



IN THIS ISSUE

- Editorial Speaks
- Events
- Media@VNR
- Achievements
- VNRRites Zone
- Training
- Nursery

Editorial Speaks

We are glad to share some exciting news in the 10th volume of VNR Impact. VNR extended its existing processing facilities by inaugurating its second hi-tech seed processing plant in Chhattisgarh. It is equipped with a seed processing unit, a seed dryer and a cold-storage facility. The inauguration ceremony was marked by the presence of our business partners who were felicitated for their constant contribution and support. The new facility will help the company to improve its efficiency and meet the timelines of market demands.

Someone once quoted that, "The beautiful thing about learning is that nobody can take it away from you". Enrichment of knowledge and information is the key to becoming a successful professional. A behavioral training was conducted for improving team work, productivity and task management through games and theory. Apart from this, the sales leadership team underwent training on various management topics at premier institutes.

The VNRites together celebrated the festival of Diwali at Corporate Centre by offering Pooja-Archana followed by exchange of greetings.

In the VNRites zone, we share some breathtaking artwork and creativity from the budding talents in the VNR family and their achievements in the field of sports and education.

With a winter setting, the right spirit, and the weather becoming more splendid, it's time to be in the outdoors, be healthy, run a mile, and participate in some fun sports! Watch out for some electrifying corporate sports news in the next issue!

Happy Reading!



Achivement

VNR SEEDS CONTINUES TO EXPAND & INAUGURATE A NEW PLANT IN CHHATTISGARH



VNR Seeds Private Limited (VSPL) has set up an advanced seed conditioning line, high capacity seed dryer and automated cold storage infrastructure at Village Deorjhal, District Durg, in Chhattisgarh. VNR's seed conditioning plant at Deorjhal is 30 kms from the Mumbai-Kolkata National Highway (Nh6), it already has two processing lines and new expansions will add a capacity of 5MT per hour and will now have a combined processing capacity of 17MT per hour for field and vegetable crops.



On December 21st, 2017, the processing plant was click-started by the mentor, founder & breeder of VNR Seeds, Dr. Narayan Chawda. The auspicious pooja and grand



inauguration ceremony was well attended by management, officials and business partners of VNR. "VNR continues to execute the critical verticals of our proven strategy. Chhattisgarh is an attractive region with strong growth potential and this new expansion facility





Mr. Rajkumar Kundu, General Manager-Processing, in his presentation conveyed various unique features of this newly built facility which mainly consists of 42,000 sq. ft. of Kirby make warehouse structure with a seed storage capacity of 2,500 MT, it has a 5MT per hour capacity Cimbria processing line, 18MT per batch Cimbria seed dryer and 1250MT capacity energy efficient cold storage.

Cimbria processing line is completely equipped with latest Z elevator system instead of traditional bucket elevator. This type of Z elevator is used for seed loading

allows us to provide seeds of the highest quality and will deliver exceptional value to our farming community." said Mr. Vimal Chawda, MD VNR Seeds in his inaugural speech.

Further, Mr. Chawda emphasized on the need and importance of high capacity gas fired seed dryer which is built based on custom specifications of VNR by Cimbria Heid. He elaborated that the advanced seed dryer with 18MT per batch capacity will help VNR to dry seeds throughout the year, irrespective of any weather conditions. He added that, VNR puts great importance on longevity of its seed material and this latest automated 1250MT cold storage will allow us to store vegetable seeds in a readily accessible in-house facility, which in turn will help streamline timely dispatches catering to our growing market requirement and address production disparity due to seasonal variations.

Mr. Arvind Agrawal, Director on behalf of the Management team of VNR congratulated project management team headed by Mr. Rajkumar Kundu for setting up this high-tech, state of the art infrastructure facility in record duration.



And allows gentle handling of seeds and eliminates breakage of vegetable and field crop seeds. Cold storage is installed with energy efficient, intelligent compressor from Bitzer, Germany which has received the internationally coveted ASERCOM certification. Customized Seed Dryer co-designed by VNR and manufactured by Cimbria has LPG based energy efficient, Tecflam burners. Seed drying bins have double pass mechanism for blowing hot air which allows bi-directional flows, both from the top and bottom. Based on requirement of seed drying, speed of centrifugal axial



fans can be controlled. The seed dryer set up has 6 high capacity bins wherein a single bin can also be used with minimum quantity of seed for drying.

Entire setup comprising of processing line, dryer and cold storage is fully integrated with SCADA control system architecture, which collects and monitors real-time data through sensors at every stage and allows operation management from remote locations.

Mr. Michael Petzmann, Sales Manager Cimbria Heid GmbH lauded the infrastructure facility created by VNR and considered it to be at par with European standards. He reiterated that domain expertise brought in by VNR for designing specialized dryer has been a learning experience for Cimbria and held in high regard for its valuable long-term relationship with VNR.



Training

Girl Power at VNR

We are proud of the women power displayed at our seed processing plant. Teena Sahu, an Articulated Fork-lifter Operator who has been professionally trained by GODREJ & BOYCE MFG. CO. LTD , Mumbai is regularly found using a fork-lifter for loading and unloading of 2MT Seed Load from a height of 9 meters at Deorjhal Plant ofVNR.

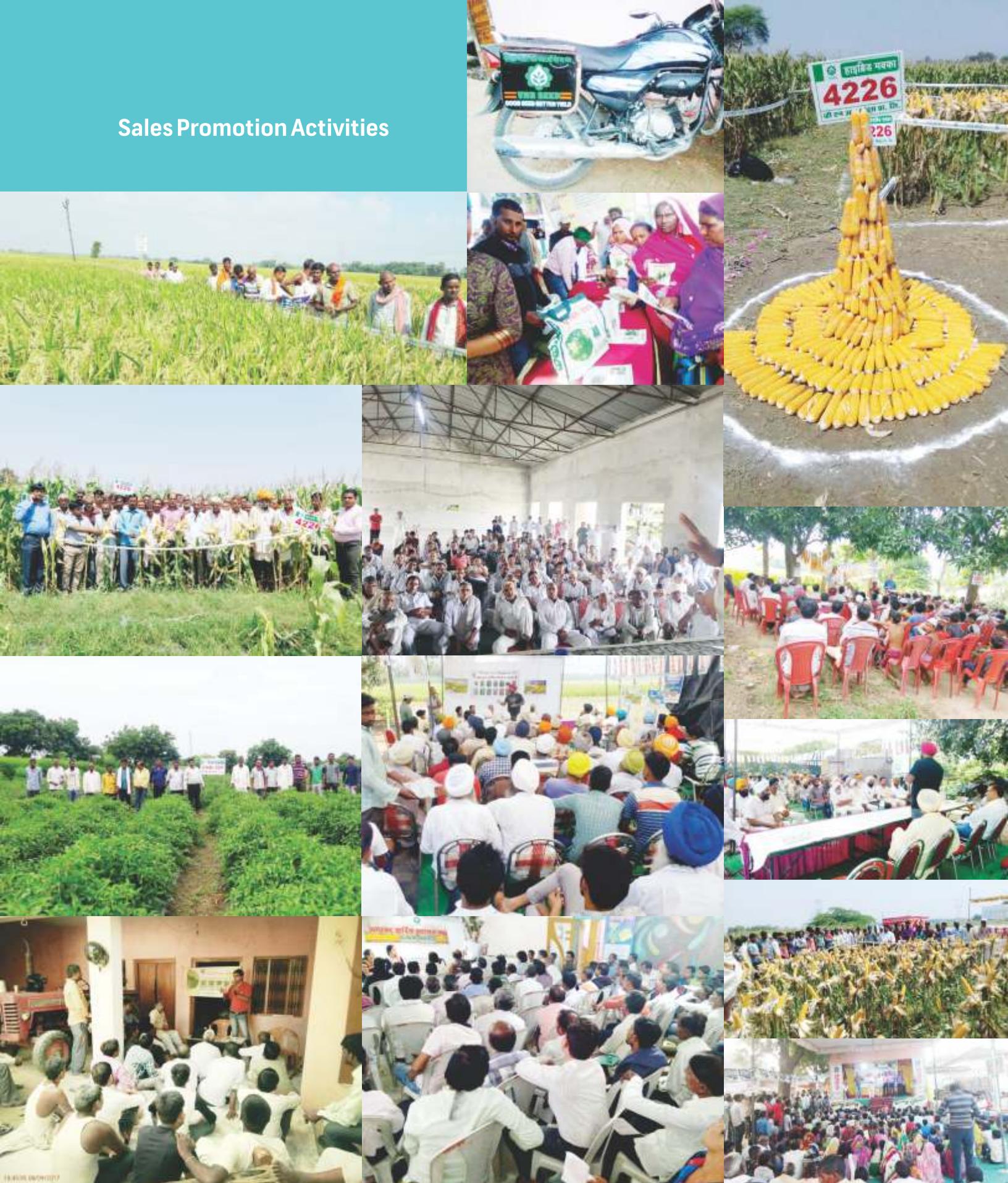


Training on “Working Together Works” @ Corporate Centre, Raipur (CG).

To enhance team spirit, behavior, motivation and understand priority work, VNR conducted a training program on 16th December 2017 at Corporate Center by trainer Mr. Mukesh Ashar. He is a motivational speaker & international trainer and has a vast experience in this field. The training covered some essential topics like – managing behavior when in a team, improving interpersonal skills, handling undesired situations, motivating team members, prioritizing work etc. The training along with activities made this program very interesting.



Sales Promotion Activities



Events

VNR participates in APSA 17

VNR participated in 24th Asian Seed Congress held in November at Bangkok marking its presence globally. The delegates who represented VNR were Mr. Arvind Agrawal (Director), Mr. Atul Sah (Business Head), Mr. Nishith Parida (GM Marketing), Mr. Amit Kumar (Manager International). According to Mr. Amit Kumar "It was really a great 3 days programme where we had an opportunity to meet with more than 40 international companies of Asia and Pacific region for mutual business growth, this year we shall expand beyond the existing international geographies"



Participation in Cricket Tournamanents

VNR participates in Nandini Limestone Cricket Cup Tournament

VNR team participated in the 11th Nandini Limestone Cricket Cup tournamant held at Ahiwara, Durg on 18th December 2017. Many corporate houses and the local municipal corporation team also participated in this event. VNR team like every year participated with great enthusiasm and team spirit.



VNR Participates in the Gubba Premier League - 2017



VNR Bandamailaram Team Participated in Gubba Premier League a friendly fun Corporate Cricket Tournament. Recently, Gubba Cold Storage completed 30 years of operations in the cold storage industry. On this occasion, Gubba conducted friendly cricket matches between its clients in November 18 at Kompally (Hyderabad). Overall 13 teams participated in this friendly premier league



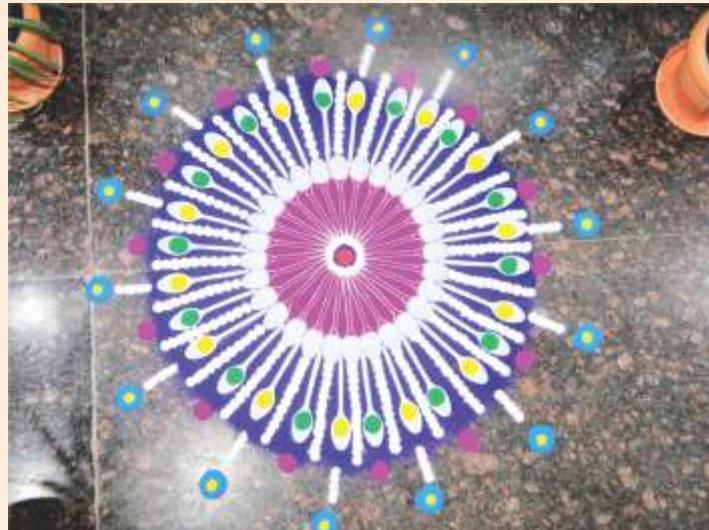
Seed Processing plant team, Bandamailarm, Telangana

Events

Diwali Celebration

Diwali is undoubtedly the most important festival celebrated across India. Traditions are important in organizations just as they are in families. Celebrating festivities at the workplace has become one of the most critical employee engagement initiative. These celebrations not only bring employees together but, also helps in creating a more inclusive environment across departments and boosts the morale of employees, promotes employee engagement, induces team spirit and joy.

The celebration started with Pooja-Archana, followed by fellows greeting each other. This is the time when creativity is at its peak in terms of colorful Rangoli and office decorations.



Events

Young Arms Foundations

Young Arms Foundations

The inauguration of Young Arms foundation (YAF) was held on 19th December 2017 at Corporate Centre. It is an initiative by people who are young at heart & mind and wish to create a positive change towards a self sustainable and empowered society. The Young Arms Foundation is a non-profit organization expanding its scope at national and international levels under knowledgeable, dedicated and enthusiastic teams.

YAF provides opportunities for the development in three main key areas like - IDA (Individual Development Arm), EDA (Environment Development Arm) & SDA (Social Development Arm).

The YA foundation is doing commendable work in the field of development of the youth as well as for the society as a whole. YA is getting lots of appreciation, not only from the people connected with this but from the other people as well.

VNR is a proud partner of Young Arms, for it's CSR activities



Retailers visit to VNR facilities



About 30 Retailers visited the VNR facilities from Guntur, Andra Pradesh.



VNRites

Talented kids of VNR

ACHIEVEMENT IN ART



Shruti Sati , D/o Mr. S.C. Sati (Quality Assurance) creates beautiful paintings. She has participated in many school level, state level and national level drawing competitions. One of her painting was published in an issue of 'Kloud 9', magazine edited by the famous author of children's story books, Mr. Ruskin Bond. Shruti's cool, enthusiastic, and positive approach is what helps her become a budding artist.



GOLD MEDAL IN ENGLISH OLYMPIAD

Ms. Mansi Sharma D/o Mr. Harendra Sharma (IT) got Gold medal as she achieved 1st rank in her school for scoring highest in International English Olympiad. She has been regularly participating towards these external examinations with much enthusiasm.

SPORTS ACHIEVEMENTS

Here is a proud moment for a VNRite; Mr. Dattatray Patil from Sales whose son Master Parth stood 1st in racing competition in the Sports competitions held at his school, Poddar International school (ICSE) Aurangabad (Maharashtra). He won one Gold Medal and 2 Silver Medals in racing competitions.



VNRites

Things you need to know about Life Insurance

Insurance is an important element of individual personal finance. It is not just an instrument for investment but also covers against untoward incidents, which may arise in the future.

It is important to know everything related to the insurance plan before availing of one. Some of the important points are mentioned below:

Cover for dependents

Life insurance provides cover for not only yourself but also your family. You may cover your family members, parents, spouse and children. It is also helpful when you have retired and are looking for a permanent inflow of income.

Inevitable consequences

Avaling of a life insurance helps in case of unforeseen circumstances, which may arise in the future. It could be illness, loss of job, loss of business or others.

More importantly, in case of your demise, such an insurance provides death benefits to your nominee. The inevitable conditions or loss of life not only impact dependents emotionally but also leave them helpless if there is no alternative income. A life cover acts as a safety net in such conditions.

A contract

A life insurance policy is a contract between the insurer, which is the insurance company and the individual who has financial interest in securing life. Insurance company pool in money through the medium of premium and in case of any insurances pays the claim out of the accumulated funds.

It is also important to understand the kind of policy you are taking and the aspects covered under the policy.

Primary players

There are four primary players in an insurance policy. The insurer, owner, insured and beneficiary.

- The insurer is a life insurance company that provides the policy. The insurer is responsible for providing the Claims.
- Owner of the policy is the person responsible for providing the premium.
- Insured is the person for whom the insurance policy is availed of.
- Beneficiary is the person, trust or entity who would receive the claim.

Risk management

Many people consider a life insurance policy as an investment. However, it is a risk management medium, protecting against the unexpected conditions that may arise in the future.

Types of insurance

There are two broad types of insurance. Permanent and Term insurance.

A permanent insurance not only includes the probability of death but also has a savings option. An example is whole life insurance where the nominee receives the policy benefits after the demise of insured. Moreover, it entails the saving component, which helps the insured accumulated funds in the long run.

A term insurance provides only life cover for a specific period such as 10, 20, or 30 years. It is based on the probability of death. If the policyholder passes away during the policy tenure, then the nominee would get the death benefits.

Cost

Although a life cover is essential, it can be expensive. However, it is important to take insurance cover to safeguard against insurances.

Purpose

It is important to assess the right need for taking a insurance policy. There is a wide variety of life insurance plans available in market. However the right plan must be selected depending on your requirements.

Expert advice

A plan for retirement and investments, seek help from a financial planner may help you select the right insurance cover depending on your needs and future preferences.

Policy cancellation

Before canceling any policy, understand the exit terms. Check if it would be ideal to cancel the same at any point of time. Understand the pros and cons of both canceling and continuing the policy.

Income tax benefit

There is a general perception to taxpayers that all premiums paid for life insurance is eligible for deduction under section 80C of Income Tax act subject to overall limit of 1.50 Lacs and all money received from insurance company against life insurance policy is exempted from income tax under section 10(10D). But this is not 100% correct under current taxation rules as deduction under section 80C as well as exemption under section 10(10D) is available subject to some conditions. So it is essential to consult an expert before taking a insurance policy according to your need. An individual or an HUF only can claim deduction for life insurance premium paid during the financial year. This clause is applicable for resident and non-resident both. An individual can claim deduction for life insurance policy on life of himself, his spouse and his children. So as a parent, you can claim tax benefits for life insurance premium of your children whether dependent or independent, married or not married, major or minor but reverse is not permissible thus children cannot claim tax benefit in respect of life insurance premium paid on life of parents. There is another important point that an individual cannot claim tax benefit in respect of life insurance premium paid on life of his brothers and sisters also. The HUF can claim deduction for premium on life of any of its member. All eligible scheme under section 80C is allowed on paid basis only and no scheme is allowed on due basis. Any sums paid or deposited in the previous year to effect or to keep in force an insurance policy is allowed as deduction.

Thus, above are some important pointers associated with a life insurance. There are various insurance plans to choose from, however, the selection should be based on your needs.

Contributed by.....

Mr. Manish Karkun (Finance)



UNIQUE DRYING SOLUTION FOR VNR SEEDS

Michael Petzmann - mpe@cimbria.com



Box Dryer for Vegetable Seed and other kinds of Seed

It all started with a simple discussion during a visit to Raipur, India, at our valued customer VNR Seeds. VNR Seeds is one of the leading seed companies in Central India and has a very long and very good business relationship with Cimbria in Austria.

After several general discussions, Mr. Rajkumar Kundu, Plant Manager at VNR Seeds, said during one visit: "Now we need this special dryer for vegetable seed and other kinds of seed!" No sooner said than done!

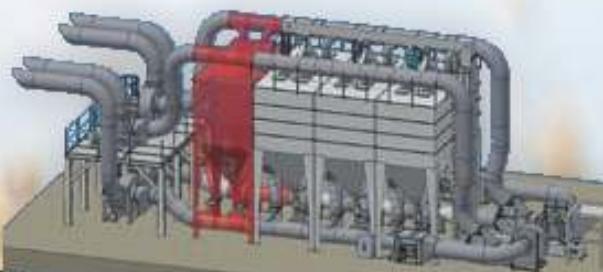
The main challenge for Cimbria's design team was the variation in terms of capacity. Drying capacity needed to range from 200 kg of vegetable seed up to 3 tonnes of paddy or okra seed. To dry such a low capacity of 200 kg was definitely not possible with the standard dryers available in the market. Another challenge was the special climate characterised by high temperatures and high ambient humidity. As a result, the Cimbria team commenced the design of a unique drying solution for VNR Seeds.

The result is a Box-Dryer with six bins and a capacity of 3 tonnes of paddy each. Feeding of the product takes place manually with gunny bags through an intake pit in a Cimbria Pendulum Bucket Elevator PBE 10. The bins have been arranged in 2 rows of 3 bins and the PBE has been placed between these rows. The operator can manually adjust to either fill the left bin row or the right row. All bins can be discharged manually and are equipped with a bag holder. The whole Box-Dryer has been equipped with manual gates and valves to keep the design very economical. All 6 bins

are equipped with a perforated flat-bottom flap system which allows the operator to completely empty the bins without losing one single seed. This flat-bottom flap system can be controlled manually by means of a chain-wheel. A manhole guarantees access to the silo for proper fine cleaning and for taking samples for testing in the laboratory. Additionally, the operator has the possibility of distributing the seed evenly for an equal seed pillow, which guarantees uniform drying.

LPG Gas Burners were installed for each bin row. The operator is able to control the airflow either bottom-up or top-down by means of manual slide gates. This guarantees even and homogeneous seed drying.

The main task and challenge for the design team was to create an economical drying solution. The result is a manually controlled and flexible Box-Dryer with the option of upgrading to a semi-automatic or fully automatic drying system at a later stage, as well as having the potential to extend the drying capacity by increasing the quantity of drying boxes.



FARMER'S SUCCESS STORIES

Farmer Name	Maddiley	Farmer Name	B.Srinivasa Rao
Place	Chinna Maaru, Telangana	Place	Bbuddahram
Crop	Maize	Crop	Paddy
Variety	4226	Variety	2355 pus
Area	1.75 Acres	Area	2.5 Acre
Sowing Time	15-07-2017	Sowing Time	11-08-2016
Row to row distance	45 cms	Row to row distance	30 cms
Plant to plant distance	15 cms	Plant to plant distance	15 cms
Harvesting Time	11-07-2017	Harvesting Time	14-10-2017
Total Production	66 Quintals	Total Production	102 Quintals
Total Income	Rs. 95,700 / acre	Total Income	Rs. 1,53,000 / acre
Expenses	Rs.18000 / acre	Expenses	Rs. 23000 / acre
Net profit	Rs. 77,700 / acre	Net profit	Rs. 1,30,000 / acre

Showing creativity and Appreciating Beauty while on Duty!



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Contributed by Ashutosh Verma, Creativity by Production team, Karnal



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