# **CARPANDA** Edition: January - December 2022 Volume: 4

A Student Magazine

2022

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Xavier Institute Of Development Action and Studies (XIDAS)

(XIDAS) is a Business School in Jabalpur, India; inaugurated on 3 December 1995 is a registered Society run by the M.P. Jesuit Society, founded by Fr. Michael Van Den Bogaert SJ.

#### From the Director's Desk



# "Do not follow where the path may lead, go instead where there is no path and leave a trial, be a trailblazer".

Xavier institute of Development Action and Studies (XIDAS) stands firm from the last 27 years as one of the leading Management Institutes owned by the Jesuits; renowned as the pioneers of Education. XIDAS aims to provide positive catalytic impulse to every student to stretch their inherent learning competencies through a self-discovery process and "Catalyst Student Magazine" is the platform that strings together the uniqueness of each student which is recognized, nurtured and treasured along with their academic journey.

I am delighted to write that we are publishing "Catalyst A Student Magazine Volume 4 January to December 2022.

Education is a complete process that leads to the attainment of the full potential of the student. Our endeavour is to equip our students with life-skills to face the real world; be it planning, organizing, deciding, questioning, and reasoning analysing, team-building, communicating effectively or dealing with challenges confidently. They should be self-motivated, independent, confident decision makers to take up a leadership role in the future. XIDAS arms our students with values, morals, cultural legacy, social adaptability, emotional independence and leadership qualities. It is our endeavour to be the producers of a quality-conscious Management Post Graduate students under the banner of Xavier's where- **Excellence is driven by values**, **\*Success is strengthened by ethics and Modernity is fortified by tradition** XIDAS provides holistic education where students evolve as individuals who are self-motivated and creative individuals, who can think, question and reason out logically, individuals who are independent, confident and leaders capable of taking decisions. I extend my greetings and best wishes to the students and the editorial team of Catalyst, may the little steps you take now be the milestones of your life ahead as outshining Xavierians.

**Dr. Fr. Dharam Kishore Lakra, SJ** Director Xavier Institute of Development Action and Studies (XIDAS)

#### **Assistant Director's Message**



#### **Greetings to All of You!**

Xavier Institute of Development Action and Studies (XIDAS) is a premier B-Schools in Central India. It is run by the Jesuits with the mission to nurture young managers who are equipped to achieve success in a rapidly changing, deeply interconnected world. Our founder Dr. Fr. Michael Van den Bogaert SJ was a visionary who saw education as imperative to augmenting the growth of the nation.

We reflect to evolve; not to remain stock in the bounds of the past but to break free and move forward with added zeal and purpose

The pandemic has had a wrecking effect on everyone. The last two years were trying and have shaped each one of us in more than one way. The pandemic put the whole world in a turmoil, reminding us to take a note of our own blessings and privileges and to grow by helping others. A 100 years ago, situation was the same as the world was plunged in war, plague, flu, pain, recession. Within it all, in the eye of the storm, art evolved as a form of revolution. History is proof than whenever mankind has been faced with adverse situations, they have evolved into better versions of themselves.

As the world slowly and gradually migrated back to offices, schools and colleges, it carried with it the pain and burden of the past. The pain has effected each one of us in a different way and it has made us a different person. People lived through loss, they were forced to learn beyond their years and in turn create newer versions of themselves. In such difficult times we turned to art for rescue. We turned to words and colours. This magazine is an effort by our student body and the editorial team y to create a publication that will feel personal to the people.

The Catalyst is a sense of pride for the hard work and labour of the team. This year's edition is truly one of its kind as it reflects on how far we have come in terms of our own inner growth. It reflects the life at XIDAS. It is a testimony by the students of their perception of XIDAS.

The Catalyst 2022-23 is a testament of the resilience and hope that each of us found amidst all the darkness caused by the pandemic.

I congratulate all the team members of Catalyst for their efforts.

Dr. Fr. Fulchandra Kujur SJ Assistant Director Xavier Institute of Development Action and Studies (XIDAS)

#### **Dean's Message**



Xavier Institute of Development Action and Studies (XIDAS), Jabalpur is one of the Xavier Brand of Management Schools in the heartland of the country for more than two decades and imparting quality education with programmes tailored to the latest requirements of the corporate houses and other development organizations following the AICTE guidelines. As we know that after the launching of the New Education Policy (NEP 2020), the education system of India is undergoing a paradigm shift from the traditional exam-based education to the outcome-based education, we need to be prepared thoroughly to implement it. In this outcome based education, we strive to equip future managers with knowledge, practical skills, competence and character to address the emerging issues of the global business and social challenges. They have the capacity to create and share the knowledge they have acquired to serve as allies and advocate for the causes that will make the greatest difference in people's lives.

I hope "Catalyst" gives you a sense of what our students are achieving and how XIDAS is working diligently to provide leadership and resources in developing the next cohort of leaders.

Warm regards, Dr. Uma Chatterjee Saha Professor and Dean Academics

2



#### Message from Former Coordinator By: Priyanshi Sharma PGDM :2020-22

College is such a unique time because you're learning a little bit more in your career, you're exposed to so many great minds.

Getting the opportunity for being the Student Coordinator for Catalyst where I learnet how to lead, coordinate, manage and get work done on time. I improvised many qualities of myself while being the coordinator for Catalyst. Catalyst team's support and encouragement for good works and their advice for improvements made it a great success.

I thank from bottom of my heart for giving me this opportunity last year as well as this year to deliver my message and again being the part of catalyst.

#### Present Coordinator Mansi M. F. Minj PGDM Batch 2021-23

Another year a new milestone this time we have come up with another edition of "Catalyst", the student magazine. Being the coordinator of the magazine, it has provided me a new opportunity to work and learn many things. Catalyst presents the



dedication and hard work of students and contribution of teachers. It gives an insight about the creativity and activities done by students and also provides a platform to exhibit the literary skills and innovative ideas of students. A generous amount of time and effort have been invested in the release fo the magazine. I thank our Director for his ceaseless support and guidance.

I wish all readers a happy reading.



#### Co-Coordinator Manoranjan Pathak PGDM Batch 2022-23

#### 'Pen is mightier than the sword'

Pen is smaller in size, it can achieve more things than a sword. The capability of writing is more significant than the power of hatred and war. A sword or a pen does not

work on its own; we are the ones who operate them. We are the ones who can make a difference in whether to fight or to write.

So, we have "catalyst" the year's most anticipated magazine. Being the co-coordinator has given me a fresh opportunity to work and learn a lot of things. This publication highlights the commitment, effort, and contribution of both teachers and students. It provides a window into the inventiveness

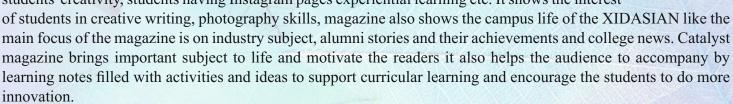
and activities carried out by students and a stage for them to showcase their literary prowess and original ideas. It has taken a significant amount of time and work to produce this publication. I thank our Director and all the Professors for ceaseless support and guidance. I wish all readers a happy reading.

# WHAT IS CATALYST ?

Abhishek Linda (PGDM 2022-24)

Catalyst is a student magazine which is published at the college; it is also a unique student magazine which contains lots of pictures and article written by students.

It has rendered a tremendous knowledge and information on various fields through the student message, research, articles etc. the past years magazines have shown the immense efforts of the organization and the students in representing the ideas and learnings. And also, before the study and the thoughts were in particular and with the passing years it has been growing. It's all about students' creativity, students having Instagram pages experiential learning etc. It shows the interest



A college magazine is one kind of journal which contains mainly college story, success and the articles of the students and teachers. It is very important for a college to have its own magazine. It is published annually. It an important role for the students. It helps to express the students' feelings and creative powers. It is a platform where people can exchange and discuss ideas through which the young learners can get the opportunity to express the great ideas of their mind. It is published every year with an interesting and significant title almost everything of the students life reflected in it. It is in a very important event of the progress and possibility of a college. It encourages students to think for themselves, to organize their information into knowledge and to take an active interest in all that is going on around them.



# **CHANGE IN ACADEMIC**

Laxmikant - (PGDM 2021-23) Anjali Tirkey - (PGDM 2022-24)



#### Abstract

If you are alive till today, then you have heard or experienced, the tremendous changes in education. Education is the basic need of every human being ,education develops your thinking skills, reasoning ,thoughts, develops knowledge and analytical skills ,decision making power, etc. So it is necessary to change according to the time or change in environment for the betterment of our country's economy and welfare. This article highlights the rules and regulations of education, importance of education as a tool to enhance progress and make the world a better place and it helps to be more productive in the coming years.

#### Introduction

"Education is not a problem but it is an opportunity".

You might have been wondered why the grades have changed from percentages to letters to numbers from 1-4 and now the younger students have only comments irrespective of the actual grades. Education, especially formal education is way to success towards your targeted goals. Knowledge gained from it, on the other hand can change lives -your lives as well as millions of lives?



#### Discussions

In India, the education system mainly focuses on the memory or learning power of the student which is not fair from one's prospective because everyone is not the same ,everyone has their own capability and skills ,and everyone possess one or the unique qualities so instead of just focusing on the learning power the system should focus more on the overall development of the student and help them find their true skills and support them so that they don't judge themselves on the basis of marks and can do what they actually love and enjoy. Therefore ,the person learn when he enjoys learning so do the things that make you happy and explore knowledge and learning by exploring more and more things.

We know, in any educational institute, curriculum is the soul of the teaching and learning process .As knowledge keeps changing and thus syllabus needs to be updated accordingly. The addition of subjects or changes to the current course curriculum should aim at the overall personality development of students going from body languages that is grooming and shaping in order to be improved. As per the guidelines of AICTE approved the unique feature for our curriculum is both the PGDM and PGDM-RM courses are tailored with the respect of corporate houses and other development organizations in the field work of rural and urban areas. It tells and helps us to know the work of field how the people of rural survive in the undeveloped place.

The main teaching methodology should include lectures, case studies, role plays, presentations, project works, online classes, live exposure, webinars, rural exposure and rural immersion etc. It is the case studies, rural exposure, immersion, Individual Social Responsiveness Study tour and other live studies that will enhance the beauty and method of leaning in the area of education. ISR studies and rural exposure programs give the opportunities to the students to explore themselves by having words with the villagers. Students come to know how the people are deprived of educations, transportation and so many other facilities which are their rights. This gives an insight for the rights.

Above all it helps the students of PGDM and PGDM-RM to be more human and to be more compassionate in the corporate sector, rural sector or wherever he/ she works as a manger.

Social activists through NGO'S. It makes a student to be more discipline and responsible citizen of India to work for the just and equal society where every individual is treated well and needs are fulfilled.

It aims to find the solution that encourages and motivates individuals to fight the challenges faced and issues pop up in their day-to-day life. It acts as a guiding lamp and a road map in their life journey.

#### **Objectives**

The objectives of such studies are mentioned below:

- To have the practical knowledge which the students acquire theoretically in the schools and colleges.
- To make the students aware of the real problems ordinary people face.
- To understand how the people are deprived of their rights.
- To bring awareness among the people about their fundamental right which the Indian constitution provides respected.
- To treat everyone individual fairly and consistently.
- To know that every single person has an ethical responsibility towards the other person, friends and family.
- The study aims at ensure that every individual find opportunity and facilities given by the government and get benefits out of it.

#### Conclusion

The Teaching methods should be four with both theoretical and practical knowledge, which really helps every student to gain true knowledge. People don't face any big problems while preparing for jobs but the real problem

begins when it comes to practical. Therefore the theoretical and practical knowledge is both equally important to make a student capable and eligible to make a right and fair decisions when faced with challenges in the workplace. In fact it is the true knowledge is seen in its practicality. Therefore it's indeed important to adapt different methods of teaching in the education.

5



#### FRIENDS FOREVER



Friendship is an important part of life and having strong relationship with people will always keep you happy. Best friends will be with you to share good times and stand by you to help you to overcome the hard ones. They are sincere and make incredible sacrifice friendship is about having wonderful moments with friends and sticking to them no matter what you do or what goes on there are friends we hang out with, shop with, head to the movies with or share our interests with. But despite having a pal for every occasion, having a best friend is huge bonus in life. You get to share your thoughts, dreams, fun times and problems which someone who knows, understands and cares about you.

Making friends is one thing, but maintaining a good friendship is a matter of great importance and commitment. Your friends are your guide in life as well as the people who define who you are. Friendship is a very delicate and sensitive relationship. It is like a seed putting it in the right field (fertile land), water it and nurture it, to see it blossom. Vices like arrogance and vanity are harmful to friendship.

Making millions of friends Is not a miracle, Miracle is that to make friend Who will stand by you, when millions are against you.

> Fight for you Respect you Inspire you Encourage you Never judge you Dream with you Stand by you.

Naveen Xalxo PGDM-RM - 2022-24

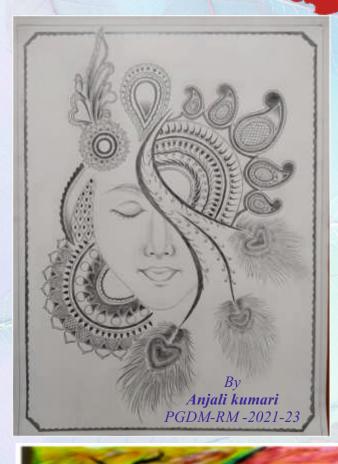


Canvas

Archana Bela Lakra PGDM 2021-23











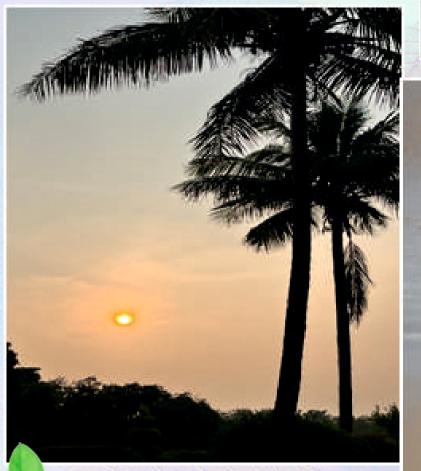


Through the Lens



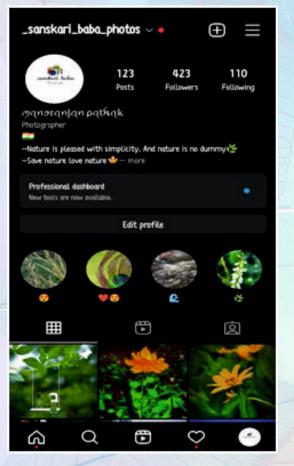
## Manoranjan Pathak PGDM-RM (2022-24)





Abhishek Linda PGDM-RM (2022-24)

## **Instagram Influencer's**



#### Page owned by:- Manoranjan Pathak (PGDM Batch 2022-24)

"For a Photographer – Having an observant mind is more important than having an expensive camera." — SukantRatnakar

About the Page: - The Sanskari\_baba\_photosare collection of various photographs and short videos . The idea came up in 2019 to frame my emotions found thoughts the photos and way of seeing environment . As I love taking pictures and I always had something in my mind to frame every moment with lens, taking pictures is my passion so , I thought to create this page because my friends motivated me while seeing my photographs

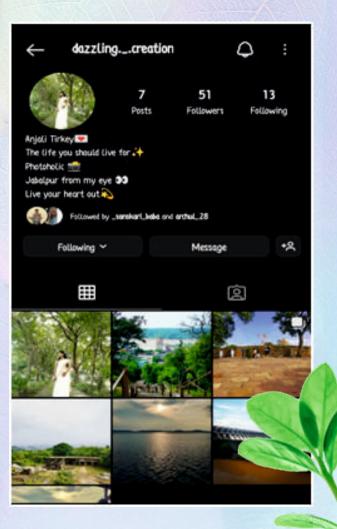
Before creating this page I thought that to click a photo I need an expensive camera but when I looked around I observe you don't need a expensive camera but you just need a creative thinking, perfect angel, innovative mind-set and time.

#save\_nature\_love\_nature

#### **DAZZLING CREATION (INSTAGRAM PAGE)**

An Instagram page Dazzling Creation give a small description about the nature and its beauty. This page gives a small information about everything we feel and see around including mountain which is beautifully surrounded, forest with its greenery all around, river flowing, birds chirping, plants and nursery, animals and blowing winds all are the part of beauty of nature. Nature is lifeblood of all living creatures in the world. Human is also a part of the nature. Nature creates balance between environment so this page tells us about the nature which we see with our own eyes to get peace. This nature of beauty is placed in Jabalpur, MP. Moving from one place to another is quite exciting and everything seems new and it get to see new things, meet new people, new place and feel the experience about the environment coming to the new state of Jabalpur, MP.

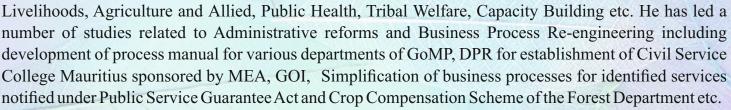
Page owned by:- Anjali Tirkey (PGDM Batch 2022-24)



# Alumni

Shri Gaurav Khare (Batch 2009) holds a MBA (Rural Management) Degree from Xavier Institute of Management. He has also completed Post Graduate Diploma in Environment Management (PGDEM) from EPCO Institute of Environmental Studies, Bhopal.

He has joined the Institute in 2009 having overall experience of 15 years in handing the Research & Evaluation studies. His expertise includes developing and managing the quantitative and qualitative studies related to Governance, Natural Resource Management,



Prior to joining the Institute, he worked with BAIF Development & Research Foundation, a National Level NGO, where he was engaged in handling various projects funded by Government Departments, Agriculture Institutions/Universities, Corporate houses and developed a Strong Project Management Skills.



#### Dola Mahapatra PGDM, 2009-11 Batch Program Manager, L&T Technology Services

When I reminisce about my 2 years of college life in XIDAS, I see the transferable set of competencies that got build up over a period in me. I would like to talk about the skills and

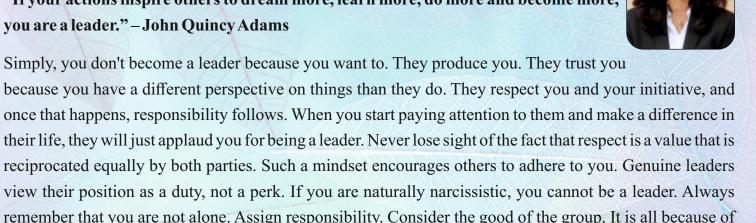
mindsets that helped me to raise the bar of excellence. When I look back to my journey of 2 years, I feel the contribution that XIDAS has done to build the person I am is incredible. The skills like strategic planning, Optimism, Coaching, Managing self and time got developed at grass root level that certainly played a vital role post.

The curriculum of XIDAS in many ways prepared me to sustain the worst and outshine the best. Building on this I would like to highlight that currently if I am able to handle multiple tasks on my plate, I think it is because of the seeds that got planted in those golden 2 years of PGDM.

"We don't grow when things are easy, we grow when we face challenges", I resonate completely with this adage. When I say challenging, I am talking about those series of assignments, case studies, field visits and summer internship in each semester that build the knowledge and pedagogy. It is easy to whine for things that we didn't get access to, but do we really make best use of the ones that were available to us? I believe that XIDAS provides with the access and exposure that is required to build those set of competencies.

#### **ROMY KUJUR PGDM 2021-23**

#### "If your actions inspire others to dream more, learn more, do more and become more, you are a leader." - John Quincy Adams



view their position as a duty, not a perk. If you are naturally narcissistic, you cannot be a leader. Always remember that you are not alone. Assign responsibility. Consider the good of the group. It is all because of them; work for them, strive for greatness, set aside your fears, and always push yourself forward, even when you feel as though you have hit your limit. That characterizes a leader at their core.

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#### ANIS XALXO PGDM 2022-24

The word 'to lead' itself gives us a vast lead onto where we have stepped in, the world full of challenges, expectation and desperations. So a person once learned the meaning of his existence and leads his life for his betterment and the good for society, he has already become a leader. Therefore, self-evaluation is more important than everything else.

I always believe in friendship because a good friend can connect well, share his thoughts and ideas to his listeners as the main aspect of leader is making relationship unbreakable bond that you have owned at the time you made friendship.

A leader is said to be representative of the enterprise .So a good leader always stands ahead at line and guide his group from front at the time of exploration and experiments then takes a corner place at the time of achievement who then recognized as a corner stone.

# **EMPOWERING YOUNG PEOPLE TO MAKE A DIFFERENCE**



Sharon Angel Panna PGDM - 2021-23





Sawan Satyam PGDM - 2022-24

In the process of youth empowerment, young people are inspired to take ownership of their life. They do this by confronting their predicament, acting to increase their access to resources, and altering their ideas, values, and attitudes in order to change their awareness. Youth empowerment differs from youth development in that empowerment focuses on bringing about greater communal change whereas development is more focused with the growth of the individual. Collaborations between adults and youth in the planning and decision-making processes are known as youth-adult partnerships. Youth voice, empowerment, and involvement increase when adults let kids take part in the planning and decision-making processes. Become crucial aids in encouraging involvement. Improved comprehension of these procedures can be useful for programmers and practitioners. Youth who take part in well-known empowerment programmes gain a number of advantages. Both the business culture and the community culture get ingrained with the practices of youth participation and empowerment. Programs for empowerment also help organisations and adults. They both become more approachable and receptive to young people in the neighbourhood, which improves programmes and boosts youth involvement.

As a programmatic strategy to promote positive development, we created the Youth Empowerment Solutions programme to involve middle school students in advocating for community change. Young people who actively participate may be able to acquire the interpersonal, negotiating, and collaboration skills that are crucial in many spheres of life, including the workforce. Participation was a learning opportunity and might be used to learn about political systems.

#### Why is Youth Empowerment Important?

The idea that young people are capable of amazing things is known as youth empowerment. Young people can take anything and everything when they are exposed to motivating ideas, chances, and the resources to boost their confidence.

#### Encourage young people to discover their interests and potential.

The first step towards feeling powerful is to get interested. Find out what interests your child by reading books and watching movies together on a range of hobbies and professions.

#### Give them the room and confidence to explore personal independence.

Even though they are naturally helpful, children and teenagers sometimes don't feel that people expect them to participate or do things effectively.

#### Speak with Honesty

Knowledge is power, and when we communicate with young people in an open, direct, and honest manner, it not only helps them better understand the world around them but also helps them become more self-aware.

#### Trust their ability as leaders

In youth-led projects, allow young people own the course of the assignment, from planning to execution, whether it be participating in community service activities, managing a home task, or working on school assignments.

#### Encouraging our youth to take on the future with confidence.

This vision must also include those who require the most assistance, such as those who are not currently enrolled in school, working, or receiving training; adolescents from disadvantaged backgrounds; the tens of thousands of teenage mothers; and other underprivileged young people, such as those with disabilities. To assure the implementation of high-

quality, cost-effective services at scale, such a transformative vision should be supported by a budget guaranteed by the whole government. Here, the private sector has a significant role to play. It might be helpful in creating more organised pathways for students and young people to have work experience opportunities, participate in internship programmes, and receive on-the-job training while assuring the protection of their labour rights.

13

## Shining Stars Never settle for less

Student of batch 2020-22 have given an excellent performance during their academic course.

### Academic Award Winners (PGDM Batch 2020-22)



Gold Medal Ankit Raj



Silver Medal Ishan Sharma

PRE-PLACEMENT

(2021-23)



Bronze Medal Priyanshi Sharma

# \*From Internship to PPO\*

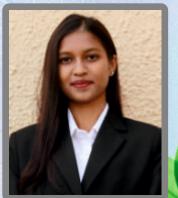
**Ms. Mansi M. F. Minj and Ms. Romy Kujur** converted their unpaid internship into a paid one and received Per-Placement Offer based on their excellent performance during the Summer Internship Programme as part of their Academic Curriculum.



Ms. Romy Kujur PGDM - 2021-23



Transforming HR



Ms. Mansi M. F. Minj PGDM - 2021-23

# **ISR & Rural Immersion**

As a part of course curriculum we the students of PGDM went for the study of Individual Social Responsiveness & PGDM-RM batch 2021-23 went for Rural Emersion to Manav Vikas Sewa Sangh , Sagar, Madhya Pradesh from April 27,2022 to 29 April 2022 . This study was organized under the guidance of Dr. Jogendra Pathak and Prof. Kamna Michael. During this study, we the students of PGDM visited 4 organizations Sevashram ka Shilanayas; Mother Teresa Old Age Home only for Men, Sagar; Sevadham St. Francis Orphanage, Asara Viklang Bhavan for Girls, Anand Bhavan Mentally Disabled Orphanage. It was a rich experience for all of us where we came to know about the reality of life that how difficult life actually is .

For the study of rural immersion students PGDM-RM, visited few villages located near Sagar. This study was conducted so that they could experience about Rural Life, about the culture of that area and the problems that village people are facing. This visit was beneficial for students to understand different aspects of rural life



## **Rural Exposure Visit**

The students of trimester-I went for the rural exposure which was organized by department of rural management from 24/11/2022 to 26/11/2022. The first group went to the village Partala in Mandla District, Madhya Pradesh and Second group went to village Bilgada in Jabalpur District, Madhya Pradesh. All the activities performed in rural exposure was monitored by Dr. Jogendra Pathak , Prof. Anchal Mishra & Mr. Pushpendra Tiwari . The study was conducted so that the student could understand the Demographic & Geographic aspect of the village, lifestyle of people , source of income , resources available to them, problems which they are facing and actual requirement of the people of village .On the last day of exposure the seniors joined the juniors, guided them so that they could perform well with proper understanding It was a fruitful learning experience for all students , everyone was satisfied that they got an opportunity to visit the village . The team wishes to thank to the management for providing them such a great learning experience.



# **Rural Governance Visit**

he students of XIDAS, Jabalpur visited one of the district of Madhya Pradesh, for my Rural governancev visit Program which was provided an opportunity to the student of Rural Management to polish their knowledge and gain practical knowledge which will help the students in their career. The objective of the visit was to do the household's survey and to know their issues and problems. Thus, this field visit helped the students to better understand the ground reality of the rural areas, it also helped the students to know the issues and challenges faced by an organization while doing survey in the field. It was 2 days visit.. The students had to conduct various activities like Baseline Survey, conducting FGD, and observe the problems faced by the villagers. Harduli is a village in, Madhya Pradesh with total 138 families residing in this village. The most of the village population is from Scheduled Tribe (ST) constitutes 96.04% while the percentage of Scheduled Caste is 0.73% of total population in Harduli village. The primary activity of the villagers is generally labour work through MNREGA. During off season few people usually migrate to neighbor district for 10-15 days for work. Collecting and selling the NTFP constitutes the major share of the livelihood of the villagers, so Simple Random Sampling was studied. The limitation of this survey was the households were hiding many things like their annual income and expenditure, the villagers were also lieing in some of the questions. It was observed that the members of SHG's were only benefitted by forest department, so the suggestion is the forest department should provide the help to all the villagers, conduct skill development trainings time to time and involve all the villagers in training.





We the PGDM batch (21-23 and 22-24) Students of Xavier Institute of Development Action and Studies Jabalpur had an opportunity to visit 'Sneha Niketan' situated in Jabalpur City. This is an institution which is rendering its service for differently abled children, which is even recognised by the Government of Madhya Pradesh, Jabalpur. Our visit to this Ashram was a very beautiful experience, the children over here were so happy to welcome us. In the year 2022 this event was organised by us to share our Joy of Thanksgiving meal with the children. It was not merely meal distribution but the sharing of our Joy and happiness with these children. It was a most cherishing moment for us to spend our valuable time with these children. This activity helped the students to inculcate the value of respect and dignity towards human beings, whether it is rich or poor. It gives us value education to share our human and ethical values with each other.

# Life @ XIDAS







BOGAERT CENTRE





644520









# Life @ XIDAS







Dr. Namrata V. Jasrotia Principal, XIMJ



Asst. Prof. Kamna Michael Head of the Department XID, Publications



Asst. Prof. Anchal Mishra Alumni Secretary XIDAS, Jabalpur.



## PGDM & PGDM-RM 2021-23



PGDM & PGDM-RM 2022-24



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Contact: Asst. Prof. Kamna Michael Head of the Department (HoD) XID Publications, Email - catalyst@ximj.ac.in Xavier Institute of Development Action and Studies (XIDAS) XIDAS, 4th Mile, Mandla Road, Tilhari, Jabalpur 482 021 (MP), India, Website: www.xidas.in Tel.: +91-761-2601091; Fax: +91-761-2606341