

## We are now Annapurna Finance Pvt. Ltd.

The Company has rebranded itself to Annapurna Finance Pvt Ltd, which was previously Annapurna Microfinance Pvt Ltd. The name change was done keeping in mind that the Company's focus is now diversified into MSME and Affordable Housing loans, apart from the major focus in Microlending.

### International Women's Day Celebration at Annapurna

Annapurna observed International Women's Day-2018 by felicitating two women entrepreneurs; Ms. Tara Das of Rajamoni Foods and Ms. Charul Parmar of Cake Studio. The employees who performed well were also recognized. The words from Ms. Tara Das and Ms. Charul Parmar were motivating for our women employees. They emphasized that if you have the will power and dream, you can do anything. Mr. Gobinda Chandra Pattanaik, Chairman & MD addressed the gathering with his inspirational words.

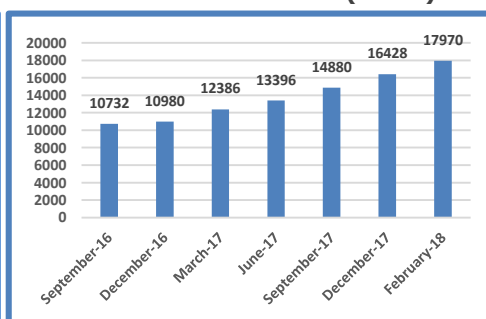


### Financial and Operational Updates

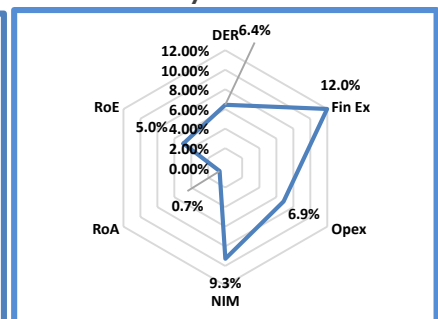
#### Operational Highlights

	Sep-17	Dec-17	Feb-18
States	11	11	11
Branches	300	329	352
Members ('000)	1198	1280	1195
Loan Disbursed (YTD) (INR Mn)	8510	13648	17889
Gross Portfolio (INR Mn)	14880	16428	17970
Total Assets (INR Mn)	16476	17487	19191
Net worth (INR Mn)	2333	2369	2433
Managed Portfolio (INR Mn)	1733	2288	2268

#### Gross Loan Portfolio (in Mn)

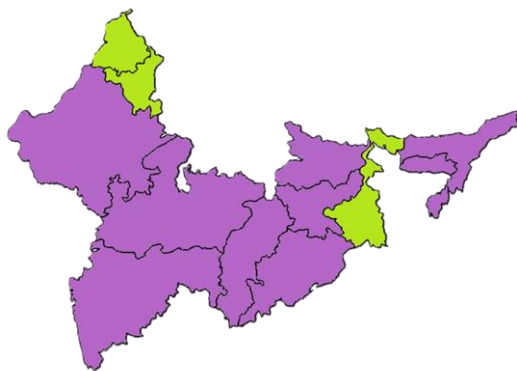


#### Key Ratios



## Operational Expansion of Annapurna

Besides twelve existing states, Annapurna Finance expanded its business in the state of West Bengal. Apart from this, the Company is also expanding the operations in the northern states of Haryana and Punjab. The Company has already started its operation in these states with over 15 new branches.



## Advanced Data Analytics to accelerate the Decision Making

### RISK ANALYTICS



The Company is more extensively using Business Intelligent tools to help accelerate and improve decision-making through visualizations, optimizing internal business processes, increasing operational efficiency, driving new revenues and to be competitive.

In addition to this, the risk analytics also helps to track performance of the branches and identify the risky branches by putting scores on certain predefined parameters.

## Consumer Durable Loan and Solar Light Loan for Customers

Annapurna Finance started the pilot of Consumer Durable loans for its customers to improve their lifestyle quality. In collaboration with a Chennai based organization Inthree Access, Annapurna will help the customers to get loans to buy durables from e-marketplace application Boonbox.

Annapurna has also started providing loans to their customer for solar light as an initiative to step forward for a better environment. In a Partnership with Green Light Planet, Annapurna is providing small loans up to INR. 2199 with a very small EMI amount for a period of 6-12 months.





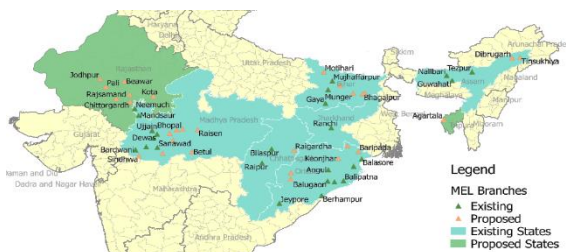
## Delinquency Management Training for Annapurna Staffs



Annapurna Finance organized Delinquency Management Trainings and Review Meetings for the staffs. Trainings were organized at Kanha, MP and Tadoba, Maharashtra. In these trainings, the participants were taught about the impacts of delinquency & the delinquency management process. Staffs from different level of operations were trained in the training. The training programs focused on identifying the meaning and causes of microfinance delinquencies, determining the costs impacts of delinquencies, analyzing the factors influencing delinquency and determining how to manage delinquencies.

The main idea of the meetings were to monitor progress of the organization from a strategic level and make sure that objectives are on track. This review meeting report summarizes activities and major progress during the period including challenges faced.

## Operational Expansion of MSME Financing



After completion of pilot of Microenterprise loan, Annapurna expanded the operational area for this product and has opened 22 separate MSME branches in 6 different states. As on 1<sup>st</sup> March, 2018 the outstanding portfolio of the project has reached to 17.27 crore with client outreach of 1,430. Manpower strength of the project is 150. Induction and training programme of new staff was organized in Puri, Odisha.

## Induction and Refresher Training

Total No. of trainees during Jan and Feb,'18:

**946**

Level of Participants:  
**FCO, DO, ABM & BM**

## Participative approach to Forming Gender Policy

On 12<sup>th</sup> January, an interactive session was conducted by Dr. Tania S. Rath and Prof. Moushumi Padhi, professionals from XIMB currently engaged for the formulation of Annapurna's Gender Policy. All the State Heads and Zonal Managers participated in the meeting and shared their views, present practices influencing gender concern in the organization and their recommendation for the gender policy.



## Social Audit by BNP Paribas Representatives



BNP Paribas supported Annapurna for Social Audit and two representatives from BNP visited Annapurna from 12-16 February. During their stay, they interacted with strategic management and departmental heads from Annapurna and also visited Begunia and Barang branches and interacted with clients.

### **The Achievers** (a newsletter dedicated to the jewels of the organization)



Annapurna supports and promotes women empowerment at every level of operations. 'The Achievers' is one such initiative to recognize and share the journey of few of the jewels of the organization who have significant contribution towards the organization and society.



## 2<sup>nd</sup> Edition of 'The Achievers'

After a grand celebration of Women's Day with renowned women entrepreneurs in Bhubaneswar, Annapurna published 2nd edition of the internal newsletter 'The Achievers'. The newsletter is to recognize and promote women employees from different states, departments and functions of Annapurna.

The Achievers consists of the journeys and experiences of our women performers is a small initiative to recognize the women employees and motivate others with their inspiring stories.



## Financial Literacy Training with support of SIDBI

15 Master Trainers from the Financial Literacy and Women Empowerment Programme attended the 2<sup>nd</sup> Training of Trainers from 17<sup>th</sup> to 21<sup>st</sup> March. Reputed trainers Ms. Ujjwala Jatkar and Ms. Naliniprava Mishra delivered several learning sessions on financial decision making, good health and hygiene practices, and women empowerment.



## Annapurna participated in Customer Centricity Learning Event



Annapurna participated in the four days Customer Centricity Learning Event at Mahabalipuram, Tamil Nadu organized by SPTF and CGAP. The focus of the conference was Client Centricity concept in implementation, technology inclusion to support finance organization and capturing outcome of interventions of finance organizations.

## Holi Celebration at Mission Ashra



**Annapurna Finance Pvt. Ltd.**  
**(Formerly Annapurna Microfinance Pvt. Ltd.)**

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