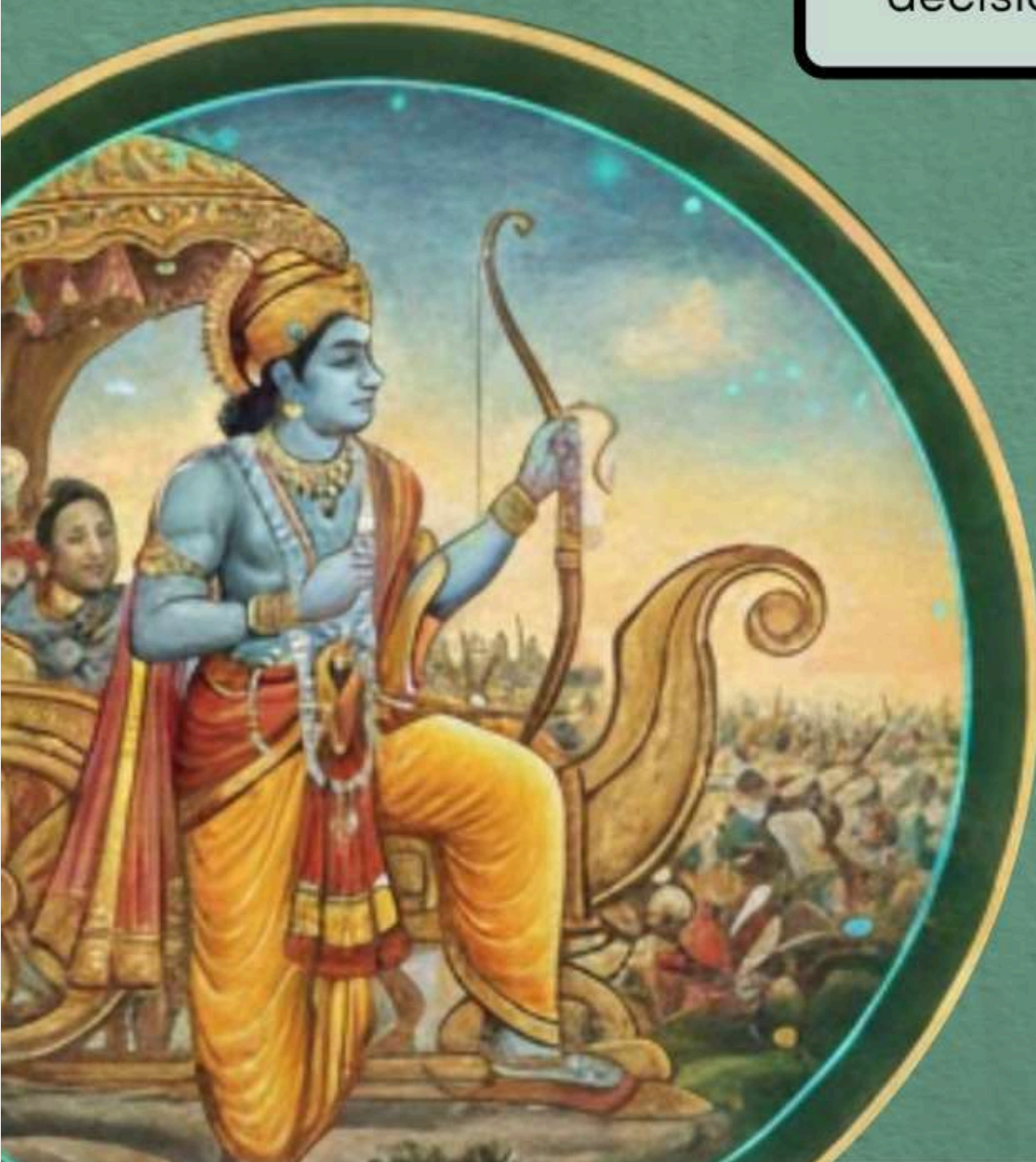
## LIFE MANAGEMENT THROUGH THE BHAGAVAD GITA



**DR. HITESH ADATIYA**

### TAKEAWAYS:

- Gita as a practical manual for modern life & leadership
- Real meaning of Yog & Kshema for balance and responsibility
- Karmayog: meaningful action without stress
- Simple, clear understanding of Gita's teachings
- Removing misconceptions about spirituality
- Applying Gita principles in daily management & decision-making



14<sup>th</sup> December  
2025



10:30 AM  
Sharp



AV Theatre MBA Building,  
Vidyabharti College,  
Camp Amravati

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Kunal Chitore  
Month Owner & Moderator

FOR MORE INFORMATION CALL  
9022913199

## KEY TAKEAWAYS

Dr. Hitesh Aadiya began his talk by explaining the origin and significance of the Bhagavad Gita, setting a deep spiritual tone for the session. Through soulful songs, he beautifully conveyed how one can connect with the Supreme. He also shared a biological perspective on how the mind and heart function, explaining that the heart contains special cells connected with emotions and consciousness. He emphasized the importance of remaining calm in every situation and reminded everyone that God resides within our own heart. When we connect with the Supreme with pure emotions, sincere feelings, and complete surrender, life starts flowing naturally, as the rest is taken care of by the Divine. Remembering God does not mean life will always be smooth; situations may be favorable or unfavorable, but maintaining samta—balance and equanimity—is essential in all circumstances. He concluded this part of the talk by sharing a powerful daily practice: begin each morning by thinking of it as a new birth, and end each day by letting go completely, as if it were the last day. This mindset helps us realize that we truly have only one day to live—encouraging us to live consciously, meaningfully, and with gratitude.

### **Meaning of Bhagavad Gita**

- Bhagavad Gita literally means “Bhagwan ka Geet” – the Song of God.
- It is a timeless spiritual guide that teaches us how to live life with balance, clarity, duty, devotion, and inner peace, even during difficult situations.

### **Core Message of the Gita**

- The Gita teaches us to live in the present, do our karma sincerely, and not worry about the results.
- Results automatically follow in a positive manner when actions are done with honesty and faith.

## **Understanding Krishna Consciousness**

- Krishna Consciousness means keeping God (Krishna) at the center of our thoughts, emotions, and actions.
- It is a way of life where we live with awareness, pure emotions, surrender, and trust that God is guiding us from within.

## **God Resides Within Us**

- God does not exist outside alone—God resides in our own heart.
- When we connect with God through sincere emotions and complete surrender, the rest of life is taken care of automatically.

## **Story of Siddharth – Finding God Within**

- Siddharth performed deep tapasya and meditation for a long time to find God.
- One day, during meditation, he heard an inner voice saying: “I am here, in your heart.”
- This story proves that God is within all of us—we just need belief, right karma, and patience.

## **How the Mind Works: Conscious and Subconscious**

- Our brain has two important parts:
  - Conscious Mind: The working and thinking mind that makes decisions and has present awareness.
  - Subconscious Mind: Stores past memories and experiences, which reflect in our personality, habits, actions, and reactions.
- Whatever we repeatedly think with the conscious mind gets stored in the subconscious and shapes our life.

## **Law of Attraction – Power of Thought and Focus**

- The Law of Attraction works on a simple rule:
- What your mind and heart are deeply focused on, you attract into your life.
- When we keep our conscious mind focused on God, Krishna, or positive thoughts, positive results naturally manifest.

## **Jap, Yagya, and Science Connection**

- Jap (repetition of a sacred word or mantra) is scientifically connected to brain functioning.
- Repeated chanting releases electromagnetic brain waves such as Beta, Alpha, Theta, and Delta.
- These waves help the mind reach meditation, deep relaxation, focus, and inner calm, strengthening the subconscious mind.

## **Reducing Negative Thoughts**

- Every human mind carries around 80% negative thoughts by default.
- Practices like meditation, jap, and yagya help reduce negativity and increase positive thinking, clarity, and emotional balance.

## **Brain–Heart–Emotion Connection**

- The brain has around 40,000 specialized cells that generate thoughts.
- These thoughts travel to the heart, which also has specialized cells.
- In the heart, thoughts convert into positive or negative emotions.
- Emotions are communicated to the world because the language of the universe is feelings.

## **Calmness and Samta (Equanimity)**

- Remembering God does not mean life will always be smooth.
- Life will have favorable and unfavorable situations, but we must maintain samta—balance and calmness in every condition.

## **Living in the Present – The Gita Way**

- The Gita teaches us to let go of the past and not worry about the future.
- What truly matters is how we live today, with awareness and positivity.

## **Powerful Daily Life Practice**

- Morning Practice:
  - Think as if today is your new birth.
  - Start the day with freshness, gratitude, hope, and positive intention.
- Night Practice:
  - Think as if today was your last day.
  - Forget all bad experiences, forgive everyone, relax, and sleep peacefully.

## **Living One Complete Day at a Time**

- This mindset helps us live one full life in one day—consciously, meaningfully, and without emotional baggage.
- It removes fear, stress, regret, and unnecessary worries.

## **Hakuna Matata – A Life Principle**

- Hakuna Matata means no worries.
- Do not stress about the past or future.
- Live fully in the present moment, trust life, relax, and enjoy the journey.

## **Final Essence of the Gita**

- Be present
- Do good karma
- Believe in yourself
- Focus on positive thoughts and emotions
- Stay calm in all situations
- Trust God within
- Live each day fully, without fear of past or future

# SESSION FLYER

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**Amravati  
Management  
Association**

## **AMA Industrial Visit to PLASTO, Nagpur**

**President: Mr. Ranjit Band**

**Secretary: Mrs. Preeti Daga**

**Project Director: Mr. Kamlesh Daga**

**Month Owner: Mr. Jimmy Mehta**

**Reporting Time to Plasto: 11 AM Sharp**

**Departure From Zilla Stadium at 8:30 AM Sharp**

Members will reach Plasto by their own vehicles/travel arrangements

**For More Information call: 9022913199**

## KEY TAKEAWAYS

### **Product & Process Discipline**

- New products should fit the same product channel or process — diversification without operational alignment creates inefficiency.
- True durability isn't marketing—it's earned over time.
- Plasto's 10-year guarantee took 10 years of real-world validation.

Takeaway: Don't promise longevity upfront. Engineer it, test it, and let time validate it.

### **Cash Flow & Financial Discipline**

- Cash flow is king — profit is useless if cash is stuck.
- Smooth inflow and outflow keeps the business alive.
- Strong emphasis on no credit policy to reduce risk and improve liquidity.

Takeaway: Cash flow > revenue growth. Avoiding credit brings financial discipline and stability.

### **The 3 Pillars of Business Success**

- Branding
- Negotiation power
- Cash discipline (no credit culture)

Takeaway: A strong brand changes negotiation dynamics completely.

### **Feedback → Better Products & Processes**

- Continuous feedback loops were institutionalized to improve:
  - Products
  - Internal processes

Takeaway: Feedback isn't an activity—it's a system.

## 🧩 Differentiation as a Market Strategy

- Products must have clear differentiation to succeed.
- Early differentiation examples:
  - Shift from mild steel to better material
  - Shiny tank
  - Threaded lid

Takeaway: Start with visible differentiation, then move to functional superiority.

## 🧩 Innovation Philosophy

- Be a “me-too” first, then innovate.
- Over-obsessing on being unique upfront leads to:
  - Time loss
  - Money loss
  - Suboptimal products

Practical method used:

- Call 10–15 samples
- Break them
- Rebuild differently
- Repeat

Takeaway: Speed + iteration beats originality obsession.

## 🧩 Quality First, Branding Later

- Product quality is the foundation.
- Branding helps scale multiples only after quality is proven.

Takeaway: Branding amplifies reality—it cannot compensate for poor quality.

## 🧩 Brand vs Price Positioning

- A strong brand never competes on price.
- Correct brand valuation changes market strategy entirely.

Takeaway: If you’re negotiating on price, your brand positioning is wrong.

## 🧩 Negotiation Skills

- Strong negotiation improves:

- Margins
- Deal quality
- Long-term partnerships

Takeaway: Negotiation power directly impacts profitability and brand strength.

### **Ruthless Cadence, Meetings & Culture at Plasto**

- 16 MRM (Monthly Review Meetings)
- 4 suggestion meetings daily
- Open meetings encourage transparency, ideas, and accountability
- All brothers have breakfast together and discuss business

Takeaway: High performance comes from rituals and systems, not motivation.

### **Systems, Trust & Execution**

Philosophy:

- “Maan ke chalna padega ki aadmi chor hi hoga — planning uske hisaab se”
- Trust people, but design systems assuming failure.
- Systems, processes, and consistent execution matter more than ideas alone.

Takeaway: Good systems protect good intentions.

### **Thinking Outside the Business**

- Mandatory 30 minutes daily to:
  - Step out
  - Observe unrelated things
  - Think for the business, not in the business

Takeaway: Innovation happens at the edge, not at the desk.

### **Trial, Error & Learning Mindset**

- Constant experimentation with:
  - Products
  - Strategies
  - Markets

- Every failure is treated as learning.

Takeaway: Learning velocity > success rate.

### **Go-to-Market Strategy**

- Avoided direct government supply to escape price competition.
- Focused on private market.
- Dealers allowed to handle government business independently.

Takeaway: Control your brand destiny—don't outsource it to tender pricing.

### **Dealer Strategy**

- Exclusive dealers only.
- Dealers sold only Plasto in that category.
- Advertising:
  - Centrally controlled
  - Dealers could suggest regional ad ideas

Takeaway: Exclusivity builds commitment; decentralization builds ownership.

### **Psychology of Naming**

- Rename your service thoughtfully.
- Right naming influences customer perception and buying decisions.

Takeaway: Words sell before products do.

### **Focus as the Ultimate Edge**

- Concentrated effort in one direction is critical.

Final Learning:

Focus, Focus, Focus — sustained focus is the real key to long-term success.

#### ***Books Recommended by Mr. Vishal Agrawal:***

Diary of a CEO

Shake Your Brain

Toyota's Book of Execution

# SESSION FLYER



**Amravati  
Management  
Association**

## ACCELERATED ACTION LEARNING FOR REAL-WORLD PROBLEM SOLVING

### Key Learnings:

- Hands-on approach to solving real business problems while building leadership and innovation
- Helps organizations accelerate learning, strengthen teamwork, and deliver measurable results
- What accelerated action learning is and how it differs from traditional training
- How to apply this approach in real workplace situations
- How leaders can use it to build high-impact, self-driven teams



**DR SMITA SINGH (DABHOLKAR),  
AUTHOR, MANAGEMENT CONSULTANT,  
& ASSOCIATE PROFESSOR IMT NAGPUR**

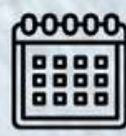
Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Jimmy Mehta  
Month Owner



10:30 AM  
Sharp



8<sup>th</sup> February  
2026



Conference Hall,  
Zilla Stadium, Amravati

FOR MORE INFORMATION CALL: 9022913199

## KEY TAKEAWAYS

### **Preference → Comfort Zone Trap**

In business, we naturally develop fixed preferences because of routine, experience, and past success. That comfort slowly becomes a limitation.

Action Learning asks us to:

- Step out of “this is how we always do it”
- Try a new perspective
- Look at the same problem from a different angle
- Be okay with discomfort, because learning starts there

Growth never comes from comfort; it comes from conscious experimentation.

### **The Power of Why**

“If you have a strong why, the how finds its way.”

In business:

- When the purpose is clear, effort becomes natural
- Teams don’t need pushing when they believe in the why
- Decisions become easier and more aligned

Action learning keeps asking “Why are we doing this?”

Not to challenge authority, but to strengthen intent.

### **Leadership Mindset – Not Just a Designation**

Leadership is not a position; it’s a way of operating.

In Action Learning:

- Everyone thinks like a leader
- Everyone owns outcomes
- Everyone takes responsibility beyond their role

If we all act with a leadership mindset, the organisation automatically levels up.

### **Acknowledgement & Appreciation in Teamwork**

- Progress accelerates when people feel seen and valued.
- Appreciation builds trust
- Trust improves collaboration
- Collaboration improves results

Remember:

- Good is the enemy of great
- Celebrate small milestones
- Small improvements lead to big breakthroughs
- Recognising effort encourages people to stretch further

Greatness comes from consistently improving “good”.

### **Asking the Right Questions (Core of Action Learning)**

Action learning is less about giving answers and more about asking powerful questions.

#### Key questions we should ask:

- Goal – What are we really trying to achieve?
- Intent – Why does this matter?
- Constraints – What is stopping us?
- Experience – What have we tried before?
- Assumptions – What are we assuming to be true?

#### Example:

*“What are you really trying to have?”*

Clarity improves when assumptions are questioned.

### **Ownership**

Without ownership, learning stays theoretical.

#### In business action learning:

- Each person owns the problem
- Each person owns the solution
- Each person owns the outcome

Ownership converts discussion into execution.

### **Action Learning in business means:**

- Thinking beyond routine & challenge your thought process
- Acting with purpose - If you have a why, you’ll do it anyhow
- Leading from wherever you are - All of us are in a Leadership position of Importance
- Appreciating people
- Asking better questions
- Owning results

- Leaders should be like a 'sheep dog'
- Immerse yourself in the process
- Acknowledge, respect and appreciate other team members
- Good is the enemy of Great
- It's all in your hands!

### **Book recommendations:**

1. Life without limits - Nick Vujicic
2. Man's search for meaning - Viktor Frankl
3. The mind of the futurist - C K Prahalad
4. The Fifth Discipline - Peter Senge
5. Good to Great - Jim Collins

- **Other recommended authors:** Reg Revens, William Rothwell, Douglas McGregor



# SESSION FLYER

Panel Discussion

## Money Mistakes We All Make



**Amravati  
Management  
Association**

### Panelists & Guests



**Mr. Shrikanta Pagal**  
Assistant General Manager (SME),  
Zonal Office, SBI, Amravati



**Mrs. Renuka Sharma**  
Branch Manager (Asst. Vice President),  
Yes Bank – Amravati



**Mr. Umang Agrawal**  
Director,  
Agrawal Natural Fibers Pvt Ltd



**Moderator**  
**CA Mayur Zanwar**  
Co-Founder TruScholar



**1<sup>st</sup> March 2026**  
**Sunday**



**10:30 AM**  
**Sharp**

**Venue: Zilla Stadium**  
**Conferance Hall, Amravati**

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

**For More Information Call:**  
**9022913199**



## KEY TAKEAWAYS

### **Be Clear About Fund Requirements**

Entrepreneurs must clearly understand their financial requirements before approaching banks for funding. Proper planning helps in selecting the right financial product and avoiding unnecessary borrowing.

### **Choose the Right Business Structure**

Selecting the appropriate business structure such as LLP, Private Limited, or Proprietorship is important, as it impacts credibility, compliance, and the ability to present collateral when applying for loans.

### **Approach Multiple Banks for Funding**

Whenever there is a requirement for a loan, it is advisable to approach two or three banks to compare terms, understand eligibility conditions, and make an informed decision.

### **Banks Rely on Financial Records, Not Just Experience**

Banks do not primarily evaluate how many years of experience a business owner has. Instead, they rely heavily on books of accounts, financial statements, and past financial decisions of the company.

### **Maintain Strong Books of Accounts**

Accurate and well-maintained financial records and transaction history are crucial, as banks assess these to evaluate the credibility and repayment capacity of a business.

### **Return on Investment (ROI) Is Not the Primary Factor for Banks**

While entrepreneurs often focus on Return on Investment (ROI) from their business activities, banks mainly evaluate financial discipline, transaction history, and repayment behaviour before granting loans.

## **Retail Banking Perspective**

From a retail banking perspective, personal financial behaviour plays a major role in determining creditworthiness and loan eligibility.

## **Borrowing Helps Build Credit History**

Having some form of borrowing or credit activity helps build and maintain a strong CIBIL score.

## **Avoid Late EMI Payments**

Late EMI payments can significantly impact the CIBIL score, so borrowers must ensure timely repayments and maintain financial discipline.

## **Loan Sanctions Depend on Documentation**

Loan approvals are largely based on proper documentation, financial statements, transaction history, and books of accounts, rather than just collateral or personal wealth.

## **Track and Monitor Business Loans**

Entrepreneurs should regularly track their loan obligations, repayment schedules, and liabilities to maintain financial stability.

## **Loans Are a Normal Part of Business Growth**

During the growth phase of a business, having loans or liabilities is normal and should not always be viewed negatively.

## **Debt Becomes Critical Only During Business Closure**

Loans become a serious concern mainly when a business is shutting down, as all outstanding liabilities must then be cleared.

## **Use Loans for Asset Creation**

Loans should ideally be used to build productive and income-generating assets, rather than for consumption or non-productive expenses.

### **Power of Responsible Leverage**

When used wisely, leverage allows entrepreneurs to expand their asset base and grow their businesses faster.

### **Example of Financial Leverage**

For example, if a person has a net worth of ₹100 crore, responsible leverage can help build assets worth ₹500 crore, generating returns on the larger asset base.

### **Safe Credit Card Usage Rule**

A commonly recommended thumb rule is to use only 35–40% of the credit card limit to maintain a strong credit score.

### **Avoid Having Too Many Credit Cards**

For better financial management in business, maintaining fewer credit cards is generally advisable.

### **Manage Cash Flow Effectively**

Entrepreneurs must carefully manage cash inflows and outflows to ensure smooth operations and maintain financial discipline.

### **Build a Strong Personal Balance Sheet**

Apart from business finances, individuals should focus on strengthening their personal financial profile and balance sheet.

### **Invest Regularly for Wealth Creation**

Regular investments in assets such as SIPs, land, gold, or other investment instruments help in building long-term financial security.

### **SIP for Young Investors**

For young professionals and entrepreneurs, Systematic Investment Plans (SIPs) can often be a more effective wealth-building option compared to relying only on FDs or RDs.

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Entrepreneurs must carefully manage cash inflows and outflows to ensure smooth operations and maintain financial discipline.

### **Build a Strong Personal Balance Sheet**

Apart from business finances, individuals should focus on strengthening their personal financial profile and balance sheet.

### **Invest Regularly for Wealth Creation**

Regular investments in assets such as SIPs, land, gold, or other investment instruments help in building long-term financial security.

### **SIP for Young Investors**

For young professionals and entrepreneurs, Systematic Investment Plans (SIPs) can often be a more effective wealth-building option compared to relying only on FDs or RDs.

## **Financial Discipline Builds Credibility**

Consistent financial discipline in both personal and business finances strengthens credibility with banks and financial institutions.

### **Core Learning from the Session**

*Debt becomes a powerful tool when used for asset creation and business growth, and a strong financial profile ensures easier access to funding whenever required.*



# SESSION FLYER



**Amravati  
Management  
Association**



*PANEL DISCUSSION ON,*  
**SAFETY, STATUTORY COMPLIANCE & SUBSIDIES  
THE THREE PILLARS OF SMART BUSINESS**



**CA Vipul Patel**  
Panelists



**CA Madhur Zanwar**  
Panelists



**Mr. Rushikesh Itankar**  
Panelists



**Mr. Paresch Raja**  
Moderator

✿ **Takeaways:**

- Understanding key business laws and essential statutory compliances specially NEW LABOUR CODES.
- Importance of workplace safety and risk management practices.
- How compliance and safety build credibility and ensure smooth operations.
- Overview of government schemes, subsidies, and how to avail them for business growth.

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

CA Abhay Sahu  
Month Owner



**22<sup>nd</sup> March  
2026**



**10:30 AM  
Sharp**



**Conferance Hall,  
Zilla Stadium, Amravti**

FOR MORE INFORMATION CALL: 9022913199

# KEY TAKEAWAYS

## INDUSTRIAL FIRE SAFETY

Industrial fire safety focuses on prevention + control of fire damage.

Industries are high-risk zones due to machinery, chemicals & electricity.

Fire safety equipment like extinguishers, alarms & detectors are essential for saving lives.

### **Fire hazards are classified into:**

- Low
- Moderate
- High

### **Common fire causes:**

- Faulty wiring
- Welding sparks
- Overloaded circuits
- Blocked exits

### **Types of fire extinguishers: ABC → General purpose**

- CO<sub>2</sub> → Electrical fires
- DCP → Highly flammable liquids (e.g., petrol pumps)
- Fire Ball → Automatic fire control

Fire equipment must be placed in critical/high-risk areas (electrical rooms, storage, machinery zones).

Every room should have at least 2 emergency exits for safety.

Proper signage boards must be clearly marked, visible, and correctly placed.

### 🧩 **Regular maintenance is key:**

- Smoke detectors → Monthly testing
- Batteries → Yearly replacement

🧩 Employees must be trained in fire safety & extinguisher usage.

🧩 Mock drills every 3–4 months are necessary for emergency preparedness.

🧩 Fire extinguishers are mandatory even for traders, depending on shop/unit size.

### 🧩 **Standard guideline:**

- 1–2 extinguishers per 100 sq. ft.
- Installed at ~4 feet height for easy access

🧩 Awareness + policies + safety committees are essential to build a fire-safe workplace culture.

## **NEW LABOUR CODES**

🧩 **4 Major Labour Codes introduced** – Wages (2019), Social Security (2020), Industrial Relations (2020), OSHWC (2020).

🧩 **29 old labour laws** merged into simplified codes → reduces complexity and compliance burden.

🧩 Code on Wages, 2019 combines 4 major acts (Wages, Minimum Wages, Bonus, Equal Remuneration).

🧩 National Floor Wage will be set by Central Government → uniform wage baseline.

🧩 Equal pay for equal work – no gender discrimination allowed.

🧩 Wages definition changed → Basic + DA must be  $\geq 50\%$  of total salary.

✚ If allowances exceed 50%, excess amount is added back to wages → increases PF, gratuity, etc.

✚ Final dues payment (resignation/termination) must be done within 2 working days.

### ✚ **Salary payment deadlines:**

- <1000 employees → 7th of next month
- 1000 employees → 10th of next month

✚ Minimum Wages classification based on skill level (Highly skilled, skilled, semi-skilled, unskilled) + geographical zones.

### ✚ **Bonus rules:**

- Eligibility: salary  $\leq$  ₹21,000/month
- Minimum bonus: 8.33%, Maximum: 20%

✚ EPF applicability → establishments with 20+ employees; continues even if employee count reduces later.

### ✚ **ESI applicability:**

- Salary limit: ₹21,000
- Contribution: 0.75% (employee) + 3.25% (employer)

### ✚ **Gratuity rules:**

- Minimum service: 5 years
- Max limit: ₹20 lakh
- Paid on retirement/resignation/death

### ✚ **Major reforms in compliance:**

- Digitisation of records
- Inspector → Inspector-cum-Facilitator
- Reduced penalties, more focus on compliance
- 30-day notice before penalties

## Old vs New Labour Codes (Quick Comparison)

| Aspect                        | Old System (Before Codes)         | New Labour Codes                         |
|-------------------------------|-----------------------------------|--|
| <b>Number of Laws</b>         | 29 separate labour laws           | 4 simplified labour codes                |
| <b>Structure</b>              | Fragmented & complex              | Consolidated & simplified                |
| <b>Wage Definition</b>        | No uniform definition             | Standard definition (50% rule)           |
| <b>Minimum Wages</b>          | Applicable to selected sectors    | Applicable to all employees              |
| <b>Compliance</b>             | Multiple registrations & returns  | Single registration, fewer filings       |
| <b>Technology Use</b>         | Mostly manual records             | Digital records & filings allowed        |
| <b>Inspections</b>            | Inspector-based (strict policing) | Inspector-cum-Facilitator (supportive)   |
| <b>Penalties</b>              | More criminal provisions          | More monetary penalties, less jail       |
| <b>Payment of Wages</b>       | Longer timelines                  | Strict timelines (7th/10th, 2 days exit) |
| <b>Social Security</b>        | Limited to organised sector       | Extended to gig & unorganised workers    |
| <b>Bonus Eligibility</b>      | Threshold existed                 | Expanded coverage ( $\geq 10$ employees) |
| <b>EPF Rules</b>              | No time limit on inquiry          | 5-year limit for inquiry introduced      |
| <b>Gratuity</b>               | 5 years service mandatory         | Flexibility (proposed changes in code)   |
| <b>Worker Coverage</b>        | Limited definitions               | Broader definition of 'worker'           |
| <b>Ease of Doing Business</b> | Complicated compliance            | Simplified, business-friendly system     |

## OVERVIEW OF SUBSIDIES

🧩 Maharashtra Industries, Investment & Services Policy 2025 focuses on boosting MSMEs, services, and manufacturing growth aligned with national initiatives.

🧩 Maharashtra economy is largely driven by the service sector (~64%), followed by industries.

🧩 Capital subsidy varies by region (A to D+), ranging from 30% to 70%, encouraging investment in less-developed areas.

🧩 Special regions like Vidarbha, Marathwada, and aspirational/Naxalite areas get up to 80–100% subsidy, promoting regional balance.

🧩 Subsidy period differs (5–10 years) depending on the category of the area.

### 🧩 **Additional incentives include:**

- Technology upgradation (50% up to ₹25L)
- Energy/water audit support
- Patent & listing cost reimbursement

🧩 SC/ST entrepreneurs get higher benefits (up to 120% of project cost), ensuring inclusive growth.

🧩 Service sector units in Vidarbha must generate minimum employment with 80% local hiring.

### 🧩 Service units also receive:

- EPF reimbursement
- Rental subsidy (up to ₹1 Cr/year)
- Stamp duty & electricity duty exemptions

🧩 Textile sector is supported under Integrated & Sustainable Textile Policy 2023–2028 for modernization and sustainability.

🧩 ATUFS/TUFS (Central Govt.) supports textile units in upgrading machinery and technology.

🧩 Tourism, agriculture, and food processing sectors are promoted through dedicated policies like:

- Maharashtra Tourism Policy 2024
- CM Food Processing Scheme (CMFPS)

🧩 MAGNET Project supports agribusiness through infrastructure and market linkage via MSAMB portal.

🧩 **Food processing schemes** exclude land cost, working capital, and vehicles from subsidy eligibility and require completion within 24 months.

🧩 **Various central schemes like:**

- NABARD Warehouse Scheme
- Cold Chain Infrastructure
- National Livestock Mission
- support rural and agri-based businesses.

🧩 **Bonus Insight (Comparison Understanding)**

- MSME Innovative Scheme → Focus on innovation (₹1 Cr benefit)
- PMEGP → Supports new businesses
- CLCS-TUS → Focus on technology upgradation
- Startup India → Provides ecosystem + funding + tax benefits



# SESSION FLYER


**Amravati  
Management  
Association**

## SMALL TOWN, BIG DREAMS - AMRAVATI EDITION

PANEL DISCUSSION ON

# आयुर्वेद से उड़ान



**PANELIST**  
**Mr. Chirag Doshi**  
Co-Founders Ved Sanjeevani



**PANELIST**  
**Mr. Siddhant Doshi**  
Co-Founders Ved Sanjeevani



**MODERATOR**  
**Mr. Kamlesh Daga**  
Director Daga Groups

**ABOUT VED SANJEEVANI**

Ved Sanjeevani is an Ayurvedic wellness brand reviving Nabhi Therapy (navel oil application) in a modern, research-backed way. In just 12 months, it has served 3.5 lakh+ customers across India and is now expanding into hair care, skincare, and wellness. Its mission is to make Ayurveda simple and accessible for everyday life.

**TAKEAWAYS**

- The challenges faced in the early stages of the journey
- The key turning points that shaped the brand's growth
- The strategies behind building and scaling a successful brand
- How to transform an idea into a ₹100 crore business

|                              |                               |                                |
|------------------------------|-------------------------------|--------------------------------|
| Mr. Ranjit Band<br>President | Mrs. Preeti Daga<br>Secretary | Er. Ashish Pete<br>Month Owner |
|------------------------------|-------------------------------|--------------------------------|

|  |   |  |
|--|---|--|
|  <b>5<sup>th</sup> April<br/>2026</b> |  <b>10:30 AM<br/>Sharp</b> |  <b>Conferance Hall,<br/>Zilla Stadium, Amravti</b> |
|--|---|--|

**FOR MORE INFORMATION CALL: 9022913199**

During COVID, the journey of the brand began, as the pandemic hit and everything came to a halt. But in that stillness, a new direction quietly took shape.

Instead of waiting for things to go back to normal, the Doshi brothers chose to build something of their own. In October 2021, they launched Dreamhub, a D2C platform focused on home care and personal care products. It was their first step into the digital world, a space full of uncertainty but also opportunity.

What started as an experiment soon became a learning ground. They began to understand customers, online behavior, product demand, and the mechanics of scaling a brand. With persistence and continuous effort, the platform started gaining traction, eventually reaching nearly 2 lakh+ orders per month. It was proof that they could build, adapt, and grow.

Yet, the real turning point wasn't in data or dashboards. It was much closer to home.

Growing up, they had seen their grandmother and mother practice and rely on Ayurvedic remedies, practices that felt ordinary at the time and easy to overlook in a modern lifestyle. Like many of their generation, they had their doubts. Could these traditional remedies really cure diseases?

The answer came through experience, when they began noticing genuine results within their own family, their skepticism slowly gave way to belief. What once seemed like simple home remedies started to reveal their deeper value.

That's when the idea truly took root.

They began to look at Ayurveda not just as tradition, but as an opportunity. An opportunity to build something meaningful. An opportunity to bridge the gap between ancient wisdom and modern needs.

. They studied the market, analyzed competitors, and realized that while Ayurveda existed, very few brands were presenting it in a way that felt both trustworthy and relevant to today's consumers.

With this clarity, they decided to take a leap once again.

In October 2024, Ved Sanjeevani was born, built on a deep passion for Ayurveda and a clear vision to bring its benefits into everyday modern life. They started with focused products, especially in nabhi oil and hair care, blending ancient Indian Ayurvedic knowledge with modern science and strong positioning.

This time, they weren't starting from scratch. They carried with them experience, confidence, and a clearer sense of direction.

The response was encouraging. Orders began to grow steadily. By April 2025, they were fulfilling 250+ orders every day. Along the way, they built a strong network of over 500+ doctors across India, adding trust, credibility, and guidance to their journey, along with the support of experienced mentors. Their reach expanded, their systems strengthened, and their customer base grew across the country. But behind all the numbers was something more powerful, a shared belief.

What started as a family facing uncertainty had transformed into a family building a vision. Every challenge, every setback, and every small win became part of the foundation they were laying together.

Today, Ved Sanjeevani stands not just as a brand, but as a story, a story of resilience, rediscovery, and the courage to turn tradition into something impactful.

From a family legacy hotel to a growing nationwide Ayurvedic brand, their journey is a reminder that sometimes, the strongest beginnings come from home remedies, deep belief, passion, consistency, and dedication.

# KEY TAKEAWAYS

## **Speed Over Perfection**

One of the most important lessons shared was the importance of execution speed.

Rather than waiting for a perfect product, founders should focus on launching early and improving through real customer feedback. Market exposure accelerates learning far more effectively than prolonged internal development.

## **Power of Networking and Mentorship**

The founders emphasized that consistent networking played a crucial role in their growth.

Their journey involved reaching out to multiple mentors, facing both acceptance and rejection. Each interaction contributed to learning and refinement.

*A key mindset they highlighted:*

***“Rejection is not failure, it is feedback that helps improve direction and decision-making”***

## **Marketing as a Core Growth Driver**

A strong product alone is not sufficient to build a successful brand. Strategic marketing is essential for visibility and scale.

### **Their approach included:**

- Leveraging digital platforms effectively
- Continuously experimenting with marketing channels
- Building credibility through trust-based strategies

A notable strategy that helped them was collaborating with medical professionals, offering product trials, and establishing trust through expert validation.

## **Team Building and Leadership Philosophy**

The founders highlighted that sustainable growth is deeply dependent on a strong and aligned team.

### **Their leadership approach focused on:**

- Treating employees with respect and empathy
- Being accessible and supportive as leaders
- Building a culture of trust and shared responsibility

They also stressed the importance of creating ownership within the team through initiatives like ESOPs, enabling employees to feel invested in the company's success.

### **Discipline Over Motivation**

The session reinforced that long-term success is driven more by consistency than short-term motivation.

While motivation can fluctuate, discipline ensures continuity, focus, and steady progress, especially during challenging phases of the business journey.

### **Learning Through Mistakes**

Mistakes are an inevitable part of entrepreneurship. What differentiates successful founders is their ability to learn, adapt, and improve quickly.

Each setback should be treated as a learning opportunity rather than a failure.

### **Strategic Awareness and Grounded Decision-Making**

The founders emphasized the importance of staying closely connected to market realities.

### **This includes:**

- Regular competitor analysis
- Understanding customer needs deeply
- Avoiding over-ambitious decisions without proper validation

Execution should always be backed by practical insights and data-driven understanding.

## 🧩 Execution Excellence

Ideas alone do not create impact. Success depends on how effectively those ideas are implemented.

Maintaining a strong focus on execution quality, timely completion of tasks, and operational efficiency plays a critical role in scaling a business.


### Conclusion

The session reinforced that building a successful startup is a combination of clear execution, strong networks, disciplined mindset, and people-centric leadership.

Sustainable growth is achieved not just through innovation, but through consistency, adaptability, and the ability to learn continuously.




# SESSION FLYER

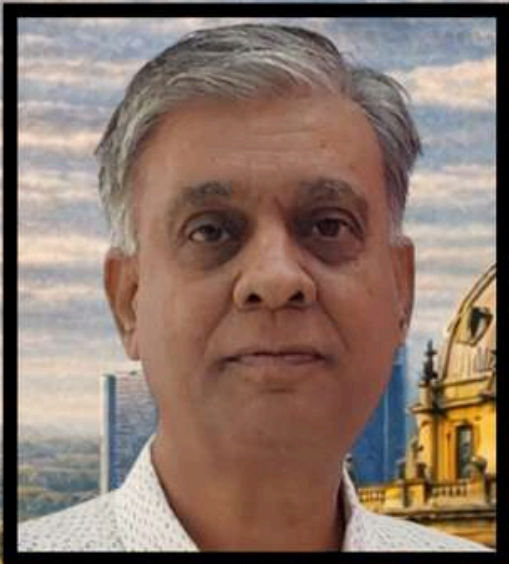

**Amravati  
Management  
Association**

**Small Town, Big Dreams - Amravati Edition**

## Amravati to Global Success: The Rise of an Entrepreneur from Farm to Oxford



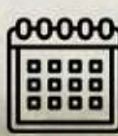


**SPEAKER**  
**Mr. Ravindra Metkar**



**MODERATOR**  
**Mr. Gajendra Kakpure**

**TAKEAWAYS**

- From earning just ₹5 a day to building a ₹15 crore-a-year poultry and farming enterprise, his journey stands as a powerful testament to grit, resilience, and vision.
- Hailing from Amravati, he rose from humble beginnings to become a successful entrepreneur and an **invited speaker at Oxford University**.
- Join us to discover the principles and strategies behind his remarkable rise.

 **19<sup>th</sup> April**  
 **10:30 AM**  
 **Conferance Hall,**  
**2026**    **Sharp**    **Zilla Stadium, Amravti**

**Mr. Ranjit Band**  
President

**Mrs. Preeti Daga**  
Secretary

**Er. Ashish Pete**  
Month Owner

**FOR MORE INFORMATION CALL: 9022913199**

## **Start small but take action**

He began with very few birds, without waiting for perfect conditions. Focus was on learning and survival in the initial phase. You don't need big capital to start but you need clarity and action. Most people delay starting because they want perfect planning, funding, or clarity. But in reality, no business ever starts perfectly. Starting small reduces risk and gives you real market exposure. Once you begin, you understand customer behavior, pricing, challenges, and operations. Don't wait for "perfect time." Start with available resources and improve along the way.

## **Initial Losses Are Part of the Process**

Faced losses in the beginning but didn't quit. Treated losses as learning, not failure. Early losses are like paying fees to learn important lessons from real life. Quitting early is the real loss. Every business faces early losses, mistakes, and confusion. This phase builds your understanding and resilience.

*"If you avoid struggle, you avoid growth"*

## **Practical knowledge is more powerful than theory**

Learned poultry through hands-on experience and by asking others. Not dependent on formal degrees.

Degrees provide knowledge, but real business understanding comes from execution. Ground-level experience teaches: Customer behavior, Market dynamics, Practical problem-solving, Talk to people in your industry. Learning should be continuous and practical.

## **Discipline & Routine Create Stability**

Strong focus on cleanliness and daily routine. Consistency ensured better results over time, your business growth depends on your daily systems, not motivation. A business without systems becomes dependent on the owner and creates chaos. Discipline and routines bring: Consistency in quality, Predictable results, Operational efficiency, Fix processes for daily work, Create standard routines, Train team accordingly. Systems make your business scalable.

### **Reinvestment is the Real Growth Engine**

Did not spend profits on lifestyle. Continuously reinvested into the farm. Profit is not for spending—it's for scaling. A common mistake is withdrawing profits too early for personal use. Strong businesses grow because profits are reinvested into: Infrastructure, Marketing. For initial years: Keep profits inside the business, focus on expansion, not lifestyle & delayed gratification leads to bigger growth.

### **Quality & Care Build Long-Term Success**

Focused seriously on bird health, medicines, timing, and feed. Maintained high standards consistently.

Quality control is not optional—it's your brand reputation.

### **Scale Step-by-Step, Not Overnight**

Gradually expanded with bigger sheds and better systems. Growth was planned and steady. Sustainable growth means expanding your business in a controlled and well-structured way to ensure long-term stability and success. The session reinforced that long-term success is driven more by consistency than short-term motivation. While motivation can fluctuate, discipline ensures continuity, focus, and steady progress, especially during challenging phases of the business journey.

### **Market Connections Are Critical**

Built strong contacts to sell products efficiently. Understood importance of the selling network. Production alone doesn't make money, sales network does.

### **People & Support System Matter**

Family support and local workers played a key role. Growth was not a solo journey. Behind every successful business is a strong team and support system.

## **Success Takes Time, Not Shortcuts**

Today's success is the result of years of effort. No overnight success story.

*“Steady effort over the years builds lasting success, while shortcuts only offer temporary gains.”*



# SESSION FLYER



## Game On : Unlock Your Business Ideas Ki Tijori

### The Live Management Game Session



#### Takeaways



Learn powerful thinking techniques through a live management game



Generate creative, practical ideas for your business



Gain fresh perspectives on real business challenges



Discover ways to stand out in a competitive market



Speaker

Dr. Shabbir Zakerya



10<sup>th</sup> May  
2026



10:30 AM  
Sharp



Conference Hall,  
Zilla Stadium, Amravati



Mr. Ranjit Band  
President



Mrs. Preeti Daga  
Secretary



Mr. Brajesh Sadani  
Month Owner

FOR MORE INFORMATION CALL:

**9022913199**

🧩 Dr. Shabbir Zakerya highlighted the importance of “thinking out of the box” and explained how it has become essential for survival in today’s hyper-competitive and highly disruptive business environment. He emphasised that businesses today have only two choices — “Disrupt karo ya disrupt ho jao.”

🧩 He pointed out that business owners cannot depend merely on luck or sudden Eureka moments for breakthrough ideas. Instead, they must develop reliable idea-generation mechanisms to continuously create fresh and practical ideas that keep them ahead of the competition.

🧩 Through an engaging and fun-filled management game, Dr. Shabbir Zakerya helped the audience understand practical techniques for generating innovative and disruptive business ideas.

🧩 Dr. Shabbir emphasised that creative and out-of-the-box thinking is not an inborn gift reserved for a few people, but a learnable skill that can be developed through the right thinking methods and practice.

🧩 He shared an important insight that people should use their intelligence to make better decisions, rather than using their intelligence merely to defend poor decisions.

🧩 Dr. Shabbir explained that people often reject ideas too quickly simply because they appear unusual or slightly impractical at first glance. However, wise thinkers examine even “crazy-sounding” ideas carefully and try to extract something meaningful and valuable from them.

🧩 During the session, participants enthusiastically took part in a specially designed team activity titled “Ulta Pulta”, through which they generated multiple creative and disruptive ideas for different types of businesses in a highly interactive and enjoyable manner.

Each team later presented its innovative business ideas before the entire audience, leading to energetic discussions, fresh perspectives, and collaborative learning.

Towards the end of the session, Dr. Shabbir Zakaria invited participants to share the "Eureka moments" and key realizations they experienced during the session, making the learning experience highly reflective and memorable.

### Conclusion

The session reinforced that success in today's business world depends on creative thinking, innovation, and the ability to adapt to change. It highlighted the importance of teamwork, practical execution, and confidence in turning ideas into opportunities, while encouraging participants to unlock their entrepreneurial potential through out-of-the-box thinking and continuous learning.



# SESSION FLYER

AMA Youth wing presents,



Amravati Management Association

# The NEW RULES of BUSINESS



How Modern Brands Build Trust, Scale and Stay Relevant in 2026.

A keynote session that breaks down how to grow a business in 2026 and what every young business owner in India needs to know right now.

### ABOUT THE SPEAKER



Divya Malpani Maheshwari is the Founder of Skinvest, a homegrown Indian skincare brand, and a fifth-generation entrepreneur from Sangamner, Maharashtra.

Having built a brand in one of India's most competitive markets, she brings together the discipline of traditional business thinking and the speed of modern consumer culture, to share what actually works in 2026.

**Divya Malpani Maheshwari**  
Founder, Skinvest  
Fifth-Generation Entrepreneur, Sangamner, Maharashtra

### KEY TAKEAWAYS

- Why good products alone don't win anymore — and what does
- How modern consumers actually make buying decisions
- How to build trust, community, and brand recall in a crowded market
- What D2C brands taught us — and how traditional businesses can use it
- Why clarity scales better than complexity

**DATE**  
18 May 2026

**TIME**  
5:00 PM

**LOCATION**  
Plasti Surge Industries – Conference Room

Presented by Amravati Management Association — Youth Wing

FOR MORE INFORMATION CALL:  
**9022913199**

“Businesses are no longer competing only on what they sell. They're competing on how deeply people believe in them.”

## KEY TAKEAWAYS

### **Prioritisation Matters: Product First, Marketing Second, Community Third**

A strong product should remain the primary focus before aggressively spending on marketing or community building.

Suggested sequence:

*“Product → Marketing → Community”*

- Build a product people genuinely trust and value.
- Then scale visibility and positioning.
- Community becomes sustainable only after product-market credibility is established.

### **Organic Influencer Integration Creates More Trust Than Paid Promotion**

Instead of heavy paid sponsorships or ad-driven influencer marketing:

- Integrate products organically into influencer ecosystems.
- Focus on authentic usage and storytelling.
- Consumers tend to trust natural product adoption more than overt promotions.

This approach is especially relevant for premium or science-backed products.

### **Website Clarity is Critical — Especially the First Few Seconds**

The website should communicate the core value proposition instantly.

The “3-second window” is crucial:

- What the company does
- Why it matters
- Who it helps
- Why it is different

Messaging clarity and simplified communication were emphasized heavily.

## **Assignments Before Hiring Reveal Real Capability**

Instead of relying only on interviews:

- Give candidates practical assignments before hiring.
- Evaluate technical depth, ownership mindset, communication clarity, and problem-solving ability.

This helps validate whether candidates truly understand their claimed expertise.

## **Strong R&D Teams Need Structured Accountability**

Key discussions around R&D management included:

- Cross-checking scientific and formulation work
- Defining measurable KPIs
- Weekly or quarterly KPI tracking
- Long-term incentives and performance-linked bonuses

Innovation teams still require structured business accountability.

## **Premium Positioning is Driven by Perception**

*“Premium is perception.”*

Premium brands are built not only through product quality, but through:

- Branding
- Packaging
- Communication
- Trust
- Experience
- Consistency

## **AI & Workflow Automation Insights**

Tools discussed:

- Canva Business Suite
- Claude
- Gemini
- Veo
- ChatGPT

## 🧩 Key insights:

- Connect AI systems with operational tools like Shopify, email, and calendars.
- Use AI to accelerate execution and creative workflows.
- Build an AI-assisted creative engine for branding and communication.
- Maintain privacy and security while integrating AI tools.

## 🧩 Marketing & Growth Insight

Instead of only paying influencers:

- Use strategic gifting and relationship-based outreach.
- Well-targeted gifting can generate stronger word-of-mouth and credibility than direct paid campaigns.

This approach is especially useful for premium, scientific, and founder-led brands.

## 🧩 Overall Strategic Takeaway

The session reinforced that long-term brands are built through a combination of:

- Strong products
- Clear communication
- Trust-driven marketing
- Operational discipline
- AI-enabled execution
- Perception management
- Authentic community building

Core theme:

*“Build trust first. Scale second.”*



# SESSION FLYER



Amravati  
Management  
Association

Workshop on

## AI FOR BUSINESS GROWTH

Live, Practical & Hands-on

Speaker

### CA PRATIK SADRANI

TOOLS - Chat GPT , Claude , Gemini , Notebook  
LM , Gamma



#### What Will Be Covered (Live Demonstrations):

-  Using ChatGPT & Claude as Business Assistants for emails, reports, strategy, and decision-making
-  AI-powered business and market research using Perplexity
-  Creating AI-generated presentations using Gamma
-  Designing images, flyers, and marketing creatives using AI tools
-  Leveraging AI for marketing, content creation, and social media planning
-  Creating short AI videos for business promotion using Google Gemini Vo3, NotebookLM for Business Decisions & Analysis

#### Participants will see how NotebookLM can be used for:-

-  Analyzing financial statements and business reports
-  Summarizing lengthy documents, contracts, and policies
-  Extracting key insights from balance sheets, P&L; and budgets
-  Comparing business data across multiple years
-  Evaluating investment proposals and feasibility reports
-  Identifying risks, trends, and opportunities in business data
-  Preparing AI-assisted notes for business meetings and decision-making



24<sup>th</sup> May  
2026



10:30 AM  
Sharp



Conference Hall,  
Zilla Stadium, Amravati

Mr. Ranjit Band  
President

Mrs. Preeti Daga  
Secretary

Mr. Brajesh Sadani  
Month Owner



For more information call: **9022913199**

## KEY TAKEAWAYS

🧩 CA Pratik Sadrani explained the fundamentals of Artificial Intelligence (AI) and highlighted how AI is transforming the way businesses operate, communicate, and make decisions in today's digital era. He emphasized the importance of Prompt Engineering and explained that the quality of AI-generated results depends largely on how clearly and intelligently prompts are designed.

🧩 Through practical examples, he explained the key components of an effective prompt, Clear Objective, Necessary Context, Scope Definition, Audience Specification, and Format Instructions. Using the example of planning a Kerala tour from Amravati, he demonstrated how adding detailed context, such as family members and specific requirements, helps AI generate more personalized and accurate responses. He also demonstrated how AI tools like Chat GPT can assist in creating professional business documents, including standardised rental agreements with proper clauses and formatting.

🧩 CA Pratik Sadrani introduced participants to AI-powered music creation tools such as Suno AI and explained how AI can be used to generate creative songs and audio content. He demonstrated how users can create song lyrics using AI tools like Chat GPT and further convert those lyrics into fully generated audio songs using Suno AI.

🧩 CA Pratik Sadrani explained the common issue of spelling errors in AI-generated images and highlighted why tools like ChatGPT may sometimes generate incorrect text in visual creatives.

He shared a practical technique to minimize spelling mistakes in AI-generated images by asking ChatGPT to first identify words or terms that may be incorrectly generated before creating the final image.

🧩 He explained the concept of AI usage limits and tokens in platforms like Chat GPT and Gemini, highlighting that AI tools have daily usage capacities based on token limits and subscription plans. He informed participants that once the daily token or usage limit is exhausted, certain AI activities may become temporarily unavailable until the limit resets, making efficient and purposeful use of AI tools important for productivity.

🧩 CA Pratik Sadrani demonstrated how AI tools can be used to analyse and understand lengthy documents, agreements, and contracts in a simplified manner.

Using the example of a Pizza Hut agreement, he explained how AI can identify important clauses, highlight critical terms, and point out conditions that may be unfavorable or risky for the person signing the agreement.

🧩 CA Pratik Sadrani shared information about Google Apps Script and explained how it can be used for sending bulk emails efficiently for business communication and outreach activities.

🧩 He cover about powerful AI tools like Google AI Studio and Lovable, which help users create customized apps and digital solutions without requiring deep technical coding knowledge.

🧩 The speaker also demonstrated the use of Notebook LM for business research and decision-making. By taking examples of solar manufacturing companies like Waaree Energies, Novasys Green, and ECE India Energies, the speaker showed how AI can analyze website information, compare companies, and help identify which business may be better based on products, services, market presence, and business strengths.

This demonstrated how AI tools can support smarter business analysis and strategic decision-making.

## Conclusion

The AI Marathon session reinforced that Artificial Intelligence is transforming the way businesses work by improving productivity, creativity, marketing, and decision-making. Through practical examples and live demonstrations, participants learned how AI tools can simplify tasks, support business growth, and create new opportunities. The session encouraged everyone to adapt to emerging technologies, upgrade their skills, and use AI innovatively in today's digital world.





**Robotics Workshops for Children During the Summer Vacation, May 2024.**



**Box Cricket Tournament, 2024.**



**Outdoor Golf Networking Session: Exploring Japanese Business Culture, February 2024.**



**Workplace Skill Development Programmes for Employees of AMA Member Organisations, January 2025.**



**Business Incubation Sessions for Students in Collaboration with SGB Amravati University, Conducted by AMA Members, February 2025.**



## **BharatCon'25**

The flagship business summit of AMA, brought together industry leaders, entrepreneurs, academicians, and aspiring professionals from across India on a common platform for learning, networking, and innovation. The summit featured 15+ eminent speakers from across the country and 12+ masterclasses designed to equip entrepreneurs and students with practical business insights, leadership strategies, and emerging industry trends. Through inspiring keynote sessions, interactive discussions, and hands-on learning experiences, BharatCon'25 reinforced AMA's commitment to fostering entrepreneurship, professional excellence, and lifelong learning.



**Interactive Business Quiz with AMA Members, April 2025.**



**Leveling Up Leadership & Business Game: A Mentorship Session with Mr. Mukundji Mohata for AMA Members, April 2025.**



**AMA Movie Night, Practical Leadership and Life Lessons from the Award-Nominated Film Sitaare Zameen Par, June 2025.**



**Sales Skills Development Programme for Employees of AMA Member Organisations, June 2025.**



**Chess-Inspired Business Learnings with an International Chess Coach and Businesswoman, August 2025.**



**Insightful Session on the Government e-Marketplace (GeM) Portal and Financial Literacy for MSMEs, in Collaboration with IIM Nagpur's Entrepreneurship Development Foundation, September 2025.**



**Super Sunday Session: Family Business Adalat – A Constructive Dialogue Between Generations, October 2025.**



**A Joyful Celebration of Lights and Togetherness with the AMA Family, November 2025.**



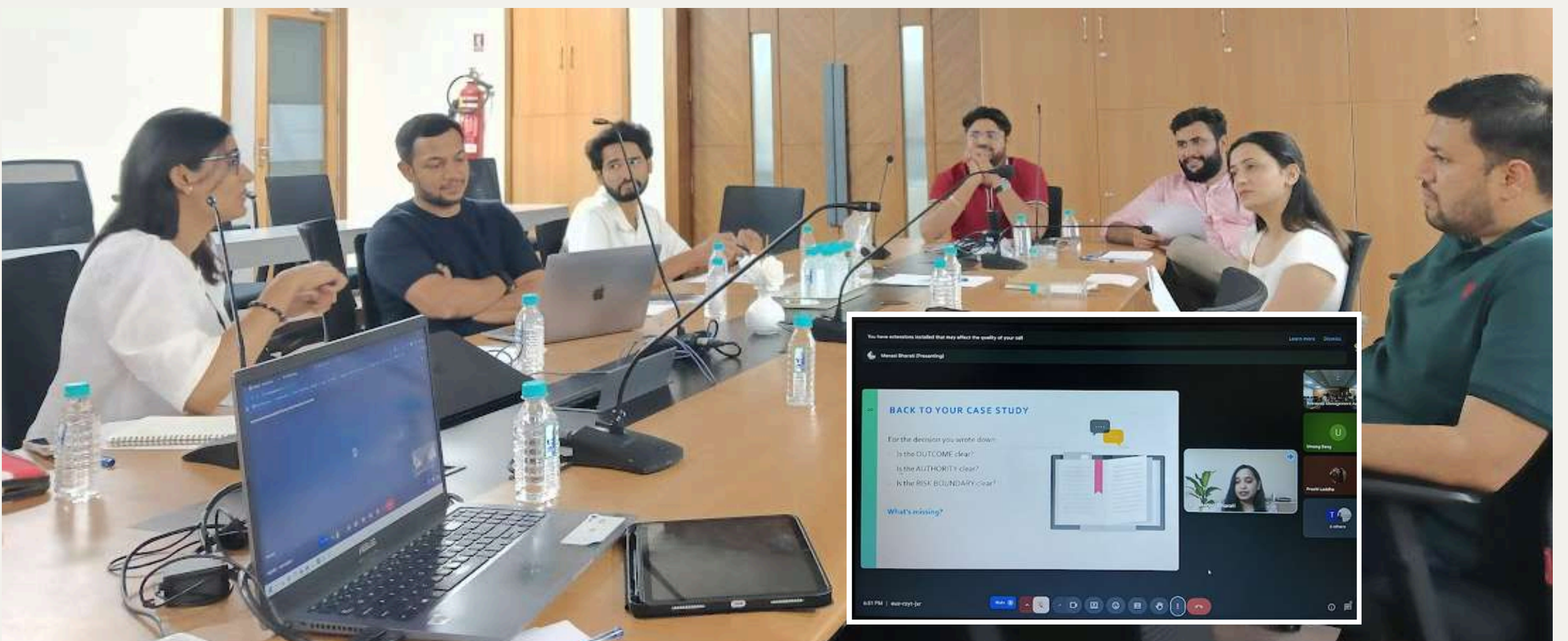
**'Love You Zindagi': An Outdoor Learning Session on Finding Joy in Nature and Simple Living, December 2025.**



**Box cricket Tournament, January 2026.**



**Industrial Visit to Plasto Unit, Nagpur, February 2026.**



**An empowering AMA Youth Forum online session focused on transforming owner-dependent businesses into scalable, team-driven organisations, February 2026.**



**An introductory session by the Teaching & Learning Community (TLC), an initiative dedicated to promoting continuous learning, collaborative teaching, and knowledge sharing among professionals, April 2026.**



**Glimpses from Regular AMA Sunday Learning Sessions.**



**Glimpses from Post-Session Networking and Discussions, Encouraging Collaboration, Idea Exchange, and Stronger Professional Relationships.**

## Thank You Note

We sincerely extend our heartfelt gratitude to all our Month Owners, Moderators, Project Directors, and every active member who contributed to the success of our AMA sessions throughout the year.

Your dedication, time, and efforts have played a vital role in making each session meaningful and impactful. Because of your involvement, we were able to create a platform filled with valuable learnings, meaningful networking, and continuous growth.

A special thanks to our Month Owners and Project Directors:

Kunal Chitore, Parmanand Motwani, Mahesh Motwani, Sanjay Puraswani, Pallavi Mandaogade, Sandeep Nahata, Jimmy Mehta, Snehal Zanwar, Ajay Rathi, Sumit Khandelwal, Rajesh Khandelwal, Abhay Sahu, Ashish Pete, Roshan Bajaj.

We also deeply appreciate the support of our Moderators whose guidance and coordination ensured the smooth execution of every session.

A special note of appreciation to all our members who attended the Sunday morning sessions with great enthusiasm, despite their busy business schedules during the week. Your commitment and eagerness to learn truly made a difference.

To all our active members—your participation, enthusiasm, and engagement made this journey truly enriching.

Together, we have not only made each session successful but also made this year a remarkable one for learning, collaboration, and progress.

Thank you for being an integral part of this journey.

# CREDITS

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This eBook has been thoughtfully compiled and designed to document the learning, growth, achievements, and milestones of the Amravati Management Association (AMA) from 2024–2026.

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