



ANNAPURNA
FINANCE
GROWING TOGETHER

e-Sampark

APRIL-JUNE 2025



Digitally Empowering Communities through Annapurna Pay

Annapurna Finance continues to advance financial inclusion by creating a digitally enabled ecosystem for underserved communities, particularly women in rural areas. A key initiative, Annapurna Pay, is a user-friendly digital payment platform that supports UPI-based loan repayments and utility bill payments in multiple languages. Specifically designed for low-connectivity regions and first-time digital users, the platform has seen impressive adoption—facilitating over 15.47 lakh transactions worth ₹384.32 crore in just five months. By reducing dependence on cash and traditional service centres, Annapurna Pay enhances convenience, ensures secure transactions, and builds lasting digital confidence at the grassroots level.



Empowering Entrepreneurs: Milestone in Individual Business Loans



As of June 2025, Annapurna's Individual Business Loan product has reached over 9,200 clients, with disbursements exceeding ₹74 crore across 14 states. This milestone reflects the increasing demand for tailored credit solutions among women micro-entrepreneurs, enabling sustainable business growth.

Driving Change: EV 3-Wheeler Loan Success

Annapurna has financed over 150 electric 3-wheelers across Bihar, Odisha, and Chhattisgarh, reaffirming its commitment to green finance. The initiative includes full telematics, partnerships with more than 45 dealers, and seamless e-NACH integration—advancing both eco-friendly mobility and digital adoption.





Branch Expansion Milestone

In the last quarter, Annapurna expanded its presence by opening 13 new branches across key regions, including Uttar Pradesh, Odisha, West Bengal, Bihar, and Telangana—further strengthening outreach in underserved areas.

Welcoming the AARAMBH 2025-26 Cohort

Annapurna Finance successfully onboarded a new batch of 26 Management Associates under the AARAMBH Program, conducted from 2nd to 7th June 2025. These professionals were selected from reputed Tier-1 and Tier-2 B-Schools across the country. The intensive induction included leadership talks, interactive sessions, field exposure, and cross-functional learning, equipping them with the knowledge and perspective needed to align with the organization's mission. AARAMBH remains a cornerstone initiative to nurture future-ready leaders poised to drive innovation and impact in the financial inclusion ecosystem.



Aarmabhik: Building the Next Line of MSME Leaders



Under the "Aarmabhik" training program, 15 participants underwent a 7-day intensive learning journey as part of their On-the-Job Training (OJT) across Chhattisgarh, Odisha, and Tamil Nadu. Designed to equip them with practical skills and operational insights, the program prepared them for their roles as Assistant Branch Managers (ABMs) in MSME branches across India. This initiative reflects Annapurna Finance's continued focus on building strong leadership at the grassroots, empowering new talent to drive financial inclusion and growth at scale.

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