

NOVEMBER 2023

New sustainable techniques in agriculture empower farmers to improve income by 80%.



HAPPY Diwali

THE FESTIVAL OF LIGHTS

Diwali
(order of clay lamps)
The Festival which
Teaches us about Victory
of Good Over Evil.



Foreword of the Sree **Gunupudi Kamoji Srinivas**, Chief Financial Officer of Nova Agri Group.

The **wealth management** industry is at a crossroads, and the path forward is undoubtedly hybrid. This fusion of physical and digital capabilities has become essential as the industry grapples with the profound impact of **digital transformation**, elevated client expectations, and evolving competition.

The COVID-19 pandemic acted as a powerful driver, expediting the digital transformation within the wealth management field. With lockdowns and social distancing measures disrupting conventional ways of engaging with clients, wealth managers rapidly shifted towards online services.

This not only ensured the uninterrupted operation of their businesses but also laid the groundwork for a digital-focused future. Wealth managers took proactive steps by investing in digital operational frameworks and harnessing **data-driven insights**.

They adopted a platform-oriented approach to boost efficiency and provide extremely personalized services, tailoring investment strategies to meet the specific needs of individual clients.

Nevertheless, as technology becomes increasingly pivotal in shaping the future of wealth management, the enduring significance of human relationships persists. Clients continue to cherish the trust and rapport they build with their advisors.



The emerging hybrid approach aims to find a middle ground by using technology for data analysis while safeguarding the invaluable client-advisor connection.

The digital revolution has significantly heightened client expectations, demanding smooth, user-friendly interactions that encompass real-time portfolio monitoring, secure communication avenues, and easy-to-use dashboards.

As a result, the competitive dynamics within wealth management are undergoing a substantial shift, driven by numerous factors.

Competition from established Financial Institutions:

Traditional banks and financial institutions are expanding their wealth management divisions. The extensive resources and established client bases make them formidable competitors.

Emergence of Robo-Advisors and Digital Platforms:

Robo-advisors and digital wealth management platforms are on the rise. These automated services offer cost-effective investment solutions, intensifying competition in the sector.

Demand for Personalized and Holistic Advice:

Clients increasingly seek personalized and holistic financial advice. Wealth managers must adapt to meet these demands, combining technology-driven insights with personalized recommendations.

The Importance of Data and Analytics :

Data and analytics have become indispensable tools for wealth managers. They use data to understand market trends and gain insights into individual client preferences, risk profiles, and life goals. This data-driven approach enables wealth managers to make informed investment decisions aligned with their clients' objectives.

The future of wealth management lies in a hybrid model that seamlessly integrates technology with human expertise. Digital transformation has accelerated this evolution, enabling wealth managers to harness the power of data and analytics.

However, wealth management is fundamentally a people-centric business, and clients yearn for the trust and personal connections that only human advisors can provide. Striking the right balance between technology and personal relationships is the key to success in this dynamic and competitive landscape.

Wealth managers who embrace this hybrid approach will be well-positioned to thrive in the evolving world of wealth management, ensuring they continue to meet and exceed their clients' evolving expectations.

- See your goal
- Understand the obstacles
- Create a positive mental picture
- Clear your mind of self doubt
- Embrace the challenge
- Stay on Track
- Show the world you can do it



November Events

This month, we will showcase a range of events as and when they unfold. In this series, we are excited to announce the following events :

Free Eye Camps

05th November, 2023 (Sunday)
from 8 am onwards
at Y.R. High School, Parchur,
Bapatla District.

26th November, 2023 (Sunday)
from 8 am onwards
at Z.P. High School, Valaparla,
Bapatla District.

Welcome note to new employees

"Congratulations and welcome on board. We hand-picked you because we know you'll help us rise to the next level, and we hope you'll always feel free to take the necessary initiatives in your work."



Naveen Saharsha

D.O.J. : 16-10-2023

Designation : Marketing Officer (T)

Dept. : Marketing



Sunil Chowdary Vajja

D.O.J. : 26-10-2023

Designation : Marketing Officer

Dept. : Marketing

Birthday Wishes

There are two great days in a person's life - the day we are born and the day we discover why. Here is a list of employees, who will be celebrating their birthday in the month of December



Naseer Ahmad Pandit

1st December



Savan Manohar Sarode

1st December



Akash Ankush Magar

1st December



Dhana Lakshmi Bathula

4th December



Anugu Surender

6th December



Srinivas Barla

8th December



Rajkumar Sharma

10th December



Shaik Akheelulla Sharif

16th December



Sammaiah Avula

17th December

Free Eye Camp

at Parchur on 05th November

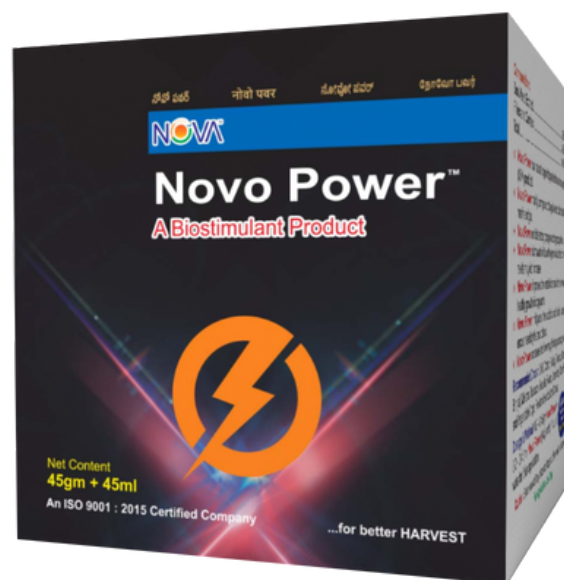
As part of Corporate Social Responsibility, on 05th November 2023 at Y.R. High School, Parchur, Bapatla District, Andhra Pradesh. **Medical Camps were organised on behalf of Nova Agritech Limited.** These camps are aimed at providing free, subsidized, and sponsored medical, eye care services, and surgical support for the poor and needy.



NEW
ARRIVALS

Newly Launched Biostimulant Products

In the Kharif season of 2023-24, two new biostimulant products have been newly launched for use in several Field and Horticultural (Fruit and Vegetable) crops. Of these, **Nova Super Lava 4G** and **Novo Power** contain Seaweed Extract as main active ingredient. These products help plants in relieving several abiotic and biotic stresses including pests and diseases as well as enhance flowering, fruiting and ultimately economic yield of crops.



Dealers Meet



Telangana



Andhra Pradesh

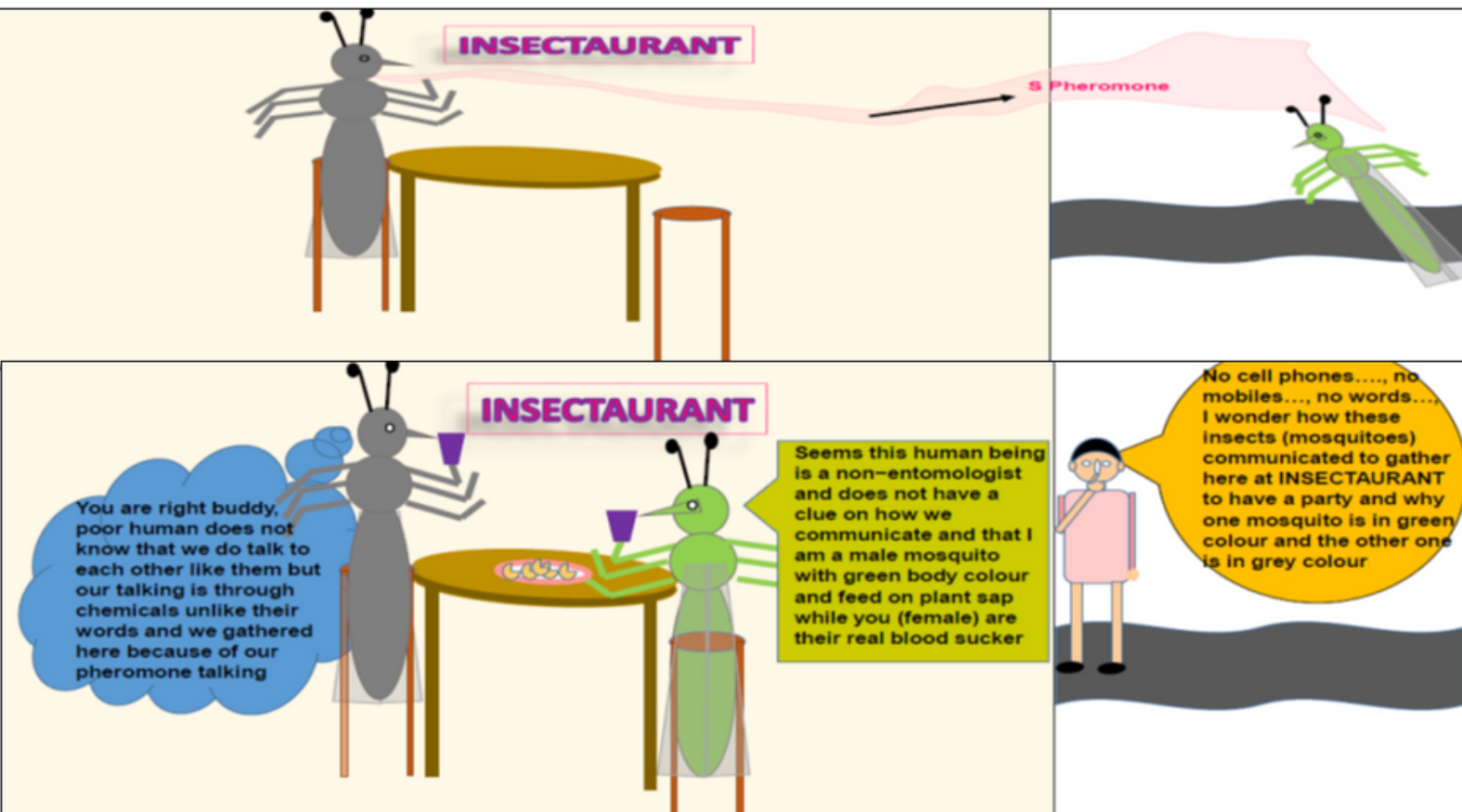
Nova Activities

Choupals and Kshetrasthayi Pradarshans




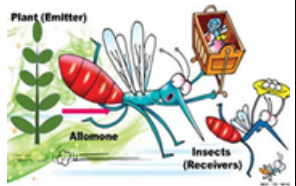
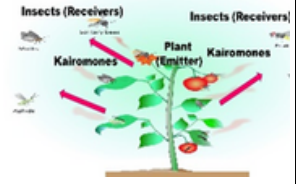






Fascinating World of Insects - 3: Insect Talking (Communication)



After seeing/reading the above cartoons, one might be aware now that insects do talk to each other as well as talk to plants and this talking is through release of a specific group of chemicals, known as semiochemicals, into their surroundings, which are volatile (disperse in the air) in nature. Insect communication semiochemicals are classified as Pheromones and Allelochemicals

Pheromones are used for talking among individuals of same insect species. These are 4 types.	Allelochemicals are used for talking between individuals of different species of insects as well as between individuals of insect and plant species. These are 4 types.
<ol style="list-style-type: none"> S. pheromones are used for communicating between male and female insects (Eg. Insects). Aggregation pheromones are used for communicating among insects to gather at a food source to have a feast (Eg. True Bug). Alarm pheromones are used for communicating among members of the colony about the impending danger (enemy spotting etc.) (Eg. Aphid). Trail marking pheromones are used for communicating among members of the colony about the trail/route (Eg. Ant). 	<div data-bbox="517 1355 794 2168"> <p>As shown in the above cartoon</p>    </div> <div data-bbox="794 1355 1216 2168"> <ol style="list-style-type: none"> Allomones are used for communicating between plant (emitter) and insect species (receiver) (Emitter is Benefiter) Kairomones are used for communicating between plant/insect (emitter) and insect (receiver) species (Receiver is Benefiter). Synomones are used for communicating between plant/insect (emitter) and insect (receiver) species (both Emitter and Receiver are Benefitters). Apneumones are used for communicating between non-living matter (eg. dung) (emitter) and insect species (receiver) (Receiver is Benefiter) </div> <div data-bbox="1216 1355 1525 2168">     </div>

“**Vandana Shiva**, (born November 5, 1952, Dehra Dun, Uttaranchal [now Uttarakhand], India), Indian physicist and social activist. Shiva founded the Research Foundation for Science, Technology, and Natural Resource Policy (RFSTN), an organization devoted to developing sustainable methods of agriculture, in 1982.”

Shiva, the daughter of a forestry official and a farmer, grew up in Dehra Dun, near the foothills of the Himalayas. She received a master's degree in the philosophy of science from Guelph University, Ontario, in 1976. The thesis "Hidden Variables and Non-locality in Quantum Theory" earned her a doctorate from the department of philosophy at the University of Western Ontario in 1978. Shiva developed an interest in environmentalism during a visit home, where she discovered that a favourite childhood forest had been cleared and a stream drained so that an apple orchard could be planted. After completing her degrees, Shiva returned to India, where she worked for the Indian Institute of Science and the Indian Institute of Management. In 1982 she founded RFSTN, later renamed the Research Foundation for Science, Technology and Ecology (RFSTE), in her mother's cowshed in Dehra Dun. Shiva proceeded to work on grassroots campaigns to prevent clear-cut logging and the construction of large dams. She was perhaps best known, however, as a critic of Asia's Green Revolution, an international effort that began in the 1960s to increase food production in less-developed countries through higher-yielding seed stocks and the increased use of pesticides and fertilizers. The Green Revolution, she maintained, had led to pollution, a loss of indigenous seed diversity and traditional agricultural knowledge, and the troubling dependence of poor farmers on costly chemicals. In response, RFSTE scientists established seed banks throughout India to preserve the country's agricultural heritage while training farmers in sustainable agricultural practices.

In 1991 Shiva launched Navdanya, meaning "Nine Seeds," or "New Gift" in Hindi. The project, part of RFSTE, strove to combat the growing tendency toward monoculture promoted by large corporations. Navdanya formed over 40 seed banks in India and attempted to educate farmers on the benefits of conserving their unique strains of seed crops. Shiva argued that, particularly in a time of climate change, the homogenization of crop production was dangerous. Unlike native seed strains, developed over long periods of time and therefore adapted to the conditions of a given area, the seed strains promoted by large corporations required the application of large amounts of fertilizer and pesticides. In addition, many such seed strains were genetically engineered and patented, preventing farmers from saving seeds from their harvests to plant the following season and instead forcing them to purchase new seed each year. Shiva's idea was that a decentralized approach to agriculture, based upon a diverse array of locally adapted seeds, would be more likely to weather the vagaries of a changing climate than a system relying on only a few varieties. She anticipated the danger of the World Trade Organization's (WTO's) Trade-Related Intellectual Property Rights (TRIPS) Agreement, which allowed for the patenting of life forms and would therefore make it possible for corporations to essentially require farmers to continue to purchase their seeds after local varieties had been eliminated. She spoke out against the agreement at the 1999 WTO protests in Seattle. Shiva had launched Diverse Women for Diversity, an international version of Navdanya, the previous year. In 2001 she opened Bija Vidyapeeth, a school and organic farm offering month-long courses in sustainable living and agriculture, near Dehra Dun.

Shiva also thought that the biological wealth of poorer countries was too often appropriated by global corporations that neither sought their hosts' consent nor shared the profits. In her 1997 book, *Biopiracy: The Plunder of Nature and Knowledge*, she charged that these practices were tantamount to biological theft. Shiva expounded upon her ideas on corporate trade agreements, the exponential decrease in the genetic diversity of crops, and patent law in *Stolen Harvest: The Hijacking of the Global Food Supply* (1999), *Tomorrow's Biodiversity* (2000), and *Patents: Myths and Reality* (2001), respectively. *Water Wars: Privatization, Pollution, and Profit* (2002) criticizes corporations for attempting to privatize water resources. Shiva continued to articulate the problems caused by corporate domination and to foster the development of realistic solutions in *Globalization's New Wars: Seed, Water, and Life Forms* (2005) and *Earth Democracy: Justice, Sustainability, and Peace* (2005). Shiva also edited *Manifestos on the Future of Food and Seed* (2007).

In 1993 she was the recipient of the Right Livelihood Award.



Health Corner

BAD HABITS AND THEIR SIDE EFFECTS.

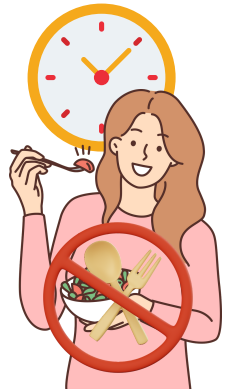
1. Not Drinking Enough Water

- Water accounts for 60% of your body so it's not too surprising that drinking water benefits your total body health. Staying hydrated helps to keep your memory sharp, your mood stable and your motivation intact.
- Keeping up with your fluids helps your skin stay supple, helps your body cool down when it's hot, allows your muscles and joints to work better and helps clean toxins from your body via your kidneys.
- So, how much water should you be drinking? According to the National Academy of Sciences, adult men need about 13 cups per day of fluid, and adult women need about 9. That recommendation includes 2 1/2 cups of fluid from foods and also counts the fluid in coffee, tea and other soft drinks towards your fluid needs.
- But because one size doesn't fit all, the best way to know if you're adequately hydrated is to monitor your urine colour: If it's light yellow (the colour of lemonade or straw), that means you're probably drinking enough.



2. Eating Late at Night

- There are a couple of reasons to consider having dinner earlier. Researchers suspect that eating dinner later and close to bedtime changes how the food is digested, including how fat is processed. This could lead to weight gain, per a 2020 study in the Journal of Clinical Endocrinology & Metabolism.
- Another reason is that you may sleep better. A 2020 study in the International Journal of Environmental Research and Public Health suggests that eating close to bedtime can disrupt sleep quality.
- And if you have gastroesophageal reflux disease (GERD), a 2022 review in Therapeutics and Clinical Risk Management suggests that eating within three hours of bedtime makes acid reflux worse through the night.



3. Not Getting Enough Exercise

- Physical activity has so many benefits to our health that we can't name them all here (but we'll try). According to the Centers for Disease Control and Prevention (CDC), exercise helps manage weight; improves brain health; strengthens bones, muscles, heart and lungs; helps you sleep better; improves mental health and reduces the risk of depression and anxiety; improves focus and judgment; improves the ability to perform everyday activities; prevents falls; helps manage blood sugar; and reduces the risk of chronic disease.
- According to a 2020 review in Cold Springs Harbor Perspectives in Medicine, exercise is associated with longer life. This is because it delays the onset of at least 40 chronic diseases, including cardiovascular disease and type 2 diabetes.



- The Physical Activity Guidelines for Americans recommends that all healthy adults perform moderate exercise for at least 30 minutes five days a week or vigorous-intensity activity for at least 20 minutes three days a week. They also recommend muscle-strengthening activities at least twice a week.
- It's important that you start where you're at and progressively increase the intensity and frequency of your exercise over time. One big mistake people make is going all out from the beginning and quickly burning out. Set big goals but start small and work up to your bigger goals.

4. Skimping on Sleep

- You know that falling short of sleep is a major no-no, but why—what's the big deal? According to the National Heart, Lung, and Blood Institute (NHLBI), not getting enough shut-eye can impact a whole slew of things. For starters, it can compromise your immune system, as well as your judgment and ability to make decisions—which can result in making mistakes or being injured.
- Sleep deficiency is also linked to several chronic health problems, including heart disease, high blood pressure, kidney disease, diabetes, stroke, obesity and depression, per the NHLBI.
- Being sleep-deprived may make it harder for you to lose weight if you're dieting—and more likely that you'll give in to that sweet temptation tomorrow.
- While there is no magic number of hours to sleep (and the number changes with age), the NHLBI recommends 7 to 8 hours of sleep each night for adults. It's important to listen to your body and try to get the amount of sleep that your body needs to function at its best.
- What Happens to Your Body When You Get a Good Night's Sleep.



5. Eating Too Much Sodium

- According to the CDC, 90% of Americans eat about 1,000 mg more sodium each day than we should. Restaurant foods and processed foods both tend to be very high in sodium. One of the easiest ways to reduce your sodium intake is to cook at home using fresh ingredients. To decrease your sodium intake even further, try boosting the flavour of food cooked at home with herbs and spices rather than salt.



6. Choosing Foods Because They "Sound Healthy"

- More and more food labels are sporting health benefits on their labels. If such claims lure you in, know that just because a product lacks fat or gluten or carbs doesn't necessarily mean it's healthier. For example, fat-free products often deliver more sugar than their counterparts to make up for the flavour the product lacks from having the fat removed—and many full-fat options are the healthier choice.
- Avoid being duped by a healthy-sounding label claim by comparing the Nutrition Facts panels and ingredient lists across brands of the same food category. It's worth stating that some of the healthiest foods at the grocery store don't have any packaging or branding—like fruits and vegetables.



7. Eating Lunch at Your Desk

- It's all too easy to munch on your midday meal desk-side, but according to 2022 research published in *Appetite*, distracted eating was correlated to higher body weight. Researchers recommend shutting off devices and taking a break from work so that you can focus on what you're eating, enjoying your food and noticing when you're starting to feel full.



8. Cooking Everything in Olive Oil

- Even though olive oil is packed with heart-healthy antioxidants (called polyphenols) and monounsaturated fats, there are times when it's not the best choice for cooking. Why? Because olive oil has a lower smoke point than some other oils (that's the point at which an oil literally begins to smoke, and olive oil's is between 365° and 420°F).
- When you heat olive oil to its smoke point, the beneficial compounds in the oil start to degrade, and potentially health-harming compounds form. So if you're cooking over high heat, skip it and choose a different oil.
- When is olive oil a good idea? It's a great choice for making salad dressing or sautéing vegetables over medium heat.



9. Skipping Dessert

- You may think you're doing a good thing by skipping sweet treats. But studies, like the 2022 review in *Einstein (Sao Paulo)* suggest that feeling deprived—even if you are consuming plenty of calories—can trigger overeating. And making any food off-limits just increases its allure.
- So, if it's something sweet you're craving, go for it. One ounce of dark chocolate or ½ cup of vanilla ice cream clock in 170 and 137 calories, respectively.



10. Not Changing or Sanitizing Your Kitchen Sponge Frequently Enough

- This might not be something you think about regularly, but your kitchen sponge can be a cesspool of bacteria, moulds and yeast, according to a 2020 study in *BMC Public Health*. And some of these microbes can make you sick. Add to that, if you're using the sponge to wipe down your sink, kitchen counter, stove and refrigerator shelves, you're providing the perfect transportation for cross-contamination.
- It's important to disinfect your sponge every day by microwaving it wet for two minutes and replacing it frequently—at least every two weeks.



Thank
you