

Training Cum Refreshers Programme at Maharashtra, MP & Assam

The senior management took the opportunity to interact with all operation staff through training cum refresher programme at Nagpur. A two-day schedule involved activities such as- discussion on various issues pertaining to different departments, areas of improvement to smoothen the existing process of delivery, code of conduct and discussion on future growth perspective. The event witnessed an open discussion wherein the field staff expressed their experiences, challenges and issues related to daily work life. Also, the best performing branch and staff were rewarded with a token of appreciation by the Managing Director Mr. Gobinda Chandra Pattanaik.



CMD's Address



Director's Address



CFO's Review



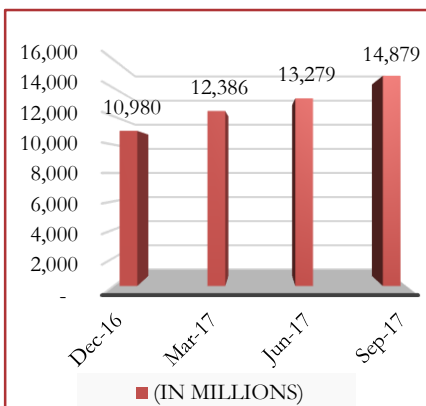
COO'S Review

Financial and Operational Updates

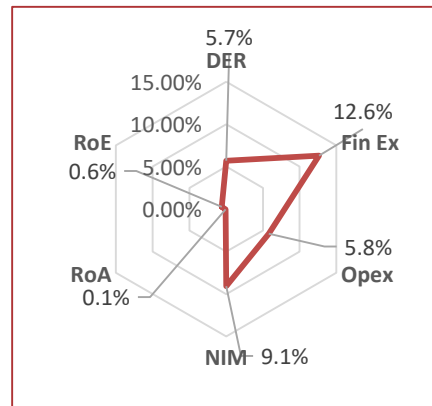
OPERATIONAL HIGHLIGHTS

	Mar-17	Jun-17	Sep-17
States	10	10	11
Branches	246	264	300
Members ('000)	1056	1161	1198
Loan Disbursed (YTD) (INR Mn)	11473	3529	8365
Gross Portfolio (INR Mn)	12386	13396	14879
Total Assets (INR Mn)	15311	15761	16476
Net worth (INR Mn)	1714	2056	2333
Managed Portfolio (INR Mn)	2203	1881	1733

GROSS PORTFOLIO



KEY RATIOS



"Establishment of a self-sustainable and economically empowered rural, tribal & sub-urban society"

A Performers Meet 2017 was organized for the top performers of each operational zone and departments in Kuala Lumpur, Malaysia. The meet was organized to recognize the hard work and achievements of such employees, and to encourage them towards dedicating their efforts for the betterment of the company. The themes discussed were regarding what are the obstacles that they've overcome in their jobs, and what more can the Company do to enhance productivity and efficiency of staff. Ideas about better staff engagement and overall staff well-being were a theme of the meet.



Financial Literacy and Women Empowerment Training supported by SIDBI

After the success of the pilot phase in Western Odisha, Annapurna has set a target of training 15000 clients this year through this programme in Khurda, Cuttack and Bhadrak district. Under the programme training of the master trainers on technology needs and baseline data collection and selection of groups to be trained have been completed till date. The training aims at providing a holistic financial literacy training to clients with the use of IEC materials, videos and other media. It also includes involvement of participants through various activities and games. It covers crucial topics like savings, investment, managing debt, remittance, and digital payments.



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Gender Sensitization for Senior Management



To make the senior management of the organization responsive towards gender issues, a one day program was planned. Two reputed professor from XIM Bhubaneswar, Dr. Tanya Rath and Prof. Moushumi Padhi, took several sessions with participatory and engaging methods to make the management understand the gender point of view for a financial organization.

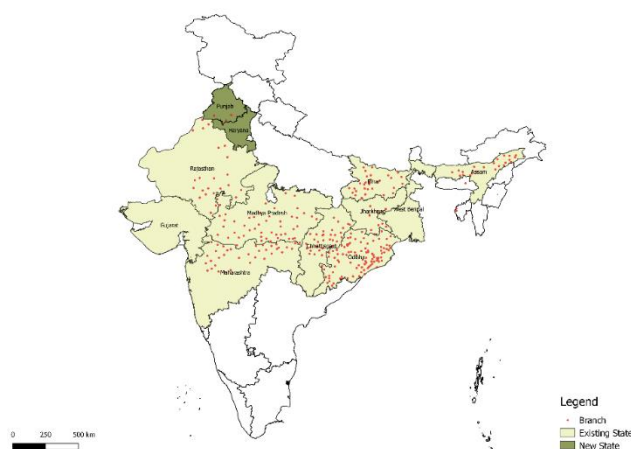
Training Program for Senior Staff



Managers from different departments in Annapurna Microfinance participated in a four day training programme for Risk Management Framework conducted in Sep-2017, sponsored by Microfinance Initiative for Asia TAF and implemented by I.D. Inspiring Development, at Bangkok.

With objective of sensitizing participants towards importance of robust risk management process, Training programme broadly covered topics like: Measuring and assessing risk, Risk reporting, Role of RMCO in an organization. Case studies on topics like Capital Management, Interest Risk, Liquidity Risk and Operational Risk were presented which helped to improve risk monitoring process in AMPL.

Annapurna's Operational Expansion



Annapurna has recently entered northern part of the country by setting its first footprints in the states of Punjab and Haryana. For serving the underserved and unserved segment of the society it started its operations from Sangrur, Giddarbaha & Mansa branches in Punjab. Apart from this, 48 new branches were added in state of Odisha, Chhattisgarh, Maharashtra, Rajasthan, Bihar and Assam.

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