



Voice @ Exeltis India

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ISSUE - 18

1977



First commercial office in Spain

1984



Manufacturing of hormonal APIs in Italy

1988



Acquisition of WL

2003



Starts branded pharma business with the acquisition of Effik.

2008



Chemo Wan Bang, new-joint venture agreement.

2010



Gets FDA approval for manufacturing in Spain

2012



Launches mAbxience, biopharmaceutical company

2013



BRANDED Creation of Exeltis, a branded pharmaceutical business worldwide



Building Good Financial Habits

Managing money effectively can transform your life, turning financial stress into financial freedom. It's all about striking a balance and making informed investment choices. Picture yourself confidently covering unexpected expenses and steadily building wealth for future goals. By mastering these skills, you gain control over your finances, enabling you to enjoy life without constantly worrying about money.

Know Your Financial Situation

Understand your finances by calculating your monthly income and tracking essential expenses like rent, groceries, and transportation. Identify and monitor unnecessary expenses for a few months. Review your debt payments, noting interest rates and minimum payments. Update this information once or twice a year.

Create and Stick to a Budget

Once you understand your finances, creating a budget is easier. It helps you identify where you can cut costs.

- Consider the 50-30-20 rule: allocate 50% to needs, 30% to wants, and 20% to savings.
- Learning to distinguish between wants and needs can help you achieve a balance.

Build an Emergency Fund (3X Emergency Rule)

A sudden expense could easily derail your financial plans. Building an Emergency Fund is essential for financial security.

- Save at least **3 times** your monthly income for emergencies. This fund safeguards against unexpected events like job loss or medical expenses.
- Periodically reassess and adjust your savings based on changes in income or expenses.

Automate Your Savings

While setting goals like saving for retirement, a vacation, or a home is wise, everyday expenses can hinder progress. A practical approach to consistently saving is autopiloting the process.

- Automatically deposit a portion of your paycheck into savings.
- Less likely to spend impulsively when savings are automated & this helps in forming a habit of saving regularly.



#GROWTGETHER

Manage Debt & Bills Wisely

Avoiding high-interest debt is crucial for saving money. Paying more than the minimum on your debts can help pay them off faster and reduce interest costs. Manage bills through automation or scheduling.

- Use the **40% EMI Rule**: Never allocate more than 40% of your income to EMIs. For instance, if you earn ₹50,000 per month, keep EMIs below ₹20,000.
- Set up a regular bill-payment schedule or use automated bill-pay services to avoid late fees.

Master smart investments

Invest wisely by understanding and applying essential rules to maximize your financial growth.

- Rule of 72 - Understand how long it takes to double your money at a given interest rate. Example: At 8% interest, it takes 9 years (72/8) to double your money.
- 10-5-3 Rule: Set realistic return expectations for different types of investments. Example: Aim for a 10% return from equities, 5% from debts, and 3% from savings accounts.

Protect Your Future

Ensure your term insurance provides coverage of at least 10 times your yearly income. For instance, if you earn ₹5,00,000 annually, aim for a term insurance policy worth ₹50 Lakhs. This guideline ensures that your loved ones have financial security in case of unforeseen events, offering a cost-effective way to protect your family's future.

Don't fall prey to digital Scams

Don't fall prey to digital financial fraud. Monitor your statements regularly for unauthorized transactions, use secure financial apps, and enable alerts for suspicious activity. Avoid sharing financial information over email, ensure transactions are encrypted, and always verify the legitimacy of financial communications. Remember, there are no shortcuts to earning money; if an offer sounds too good to be true, it probably is.

Good financial habits pave the way to financial freedom and peace of mind. Start today and watch your financial confidence soar!

~ Satish Joshi, CFO Exeltis India

Know your Leader



Samota Roy
Marketing Manager

1. If you could have dinner with any historical figure, who would it be?
Ans. **I'd dine with Rani Lakshmbai. Her courage, leadership, and thirst for knowledge are inspiring. She embodies qualities like decision-making, strategic thinking, and effective communication that I deeply admire.**
2. What is your nickname at home/ what do your loved ones call you?
Ans. **"Tumpa"**

3. Name your favorite cuisine.
Ans. **Bengali and Mediterranean.**
4. What's your favorite way to unwind after a busy day?
Ans. **Exercise, hanging out with friends, Netflixing, playing board games & sleeping.**
5. Share a childhood hobby or interest that shaped who you are today?
Ans. **Engaging in painting, dancing, and sports during my childhood fostered creativity, confidence, discipline, and a strong sense of ethics, shaping who I am today.**
6. Most adventurous activity you've done?
Ans. **Parenting definitely tops the list as the most adventurous activity for me. Other than that, I've also had thrilling experiences like scuba diving, bungee jumping, and ziplining.**
7. If you could learn any skill instantly, what would it be?
Ans. **The ability to stay calm and composed, especially in challenging situations. I would like to learn the Patience skills.**
8. Craziest thing on your bucket list?
Ans. **1) Watch aurora borealis
2) Ice diving in Lapland**
9. Describe a thing about you that people don't know of
Ans. **I am a very headstrong person with a can-do attitude. I am curious and always eager to learn new things in life; it gives me a sense of accomplishment.**

FIELD CONNECT



Compliment Day Celebration



GOALS SETTING

1. UNDERSTAND OKRAS

OKRAs stands for Objectives and Key Result Areas.

Example: I will improve PCPM (Objective) by the end of the year, as measured by a 20% increase in doctor visits, a 15% increase in prescriptions for our top products, and a 25% increase in RCPA (KRA).

2. CONTROL WHAT YOU CAN, PLAN FOR THE REST

Identify controllable factors impacting goal achievement, like meeting healthcare providers and improving presentation quality. Develop contingency plans for external factors, such as market changes or product availability.

3. CONSIDER YOUR LONG-TERM CAREER PATH

Consider how achieving your goals aligns with your career growth at Exeltis. Align your personal objectives with company priorities, like improving sales performance to advance into leadership roles.

4. SCHEDULE PERIODIC CHECK-INS

Regularly meet with your manager to stay aligned with company goals. See how your daily tasks contribute to your long-term goals. Adjust your strategies as needed.

5. TRACK YOUR ACCOMPLISHMENTS

Document your achievements and contributions to Exeltis's success. Use this information to demonstrate your value during performance evaluations and career advancement opportunities.

Remember, effective goal setting isn't just about ticking off tasks on a to-do list. It's about creating a roadmap for success. By working diligently towards your pre-set goals, you can achieve great things and make a significant impact.



Key takeaway

EMPLOYEE OF THE MONTH AWARD
Winners

March



Karthikeyan S Senior Technician - Manufacturing
Amulraj A Executive - Manufacturing
Janarthanan S Manager - Manufacturing
Manikandan G Assistant Manager - Finance & Accounts
Jeyagrasanth Executive - Manufacturing
Anandan R Manager - Manufacturing



Gandhi R DGM - Manufacturing
Sandip Pakhare Manager - Indirect Purchase
Ramachandran S Executive - Manufacturing
Nishita Girish Paul DGM - Corporate HR
Supriya Salvi Manager - Corporate HR

April



Thouseef Khan Business Executive - Chronic Care
Pedagogi Yemparala Business Executive - Chronic Care
Dhivakar S Business Executive - Pharma
Haradhan Sarkar Business Executive - Pharma
Arindam Basu Regional Business Manager - Pharma



Sanjoy Chakraborty Zonal Business Manager - Pharma
Logeshmani S M Officer - Manufacturing
Nagalingam Gunasekaran Senior Manager - Manufacturing
Nagarajan.M Chief Technician - Manufacturing

May



Rudrasish Purkayastha Business Executive - Eye Care
Anjan Kumar Manik Business Executive - Pharma
Sanjoy Chakraborty Zonal Business Manager - Pharma
Dr. Bino Ebin Singh R Medical Advisor
Asha Perumal Deputy General Manager - Human Resource
Tirtha Pratim Das Chief Manager - Human Resource



Karthikeyan S Office Assistant - Finance & Accounts
M Aravind Executive - Manufacturing
Devanbabu B Officer - Manufacturing
Manoranjan Dash Business Executive - Chronic Care
Digambar Patra Business Executive - Chronic Care
Pedagogi Yemparala Business Executive - Chronic Care

Employee Spotlight



Surendra Kumar Parthasarathy
DGM, Quality Control

1. What is your favorite book?
Ponniyan selvan
2. What is your go-to snack at work?
Having lemon tea and nuts with my colleagues
3. Which is your favorite travel destination?
Ladakh
4. What is your favorite movie?
Mouna ragam
5. Can you tell us your nickname?
IC
6. Are you a morning or night person?
Morning Person
7. What is your favorite cuisine?
Ragi Halwa
8. What was your dream job as a child?
Teacher
9. Which is the most used app on your phone?
Google fit
10. What is your favorite season?
Winter.

International
YOGA DAY



Interesting Facts - 'Koalas'

Koalas have fingerprints that are nearly indistinguishable from human fingerprints.

This can even confuse forensic experts.



New Joinees

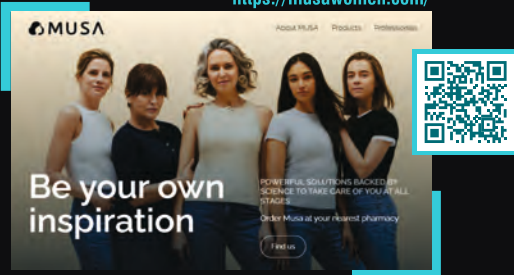
- A.Radha
- Aamir Khan
- Abhishek
- Abhishek Kumar
- Akshay Manoj Patil
- Amol Ramchandra Bhumkar
- Amrut Pandurang Gadekar
- Aniket Mahadev Telange
- Anil Kumar Sinha
- Bibhuti Mohapatra
- Brijesh Kumar Mani Tripathi
- Deepak Mehto
- Gorre Neelesh
- Jagannath Mahalick
- Kamlakar Madhukar Naitam
- Kiran K
- Mahmood Javed Ahmed Khan
- Makakmayum Azam Khan
- Mohammad Azam
- Namrta Tripathi
- Polagani Rajesh
- Pranav Pramod Mali
- Pravin Mahadev Thore
- Ramachandra Moharana
- Ravi P
- Rohit Gangaram Kamble
- Rushikesh Devidas Bharsakle
- Sankhala Ravikumar Kanhaiyalal
- Sayan Samaddar
- Selin Amal Raj
- Sharma Dipen
- Sheikseni Khan
- Shibnath Saha
- Sujoy Kundu
- Suman Saurabh
- Sumit Bhattacharjee
- Sunando Roy Choudhury
- Sunil Kumar Murugesan
- Tamilselvan
- Thokchom Ratankumar Singh
- Vijayakumar R
- Vikash Dubey
- Vikesh Kumar

Global visitors



Insud Pharma Enters Consumer Healthcare Market with MUSA Launch

<https://musawomen.com/>



Company Update

Insud Pharma debuts in the consumer healthcare market with MUSA, an innovative brand for women's self-care. Part of Exeltis Consumer Healthcare, MUSA offers ten science-backed solutions for key health phases from menstruation to menopause. Manufactured in Spain and available exclusively in Spanish community pharmacies, MUSA marks a significant advancement in women's health. Launching at a time when the female self-care market is experiencing a 9% growth, MUSA is poised to make a significant impact.

Family Flavour Finds



TUNA FISH ROAST

Head Chef:
Kavitha.E.V (Wife)

Assistant Chef:
Prakash Gopinath
ZBM Chronic Care



INGREDIENTS

- Tuna fish: 1 kg
- Shallots: 20 to 22
- Green chilies: 3 or 4
- Garlic: 7 to 8 cloves
- Ginger: 1 piece
- Curry leaves: 2 or 3 sprigs
- Lemon: 1/2 piece
- Tamarind: small piece
- Pepper powder: 1 tbsp
- Red chili powder: 1 1/2 tbsp
- Coriander powder: 1 tbsp
- Fenugreek powder: 1/2 tbsp
- Turmeric powder: 1 tbsp
- Salt: 1 or 2 tsp
- Oil: 6 to 7 tbsp



METHOD

1. Clean and wash the tuna, then drain.
2. Marinate the tuna with salt, lemon juice, pepper, red chili powder, turmeric, and curry leaves for one hour.
3. Crush the ginger and garlic.
4. Heat oil in a pan, fry the marinated tuna until golden brown and crisp, then drain.
5. Soak tamarind in water.
6. Heat oil in a pot, crackle mustard seeds, then sauté crushed ginger and garlic.
7. Add curry leaves, green chilies, chopped shallots, and salt. Sauté, then add turmeric, red chili, coriander, fenugreek, and pepper powders. Sauté again.
8. Pour in tamarind water, stir, and add the fried tuna. Combine well.
9. Add more curry leaves and a bit of coconut oil. Cook briefly, then serve.



International HR Day



Correct entries for the Arithmagon puzzle:

1. Joydebkumar Das 2. Naren Kumar S 3. Somnath Roy



8,549,176,320

1) What makes this number unique: 8,549,176,320?



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Please send your answers to:
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