

One of the ill effects of the COVID outbreak is crippled economy as our Government was in a grave dilemma of protecting public health while simultaneously protecting businesses. This affected businesses and individual simultaneously. While businesses are rebounding, with the help of experts, many individuals are yet to come to terms with the same. To overcome such financial crisis, everyone needs to be financially literate.

Financial literacy implies knowing how to manage your money. This means identifying your needs, based on the earning capacity, wisely investing your money, planning and securing your and your family's future. Any improvement in financial literacy will have a profound impact not only on people but also on the nation.

Budgeting or Planning, Savings, Investment and Loans form the 4 cornerstones of financial health.

Budgeting means and includes taking stock of your earning and prioritising the spends and investment from your earning.

Creating the right balance throughout the primary uses of money allows individuals to better allocate their income, resulting in financial security and prosperity.

Saving means and includes putting aside a part of your earning and saving those for your future needs.

Investing means and includes putting your money into some financial or physical assets such as Gold or House. Investing will help you in generating and growing wealth so that you can enjoy a secure and happy future.

Loan means and includes borrowing and spending money that is not yours for meeting your needs.

Here are some financial rules that we should know to improve our financial health:

1) Rule of 72: To learn the number of years required to double your money at a given rate, you need to divide 72 by interest rate. For example, at an interest rate of 8%, it will take (72/8) nine years to

double your money.

- **2) Rule of 70:** Divide 70 by the current inflation rate to learn how fast your investment will reduce to half of its present value. For example, Inflation rate of 7% will reduce the value of your money to half in 10 years.
- **3) 100 minus your age rule:** This rule is used for asset allocation. Subtract your age from 100 to find out how much fund should be allocated to equities. Suppose your age is 30 so (100 30 = 70)

Equity: 70% Debt: 30%

But if your age is 60 and above then (100 - 60 = 40)

Equity: 40% Debt: 60%

4) 50-30-20 rule (for allocation of funds) Divide your income into following categories:

50% in needs (Expenses)

30% in wants (Vacations, Entertainment, etc)

20% in savings (Equities, Debt, Fds)

Try to save at least 20 % of your income

5) 3x emergency fund:

Put aside at least 3 times of your monthly income towards emergency funds for emergencies such as Loss of Employment, Medical Emergency, etc.

In fact, one can save up to $6\,\mathrm{x}$ of the monthly income to build a wider safety net

6) Life Insurance Rule:

Always have Sum Assured as 20 times of your Annual Income Wish you a very happy and prosperous Diwali!

~Satish Joshi

Chief Financial Officer

Know your Leader





Viren Prajapati
Deputy General Manager, Chronic Care

- 1. Who is your role model and why? Mr. Ratan Tata, being a visionary industrialist, is always known as a Philanthropist
- 2. What is the last book that you have

read/ the last movie that have watched?

Book - Good Strategy-Bad Strategy by

Richard Rumelt / Movie: The Man from

U.N.C.L.E.

- 3. Name your favourite cuisine I am foodie... any local delicacy tickles my taste buds
- 4. Who is your favourite sportsperson? **Rohit Sharma**
- 5. What is your dream travel destination? **Disney World**
- 6. If given a chance who would you like to be for a day?

A swing bowler at Lords Cricket Ground

- 7. What is your nick name at home/ what do your loved ones call you? **Viren**
- 8. Describe a thing about you which people don't know of-

I am a Painter & Rangoli artist

9. If you could relive this life on a time machine, which profession would you choose?

Fighter Jet Pilot

10. What is that one thing you can't live without?

Curiosity



Know Your Function - Commercial Excellence

The landscape of Indian healthcare system is dynamic and changing rapidly. Each day a Pharma company may witness new competitors, new customers with unique demands and changing consumer patterns. Commercial Excellence is focused on deriving insights about customer preferences, market conditions, risk and competitive analysis. These insights help us to improve company quality, value and competitiveness of the chosen products.

What do we do?

- 1) Study market trends and market share of our products along with competitor analysis
- 2) Assess sales force performance to identify best practices that lead to higher sales

- 3) Develop an implementation path that defines work streams and teams to capture the performance improvement opportunities
- 4) Mapping of doctors to market verticals, and assessment of vertical performance relative to market verticals
- 5) Maintaining work hygiene among field employees- Sales force has to deliver more value through each and every interaction with specialty doctors
- 6) Designing Incentive Schemes for the field force

As such, commercial excellence implies a dynamic interplay between business model development, market access and the ability of an organization to collect, assess and reflect market learning, in real time.

Indian Pharma Market NEWS



- A) Our Prime Minister has launched Ayushman Bharat Digital Mission under which health IDs will be provided to the people which will further contain the health records of the persons
- B) India allows Serum to enroll 7-11 year olds in Novovax COVID-19 Vaccine Trial meanwhile the latter is already conducting a trial of its COVID-19 vaccine Covovax in the 12-17 age group
- C) Sun Pharma has announced the launch of a novel formulation in cough management, Chericof 12, in India. Currently, this medicine is approved for patients aged 6 and above

New Joinees



- Aakash Chavhan
- Abhijeet Singh
- Abhishek Anand
- Akash Tiwari
- Amit Kumar Pathak
- Anil Aware
- Aswin
- B.Kavirajan
- · B.Sivakumar
- · Bipul Sarma
- Chandan Mishra
- Desai Keyurbhai
- · Fatah Singh
- Gaurav Sharma
- Gopinath D
- Harish P
- Indra Mani Goutam
- Jitendra Kumar
- Kamalkannan Kasinathan
- Kartiki Mishra
- Kaushal Kumar
- Kollol Roy

- Krishna B
- · Narendra Kedar
- Pooja Kankekar
- Puneet Dang
- Ramakrishnan Mohan
- Randhir Jha
- Rashid Perwez
- Rushikesh Chakote
- Sachin Kumar Gautam
- Sanu V M
- Shashank Mishra
- Sohaliya Vishal
- Sudhir Kumar Vishwakarma
- Sujit Kumar Pradhan
- Sureshkumar J
- Touheed Shabbir
- Vijay Mahajan
- Vikas Marathe
- Vivek Mukherjee
- Vudagandla
 Vikranth





Employee Spotlight



Nagalingam Gunasekaran Senior Manager - Production

1. Who is your role model and why?

No specific person. Many personalities inspire me, right from my parents to current superiors. They are my role models for different roles

2. What is the last book that you have read/ the last movie that have watched?

Living with Himalayan Masters by Rama Swami

3. Name your favourite cuisine

Mutton Biryani

4. Who is your favourite sportsperson?

Sachin Tendulkar. He is such a great legend of Indian Sport. His fighting ability has blessed him to stay calm at tough times and has inspired me always

5. What is your dream travel destination?

Germany, Cuba, Bhutan, Vietnam

6. If given a chance who would you like to be for a day?

Would like to take the role of Muhammad Nabi for the first half of the day and Jesus for the remaining half.

- 7. What is your nick name at home/ what do your loved ones call you? Nags, Jambu
- 8. Describe a thing about you which people don't know of

I am like an open book with some written and unwritten pages. Many people who've interacted with me know everything about me.

9. If you could relive this life on a time machine, which profession would you choose?

I would like to go back a month before the INA was defeated at Impal in July, 1944 and take up the role of Bose

10. What is that one thing you can't live without?

Hope and positive intend

EPF Announcement



R.Saravanan

It is mandatory for the members to nominate their nominees conferring the right to receive the PF amount that stands to

Manufacturing

their credit and the Pension benefits in the event of his /her death. Members can avail Aadhar based e-nomination services to do the same.



ExTrackt - Our Talent Management framework in Exeltis India has the philosophy of rewarding consistent performance and providing career growth opportunities to our internal talent. Upholding this belief, the following candidates were given the opportunity of propelling their careers to the next level:

- Sanjoy Chakraborty
- Prakash Kumar
- 3 Ramachandran E
- 4 Rajkumar Somani

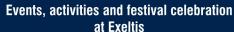
Company Updates

- This year our Chronic Care, Eye Care and Pharma divisions have grown by 19%, 4% and 6% respectively (as of YTD September)
- Our manufacturing unit has exhibited 72% growth over Q3 2020
- All our plant employees have been inoculated with 2 doses of COVID vaccine

Events @ Exeltis

Q1 Town Hall 2021:

Q3 Town Hall: In an effort to bring our teams closer and reflect on quarterly outcomes, we had organized Q3 Town Hall 2021. During this event, our leaders shared their valuable insights on the occurrences of Q3 2021 and the way forward. This event ended on a high note with our Value Champions being rewarded for demonstrating Exeltis India Values in their work lives.











- 1. What can you catch but never throw?
- 2. I have cities, but no houses. I have mountains, but no trees. I have water, but no fish. What am I?
- 3. What month of the year has 28 days?
- 4, If there are three apples and you take away two, how many apples do you have?
- 5. I come from a mine and get surrounded by wood always. Everyone uses me. What am I?

Answers of the previous quiz

- a. Tokyo
- b. Cherophobia
- c. Alexander Graham Bell
- d Hummingbird
- e. Tim Berners-Lee
- f. Liverpool
- g. Michaelangelo
- h. 1997
- i. Sweden
- i. Michael Sachumacher

Spot the Difference





MASOR TENGA

Masterchef Exeltis
Chef: Probin Borah

This is a very popular, tasty and signature dish of Assam, where fish is cooked in a tomato-based gravy.

Ingredients

- 1. 5-7 pieces of Rohu/Bahu fish
- 2. 4 tbsp. Mustard oil
- 3. 1/2 tsp. Fenugreek seeds
- 4. 1 Onion, chopped
- 5. 1 tsp. Ginger-garlic paste
- 6. 4 -5 Tomatoes pureed
- 7. Salt to taste
- 8. 1 tsp. Turmeric powder
- 9. 2 Green chilies, slit
- 10. 1 tsp. Lime juice
- 11. 1 tbsp. Coriander Leaves Chopped

How to make "MASOR TENGA":

- **1.** Wash, clean and pat dry the fish fillets. Sprinkle some salt and turmeric and toss it well to ensure that the fillets are coated well.
- **2.** Heat 2-3 tbsp oil in a wok, when it starts smoking, slide in the fish fillets. Fry them on both sides for a total of a minute or two. Over frying will dry out the fish.
- **3.** Next, chop some tomatoes and add those to the gravy. Personally, though, I prefer to blanch the tomatoes, which removes the skin, puree them and strain to remove the seeds. The final gravy is smoother and more delicate.
- **4.** Remove the excess oil from the wok, add the brown mustard and fenugreek seeds and let them splutter for a few seconds. Toss in the slit chillies and the fresh pureed tomatoes.
- **5.** Stir for a few minutes until the raw smell disappears, then add salt and 1 tsp turmeric powder. Cover and simmer for a few minutes. Pour in a cup of water and bring to a boil.
- **6.** Gently lower the fish fillets into the gravy and with the wok covered, simmer for another 5-7 mins. You can keep the curry light and thin, but I personally prefer it to be slightly thick. Add lime juice and finely chopped coriander leaves. Simmer for a minute.
- 7. Transfer it a serving plate. Serve it with hot steaming Joha rice (a small-grained, fragrant rice from Assam) and some crisp fritters on the side.





Please send your answers to: khushboo.shroff@exeltis.com

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