



ANNAPURNA
FINANCE
GROWING TOGETHER

e-Sam park

JUL - SEP 2025





The 14th All Partners' Meet 2025, A Testament to Collective Growth

The 14th All Partners' Meet 2025 unfolded as an inspiring confluence of partnership, purpose, and progress. Partners from every corner of the organization came together to celebrate collective achievements through engaging discussions, delectable food, and soulful music.

The day began with a traditional lamp-lighting ceremony at the feet of Lord Jagannath, followed by a warm welcome from Sri Dibyajyoti Pattanaik, Director. Sri Ashok Ranjan Samal, Independent Director, delivered the introductory note, while Sri Gobinda Chandra Pattanaik, Managing Director, inspired the gathering with his visionary address. Sri Satyajit Das, Chief Finance Officer, presented the financial highlights, showcasing key accomplishments and progress. The event also marked significant milestones, the launch of the Annual Report 2025 and the unveiling of two digital platforms, A-Sign and A-Pay. Further, Sri Dibyajyoti Pattanaik shared strategic insights, setting a clear direction for the organization's future roadmap. The session concluded with a vote of thanks by Dr Sanjay Pattanaik, Chief Operating Officer, and the evening resonated with a mesmerizing ghazal performance, creating a perfect harmony of reflection and celebration.



Bridging the Digital Divide with Purpose

Annapurna Finance has been honored as the “Champion in Bridging the Digital Divide” at the 2nd Bharat NBFC & Fintech Summit & Awards 2025 by The Brainalytics, recognizing its transformative digital payment platform A-Pay.

Under the visionary leadership of Mr. Dibyajyoti Pattanaik, Director, A-Pay has become a symbol of innovation, seamlessly blending technology and inclusion. This recognition reflects Annapurna’s steadfast commitment to digital empowerment, expanding financial accessibility, and driving meaningful impact across India’s underserved communities.





Top-Rated Financial Institution

Recognized for outstanding
performance in:

Client Protection Certification

Gold Level



MFR

Top-Rated Financial Institution

Recognized for outstanding
performance in:

Social and Environmental Rating

Grade: **[sA⁺]**

MFR

A Global Recognition for Responsible Finance

Annapurna Finance has achieved Gold Level Client Protection Certification and an outstanding sA+ rating for Social and Environmental Performance from MFR. This recognition reflects the organization's enduring focus on responsible finance, client-centricity, and sustainable practices. Being listed among MFR's Top-Rated Financial Institutions Worldwide reinforces Annapurna's dedication to creating lasting impact through ethical and inclusive financial services. The organization extends heartfelt gratitude to MFR for this prestigious honor.



Recognized for Excellence as a Great Place to Work

Annapurna Finance has been proudly certified as a Great Place to Work-India, underscoring its unwavering commitment to nurturing a culture of trust, inclusion, and purpose.

The organization fosters an environment where every employee feels respected, valued, and inspired to grow. Beyond the workplace, Annapurna continues to uplift communities across India, blending compassion with tangible impact.

This recognition is a tribute to every member of the Annapurna family, whose passion, collaboration, and continuous learning make the organization a truly inspiring place to work.

Annapurna Finance is again
Great Place to Work® Certified!



**Great
Place
To
Work.®**

Certified

JUL 2025-JUL 2026

INDIA





Transforming Aspirations into Enterprises of Empowerment

In collaboration with KIIT School of Management (KSOM), Annapurna Finance has launched a learning and development initiative focused on capacity building and holistic skill enhancement. Through workshops, live projects, and case studies, the program aims to equip over 500 employees annually with industry-relevant knowledge in microfinance, leadership, and client engagement.

Each participant receives a Certificate of Achievement from KSOM, marking a milestone in their professional journey. This initiative reinforces Annapurna's commitment to nurturing talent and shaping future-ready leaders within the BFSI sector.



ANNAPURNA
FINANCE
GROWING TOGETHER

Transforming Aspirations into Enterprises of Empowerment

The Individual Business Loan (IBL) by Annapurna Finance is designed to empower women entrepreneurs with accessible finance to expand their businesses and achieve self-reliance.

With over 15,000 success stories, IBL has become a powerful vehicle of change, turning aspirations into thriving enterprises that contribute to community upliftment and sustainable growth. More than credit, IBL represents confidence, empowerment, and opportunity for women across India.

ANNAPURNA FINANCE
EMPOWERS

15000+ INDIVIDUAL
BUSINESS LOAN

**WOMEN ENTREPRENEURS, TURNING
THEIR ASPIRATIONS INTO
INSPIRING SUCCESS STORIES.**





Advancing a Greener Future Through Sustainable Mobility

Annapurna Finance, in collaboration with Mahindra Last Mile Mobility (MLMM), is driving a shared mission to promote sustainable grassroots mobility through EV financing.

This partnership not only supports the transition to cleaner energy but also empowers drivers and small entrepreneurs to create stable livelihoods. By financing EV 3-wheelers, Annapurna is helping reduce carbon emissions while fostering inclusive economic growth. Together, both organizations are shaping a future that is greener, stronger, and more resilient.



Advancing Climate Resilience Through Strategic Collaboration

On 23rd September 2025, Annapurna Finance Pvt. Ltd. entered into a strategic collaboration with FMO and the ACCION Digital Transformation Fund (ADTx) for the 'Climate Resilient Pilot Design' initiative, implemented by the MicroInsurance Centre at Milliman.

This collaboration marks a significant step toward strengthening climate risk management in microfinance and creating innovative solutions for communities at the bottom of the pyramid.

Through this initiative, Annapurna reinforces its dedication to sustainable finance and climate resilience, working alongside global partners to build a more secure and equitable future for all.





Annapurna Finance Strengthens Its EV Footprint Through Strategic Alliance with Montra Electric

Annapurna Finance has entered into a strategic partnership with Montra Electric to strengthen its footprint in the L5 electric 3-wheeler segment, marking a significant step toward advancing India's green mobility revolution. This collaboration underscores a shared vision of empowering sustainable transportation, supporting EV adoption, and fostering an environmentally responsible future for communities across the nation.

Through this alliance, Annapurna Finance reaffirms its commitment to innovation, inclusion, and impact, not just in finance, but in building a cleaner, more resilient EV ecosystem. Together, both organizations aim to accelerate India's transition toward a sustainable and eco-conscious tomorrow.





ANNAPURNA
FINANCE
GROWING TOGETHER

e-Sampark

JUL - SEP 2025

**Connecting communities through
trust, access, and opportunity.**

