



ANNAPURNA
FINANCE
GROWING TOGETHER

e-SAMPARK



SEP-DEC 2022

INTRODUCTION OF RE-VIBE

Being a gender sensitive organization, Annapurna Finance is taking another proactive initiative towards achieving equity and diversity at workplace. We are the first Indian microfinance institute to launch a career restart programme for women on break, 'Re-Vibe'. Women, who are currently on a career break for family reasons and have previous experience in banking and insurance sector, can join the programme.



Annapurna is Inviting **WOMEN** PROFESSIONALS ON CAREER BREAK FOR FAMILY REASONS FROM BANKING AND INSURANCE

ReVibe
RESTART YOUR CAREER WITH US...

OUR BENEFITS ARE TAILOR MADE FOR YOU

- Flexible facility/ allowance for your kids
- Paid leave facility for kids' vaccination
- Flexi work hour based on your need
- Free doctor on call available for your family

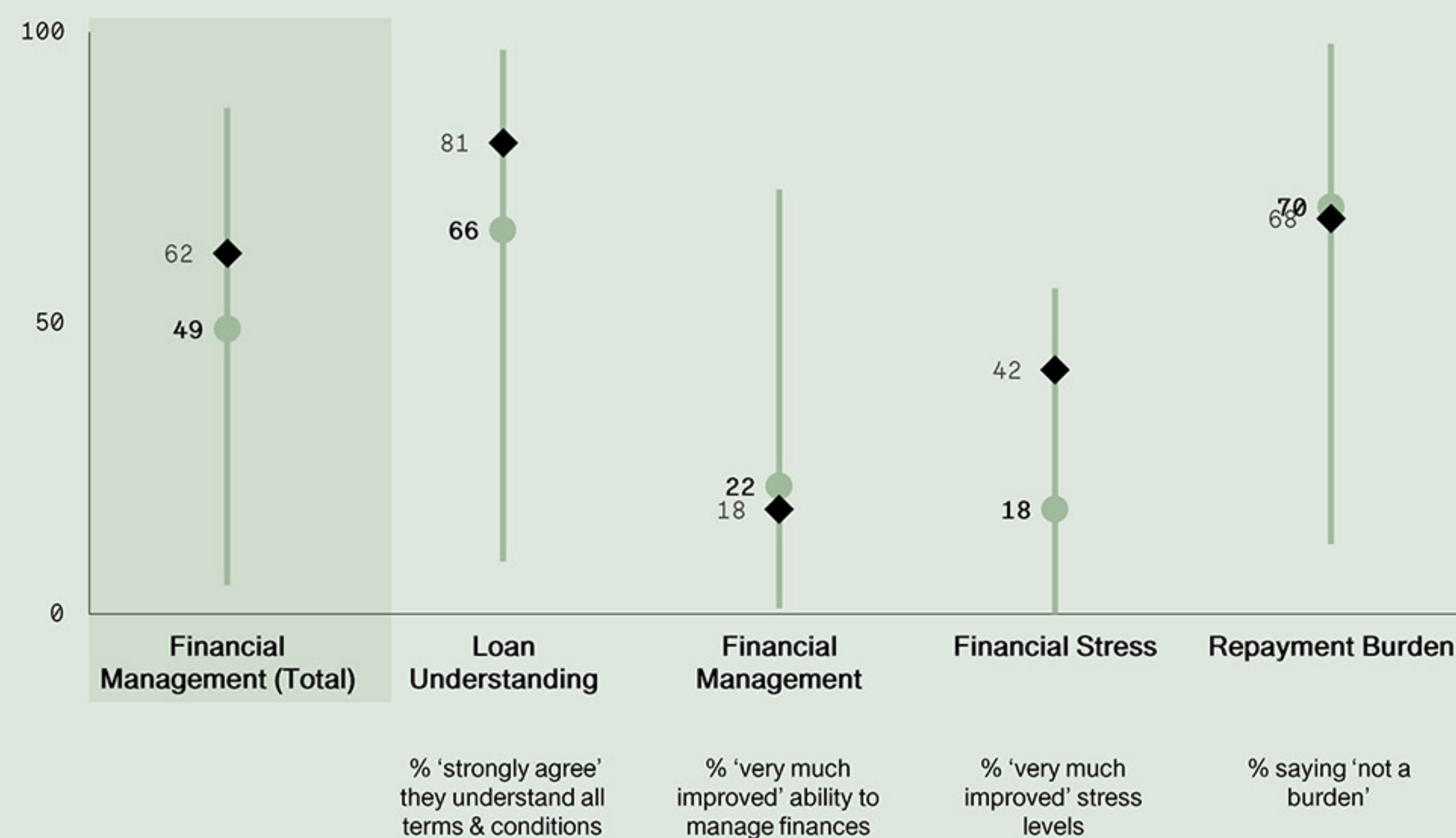
ELIGIBILITY CRITERIA

- Maximum career gap 5 years
- Maximum Age 40 years

HOW TO APPLY
Drop Your CV at careerplus@annapurnafin.org

MICROFINANCE INDEX BENCHMARK REPORT-BY 60 DB

Annapurna participated in the survey conducted by 60dB, which covered a wide range of microfinance institutes from all over the world. The study tried to rank the MFIs based on their social and environmental strategy, responsible business practices and positive impact generated at the ground level. At global benchmark survey, Annapurna secured 17th rank, where we are the 1st microfinance from India to receive such a prestigious honour.



CERTIFICATION RECEIVED BY ANNAPURNA FINANCE PVT LTD

Annapurna Finance received a Client Protection Certificate assigned by MFR for our client centric products, process and delivery mechanism.

Annapurna Finance achieved the GOLD standard in client protection for our strong commitments to financial inclusion and holistic development agenda for the customers.

MFR
CLIENT PROTECTION CERTIFICATION
The MFR Certification Committee assigns to
Annapurna Finance Pvt. Ltd, India

The **GOLD** level of achievement

The GOLD level is the highest level of achievement and signifies that the certified institution meets the most rigorous standards of client protection found in the Universal Standards for Social Performance Management.

Milan, July 2022

Aldo Moaro
Managing Director

Joris Criss
Head of MFR Certification Committee

IN CASE NO RELEVANT MATERIAL CHANGES OCCUR, THE CERTIFICATE HAS A VALIDITY OF 36 MONTHS STARTING FROM THE ISSUE OF THE CERTIFICATE

DURGA PUJA CONTEST

Durga Puja is one of the most celebrated occasions in our country. Annapurna being a part of this celebration, always brings uniqueness to the employees by conducting different activities and games. This year, on the eve of Durga Puja's ethnic day, the HR department performed an event of fancy dress competition, where employees had to wear costumes based on the Navratri Theme. Out of all the employees, few were selected for the first, second, third, and consolation positions.



BRANCH OPENING

To increase outreach, Annapurna always strives to provide tailor-made services to its clientele. With this objective, now the organization has opened its two new Model Branches at Begunia and Barang in Odisha. These branches promise more structured, streamlined financial assistance to the clients with attractive office space for the employees as well. These branches were inaugurated by our honourable Director Mr. Dibyajyoti Pattanaik, respected COO Mr. Sanjay Pattanaik, and Mr. Rajendra Kumar Swain.



MOBILE MEDICAL UNIT (MMU)

It is a SPM/CSR initiative which runs for a noble cause. Annapurna, through this unit, covers the health check-up of our rural clients who are unable to access the government hospitals and its services. Recently, MMU has again started and have catered to 500 clients.



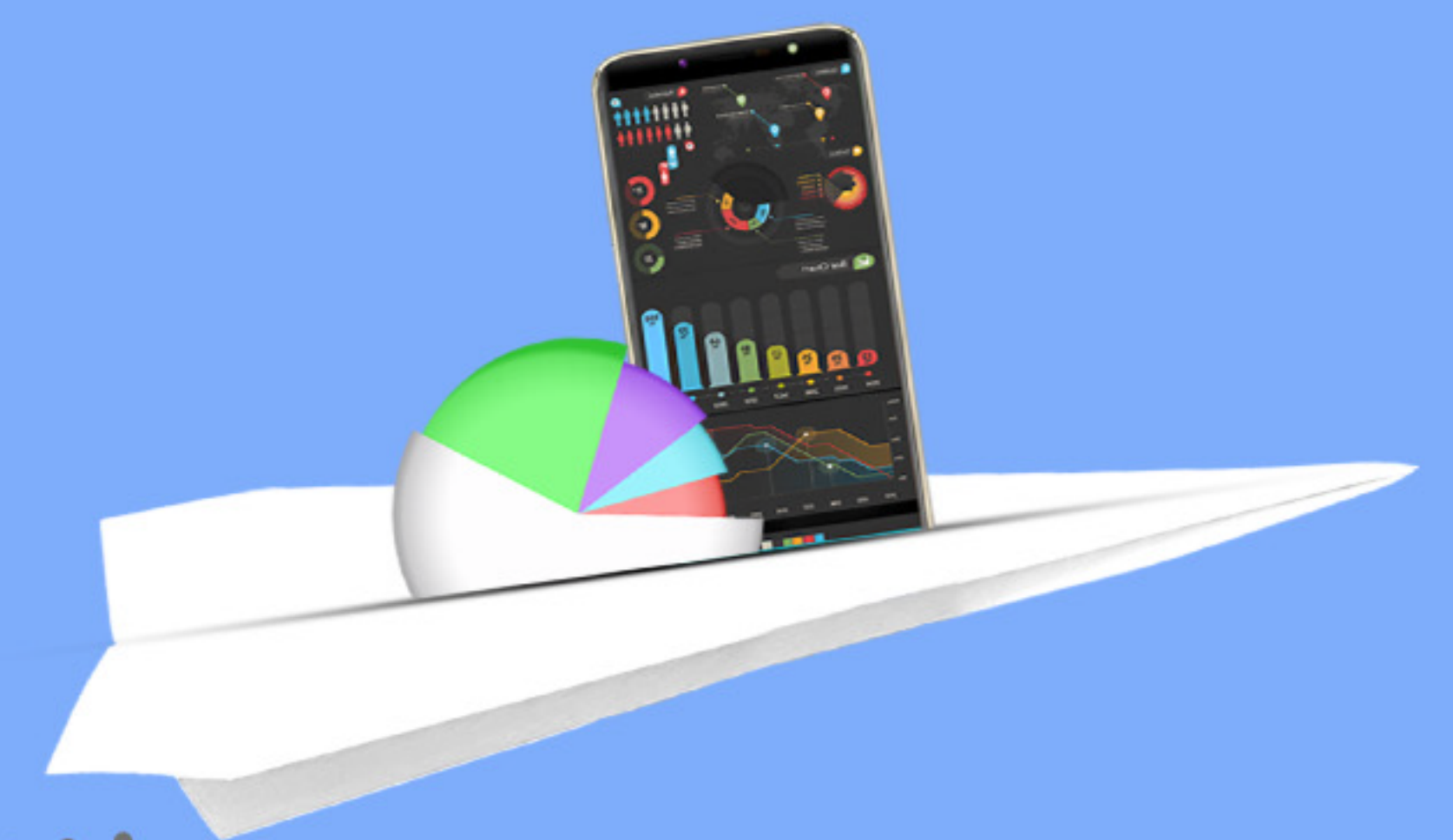
GENDER LEADERSHIP TRAINING

In November, Gender Leadership Training of 65 employees from different departments, states, and verticals was conducted for the first time for driving the diversity and inclusion agenda in the organization. Out of these employees, only 46 employees have been identified as the future Gender Leaders of Annapurna.



PREGNANCY KIT DISTRIBUTION

Being a women-friendly organization, Annapurna Finance has always taken up the initiative to encourage and boost the moral values of women employees. Considering this, a new programme to support pregnant working women has been introduced. In this, women working with us will get a pregnancy kit, which contains supplements for themselves and their child's good health and well-being. Annapurna always appreciate the efforts the employee has given to the organization.



ANNAPURNA FEATURED IN GRAMEEN CREDIT AGRICOLE'S NEWSLETTER

Annapurna got featured in Grameen Credit Agricole's October Newsletter because of the new sustainability-linked term loan facility, Credit Agricole has provided to the organization, where loan terms leverage the sustainability targets like financial inclusion of low-income households, underserved women, entrepreneurship, and green products.



Editorial column

Dear Readers,
Greetings!

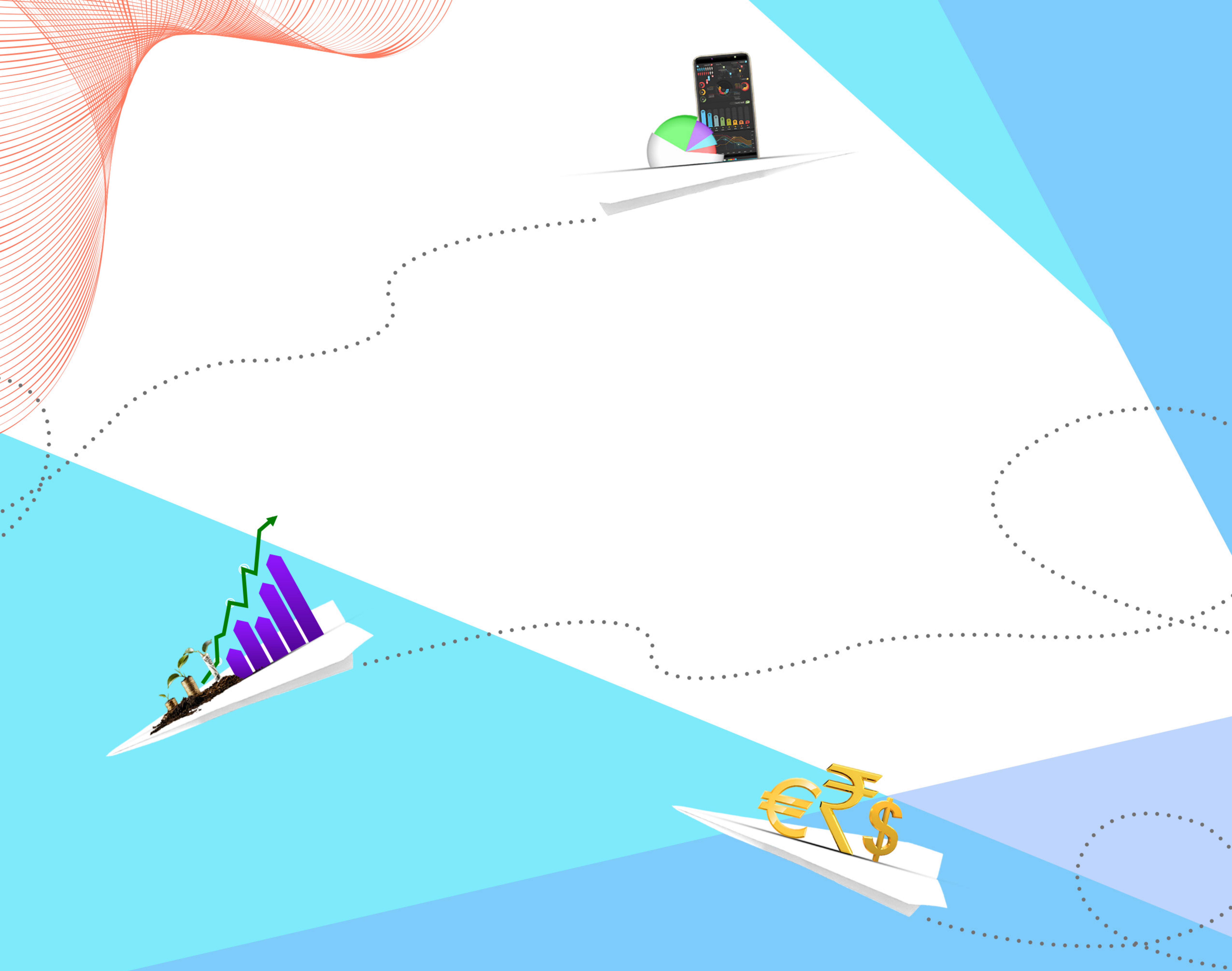
Delighted to present you 'e-Sampark' magazine for the quarter September-December, 2022. There is no privilege than that of serving humanity and I feel honored to say that Annapurna has worked diligently day and night for the past decades to be able to stand where we are now. Today, the need to innovate and communicate is greater than ever and there is absolutely no scope for any field to thrive without continuous improvement and accepting challenges. A continuous process of implementing creative business ideas is the pillar on which our organization is relying and being a microfinance industry, we have been into a daunting task. Indeed, every challenge has provided sheer happiness after completion. As the smallest mistakes could have led to a matter of life and death, every employee in the organization has been the backbone of all the success and grandeur we have accumulated till now.

It is my great pleasure to see Annapurna surviving the storms with its resilience, and the dedication of our employees has been the biggest strength that leads to our unwavering success over the years. Through 'e-Sampark', it is our approach to showcase the success of our driven approaches and treasured moments in this magazine. As Annapurna is considered a trusted advisor status and a pioneer in the business arena, updating our growth and presence in magazines and newsletters will streamline our objectives in a more advanced manner, which will help in grabbing the best opportunities for the good and well-being of the organization.

I am congratulating the Communication and Branding Department for such initiatives and for taking up the responsibility to let others know about our achievements, struggles, and other avenues for achieving more such strategic and communicating alliances in the future. None of these things would have been possible without the selfless sacrifices and commitment of the employees, staff, and management team of Annapurna. Also, we step into the future where we are now aspiring to continually improve at all fronts for ensuring Annapurna serves its customers, employees, and the whole industry the best of everything.

With regards and love
Gobinda Chandra Pattanaik





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