

CMA DIGEST

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BRIDGE CONCLAVE – 2022



COIMBATORE MANAGEMENT ASSOCIATION

Bridge Conclave – 2022 (27th May 2022)



CMA Bridge Conclave - a novel initiative of Coimbatore Management Association was hosted by PSG Institute of Management on 27th May 2022. The event aimed at synergising Industry Institute needs of Management Education saw participation from all leading B-Schools in and around Coimbatore. Around 600 students and Faculty were present for the Moderated Panel Discussion on Options, Opportunities and Expectations for and from MBA Graduates.

Dr. Nithyanandan Devaraaj, Secretary – CMA, as moderator, opened the Session by mentioning the significance and need of the conclave emphasising the Co-learning needs of Ready to be Employed MBAs. Post redefinition of MSMEs, Coimbatore being amongst the Leading Industrial Clusters in the Country, Dr.Devaraaj opined that there exists plenty of Options and Opportunities for willing MBAs. As much as Coimbatore is looked at a Destination for MBA Education, its time Coimbatore is recognised for its latent potential to groom Professionals & Entrepreneurs in Specific Sectors. Dr.Devaraaj also remarked that Business Processes are mostly Gender Neutral and therefore equal opportunities exists for both Women and Men MBAs. This was well seconded by all panellists during interactions.

Shri Jayakumar Ramdass, President CMA and COINDIA, detailed the meaning of MSMEs and their invaluable contribution to Indian Economy and Businesses, mostly as Tier 1, 2 & 3 Industries. Shri Jayakumar opined that though MSMEs mean Micro, Small & Medium Enterprises, they are the largest employment providers in India, offering a plethora of opportunities to Young MBAs – both as Professionals and as breeding ground for Entrepreneurs. Advantages for MBAs in the sector is the freedom to work in Customer-Centric Organisations offering scope for personal growth across Business Processes.

Shri S Prashanth, Chairman – CII Coimbatore Zone mentioned that Coimbatore Industries contribute to about 30% of GDP, representing the veritable who's who of all sectors. Mr Prashant mentioned that Coimbatore educated students look for greener pastures outside Coimbatore, wherein the Kongu Region is by itself vibrant enough to offer Multifarious opportunities for MBAs – both Women & Men. He emphasized that if an aspiring business person wants to climb the corporate ladder, then they need multi-disciplinary experience. And Coimbatore

with Industries from across sectors is the best place to acquire it. During interactions, Mr Prashant spoke about the need for proper internship both for Learning & identifying suitable opportunities.

Shri Ramesh Babu, President CODISSIA started off by enumerating the prominence of Small-scale industries as the lifeline of Indian Economy making up for 40% of Goods & Services in the Country. This is achieved by utilising local resources at minimum wastage, which forms the core of Make in India policy. MBAs stand to gain in this win-win situation where they not only imbibe experience in all facets of the Enterprise, but also interact freely with the organization hierarchy, and many a times with Business Owners themselves.

Shri K V Karthik, President - SIEMA, said that Coimbatore is the proud supplier of 55% of all the pumps manufactured in India, with a legacy of 100 years. He opined that Coimbatore Pump Industries are responsible for Rs 10000Cr+ of the total National Revenue from the Pumps Sector of Rs.17000 Cr. As 95% of pump industries are MSMEs, he shared that every successful entrepreneur would have once worked in an MSME. He elicited excitement when he mentioned that we were on the threshold of a phenomenal growth and the youngsters would benefit from jumping on to this bandwagon.

Dr. Nandagopal, VP - Association of Indian Management Schools (AIMS), lauded the efforts of CMA for convening such a first of its kind unique program where Heads of Various Associations have come together to address the B-School students on Career Opportunities. He elaborated that a city like Coimbatore has 1000's of MSMEs, providing ample opportunities and exposure to today's youngsters. He emphasized that the industries have come forward to help students to start internships as they study, to gain knowledge, grasp concepts and pitch their own ideas and solutions which gives their career a head start. He felt that the Golden Opportunities in Coimbatore remains untapped by MBAs. In the closing remarks, Dr Devaraaj thanked the Panellists for their support to MBAs by not only providing professional opportunities but also Mentoring them as potential Entrepreneurs – wherein the best way to start is Coimbatore Industries and then develop from Self Employed Professionals to Entrepreneurs.

Industrial Visit to Milky Mist Dairy Food Pvt Limited, Perundurai on 21st May 2022

The 3rd Industrial visit for the MC members and the faculty from Students Chapter Institutions was organised on 14.5.22 for them to witness the latest management techniques being followed in an ultra modern food industry, M/S.Milky Mist Dairy Food Private Limited.

Milky Mist Dairy Food Private Limited, Perundurai, Erode, is a first-generation organisation on a fast-track growth. The Milky Mist brand which has the tagline "Your daily dose of nutrition" has gained immense popularity in recent years and has been extending its product mix across the dairy chain. The 16 member CMA delegation led by Dr Gunasekaran, CEO, Vivekananda Institute of Management Studies was given a warm welcome and were taken on a tour of the fully automated plant.



The focus has throughout been on Quality with Safety & Hygiene protocols being fully observed at every stage. The team saw the huge quantity of liquid milk collected from the farmers being pasteurized. The milk which is allowed to coagulate gets transformed into paneer in a fully automated plant where paneer is produced and packed without the intervention of the human hand. The robotic arm slices the paneer which is then packed at the end of the conveyor belt.

The plant is indeed one of its kind in India with huge production capacity. Various other products like butter, ghee, & buttermilk getting produced were also seen by the team. The final point of the factory visit was the Sensory Room where every visitor was given the full bouquet of Milky Mist products to taste and relish. The special features of the plant were well explained by a team of experts headed

by their General Manager-Operations, Shri Jagannath. It was fascinating to see Dr. K Rathnam, CEO, and Shri. Sathish Kumar, CMD narrating the whole episode of the success story from a humble beginning. The organization which has finished an expansion a couple of years back is now looking at a capex of INR 650 crores for its next plant. Sathish added that Milky Mist is determined to offer only the premium products to the market and would like to be the market leader always in each of their product categories

“Every facet of their operation from procuring 6 lakhs liters of milk every day, from almost 1800 collection centers to maintaining a perfect cold chain network all over the country is fascinating” said Dr. O.A. Balasubramaniam, Past President CMA who was part of the team. No wonder, the Industrial visit programmes of CMA are becoming much sought after.

Business Partnerships Beyond Families - 31st May 2022



The Fourth Edition of the Successful “Business Partnerships beyond Families” was organised by Coimbatore Management Association with the participation of SREC Business School, Sri Ramakrishna Engineering College. The event earmarked the celebration and analysis of Businesses started by members who are not of a family, but may be friends, colleagues, or like-minded individuals, thereby setting a model for students & budding professionals to emulate. The Organization in the spotlight for the 4th Edition was the SIMTA Group of Companies started modestly by 4 friends in a small shed of 1500 sq.ft and is now a very successful company with footprints across the world.

The event started off with a Welcome Address by CMA President, Shri Jayakumar Ramdass. He pointed out that though 85% of the Organizations in India are family-owned, the number of non-family-owned businesses were on the rise. He pointed out that Non-Family Businesses give youngsters the freedom and space to experiment and grow on their own. He reiterated the need to take initiative to succeed by recalling a tale about Edwin Aldrin who, despite being the senior Astronaut aboard the Apollo Spacecraft to the moon, hesitated a moment to step onto the moon and hence lost recognition. Today only Neil Armstrong is remembered and eulogised as he had the courage and initiative to take the first step.

Dr.Mary Metilda, Dean of SREC Business School, the Host for the evening, welcomed the Guests & introduced Shri Senthil Kumar & Shri Ranganathan, Directors of SIMTA Group. SIMTA is currently the largest Spindle Tape manufacturer, Inventor of Flocked Clearer Rollers (Patented), successful Bobbin Transport System in collaboration with Jacobi of Germany.They also are into Constructions, UPVC profiles & windows and manufacture a variety of Blankets & Sheets. Shri Senthil Kumar began his talk after a brief audio visual presentation. His modest & down to earth approach to business was fully evident in his talk. He emphasized that though learning languages was an advantage in Business, one should not be hesitant about one's Mother Tongue. After all, the world leaders in Business - the Chinese, have set a precedent for this by speaking in their mother tongue and yet doing global business. He enunciated clearly all the



features that would enable one to become a wholesome entrepreneur. If one has the fire, he should have the courage to go beyond the “NO”, Start small & simple, pay attention even to the small details and never miss a chance, were part of his advice, worth emulating. He stressed that they believed in building strong relationships with every employee and this has resulted in the company having several loyal employees some of whom have been with them for 25 years. He shared the struggles they faced in marketing their products and how hardwork and persistence made them win orders in their early days.

Right from day one, the promoters had clear principles that they would only look into company welfare and not their personal welfare and take collective decisions on every major issue. For several years, they would draw only meagre salaries and would plough back the profits to fund growth and expansion. All this enabled the rapid growth of their organisation. Shri Ranganathan, the other Director emphasized on values such as Trust amongst the Partners, Communication, maturity to learn from mistakes, importance to Happiness and not money, and Integrity which are vital for a successful Entrepreneur. He elaborated that Success in life is to maintain long-term relationships, which is the foundation for business success. These values had taken their organization to the next level and the SIMTA Group has grown by leaps and bounds. It is now a Group of Companies with 7 organizations under its wings.

The Q & A session was ably moderated by CMA Secretary, Dr. Nithyanandan Devaraaj, who set the tone with his incisive questions. He noted that the bonding that exists between the partners after all these years and through all the highs & lows was highly commendable. He appreciated the clarity of thought, the emotional engagement, prudence, simplicity and the well-thought-out financial planning and unmitigated focus on the Vision & Principles. In his Vote of thanks, he urged budding entrepreneurs to follow their own intuition and venture bravely into the Business World. For the young Management students who attended the programme, it was a treatise in Entrepreneurship with valuable insights from the stalwarts.

Special Talk on 'Creating A Winning Brand' By Shri Rajesh Srivastava - 7th May, 2022



Coimbatore Management Association together with DJ Academy for Managerial Excellence, an Exclusive Business School in Coimbatore, organized a special talk on 'Creating a Winning Brand' by Mr. Rajesh Srivastava. Mr. Srivastava has been the former President of JK Helene Curtis, an Adjunct Professor @ IIM Indore and a Corporate Trainer for prestigious Companies like Mercedes Benz Research Centre, Siemens India & Reliance Industries. It would not be a misnomer to call him a 'Kingmaker' for many brands across India, McDowell's Signature, Blue Riband Duet, Royal Challenge & Bagpiper to name a few. He is also the force behind the reenergizing of JK Helene Curtis & relaunching its Park Avenue deodorant as Perfume, thus making it a generic name.

The session was lively & interactive with Mr. Rajesh throwing seemingly innocuous & non-tricky questions at the audience and once they were answered, he revealed that they were actually a googy aimed at stimulating our grey

matter. Interspersing his talk with a few humorous anecdotes made the session enjoyable. The anecdotes also gave valuable insights into how to best impact the customers and to create a winning brand. He was also very forthcoming on giving valuable tips and seeing that today's generation get inspiration & knowledge derived from his vast experience. The talk was definitely a value to any organization or Individual to take their business to the next level & create a niche for themselves & their product in today's competitive marketplace.

Ask Your Employees to Disrupt the Company

What is the best way to promote digital innovation in industrial companies?

What can entrepreneurs, shareholders, and executives do to drive digital innovation in traditional industry? I have been hearing this question a lot recently; often enough, in fact, to write an article about the topic and make my thoughts on it available more widely than to just a select few conversation partners. But let's start at the beginning. I appreciate the opportunity to engage in personal discussions with representatives of the traditional industry sectors: entrepreneurs, shareholders, board members, and executives. They come from mechanical engineering, electrical engineering, the construction industry, and the plastic industry. Their companies range from small to large, with staff numbering from 100 to 3,000.

To get an old prejudice out of the way upfront: industrial sectors are not ignoring the digital transformation. Not by any means. All of my conversation partners are well aware that the transformation is inevitable.

All of them are concerned with the same question: Where can digital innovation start in a company that has grown over the course of decades? And how can we implement the first building blocks of success quickly and with a focus on the ROI?

Looking outwards is important...

There are many different ways and methods of promoting digital innovation. On a fundamental level, it can be done from the outside or from the inside. A typical "outside" approach is the hiring of an external consultant — or entire teams of consultants, as is often the case in larger companies. I will discuss the advantages and disadvantages of this strategy in one of my next articles.

Another option: industrial companies can cooperate with or acquire shares in strategically relevant startups. Some even establish their own corporate venture capital firms. Looking at the giants of the digital age, this seems to be a pretty effective way of propelling innovation — the well over 200 acquisitions undertaken by Google, Microsoft and Cisco respectively certainly "feel" like a



best practice.

...but not always the right way to start

I do not believe that startup shares are the best way for medium-sized companies to embark on their digital journey. Especially when companies are at the beginning of their digital innovation process. Past experiences with this approach are often limited, and the challenges are great. This applies to the acquisition itself and the subsequent post-merger process. In short: the (actual) innovation objectives frequently fall victim to this process.

Imagine the obstacles that arise when two completely different company cultures are forced to work together. I have witnessed this more than once. What works like a charm on paper often doesn't work in daily business. What's left are the disappointed expectations of all stakeholders and the unrealized potential of a highly promising business model. The sad conclusion: a formerly innovative venture is integrated into its holding company, vanishing into irrelevance as a "failed experiment". There are also companies that have successfully taken this step, such as the steel trader Klöckner & Co. According to their own statements, digital platforms are the key sales driver in Q1 2021. Compared to the same quarter of the previous year, 'the company's digital sales rose by ten percentage points to over 45 percent (Q1 2020: 35 percent).

Technology creates value...

All of the above begs the question: why don't we promote digital innovation "from the inside?" From within the company itself. Using the valuable assets we already have. Sounds sensible, doesn't it? But as stakeholders and managers, we had better not get too enthusiastic: while this approach is more closely connected to our own organizations, it is not necessarily easier. First of all, we must meet one important requirement: companies need a technological foundation that makes processes of digital innovation possible in the first place. This should be more than the good old Excel sheet and the rusty company Intranet.

We are talking about real collaboration

Establish an online platform that connects ALL members of your company, including employees in the headquarters, the overseas branches and the various home offices. Information needs to travel smoothly, feedback needs to get to its destination fast. New ideas and concepts must flow between all parties involved, regardless of time and space and without creating yet another data silo. All in one system, including IT security.

...if the company culture is right

If that is granted, all else follows. And this is where it gets exciting: there is a thin line between the success and failure of such an initiative. What is the decisive factor, then?

Technology? Lean, automated processes? Certainly, these are important in combination. But neither is enough by itself. My conversations with industry executives, however, have shown me that some of them view this as a holy grail.

Brave new (digital) world — not just easy, but also really comfortable

Unfortunately, this won't work. Instead, innovation is up to the companies, in general — and us, the stakeholders, entrepreneurs and managers, in particular. Our task, first and foremost, is to create the right conditions that facilitate digital innovation. To do this, we must be completely open towards entirely new approaches. We need to recognize their benefit and promote them in our role as visionaries. In short: we need to live innovation credibly. Pure lip service is worthless.

Revolutionary thinking, evolutionary implementation

Advancing our own company culture is one of our greatest tasks. And we need to do it quickly, because the market never waits. Neither do our employees, by the way. The study *Aligning the Organization for Its Digital Future*, carried out by MIT and Deloitte, cuts to the chase five years ago: one in three managers would leave their company if their expectations in the digitalization process are not met. If we want to recruit and keep the best talents out there in this decade, freedom is key. We need to provide this: our employees need creative possibilities; they need to be empowered, not controlled. "Allowed" to act out the impossible. This approach will motivate (almost) anyone to come up with completely new ideas and question established truths — turn them upside down, even. To "disrupt" the old deliberately and constructively. And, finally, to share their ideas and concepts with others in the company.

All of this can be started with a small team and then developed into a dedicated organizational unit: a "pilot department" with its own business objectives, simplified processes and a high level of agility, suitable to be rolled out in the entire company as a model of success once the time is right.

Wishful thinking or reality?

Not much of a miracle cure? Of course not: it all sounds perfectly logical. And this is precisely what confuses me. So many industry initiatives lag behind their true potential, while others aren't started in the first place. They will tell you: "We have

tried this, it didn't work." Or: "We have too many employees who are blocking this step. We won't try."

Is that really the starting point?

If you look deeper inside the company and actually talk to the employees, the situation becomes more transparent: most of them are demoralized by the constant talking about grand visions that never take off. New ideas are nipped in the bud. The margin of error is precisely zero. The result: a lack of motivation and declining productivity. Innovation impulses from within the own ranks: none. This failure comes at a high price.

Final thoughts**Speed is the focus**

One thing is certain: companies exist within markets that move at breakneck speed. There is no end in sight, and there may never be. The challenge of working for a company in this environment is just as great as that of managing one. We, as stakeholders and managers, should remind ourselves of this fact regularly.

Motivation as the key to success

Digital innovation, indeed any kind of innovation, cannot easily materialize without motivation. And to motivate our employees, we need a lot more than the usual management parameters: budgets, objectives, bonuses and the coveted smartphone.

Attitude and environment are the foundation

An appreciative environment that grants people freedom to develop their own ideas is considerably more motivating — and not just for Generation Y, Generation Z, or even younger employees. One final note: we need to appreciate failure within the process of innovation as part of a greater whole.

Mindset shapes change

Admittedly, living this mindset is not that easy for many of us. As this would give us a good chance to develop digital innovation for our markets from within our own companies.

Conclusion

Let's get back to the original question, then. What is the best way to promote digital innovation in industrial companies? I will stick to my initial answer with the addition of one important point:

Trust your employees. And ask them to disrupt the company.

— **Mike Flache**

Management Quiz

1. Name the company which has been recently acquired by Mahindra Logistics
2. What is Surge Pricing?
3. What does FaaS stand for?
4. Shah Rukh Khan is set to launch his own OTT app called _____
5. IndiGo's cargo business has been branded as _____
6. What is the business model of Jar and Sqrrl?
7. Luxury Villas Rental platform Vista Rooms has rebranded itself as _____
8. Which company has acquired prickly heat powder and cool talc brand Dermicool from Reckitt for Rs.432 Cr?

For answers see page 08

Monday Musings – May 02, 2022

Export of Agro Fresh Produces – Potential & Way Forward

Coimbatore Management Association (CMA) organized an interactive Monday Musings session with **Mr. Ezhilan Ka Ve**, a Textile and Agricultural Products Exporter. He has the distinction of being one of the first in the country to explore the potential of the export of Organic textiles & Fresh Agri Produce. He is also on the Advisory Committee to the Indian Government on Agro Export.

His presentation was an eye-opener as he gave the facts about the potential for Indian exporters with regard to Mangoes, Bananas & Coconuts. He also shared his experience and learnings as a leading Mango Exporter. 1 out of every 4 mangoes in the world is from India. Total world production of mangoes is 55.58mt and India's share is 25.63mt.

The total world export is at 21.88lakh tonnes, valued at Rs. 23008.61crores

and India's share is 1.47 lakh tonnes, valued at Rs. 1059.84crores.

He mentioned that there is a wide gap between the world requirement and the capability of Indian exporters to up their exports. Urging the participants to explore the possibility of getting into agro exports, he also volunteered to extend his expertise and immense knowledge to anyone interested in the field of Agro exports.

Dr. Nithyanandan Devaraaj, Secretary, CMA welcomed the gathering in the distinguished presence of Mr. Jayakumar Ramdass, President, CMA. Dr. Nandagopal, Past President, CMA proposed the vote of thanks.



Monday Musings – May 09, 2022

Indian Family owned Businesses – Current Dynamics & The Way Forward

The second week of May saw **Dr. Balu**, Deputy Dean, School of Management, Kumaraguru College of Liberal Arts & Sciences, deliver an eye-opening talk on the dynamics of family owned businesses in India. Dr. Balu is also a Lead Auditor for ISO 9001 & 14001.

Dr. Balu's talk was peppered with creative presentations and charts, pictorially validating his statistics. Family owned businesses form the backbone of any economy. India has the pride of ranking 3rd amongst the most successful family owned businesses in the world.

They generate a revenue of 7.28 trillion US Dollars. He elaborated that despite the success so far, the current generation is hesitant in trying their hand at the business and take the reins. Dr. Balu suggested ideas that would

entice the younger generation into it.

A SWOT Analysis study showed how a re-engineering is necessary to update and upscale the family owned businesses, mostly by an outside agency. His insightful ideas and a detailed presentation collated and compiled from various sources was quite thought provoking.

Dr. Nithyanandan Devaraaj, Secretary, welcomed the gathering in the esteemed presence of the President, CMA, Mr. Jayakumar Ramdass. Ms. Vidhya, Senior Executive Officer, CMA, proposed the Vote of Thanks.



AIMA - Upcoming Events

- 03 June 2022** : AIMA Leaderspeak Session
- 09 June 2022** : Training Program on GeM 4.0(Government e-Marketplace)
- 10 June 2022** : AIMA Online Training on Balancing Priorities
- 14 June 2022** : 31st National Management Games (NMG 2022)
- 17 June 2022** : AIMA Online Training on Assertive Behaviour
- 22 June 2022** : 23rd National Management Quiz (NMQ 2022)
- 24 June 2022** : Leadership & Management Training for Higher Educational Professionals
- 24 June 2022** : Faculty Development Program on Case Teaching & Case Writing in Hybrid Mode
- 29 June 2022** : AIMA Online training on Impactful Presentation Skills for Cracking Business Deals

Monday Musings – May 16, 2022

Holistic Human Skill Development for Business Leaders

Ms. Sonika is an acclaimed Karate & Taichi Practitioner & Trainer, who has many notches in her belt, so to say. She is also an exponent of Zhineng Qigong, Qi Healing, Reiki Master, Bars Access & Consciousness Practitioner, Cranio Sacral Therapist, Family Constellations & Past Life Regression Therapist.

Her interactive session encouraged the students in the audience to put forth their questions & doubts on how to become holistic business leaders. She enunciated that business acumen, authority and management skills alone do not make a good business leader, but also conscious faculties make a wholesome leader. She also shared wonderful tips on how to bring our focus into the present moment, which will enable us to mindfully tackle

any situation. Her breathing technique to bring down stress levels instantly was received with deep breaths from almost all the 100 participants. She opined that these mindfulness practices will take us a long way to achieve our goals and make us more wholesome 'holistic' humans.



The session was moderated by Dr.Sreeraman Nandhi of DJ Academy for Managerial Excellence, who also delivered the welcome Address in the esteemed presence of the President of CMA, Mr.Jayakumar Ramdass and the Secretary, Dr.Nithyanandan Devaraaj.

Monday Musings – May 23, 2022

Commodity to a Brand – A Professional Perspective

Dr.Manjula Nagarajan, Chairperson for Admissions at Thiagarajar School of Management, Madurai was our Speaker for the 421st episode of Monday Musings. Other than academics, Dr.Manjula has also dabbled as a Consultant for various prestigious organizations like TVS Groups, SPIC, HPCL, Construction Network of India, etc.; to name just a few.

Her in depth knowledge in student placement and the expectations of the organizations from them, made her talk, a very valuable and necessary information for the Management students. She peppered her talks with lively, eye-catching presentations, that she highlighted were one of the ways to stand out among peers. She stressed that Hiring Companies look for stand-outs and anyone willing to go the extra mile will immediately be

noticed and appreciated. She also highlighted that Attitude, Confidence, GPS or Global Professional Skills were valuable add-ons and a must for good placements. On their part, the Educational Institutions must also put in their bit to increase the 'brand value' of the student.



Her session was well attended and appreciated by all the participants. The session was moderated by Prof Sreeraman Nandhi of DJ Academy for Managerial Excellence, in the presence of the Secretary Dr.Nithyanandan Devaraaj.

Monday Musings – May 30, 2022

Digital 3.0 – Possibilities & Business Implications

The last Musing for the month of May was co-hosted by the CIO Klub with an eye-opening talk by Mr.Jagan on Digital 3.0. Jagan, a Management Consultant is the Director & Co-Founder of Kambaa Inc., a Boutique Digital Firm focusing on Business Transformations through Digitization with operations across Middle East, Singapore, Australia & USA besides India. He is also the Founder of Easy Daily, a D2C SAAS start-up delivering essentials to 10000+ households. Having had stints in the top IT Consulting Firms, he has veritable knowledge in the field of digital transformation.

His presentation was an in-depth analysis of the evolution of Digitization across the industries. Segregating it into Digital 1.0, 2.0 & 3.0 he took us through the phenomenal rise in the field as regards Banking, Retail and other major Sectors. A point he drove home by sharing how E-commerce value had doubled from INR 2 trillion in 2017 to INR4.5 trillion in 2021



Starting from a simple button phone to the incredible gadget we carry in our hands; our smart phones, digitization has had a mind-boggling growth trajectory. He signed off by predicting that the future of Digitization is counter- free retail stores (Amazon GO), Delivery through Drones, WhatsApp for Business API's, fully automatized Banks (Neo Banks), Pay per Usage Insurance Policies and self-checkout stores (which is already functioning in Coimbatore @ Decathlon) to name a few.

The well attended session was moderated by Dr.Raveendran, President of CIOKlub & also the Treasurer for CMA, who also welcomed the speaker in the presence of CMA Secretary, Dr.Nithyanandan Devaraaj.

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