



Opportunities are like **SUNRISES**.
If you wait too long,
you miss them.

Financial Well-Being for Everyone

Managing money effectively is not defined by how much one earns, but by how thoughtfully it is handled. In today’s fast-changing environment, where expenses and responsibilities continue to grow, developing awareness around personal finances has become essential for everyone.

At its core, financial stability is built through everyday habits. Planning monthly expenses, avoiding unnecessary purchases, setting aside savings, and preparing for future needs are simple yet powerful practices. While these actions may seem small individually, their consistent application creates a strong foundation for long-term security.



Sound money management also contributes significantly to peace of mind. When individuals have clarity and control over their finances, they are better equipped to handle uncertainties and make informed decisions. This sense of control reduces stress and enables greater focus on both personal and professional priorities.

From an organizational perspective, encouraging such awareness goes beyond numbers. Employees who manage their finances responsibly tend to be more focused, confident, and productive. The positive impact extends beyond the workplace, influencing families and communities as well.

Building better financial habits does not require complex strategies. It begins with awareness, followed by discipline and consistency. Small, conscious decisions taken today can lead to meaningful outcomes over time.

As we move forward, let us adopt a more mindful approach to managing resources—because lasting security is achieved not by chance, but through thoughtful and consistent actions.

5 SMART MONEY HABITS

- 1 TRACK EXPENSES**
 Know where your money is going each month
- 2 PRIORITIZE SAVINGS**
 Save first, spend later
- 3 AVOID IMPULSE SPENDING**
 Differentiate between needs and wants
- 4 PLAN FOR EMERGENCIES**
 Build a small safety cushion over time
- 5 REVIEW REGULARLY**
 Revisit your financial plans and adjust when needed

Sincerely,
CA Lakshmi Satish Tata
 CFO - Nova Agri Group

Happy Work Anniversary!

Congratulations on your milestone! Your dedication helps us reach the next level, and we truly value the initiative you bring to the team. Thank you for being such an essential part of our growth!



Moturi Adinarayana

D.O.J. : 17-03-2010
Designation: Dy. Manager
Dept. : Digital Marketing



Akhilesh Yadav

D.O.J. : 02-03-2021
Designation: Asst. Area Manager
Dept. : Marketing



Pavan Kumar

D.O.J. : 26-03-2022
Designation: Junior Officer
Dept. : Marketing



Vitthal Gulabrao Ugale

D.O.J. : 20-03-2023
Designation: Junior Officer
Dept. : Marketing



Gudepu Shankaraiah

D.O.J. : 23-03-2023
Designation: Senior Officer
Dept. : Marketing



Ritesh Yadav

D.O.J. : 26-03-2024
Designation: Officer
Dept. : Marketing



Malik Tajalla

D.O.J. : 01-03-2025
Designation: Officer
Dept. : Marketing



Umer Nazir

D.O.J. : 01-03-2025
Designation: 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 the list of employees who celebrated their birthdays in the month of March.



Brajesh Kumar

Officer - Marketing
2nd March



Ponna Madhusudhana

Trainee Officer - Marketing
2nd March



Pintu Kumar

Jr. Officer - Production
2nd March



Nethikopula Raghavendar

Officer - Marketing
8th March



C H Nagaraj

Asst. Area Manager - Marketing
10th March



Siripurapu Madhuri

Officer - Human Resources
11th March



Jonnalagadda Rajeev Kumar

Trainee Officer - Marketing
11th March



Gomasani Rajasekhar

Sr. Officer - Marketing
12th March



Chennu Venkateshwarlu

Area Manager - Marketing
14th March



Chetan Dayaram Shinde

Trainee - Production
14th March



Munnamgi Aruna

Helper - Production
15th March



Bhimisetty Bajee

Asst. Manager - Information & Technology
15th March



Malik Tajalla

Officer - Marketing
15th March



Konda Sasidhar Reddy

Officer - Marketing
16th March



Malireddy Chandrakala

Trainee - Production
17th March



Duddu Phanindra

Officer - Finance & Accounts
19th March



Avula Yaswanth

Trainee Officer - Marketing
19th March



Nitin Sourav

Asst. Area Manager - Marketing
20th March



M Narasimhulu

Senior Officer - Marketing
21st March

Top achievers for this month

Congratulations on such a remarkable accomplishment!



Cherukuri Rajesh
Director - Nova Agritech Limited



Vaddempudi Sandeep Reddy
Zonal Manager-Marketing



M. Narasimhulu
Sr. Officer-Marketing



Manoj Kumar Patra
Asst. Area Manager-Marketing

Nova NMH-9144 Showcases Excellence in Nandyal District

We are thrilled to share the success of our recent Field Day held in Kokkarancha village, Kothapalle mandal. The event focused on our high-performing maize variety, Nova NMH-9144, and the results were nothing short of impressive.

The showcase took place on the farm of Mr. Bangi Venkateswarlu, who demonstrated how this variety thrives even under standard conditions.

Why Farmers are Talking About NMH-9144

The feedback from the attendees was overwhelmingly positive. Our host farmer expressed immense satisfaction with the crop's health and yield potential. The visiting farmers were particularly impressed by two key factors:

- **Superior Cob Quality:** The variety produces consistently long, bold, and attractive cobs that stand out in the field.
- **High Efficiency:** Growers noted the variety's ability to maintain high performance even with low management requirements, making it a cost-effective choice for the region.

The event concluded with a vibrant discussion where local growers shared their intent to adopt Nova NMH-9144 for the upcoming season, citing its robust growth and market appeal.

The cob length and uniformity are excellent. Seeing such results with minimal management gives us great confidence in this variety.





On March 23, 2026, **Nova Agri Group** visited **Professor Jayashankar Telangana State Agricultural University (PJTSAU)** for a recruitment drive. After a company presentation, HR team interviewed a large group of talented, enthusiastic aspirants who provided an overwhelming response.





WORKING CAPITAL MANAGEMENT THE LIFELINE OF BUSINESS

“While generating sales is important, converting those sales into timely cash inflows is equally critical for maintaining a healthy working capital cycle”.

In the world of finance, profitability often receives significant attention. However, an equally critical element that sustains the day-to-day functioning of any organization is working capital. Working capital represents the funds required to manage the routine operations of a business, including procurement of materials, payment to vendors, maintaining inventory, and supporting operational activities until revenue is realized.

Simply put, working capital ensures that an organization has sufficient liquidity to meet its short-term obligations while continuing its operational activities smoothly. Effective management of working capital is therefore essential not only for maintaining financial stability but also for supporting sustainable growth

Understanding Working Capital

Working capital is commonly defined as the difference between current assets and current liabilities. Current assets include items such as cash, receivables from customers, and inventories, while current liabilities include obligations such as payments to suppliers and other short-term liabilities.

A positive working capital position indicates that the organization has adequate resources to meet its short-term commitments. Conversely, inadequate working capital can lead to operational disruptions, delays in payments, and increased dependence on external financing.

Efficient working capital management therefore focuses on maintaining the right balance between liquidity and operational efficiency.

Key Components of Working Capital

Effective working capital management primarily revolves around three important elements: receivables, inventory, and payables.

- **Receivables Management**

Receivables represent the amounts owed to the organization by its customers. Timely collection of receivables plays a crucial role in maintaining healthy cash flows. When payments from customers are delayed, the organization's cash gets locked in outstanding balances, which can affect its ability to meet operational expenses.

Departments involved in sales, customer relations, and collections can significantly contribute to working capital efficiency by ensuring that invoices are raised promptly, payment terms are clearly communicated, and follow-ups are conducted regularly. Strong coordination between commercial teams and finance can help accelerate collections and improve liquidity.

- **Inventory Management**

Inventory is another major component of working capital. While maintaining adequate inventory is necessary to support production and customer demand, excessive stock levels can lead to unnecessary capital being tied up in materials.

Efficient inventory management requires careful planning, accurate demand forecasting, and regular monitoring of stock levels. Maintaining optimal inventory levels helps reduce storage costs, minimize wastage, and improve overall operational efficiency.

Departments responsible for procurement, production, and stores play an important role in ensuring that materials are procured and utilized in a manner that aligns with actual operational requirements.

- **Payables Management**

Payables represent the organization's obligations to its suppliers and service providers. Managing payables effectively involves ensuring that vendor payments are made within agreed terms while also optimizing the organization's cash flow position.

Maintaining strong relationships with vendors, adhering to payment commitments, and ensuring proper documentation of procurement transactions contribute to smooth financial operations and supply chain stability.

Balancing payables without affecting vendor trust is an important aspect of effective working capital management.

Why Working Capital Matters

Working capital is often described as the lifeblood of business operations. Even a profitable organization may face operational difficulties if its working capital is not managed efficiently.

Strong working capital management enables organizations to:

- Maintain uninterrupted operational activities
- Meet short-term financial obligations on time
- Reduce reliance on external borrowing
- Improve financial flexibility
- Strengthen vendor and customer relationships

Efficient utilization of working capital also enhances the organization's ability to invest in growth opportunities and manage unexpected financial challenges.

The Role of Employees in Working Capital Management

While working capital management is often perceived as a finance function, it is in reality a collective responsibility across the organization. Several operational decisions taken by different departments have a direct impact on the organization's working capital position.

For example:

- Timely invoicing supports faster receivable collections
- Early collections ensure financial stability
- Accurate production planning avoids excess inventory
- Efficient procurement practices prevent overstocking
- Proper documentation ensures smooth payment processing

When departments coordinate effectively and remain mindful of these aspects, the organization benefits from improved financial efficiency and stronger liquidity management.

Strengthening Financial Discipline

An organization that maintains strong control over its working capital demonstrates sound financial discipline. This discipline ensures that resources are utilized efficiently and that financial commitments are honoured without unnecessary strain on liquidity.

Regular monitoring of receivables, careful inventory planning, and responsible management of vendor payments collectively contribute to a healthy working capital cycle.

By fostering awareness of these principles across departments, organizations can build a culture where operational decisions align with financial prudence.

Conclusion

Effective working capital management ultimately depends on how efficiently receivables are converted into cash. Consistent focus on accurate invoicing, timely customer communication, and disciplined follow-ups ensures that funds are not unnecessarily tied up in outstanding balances.

When teams actively support the collection process, it strengthens liquidity, improves financial flexibility, and enables the organization to meet its commitments with confidence. In essence, business value is truly realized only when revenues are translated into cash inflows, making timely collections a cornerstone of financial strength.

“Profitability reflects performance, but liquidity ensures continuity.”



From Cocoons to Common Wealth

The Silk Legacy of Dr. Jogesh Deuri

Dr. Jogesh Deuri is a renowned Indian sericulturist and administrator from Assam who has dedicated over three decades to the development of the silk industry in Northeast India. In early 2026, he was awarded the **Padma Shri**, India's fourth-highest civilian honor, for his lifelong contributions to agriculture and rural development.

Early Life and Education

- **Birthplace:** Born in Daranggiri, a small village in the Dudhnai subdivision of the Goalpara district, Assam.
- **Academic Background:** He completed his primary schooling at Koklabari High School and later pursued higher education at Gauhati University.
- **Doctoral Research:** He earned his PhD from the University of Science and Technology, Meghalaya (USTM), focusing on sericultural practices and their potential to uplift indigenous communities in the Kokrajhar district.

Career and Professional Milestones

Dr. Deuri served as the Director of Sericulture under the Bodoland Territorial Council (BTC) and held several senior roles within the Government of Assam's sericulture department.

- **Integrated Bodoland Silk Park:** One of his landmark achievements was establishing this facility in Kokrajhar. It integrates cocoon banks, spinning mills, and processing units, allowing local farmers to add value to their raw products.
- **Expansion of Ericulture:** He is credited with expanding Eri silk production to over **1,600 villages**, moving it from a domestic tradition to a commercial powerhouse.
- **Empowering Women:** His initiatives were instrumental in increasing women's participation in the silk value chain to **70%**, providing financial independence to thousands of rural households.
- **Wild Muga Silk Sanctuary:** He spearheaded the creation of the world's first wild Muga silk sanctuary near the Koklong forest (near Manas National Park) to conserve the endemic *Antheraea assama* silkworm.



The 2026 **Padma Shri** was conferred upon him, recognizing a lifetime of service to the **development of agriculture and sericulture in India**



The Government of Assam conferred the **Assam Gaurav** award upon him in **2023** for his **instrumental role in bolstering rural livelihoods through silk.**



GLYCEMIC **GI** INDEX

STEADY STATE

Why Low GI is the Key to Fullness and Focus

What is the Glycemic Index (GI)?

The Glycemic Index is a scale from 0 to 100 that ranks how quickly carbohydrate-containing foods raise your blood glucose levels. Think of it as a speed limit for your blood sugar:

- **Low GI (55 or less):** The "slow lane." These foods are digested and absorbed gradually, providing steady energy.
- **Medium GI (56 to 69):** The "middle lane." These cause a moderate rise in blood sugar.
- **High GI (70 or more):** The "fast lane." These are digested rapidly, leading to significant spikes (and subsequent crashes).

The Benefits of Going Low

Choosing low GI options isn't just a "diet" trend—it's a metabolic strategy. Research from the Mayo Clinic and Medical News Today shows that a low GI lifestyle can:

- **Manage Diabetes:** Helps maintain stable glucose levels throughout the day.
- **Support Weight Loss:** Keeps you feeling full for longer, reducing the urge to snack.
- **Heart Health:** Reduces the long-term risk of cardiovascular disease.

Pantry Staples: Popular Low GI Foods

Building a diet around whole, unprocessed options ensures your body gets a steady stream of fuel:

- **Whole Grains:** Steel-cut oats, barley, quinoa, and buckwheat.
- **Legumes:** Lentils, chickpeas, kidney beans, and black beans.
- **Fresh Fruits:** Apples, berries, oranges, pears, and grapefruit.
- **Crunchy Veggies:** Spinach, kale, broccoli, raw carrots, and cucumbers.
- **Dairy & Alternatives:** Plain yogurt, skim/whole milk, and soy milk.
- **Healthy Fats:** Almonds, walnuts, chia seeds, and pumpkin seeds.

