

DCB BANK HAS ACQUIRED 5.81% STAKE IN AMPL

DCB Bank Ltd, a Mumbai based new generation private sector bank, has acquired an equity stake of 5.81%, amounting to INR 10 Cr in February 2016. It was a well planned partnership which will enable Annapurna to penetrate in more un/under-served areas of the country. The private bank has been one of AMPL's leading lender for the last 9 years, and the company is glad to have them as an equity partner in Annapurna. The company strongly believes that with the inclusion of equity from a commercial bank will strengthen Annapurna's presence in the current operational areas and enable the company to reach many unbanked households in the coming months.

ANNAPURNA GETS SMART CAMPAIGN CERTIFICATION FOR CLIENT PROTECTION

Annapurna has been certified in client protection by the Smart Campaign, an international effort to make sure clients of financial institutions are served with respect and care. The certification assessment was carried out by Microfinanza Ratings, and evaluated under seven different principles of client protection. Smart Certification provides an independent, objective seal of confidence that a financial institution is doing everything it can to treat its clients well and protect them from harm.



SNAPSHOT

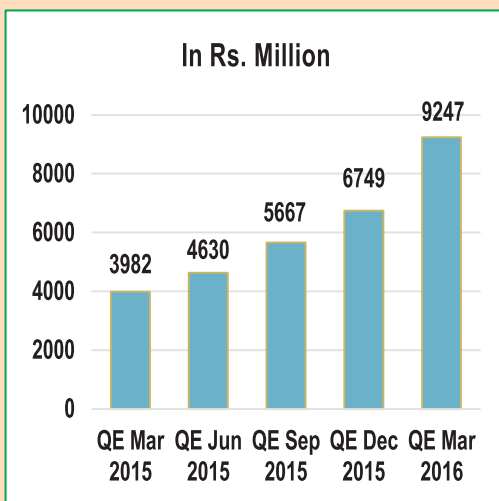
- Portfolio reached to ₹924 crore (+132%YoY)
- Entire team of Annapurna is jubilant to have crossed 7 lakh members during the quarter.
- Annapurna recently started its operations in North-east states of Assam, Meghalaya & Tripura.
- NABARD, Andhra Bank & Bandhan Bank are now in Bankers list. This makes a total of 23 banks lending to AMPL.
- Annapurna microfinance raised ₹60 Cr. refinancing support from NABARD.

FINANCIAL AND OPERATIONAL UPDATES

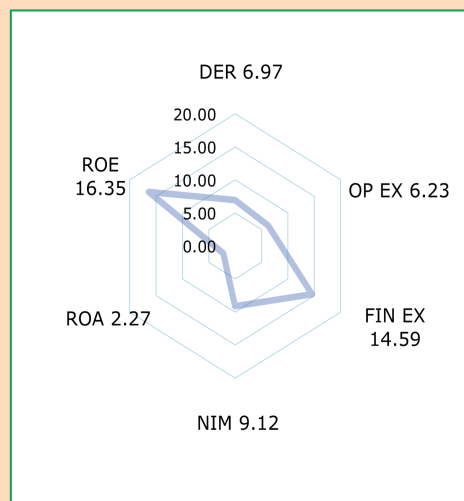
OPERATIONAL HIGHLIGHTS

	Sep-15	Dec-15	Mar-16
States	7	7	10
Branches	157	168	176
Members (₹000)	567	657	794
Loan Disbursed (YTD) (INR Mn)	3631	5982	9942
Gross Portfolio (INR Mn)	5667	6749	9247
Growth % (QoQ)	22	19	37
Total Assets (INR Mn)	6326	7537	10037
Net worth (INR Mn)	976	1049	1167
Securitized Portfolio (INR Mn)	730	1330	1362

GROSS PORTFOLIO



KEY RATIOS



GEOGRAPHICAL EXPANSION IN NORTH-EAST



Annapurna recently expanded its operation in the North-Eastern (NE) states. Initially Assam was the first state followed, by Meghalaya and Tripura. The images are from the newly opened branches in Bijoy Nagar, Shillong & Chariali areas from the above 3 states.



FINANCIAL LITERACY TRAININGS



During January to March 2016, Annapurna organized Financial Literacy Trainings for SHG members across its operational area, covering Maharashtra, MP, Jharkhand, Odisha, Bihar, Chhattisgarh and Rajasthan. A total of 5670 members participated in the programme, along with 300 school going children. The training was conducted across 35 branches in different states. This training is in addition to the Financial training during Compulsory group trainings, and the Safe water and Sanitation health (SWASTH) awareness programs. Over 5000 members were also covered under the SWASTH awareness camps.