



Oct-Dec 2025

Building Inclusive Leadership: Women Leadership Development Program

Annapurna Finance successfully conducted the Women Leadership Development Program (WLDP) on 12th and 13th October 2025, with the objective of nurturing future women leaders from the Operations team. The two-day program featured inspiring interactions with senior leadership, including Managing Director Mr. Gobinda Chandra Pattanaik, Director Mr. Dibyajyoti Pattanaik, and COO Dr. Sanjay Pattanaik, who highlighted the critical role of women in leadership and reinforced the organization's commitment to inclusivity.

The sessions focused on addressing social stereotypes and biases, while strengthening the leadership skills and competencies required to navigate dynamic professional environments. Around 30 female participants from eight states across India came together, bringing diverse perspectives and experiences. The program was further enriched by insights from DEI committee members, past WLDP participants, and external speakers.



WLDP reaffirmed Annapurna Finance's commitment to women's empowerment and inclusive leadership, strengthening its vision of building a future-ready leadership pipeline.

A Strategic Partnership Driving Green EV 3-wheeler Financing

Annapurna Finance partnered with Bajaj Auto Ltd. through a Memorandum of Understanding (MoU), uniting their vision, innovation, and commitment to social responsibility. The collaboration is set to accelerate India's journey toward sustainable mobility by enabling accessible financing for EV 3-wheelers, empowering communities, and advancing eco-conscious growth.

Beyond a strategic partnership, it embodies a shared pursuit of progress, where sustainability drives opportunity, financial inclusion fuels transformation, and joint efforts pave the way for a greener, more inclusive future.



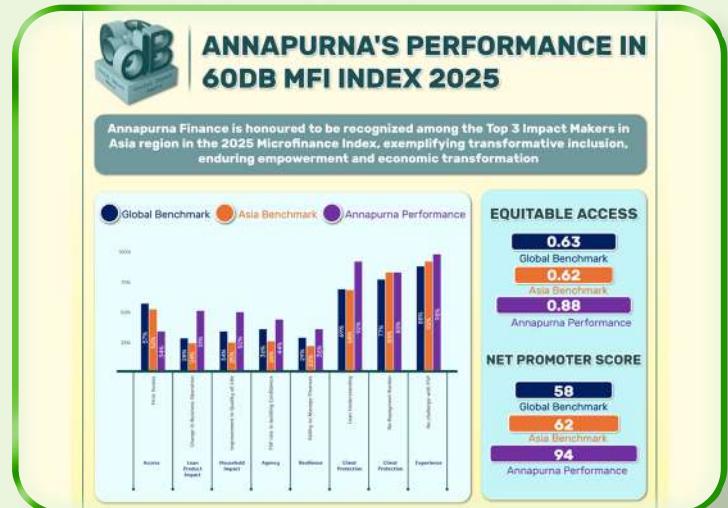
Excellence in Social Impact: Annapurna Finance Ranked Top 3

Annapurna Finance has been honored with the 60 Decibels Social Impact Award. Among financial service providers surveyed across the Asia region as part of the 2025 Microfinance Index, Annapurna Finance ranked in the top 3. The MFI Index is the world's largest financial inclusion index grounded in client feedback, with this year's findings reflecting insights from over 24,450 microfinance clients across 39 countries.

This recognition highlights the trust and satisfaction of the clients Annapurna Finance serves and reinforces the organization's commitment to continually raising the standard of financial inclusion.

Driving Professional Excellence: BFSI Training at KSOM

Annapurna Finance successfully concluded its three-week BFSI (Banking, Financial Services & Insurance) Training Program in collaboration with KIIT School of Management (KSOM), KIIT University. Under the guidance of Director Mr. Dibyajyoti Pattanaik, 35 participants experienced rigorous, industry-aligned training in microfinance operations, compliance, client management, and leadership development.





Through hands-on modules and case studies at the KSOM campus, participants enhanced their practical skills, problem-solving abilities, and managerial competence. The program culminated with KSOM certification, equipping participants with confidence, refined skills, and readiness for real-world professional responsibilities.

Empowering Millions, Annapurna Finance Among Global Leaders in Financial Health

Annapurna Finance continues to transform the lives of rural women, micro-entrepreneurs, and underserved households across India, strengthening the financial well-being of over 3 million rural families. By delivering accessible services, affordable products, and sustainable growth support, the organization empowers communities and fosters long-term economic resilience.

Recognized as a Finalist in the Global Impact Champions Awards for Financial Health 2025, Annapurna Finance ranked among the top 15 financial institutions globally. The organization remains deeply committed to promoting stability, upward mobility, and financial security for its clients, championing inclusion with empathy, integrity, and measurable impact.



Global Impact
Champions
Awards
Financial Health 2025

FINALIST
Global Impact
Champions Awards
 for Financial Health







“ As we celebrate the 10th anniversary of the Singapore FinTech Festival, it is inspiring to see how innovation continues to improve the financial lives of millions. The Global Impact Champions Awards for Financial Health highlight the fintech solutions that truly make a difference — those that help people manage their money, build resilience, and plan for the future. I commend the Global Finance & Technology Network and its partners for this initiative in advancing a vision of innovation that serves financial health worldwide. ”



Her Majesty Queen Máxima of the Netherlands
 United Nations Secretary-General's Special Advocate for Financial Health
 Chair of the GFTN International Advisory Board

Annual Sports Day: Promoting Unity, Engagement, and Vitality

The Annual Sports Day, held on 24th and 25th December 2025, at Ghatikia Playground and Olympian's Den Sports Club, Bhubaneswar, Odisha unfolded with unparalleled energy, enthusiasm, and camaraderie. The celebrations were graced by MD Shri Gobinda Chandra Pattanaik, Director Shri Dibyajyoti Pattanaik, and COO Dr. Sanjay Pattanaik, whose encouragement and presence inspired participants throughout.

A meticulously curated roster of events, including Cricket, Football, Badminton Doubles, Tug of War, Chess, Carrom, and the 100-Metre Races, ensured inclusive participation across all teams and genders, nurturing discipline, teamwork, and sportsmanship. Employees' spirited engagement infused the two-day extravaganza with vitality, motivation, and sheer joy. The Annual Sports Day offered not just a refreshing interlude from routine but also strengthened bonds beyond the workplace, reflecting Annapurna Finance and People's Forum's unwavering commitment to wellness, unity, and a vibrant, engaging organizational culture.



Marking Milestones: Celebrating People, Purpose, and Progress

The 35th Foundation Day of People's Forum and the 15th Incorporation Day of Annapurna Finance, held on 26th and 27th December 2025 at Rail Auditorium, Bhubaneswar, marked a celebration of shared achievements and future vision. The event commenced with devotional performances, prayers, and ceremonial lamp lighting by MD Shri Gobinda Chandra Pattanaik, Director Shri Dibyajyoti Pattanaik, CFO Shri Satyajit Das, and COO Dr. Sanjay Pattanaik, setting a serene and purposeful tone.

The occasion marked the launch of several strategic initiatives, including the Climate Resilience Project with FMO, focused on climate-integrated risk assessment and climate-smart loan solutions, and the Toilet on Wheels, a solar-powered mobile sanitation unit introduced as a CSR initiative with Puri Municipality. To strengthen employee well-being, Annapurna also launched the Annapurna Gobinda Healthy Baby Program, offering comprehensive maternity, postnatal, and wellness support for employees and their families.

Further milestones included the launch of the Rooftop Solar Loan Monitoring & Evaluation Tool in partnership with Intello, the Centre of Excellence (CoE) specially designed for Field Credit Officers to strengthen productivity, leadership capability, and future-ready talent development, and the announcement of two distinct product launches, the Gold Loan, introduced as a secured, asset-backed financing solution with a phased growth approach, and the 4-Wheeler Loan, positioned as a mobility-focused offering to support customers' transportation and livelihood needs. These launches reinforced Annapurna Finance's commitment to portfolio diversification and customer-centric financial solutions. The celebrations also marked the introduction of Annapurna Tech Universe, a comprehensive digital ecosystem encompassing A-Pay, A-Sign, and ADR, along with a wide range of services spanning financial investments, healthcare, agri-services, government welfare schemes, insurance, utilities, subscriptions, and upcoming lifestyle offerings.



Cultural performances, exhibitions, and the Annapurna Atulya Samman Awards and MDs' and Directors' Choice Awards added vibrancy to the celebrations, which concluded with soulful musical performances and a formal closing dinner, reflecting Annapurna Finance's people-centric culture and commitment to sustainable progress.

Driving Progress Through Diversity & Equity

Annapurna Finance has been ranked 24th Pan India in the DEI 100 Excellence Index (in partnership with EY) and recognized among the Top 100 Organizations in the DEI Survey by Team Marksmen. This achievement reflects our strong commitment to diversity, equity, and inclusion, reinforcing our ongoing journey toward building a more inclusive, equitable, and empowered workplace.





e-Sampark

Expanding access, Strengthening lives

1215/1401, Khandagiri Bari Opposite Jayadev Vatika,
Khandagiri, Bhubaneswar – 751030