

Scribbles

Bringing colour to your lives

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From the Editor's desk...

Dear colleagues,

As we approach the end of another financial year, it's imperative that we reflect on the journey till date, recognise clearly what is yet to be done during the final quarter, and ensure that we finish on a strong note. Operational excellence lies at the heart of our organisation's success, and it is through our collective efforts and shared commitment to excellence that we can achieve our goals. First and foremost, operational excellence begins with an iron-clad commitment to our core values and principles. All of us must embody these values in our daily work, demonstrating integrity, professionalism, and dedication to excellence in everything we do.

Furthermore, operational excellence requires a focus on continuous improvement and innovation. Each of us should strive to identify areas for optimisation and innovation within our respective roles, seeking out opportunities to streamline processes, enhance efficiency, improve product features and drive performance. By embracing a mindset of continuous improvement, we can stay ahead of the curve and maintain our competitive edge in the market.

Additionally, collaboration and teamwork are essential components of operational excellence. As individuals, we each bring unique skills, perspectives, and expertise to the table. By working together collaboratively, we can leverage our combined strengths to overcome challenges, solve complex problems, and achieve our goals more effectively. Collaboration fosters synergy, creativity, and innovation, driving us towards greater success as an organisation.

Maintaining a focus on adaptability and agility is essential in today's dynamic business environment. The ability to pivot quickly in response to changing market conditions and emerging trends is critical for staying ahead of the curve. By embracing change, remaining agile and flexible in our approach, we position ourselves for sustained growth and success in the long run.

As we near the end of this financial year, let us recommit ourselves to the pursuit of operational excellence. As a team, we must also collectively define our goals for the year ahead (2024-25), ensuring they are specific, measurable, achievable, relevant, and time-bound (SMART). These objectives should align closely with the overarching mission and vision of our organisation, guiding our efforts towards a common purpose. Together, let us strive for excellence in all that we do, driving our Group towards new heights of success and achievement.



Narayan Sethuramon



Embark on a global journey through New Year traditions



New Year's Eve, a moment that unites the world in a symphony of joyous farewells and hopeful beginnings. From the dazzling lights of Times Square to the rhythmic beats on Copacabana Beach and the tranquil temples of Japan to the vibrant streets of New Delhi, the world bids adieu to the old and welcomes the new in a tapestry of traditions and festivities. As we tick the resolutions off our list and make room for new ones, let's take a trip around the world and celebrate New Year with unique traditions and customs. Here are our favourite New Year's traditions from around the world.

1. United States: Ball drop at Times Square and fireworks

As the clock counts down to midnight, the brilliant descent of the Times Square Ball captivates millions, both in the bustling streets of Manhattan and the



homes of viewers nationwide. Yet, the celebration extends far beyond the city limits. From the East Coast to the West, and every corner in between, a symphony of parties and fireworks paints the night sky with bursts of colour and joy.

2. Spain: 12 grapes and a hint of sweetness

As the clock strikes twelve on New Year's Eve, Spaniards partake in the "Twelve Grapes" ritual, where with each chime of the clock, they consume a grape, symbolising good luck for each month of the upcoming year. Families across Spain gather around their televisions, grape bowls in hand, making a sweet start to the New Year.



The challenge lies not only in savouring each grape but in doing so before the final stroke of midnight, turning a simple fruit into a vessel of hope and prosperity.

3. Brazil: Wearing white while jumping into the ocean

In Brazil, revelers often wear white and go to the beach to celebrate the new year. At the ocean, some practice the tradition of making offerings to Iemanjá,



or Yemanjá, an ocean goddess from traditional Afro-Brazilian religions Candomblé and Umbanda. Gifts are placed in boats and pushed into the ocean. Celebrants also traditionally jump over seven waves, thanking Iemanjá for something good that happened in the past year with each wave, and when done, they don't turn their back on the sea until their feet are out of the water, so as not to receive bad luck.

4. Colombia: Potatoes under the bed and empty suitcases

Colombians welcome the New Year with more than one unique tradition. One tradition, agüero, calls for placing three potatoes under the bed on New Year's Eve where one is fully peeled, one partially, and one not at all. At



midnight, everyone picks a potato with closed eyes. The type of potato they choose can predict if their year will be lucky, financially tough, or a bit of both. Another tradition is to carry an empty suitcase around the block in hopes of a travel-filled new year.

5. Philippines: Wearing polka dots and eating round fruits

To ensure a happy New Year, the Filipino community believes that wearing round shapes (such as polka



dots!) promotes prosperity and good luck. Additionally, it's common to eat round fruits — like oranges, watermelon, longan, grapes, and pomelos — which are considered fortuitous as well. Another fun one for kids? Jump as high as you can as soon as midnight hits. Some people believe that it will help them grow taller in the New Year.

6. Denmark: Breaking old plates and glasses

Denmark starts the year by flinging old plates and glasses against their friends' and families' doors, not out of anger, but with good intention: to banish evil



spirits. The Danish also have a custom of taking "leaping into the New Year" literally by standing on a chair and jumping off together at midnight.

7. Mexico: Homemade tamales and walking around with an empty suitcase

In Mexico, families come together to craft a New Year's Eve feast, and tamales are at the heart of this culinary tradition. These savoury delights are a fusion of corn dough and flavorful fillings like meat, cheese, and veggies wrapped snugly in husks. As the calendar turns, the warm tamales continue to play a starring role, often paired with menudo — a classic Mexican



soup featuring the hearty richness of a cow's stomach. In several Latin American countries, people will walk around with an empty suitcase or set it in the middle of a room and stroll around it. Others go further and take a full lap around the block with their empty luggage.

8. Ireland: Banging loaves of bread against the wall

The Irish welcome the New Year by banging loaves of Christmas bread against walls and doors in their home. This is meant to ward off evil spirits and bring good luck for the upcoming year. They also celebrate the New Year with the "First-Footing" tradition, a custom where the first person to enter a home after midnight brings good luck for the upcoming year, often armed with symbolic gifts like bread, salt, or whiskey.

9. Puerto Rico: Cleaning everything in your home

The Puerto Rican New Year tradition is a practical one — cleaning your home, but it's not an everyday clean, but a complete, deep clean with serious elbow grease.



The motto behind this tradition is simple: starting a fresh year in a fresh new home.

10. Cuba: Throwing a bucket of water out of front door

In Cuba, people symbolically gather all of the bad spirits and negative energy from the past 365 days and toss them right out of the front door. It's not uncommon to see buckets full of dirty water flying out of homes during the countdown to midnight.



11. Greece: Hanging and smashing pomegranates

Podariko, a Greek custom that roughly translates to "good foot", aims to bring luck at the start of the year. Before the holiday, households will hang pomegranates, thought to be a sign of luck, prosperity, and fertility, from their door. Then, on New Year's Eve just before



midnight, everyone will shut off the lights and leave the house so they can send a lucky individual to be the first to re-enter the house, right foot first. When done correctly, it brings the family good fortune for the year. Afterward, a second person will take the pomegranate in their right hand and smash it against the door to see just how much luck — the more juicy seeds that spill out, the more luck - the New Year will bring.

12. Germany: Melting lead to divine the future

In much of German-speaking Europe, as well as Finland, Bulgaria, Czechia, and Türkiye, it's customary to heat small pieces of lead, then cast them in cold water and make a prediction for the New Year based on the shapes that form. For example, if a ball forms, luck will roll your way. These days, kits throughout German-speaking countries include tin (rather than lead) figurines to melt.



13. Russia: 12 seconds of silence before midnight

Russians say thank you to the past year by remembering its most important events during the hours leading up to midnight, and they use 12 seconds of silence before the stroke of midnight to make wishes.

14. Japan: Ringing of temple bells

In Japan, the ringing of temple bells symbolises purification, with 108 tolls representing human sins.



The celebration centres around the Shinto tradition of “Hatsumode”, where people visit shrines for the first prayer of the year, seeking blessings and good fortune.

15. Scotland: First person crossing a home’s threshold

In Scotland, the Hogmanay celebration involves first footing, where the first person to enter a home after the stroke of midnight brings symbolic gifts for prosperity.

16. South Africa: Colourful tradition

South Africa observes the New Year with a colourful tradition called the Cape Town Minstrel Carnival, a vibrant parade featuring brightly costumed performers.



As the clock resets and the world collectively embraces another year, our global journey through diverse celebrations reveals the beautiful tapestry of traditions that unite us in the spirit of hope and renewal. Whether it’s the sweetness of twelve grapes in Spain, the vibrant energy of a beach celebration in Brazil, or the cozy warmth of tamale-sharing in Mexico, these traditions remind us that, despite our differences, the desire for joy, prosperity, and connection is a universal thread that binds us all.

Capt. G Karthik Subramanian, *Shipping, HO.*

C Sridhar, *CCVL, Cuddalore.*

Pushpen Dey, *SETL, Kolkata.*

V Jayamuthumagesh, *CCVL, Cuddalore.*

Kolams for New Year



In Tamil Nadu, it is a kind of floor drawing drawn using rice flour, and it is a tradition believed to have originated about 5,000 years ago. People believe that the kolam has been drawn to welcome Lakshmi, the Goddess of

Prosperity, into the home and drive away the evil spirits. Every day in my home my wife draws kolam and for the New Year, it will be more special.

V Karthik, *CSL, Vedaranyam.*

New Mindset, New Results



During the last week of every year, the concept of New Year's resolutions inevitably emerges, inviting individuals to reflect upon their aspirations and commit to personal growth and improvement. A New Year's resolution can be defined as a tradition in which an individual resolves to continue good practices, change an undesired trait or behaviour, accomplish a personal goal, or otherwise improve their life during the upcoming year.

The formulation of a New Year's resolution typically involves a process of introspection, goal setting, and strategic planning. It requires individuals to assess their current circumstances, identify areas for improvement, and envision their desired outcomes. Additionally, effective resolutions are characterised by specificity, attainability, and relevance to one's values and aspirations.

While the tradition of making New Year's resolutions dates back centuries, its contemporary practice is influenced by psychological theories of goal setting, behaviour change, and self-determination. Research in this field highlights the importance of setting realistic goals, employing effective strategies for behaviour modification, and cultivating resilience in the face of setbacks.

However, it is essential to acknowledge that the pursuit of New Year's resolutions is not without its challenges. Studies indicate that a significant percentage of individuals fail to maintain their resolutions beyond the initial enthusiasm of the new year. Factors such as lack of motivation, unrealistic expectations, and insufficient support systems can impede progress towards resolution attainment.

Nevertheless, with the right mindset, commitment, and support network, individuals can overcome obstacles and achieve meaningful change in their lives. Whether it involves adopting healthier habits, advancing in their careers, nurturing relationships, or pursuing personal passions, the pursuit of New Year's resolutions holds the potential for profound transformation and self-actualisation.

In conclusion, the tradition of making New Year's resolutions serves as a powerful catalyst for personal growth, empowerment, and renewal. By setting intentions, embracing change, and persevering in the pursuit of their aspirations, individuals can seize the opportunity to create the life they envision in the year ahead

TS Bhargav, *Corporate, HO.*

Things to focus this Year

Are you ready to make 2024 your best year yet? Let's uncover the special recipe for making New Year's Resolutions and New Year's promises last!

Setting goals that you can actually achieve start with being real with yourself. That means setting objectives that you genuinely care about and believe in. Want to run a marathon? Learn a new language? Whatever it is, make sure it's close to your heart.

Now, goals without a plan are like trying to bake a cake without a recipe. Break your goals into smaller, doable steps. Want to run a marathon? Start by jogging a little every day. This step-by-step approach makes even the loftiest dreams seem reachable.

Remember, the magic is in consistency. Take those small steps every day, and soon you'll find yourself sprinting toward your goals. It's like growing a tree; you can't rush it, but with care and time, it blossoms beautifully.

Meet Amitava. He aimed to read more in 2023. Did he read 100 books in a month? Nope! He read a bit every day and hit his 100-book target by year-end!!

See, it's not about perfection; it's about progress. Stick to your plan, celebrate small victories, and watch your resolutions turn into reality. Here's to a year of progress, not perfection, and to a happier, healthier you in 2024!

Health and Wellness:

Prioritising health at work is simpler than you think! Try easy exercises like squats, lunges, and stretching right at your desk. Sitting too long is harmful, so keep moving — walk while on calls, have standing meetings, take the stairs, and park a bit farther.

But health isn't solely about exercise. It's nutrition, sleep, meditation, stress management, and positivity. Mental health equals physical health. Quality sleep is vital; it's the best medicine. Dedicate time to family and unwind after work. Nature rejuvenates.

Aiming for good health is like tending a garden. We all aim for it at the start. The challenge? Execution. Plans need a blueprint; fitness takes time. No magic exists, just consistency. If I commit to the gym, showing up every day matters more than lifting heavy. Don't crave instant results. Health and fitness are slow cookers, not microwaves.



Health isn't just looks; it's feeling strong and happy. You must earn it; it can't be gifted. Embrace progress, not perfection!

Let's begin with simple exercises, sleep, sunshine and smart food choices. Cheers to a healthy 2024!

Finance and Budgeting for the New Year:

Planning your finances for the New Year is like charting a course for success. Let's dive into the essentials to kick start your financial journey!

Firstly, budgeting lays the foundation. Use apps like Money Manager to track daily expenses — it's the gateway to monthly and yearly budgeting. Cultivate the habit of saving and investing. Understanding investment options that beat inflation with calculated risks is crucial. Books like *"Psychology of Money"* can mould you into a finance pro.

Discipline is key; a modest lifestyle and consistent investing pave the way for long-term wealth. Compounding is the magic key to financial success.

Set clear financial goals—children's education, their weddings, owning a home — aligning each goal with long-term equity investments. Retirement planning tops the list; secure yourself with adequate term and health insurance. Don't rely solely on company benefits.

Track your net worth and progress annually. For a successful financial year, focus on defining financial goals and budgeting wisely. Managing expenses and saving smartly will pave the way for a prosperous financial future!

Amitava Bandyopadhyay, SETL, Kolkata.

Result based on the process

I am just giving an inspirational story of a teen boy I know. He was a 19-year-old, studying in a college. He was overweight and suffered from medical issues like high BP, back pain etc. He was also made fun of by friends and relatives.

He tried working on fitness, but for various reasons he couldn't continue on it. But one day he got the advice, 'do not do things for results. Believe in the process, and make it a habit. It'll be joyful and fun.'

This changed his life forever. Slowly but steadily, he could reduce his weight. And that former college student is none other than me. I am Sivashanmugam. This is my story, and in this fashion I successfully stuck with my resolutions.

Here is my 110 kg to 80 kg body transformation.

"IF YOU CAN'T FLY THEN RUN, IF YOU CAN'T RUN THEN WALK,

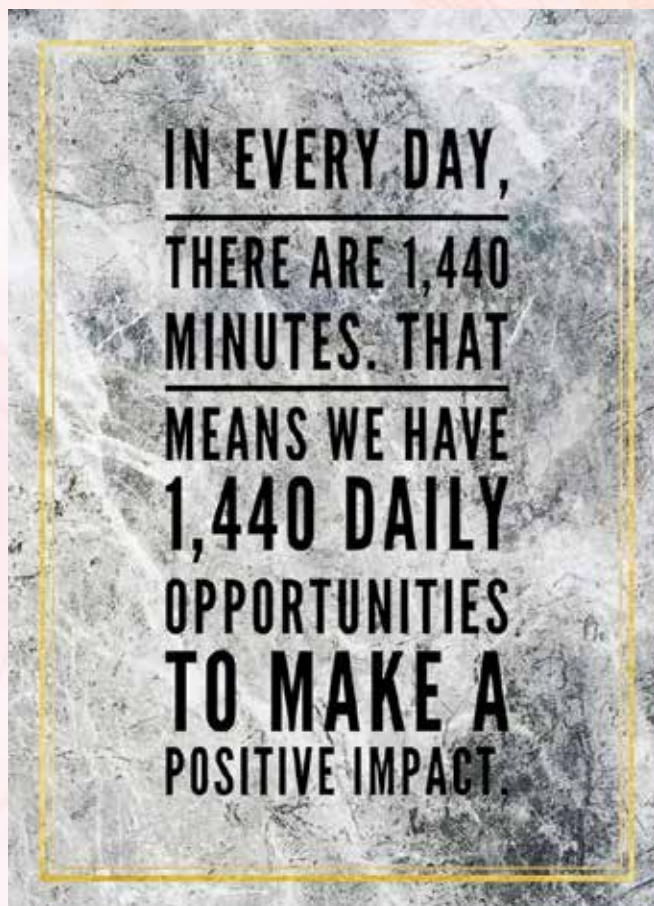


IF YOU CAN'T WALK THEN CRAWL, BUT DON'T SIT & BE STUCK THERE".

DO SOMETHING BETTER THAN YESTRDAY.

V Sivashanmugam, SMML, Viralimalai.

"The Story of 1440"



Once upon on a time there lived a lazy boy with lots of talents, but doing nothing. He used to just spend time by praying to God and wishing for many things.

His old grandfather was watching this, and called the boy one day and gave him Rs 1440 daily and said keep this money for your wishes. On the first day, he had good food, the second day he bought good clothes and this went on.

One day, the boy was curious as to why the grandfather was giving him money for no reason. He went and asked the same. And then the grandfather told him "my son I just gave you Rs 1440 all these days, which made you happy. God has given all of us 1440 minutes (24hrs * 60min) - a beautiful day every time we wake up."

"With all our inbuilt talent, if we start acting on our dreams and exploring world full of opportunities, we can achieve many things and become great."

Moral: Every day is a new opportunity.

S Varunsakthi, SMML, Viralimalai.

Save our mother earth...

Recycle More:

Beyond the obvious recycling of aluminum, cardboard, paper, and plastic, many other things can be re-purposed or given to someone else who can use them instead of putting them in the trash.

Buy (or Grow) Natural Foods:

Eat more seasonal fruits, vegetables and whole grains, preferably locally grown when you can.

Avoid the “boxed” processed foods and lean towards foods that come from the earth.

Local organic foods will be free of pesticides.

Use Re-Usable Shopping Bags:

Find a way to remember to take earth-friendly bags with you to the store (keep them by the door or in your car) and reduce the number of plastic bags that you use.

Do Green Business:

Employees can put all their day-to-day environmental goals into hyper-drive at work too.

C Sridhar, CCVL, Cuddalore.



Talk to yourself for better health and wellness



Simple exercises that we can do at the work spot

Health is wealth, invest in health, food is medicine, etc. We have been hearing and reading topics on health and wealth on a daily or even hourly basis from various social media sites and apps.

In reality, are we focusing? The answer is mostly no. It is not something that we don't want or wish to do, but our simple habit of weariness creates reluctance within us. One simple example is, that many don't like to run but if a dog chases us, we will run.

Let's focus on a few day-to-day activities that we can try and attempt for small benefits on our health and, in turn, wealth.

First and foremost, speak to yourselves about health issues and how to overcome them. What activities I should do and what if I don't do? This will create an internal forum to remove weariness and create a fire within us to drive towards better health.

Here is the list of simple things that can be tried.

From Ayurveda

Ginger (without skin), dry ginger powder (Sukku powder), and Kadukai powder (without seeds) help to balance vata, pitta, and kapha in our bodies.

Chew & eat a small piece (3 grams) of ginger (skin removed) on an empty stomach.

Have a pinch of dry ginger powder with buttermilk (one glass) after 30-45 min post lunch.

Have a pinch of kadukai powder (1gm) with lukewarm water after dinner before bed.

From Yoga

Baby pose stretch while getting up from bed with 30 seconds holding.

Superman power for muscle strengthening.



Breathing: Sit on a chair, place palms on respective thighs, inhale through nose lifting the chin up, and exhale through tongue bent bringing chin down.



Wall push-ups

General Good Practice

Drink one glass of plain or lukewarm water in the morning before breakfast.

Get up from the chair every 40 minutes and walk a few feet.

Stay under the sun for 5-10 minutes (at least on weekends).

Don't eat or drink sweets, milk, and heavy fat post-sunset.

Maintain a firm posture with no slouching.

S Sriram, Chemical Purchase, HO.

Panchatantra for Better Health and Wellness



One of the important topics in today's context is health and wellness. Everyone should take this not only as a New Year resolution, but as a permanent resolution. The Panchatantra that we should focus on are "Diet, Sleep, Exercise, Emotional & Mental Well Being, and Hygiene." This has been referred to in ancient scriptures like Yoga Sutras – "You are what you eat". Bhagavad Gita chapter 6 shloka 17: "Yukaharaviharasya yuktachestasya karmasu. Yuktasvapnavabodhasya yoga bhavati dukkhaha". Regulated habits of eating, sleeping, recreation and actions, exercise, and meditation.

Things that we should concentrate on for overall well being are:

Healthy eating:

Avoid – SOS – Salt, Oily items and Sugar

Avoid – C&F – Cholesterol & Fatty Foods

Moderate all foods in white

Take more fruits & vegetables

Take more nuts, seeds & millet foods

Keep drinking more water

Always be positive & keep smiling

Stay healthy & stay safe

V Subramanian, SETL Finance, HO.



**AHAR (Food),
VIHAR (Relaxation &
Recreation Activity),
ACHAR – Behaviour pattern,
VICHAR – Thought Process**

Simple exercises that we can do at the work spot.

Eye movement every 20 minutes when glued to computer screen.

Neck stretching exercises to avoid neck pain.

Shoulder stretching exercises to avoid stiffness.

Hand & leg stretching exercises every one hour to improve flexibility.

Keep moving out from chair every one hour to improve mobility.



Various dimensions of Health and Wellness

Health & Wellness



Health:

Health is the combination of your physical, mental/emotional, and social well-being. Your personal level of health affects everything about you. It affects... How you look, how you feel, how you act etc, health is a personal responsibility.

Elements of Your Health:

Physical Health - The ability of your body has to cope with stresses of normal daily life.

Proper nutrition, regular physical activity, enough rest and sleep, good hygiene, regular dental and medical checkups.

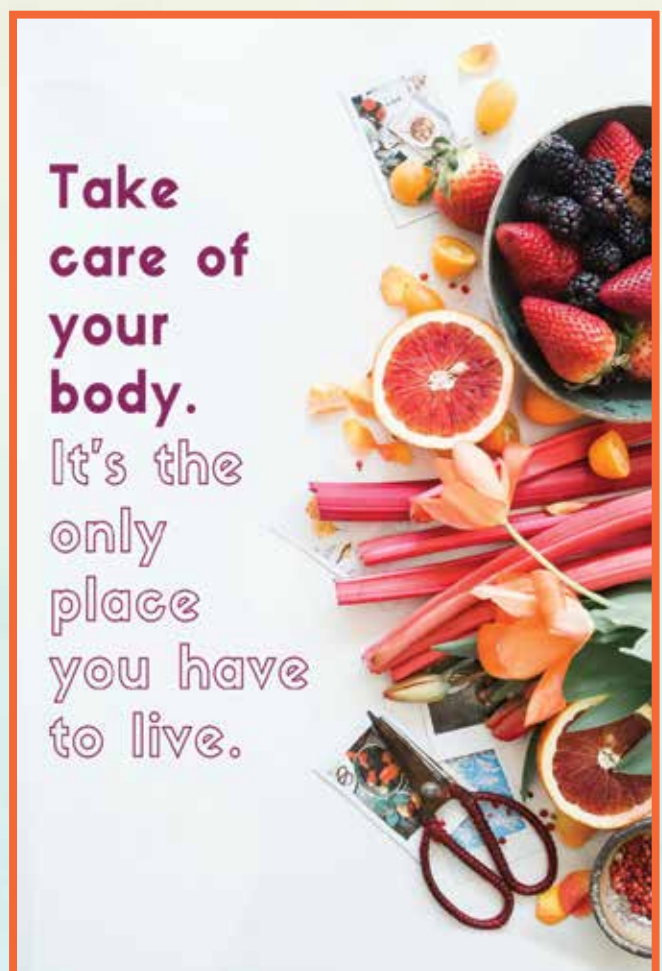
Mental & Emotional Health - Includes your feelings about yourself. A person using his or her mind to develop thinking skills.

Wellness

- An overall state of well-being, or total health.
- Wellness comes from a way of living each day and includes making decisions and practicing behaviours that are based on knowledge and healthy attitudes.
- Get between seven to eight hours of sleep per night.
- Eat nutritious foods from the various food groups each day.

- Refrain from smoking and using tobacco products, alcohol or other drugs.
- Eat breakfast daily.
- 20-30 minutes of workout a minimum of 3x-4x per week.
- Maintain the recommended body weight.

V Sivashanmugam, SMML, Viralimalai.



Sitting is the new smoking

Sitting posture has been a topic of discussion for many years now. Many of us would recall the strict glare from our respective fathers or the slight nudge from our respective mothers if we did not sit 'properly' at the dinner table.

But, have you ever thought of 'sitting' by itself as a bad habit? Yes, it's true. Sitting continuously for long periods of time is actually injurious to health. Hence the phrase "Sitting is the new Smoking!"

There have been many studies on the effects of sitting for prolonged periods of time. Cardiovascular issues, digestive issues, arthritis are some of the health issues linked to sedentary lifestyle. In this day and age, our lifestyle has been designed in such a way that we tend to spend more than 90% of our active time sitting at one place. This is only increasing with the invasion of smart devices and automation.

What do we do now?

The solution to this sitting problem is very simple. Just stand!

Yes it is that simple. Standing up for a few minutes once every 20 or 30 minutes substantially reduces the impact of prolonged sitting.



A study done by Christopher Travers, an exercise physiologist Cleveland Clinic for Sports Health in Cleveland, Ohio highlights the positive aspects of standing. Standing for about three hours per day increases the lifespan and improves metabolism.

Doing simple stretching while standing upright will significantly improve blood flow in your body and will also make you feel more energetic. I have listed below 3 easy tips for you to 'kick-start' this habit.

- Get up every 30 minutes – set an alarm on your phone/ smart watch for this
- Make it a rule to stand whenever you are on the phone
- Whenever possible walk to your colleague's desk for any discussion (rather than calling them via intercom).

Some simple exercises which you can incorporate while standing up. (Try to do each exercise for 3 - 5 counts)

- Calf-raise – (raise your heels while standing tall on your toes).
- Torso turns & side bends – (Twist your upper body while stabilising your hip joints).
- Side step – (Stepping from side to side with a focus on moving the hip joints).

In this New Year, let us resolve to STAND together and beat this new smoking habit...

Happy standing!!!

S Apparswamy, Treasury, HO.



Embracing Upskilling & Reskilling

As the New Year has arrived, many of us reflect on the past and set goals for the future. Among the myriad of resolutions, one increasingly vital commitment stands out – upskilling and reskilling. In the fast-paced world we live in, staying relevant in the job market and adapting to evolving industries are crucial. Here’s why you should consider making upskilling and reskilling your top priority for the year.

Adapting to Industry Changes:

Industries are constantly evolving due to technological advancements and market demands. By committing to upskilling and reskilling, you position yourself to adapt seamlessly to these changes. Whether it’s mastering new software, understanding emerging technologies, or acquiring fresh competencies, staying ahead of the curve enhances your professional versatility and career growth opportunities.

Future-Proofing Your Career:

Automation and Artificial Intelligence (AI) are transforming traditional job roles. To future-proof your career, invest time and effort in acquiring skills that machines can’t replicate easily – critical thinking, creativity, emotional intelligence and complex problem-solving. Upskilling ensures you remain relevant and more importantly valuable in an ever-changing job landscape.

Enhancing Your Potential:

Your employer always looks for employees with diverse skill sets. By continuously upskilling, you make yourself more appealing as you aim for advancement in your role and a commitment to learning signals your dedication to personal and professional growth.

Staying Competitive:

Stay abreast of industry trends, technological advancements, and changes in your field. Apply your newly acquired skills to solve challenges within your role. This knowledge will guide your upskilling efforts and help you stay relevant.



Personal Satisfaction and Growth:

Learning new skills can be personally fulfilling. It stimulates mental agility, creativity and a sense of accomplishment. Setting a resolution to upskill or reskill is a commitment to your own growth and development contributing to increased job satisfaction and overall well-being.

Building a Learning Mindset:

Making upskilling or reskilling a New Year resolution encourages the development of a learning mindset. The ability to adapt and learn continuously is a valuable trait in today’s dynamic work environment. Embracing a proactive approach to acquiring new skills prepares for the uncertainties of the future.

In conclusion, upskilling and reskilling should not be viewed as occasional endeavours but as ongoing commitments integral to your professional and personal journey. As you draft your New Year resolutions, consider placing learning at the forefront. The investment you make in yourself today will pay dividends in the form of a more resilient, adaptable and fulfilling career tomorrow.

P Rekha, Human Resources, HO.

Goal-Setting



Goals and goal setting involve the development of an action plan designed to motivate and guide a person or a group towards a plan. Goal-setting can be guided by SMART criteria. Goal setting is a major component of personal development and management literature. The theory states that the simplest most direct motivational explanation of why some people perform better than others is because they have different performance goals. A goal is an idea of the future or desired result that a person or a group of persons envisions, plans, and commits to achieve within a finite time by setting deadlines.

Goals help describe success. People tend to maintain expectations, not surpass them. Thus, expectations or goals should be challenging, yet within a person's

“THE VICTORY OF SUCCESS IS HALF WON WHEN ONE GAINS THE HABIT OF SETTING GOALS AND ACHIEVING THEM.”

or group's grasp. Goals create common tasks and processes for a group or individuals. By having them, a group knows what it has to do and can work together on them. Goal-setting takes time. Initially, the members must be introduced to the process, develop necessary skills, implement procedures, and record evaluations. Organisational goal-setting can be difficult when trying to set goals that all members agree with and will actively pursue.

P Manikandan, SMML, Viralimalai.



Making Goals Achievable



Like many others, over the holidays I reflect on the year and take time to reset for the year ahead.

With the right intentions, I see people set about making an impressive list of resolutions, ambitious goals, and aspirations. Very quickly they become overwhelmed, frustrated, and demotivated!

For years this was me, but I kept at it. Made lots of mistakes but learnt as I went. I refined my own approach, and now have something that works for me. As it's the year for it, I thought I'd share my thoughts on the process of goal-setting and personal development in the following points.

Reflect - Start by reflecting on what you set out to do at the start of the year. You should continuously evaluate your goals. If your goal is going in the wrong direction, then change it and make it progress in the right way.

Break goals down – I will suggest that you don't try to hit the 1 x 100% improvement, go for 100 x 1% improvements. For me personally, goals are the same. Break it down. Smaller is better. I love ticking things off a list, so this method keeps my motivation high.

Be specific – Define the goals with clear and measurable results.

Plan – Set your goal, then plan how you will achieve it. Create a schedule, review points, resources you may need, set a deadline for completion.

Traceability & Visibility – Make sure you have review points to see how you're doing. I like to keep my goals

visible, note them in my phone, have them as my screensaver. Some people like to share goals with other people who will hold them to account.

Adapt – There is nothing wrong with changing goals. As I said earlier, life will happen, and goals need to change. Goals need to remain realistic and achievable, within the context of your life.

Celebrate – When you achieve a goal, allow yourself the chance to celebrate. Document it, bring it to life so when you do reflect you can see just what you've achieved.

Get stuff wrong – Be happy making mistakes. See mistakes as chances to get better, to learn and grow. Take the learning and put steps in place to avoid the mistakes happening again.

Be kind to yourself – I'm not very good at this. I'm hard on myself, sometimes, to my detriment and those around me. Cut yourself some slack, celebrate the wins as they come and don't dwell on the losses.

Your goal-setting is personal. Figure out what works for you. If you take one thing from this article, it will break the goals down. Big goals are fine but break them into manageable pieces. Keep breaking the goal until it's as small as you can get it and start from there, because there is only one way to eat an elephant, one bite at a time.

Praveen Kumar, FSL, New Delhi.

KAKEIBO

The Japanese art of saving money



In the modern world, saving money is getting tougher than earning it. Every salaried person's face will have a smile when the salary credit message is received on their phone. The smile will not last longer, even for a week. There are monsters like home loans, vehicle loans, personal loans, and even phone loans that will eat the money within a week. Other than loans, fixed expenses like vehicle fuel, home rent, school fees, phone recharge, monthly grocery, vegetables, etc., will further put down their smile. At the end of the second week, the bank account will starve for money.

To escape this trap, we need to know about managing money and start saving/investing it the right way.

Managing money is an art. To keep your smile throughout the month, Japanese writer Fumiko Chiba published the guide called "KAKEIBO" - the Japanese art of saving money. KAKEIBO, not only helps to manage money, but also to save it, and track the unnecessary expenses.

KAKEIBO is nothing but a household financial ledger. In simple words, it is a simple pen-and-paper method of tracking your day-to-day spending. Yes, you are right; you may ask why we should use pen and paper in this digital era. The reason behind writing the expenses by hand will influence muscle memory. i.e. writing our expenses by hand will help to register the content in our core memory system. It is as simple as paying money from our pocket — it will be more painful than debiting our money via scanning a QR code.

Here's how to use KAKEIBO in practical. The KAKEIBO template is shown. Just we need to write our salary income and spending. The spending shall be written under four categories Needs, Wants, Cultures, Unexpected.

Needs: The essentials like housing, groceries, insurance, fuel, vegetables, etc.

Wants: Enjoyable but not necessary (ordering food, entertainment, expensive clothes, etc.)

Cultures: Any spending on cultural activities like TV streaming services, concert tickets, theme park tickets, etc.

Unexpected: Other expenses that crop up like medical bills, sudden spending on vehicle or house repairs, etc.

At the end of the month, subtract the salary from spending and the balance of money is available to you for saving. The month-end data will give you a clear picture of where you spend more, and it helps to cut down the unwanted expenses.

(A) MONTHLY INCOME					
	Husband Salary				20,000
	Wife Salary				20,000
	Total (A)				40,000

(B) FIXED EXPENSE					
	Internet bill				1,000
	TV Recharge				500
	Total (B)				1,500

(C) OTHER EXPENSE= NEEDS+WANTS+CULTURALS+UNEXPECTED					
Date	Particulars	Needs	Wants	Cultural	Unexpected
01.01.2024	Grocery	8000			
02.01.2024	LPG	1000			
10.01.2024	Cinema			1000	
22.01.2024	Food order		2000		
31.01.2024	Medical expense				1000
	Total	9000	2000	1000	1000
Grand Total (C) = 9000+2000+1000+1000 = Rs.13,000					
Money saved for the month = (A) - (B) - (C)					
= 40000 - 1,500 - 13,000					
Money saved for the month = Rs.25,500					
Rs.25,500/- shall be invested in any of your investment plan					

The above template can be readied by yourself or KAKEIBO books are available on the internet.

T Sabarinath, CSL, Mettur.

Performance Awards 2022-2023 for Corporate,



Standing Left to Right: P Vidhyapradha, Latha A Kumar, K Seethalakshmi, R Kiruthika, D Karthikeyan, Lakshmi Narsimha Patrudu Pilla, P Pradeep Kumar, P Balamurugan, Satheeshkumar Subramaniam, K Anantha Kumar, M Iyappan, R Lawrence, K Mohan, M Murthy, R Parthiban, Vamshi Boliseti, ML Balaji, V Muthukumaran, R Manikandan.

Performance Awards



Third row From right to left (Standing): S Sivananthan, A Johnson Prabhu, M Naveen Kumar, V Sathishkumar, S Thamizharasan, M Pravin, T Sivaguru, P Karthikeyan, M Dhinesh Kumar, M Natarajakurumoorthy, G Subash, R Lokesh, Raja Rishikesavan, N Dhivagar, J Bharathiraja, S Sundararajan, Bastin Sebastin Nesaraj, R Sathiyaseelan, MV Raghavendra Kumar, K Deepankumar, P Maharajan, S Arun Kumar, G M Mahendran, P Rajan, P Muthukannan, K Ezhilarasan, T Kanagaraj, R Manikandan, C Murugan, A Venkateshvasudevan, C Venkatesh, E Thulasi Rajan, L Mohanraj.

Shipping & Chemicals Common Divisions



Sitting- Left to Right: Dr Amarnath Ananthanarayanan, CV Subba Rao, Ramkumar Shankar, Narayan Sethuramon, VS Ramesh, G Praveen, V Venkatesan
(Insert: Ramadevi Ravi).

Chemplast & Cabot Mettur



Second Row From Right to Left (Seating in Chair): N Thillairajan, N Manikandan, C Govindaraj, SN Venkateshkumar, M Muthukumar, A Govindasamy, KS Sampathkumar, S Gajendiran, Mukund Iyer, MN Bhaskaran, DS Padmanabhan, G Prabakaran, G Vivek, M Stephen Irudayasamy, P Manikandan, Dr G Rajesh Kumar.

First row From Right to Left (Seating in Ground): M Karuthapandi, S Vengateshwaran, TB Harish, P Haris, S Sathiya Moorthi, P Ashwin, M Jayaprakash Narayanan, D Soundarrajan, S Pradeepkumar, R Rizwan, C Balamurugan, M Karthi, C Murugan, B Sathiskumar, A Loganathan.



Performance Awards



From Left : M Karthik, A Daniel Jeyaseelan, E Arputha Raj, L Kamalesh, M Magalingam, G Veeramani, M Hariharan, C Dhilipkumar, Yogeewara Basappa Gowda, G Sankara Subramanian, D Sivabalan, K Thilagaprakash, Chetan Prabhu, UK Vasantha Kumar, SM Syed Imraan, M Manivel, S Ragavendra Prasad.

Long Service Awards



From Left : G Mallesan, Yogeewara Basappa Gowda, G Sankara Subramanian, P Jaisankar.

Factory day at Berigai

On November 19, 2023, Chemplast Sanmar's Custom Manufactured Chemicals Division at Berigai celebrated Factory Day. The event was aimed to foster a sense of community and appreciation for the hard work put in by the employees and their families to contribute to the success of the division. The celebration included fun-filled activities such as games, cultural performances, and a delicious lunch, providing an opportunity for employees

and their families to bond and enjoy quality time together. The day also witnessed a momentous occasion where performance and long-serving employees were honoured for their unwavering dedication and loyalty. The company took the opportunity to recognise and appreciate these individuals' hard work and commitment, acknowledging their invaluable contributions to the organisation's growth and success.



SANSAFE Logo Launch

The Sanmar Group has been sailing towards 'ZERO Harm Culture' through a systematic approach to Process Safety Management and Behaviour Based Safety since 2022. On this background, the SANSAFE programme

was launched and the logo for the same was unveiled by Ramkumar Shankar, Managing Director, Chemplast Sanmar Limited.



Road Safety Awareness - Rangoli Competition for employees spouses, Mettur



New Year Celebrations at Mettur

The New Year celebration at the Chemplast Sanmar Limited's Mettur factory is a cherished tradition where employees gather with their families to ring in the New Year together. The event typically includes a mix of cultural performances, games, and entertainment for both adults and children. It's a time for colleagues to bond, relax, and reflect on the achievements of the

past year while looking forward to the opportunities and challenges ahead. The atmosphere is festive, filled with laughter, joy, and a sense of camaraderie among all attendees. Overall, it's a special occasion that brings the Mettur factory community closer together as they welcome the new year with hope and optimism.



Srihari wins Chennai Open

International Master LR Srihari, son of Ravikumar Lalgudi Swaminathan of Karapakkam, Chennai emerged as the champion of the 14th Chennai Open chess tournament, after sharing the point with Grandmaster Alexei Fedorov in the 10th and final round. Srihari (8.5 points), who remained unbeaten with seven wins and three draws, secured the Sakthi Group Dr N Mahalingam Trophy.



Tips for Studying for Board Exams - The Dos and Don'ts

The X and XII board exams are approaching soon and therefore the last few months are the crucial ones for your preparation. It isn't easy to prepare for an exam that's touted collectively as the most important exam of your life. As a teenager, board exams are probably the primary challenge you'll face among the various other challenges you will face later in life.

Board exams arrive at an important stages in a student's academic life. This is often because it's the stage that affects their career prospects in the future. A fair board exam score allows you to proceed towards your dream career.

But the other part is, you'll easily score 90+ even with only one month of preparation. And, you have enough time to prepare.

With the board exams approaching soon, it's time to sharpen your skills to manage some time effectively and put in your best efforts to attain good scores. Thus, to assist you in preparing the best for your boards, we are providing you with some tips.



Dos:

- Make a timetable and manage your time
- Clear the basics
- Prepare notes
- Give preference to core subjects
- Solve previous years' papers

Don'ts:

- Studying continuously for long hours
- No early preparation
- Last-minute study

Do follow these tips for studying for board exams and Scribbles wishes you good luck

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