

ACCOLADES 2021



# C 2021-22 CAMPUS PRESENTATION



**ANNAPURNA**  
FINANCE  
GROWING TOGETHER

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MAJOR  
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LIFE AT  
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CAREER AT  
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# Who We are ?

Category

NBFC-MFI

Regulated by

RBI

Head Office

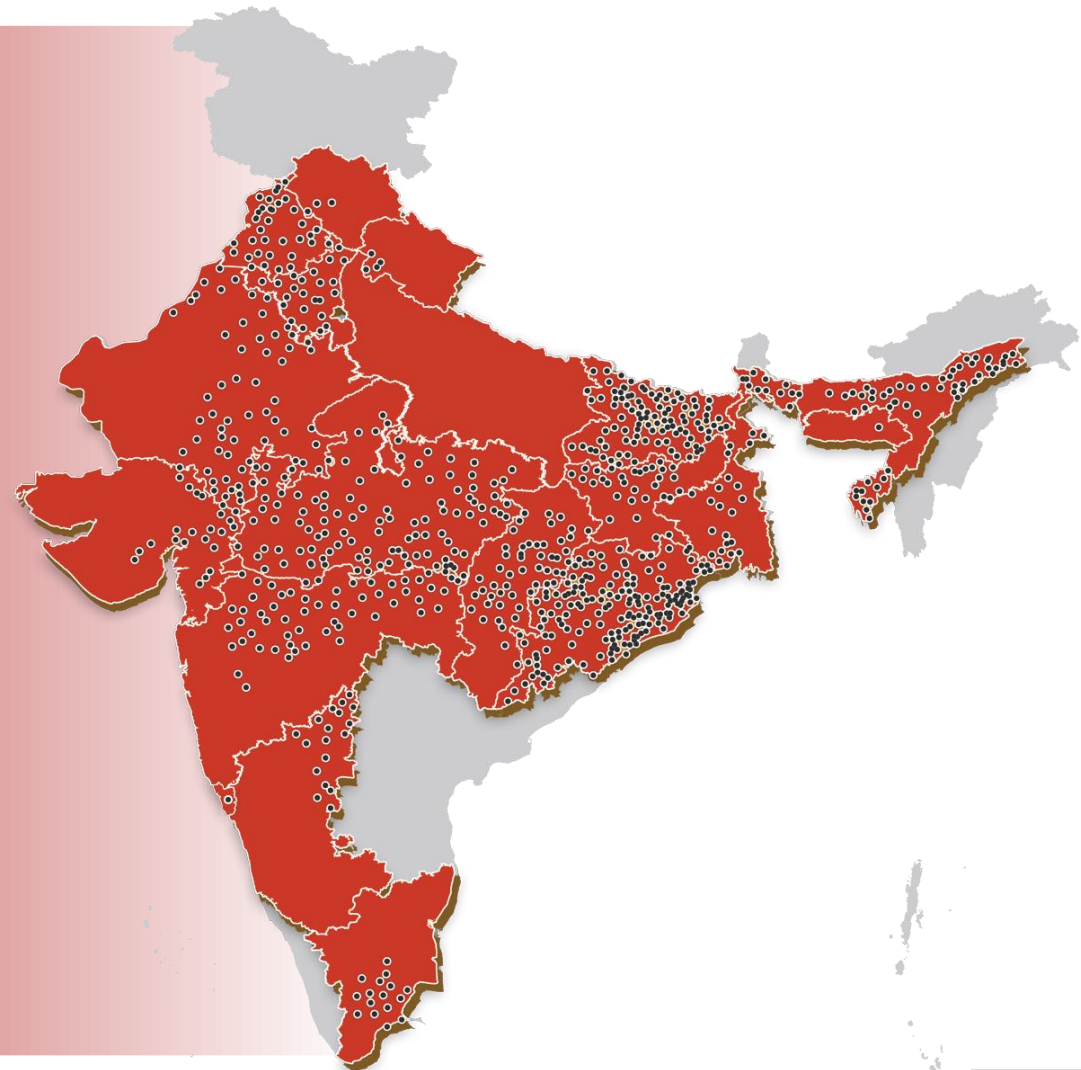
Bhubaneswar

SRO

MFIN

Type of the Company

Private limited



# Mission, Vision and Goal



## Vision

Establishment of a self-sustainable and economically empowered rural, tribal & sub-urban society

Empowerment of 2500000 poor women and households for their economic security by 2025. Bring recognition, legitimacy, respect and opportunity for 150000 micro-enterprises by 2025



## Mission



## Goal

Increase availability of wider range of micro finance services & improve ability of 20,00,000 poor women for efficient use of such services by the year 2025

# Our Philosophy

## Ethics & Discipline

Ethics & Discipline are the most vital part of our DNA. Employees are encouraged & nurtured to practice ethics in all the activities.

## Humility

All employees treat our clients & other employees with dignity & honor. We consider our internal & external customers as the most vital asset.

## Innovation

We value intellectual modesty. We believe in innovation & consider this as a key to success. Employees are encouraged to share new ideas & good ideas are recognized.

## Learning & Growth

Leveraging the knowledge & potential of the employees is one of the key factors to enhance productivity.

# Values



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**Financial  
Inclusion**



**Women  
Empowerment**



**Social and Economical  
Upliftment**



**Equal  
Opportunity**

**Team  
Management**



**Client Centric  
Approach**



**Diverse Work  
Culture**



**Sustainable Business  
Practice**



# Our Promoters



Gobinda Chandra Pattanaik  
Managing Director



Dibyajyoti Pattanaik  
Director

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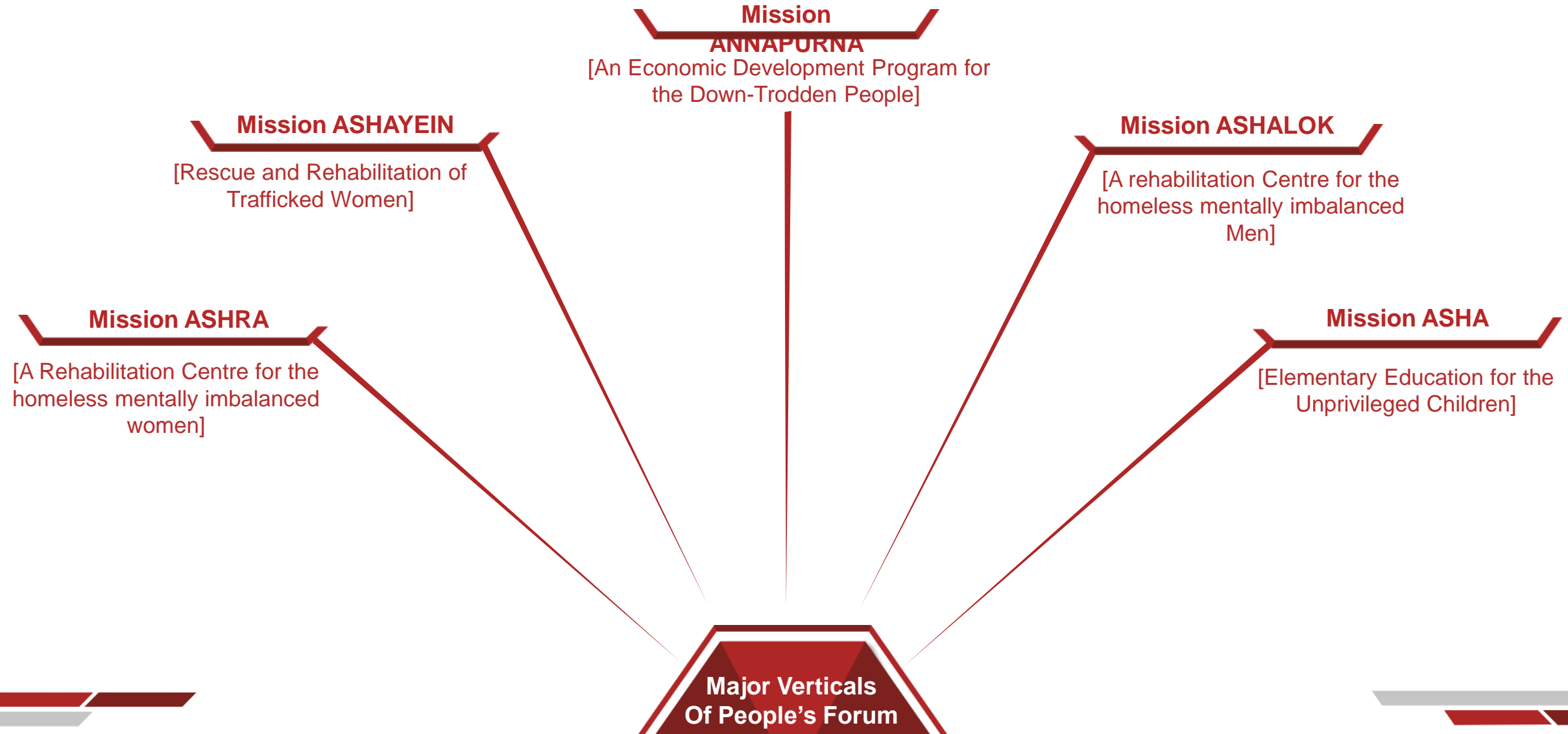
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# Annapurna: Genesis And Background



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# Annapurna: Genesis And Background

Mission  
ANNAPURNA

2006

Mission ANNAPURNA

[An Economic Development Program for  
the Down-Trodden People]

ANNAPURNA MICROFINANCE PVT. LTD

[Registered under Companies Act 1956, a  
NBFC under RBI]

2009

financing livelihood

2018

ANNAPURNA FINANCE PVT. LTD

[Name changed with the nature of  
business]

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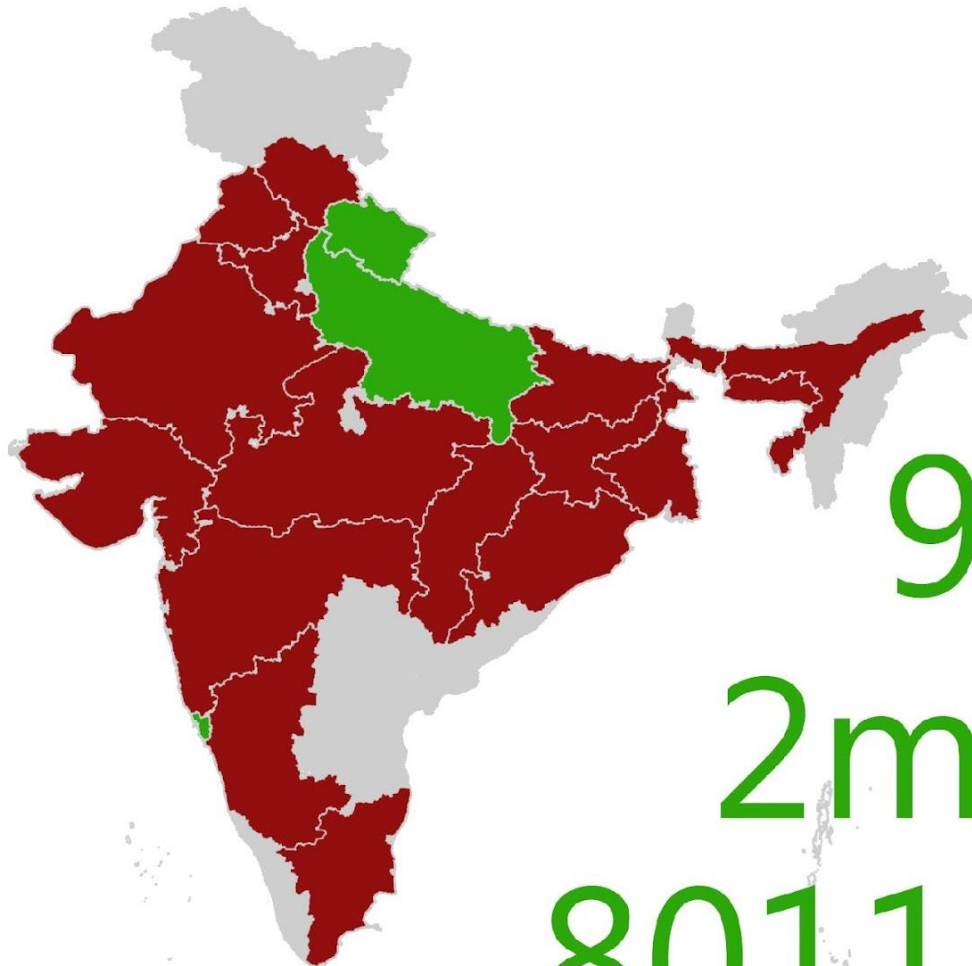
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# Key Milestones



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# 2021



20 States

952 Branches

2mn Clients

8011 Staffs

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# FOR WHOM WE WORK ?



Rural Women



Dairy Farmers



Differently Abled



Farmers



Village level Entrepreneurs



MSME Entrepreneur

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# Corporate Social Responsibility

As a Social Corporate Citizen, Annapurna extends its support to the ones associated with it, beyond the microcredit programs offered.



Water Purifier Installation



Mobile Medical Unit



Plantation Drive in Schools



PPE Kit Distribution



Disaster Relief Response



Aama Ghara-Child Care Home



DD Education Program

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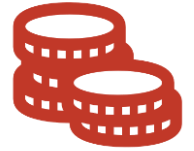
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# Operational Highlights

Portfolio reached to **INR 5129.0 Cr** as on **Sept'21**



Crossed active client base of **1.9 million**



Currently operating in **20 States**



More than **950 Branches** across the nation



# Our Reach

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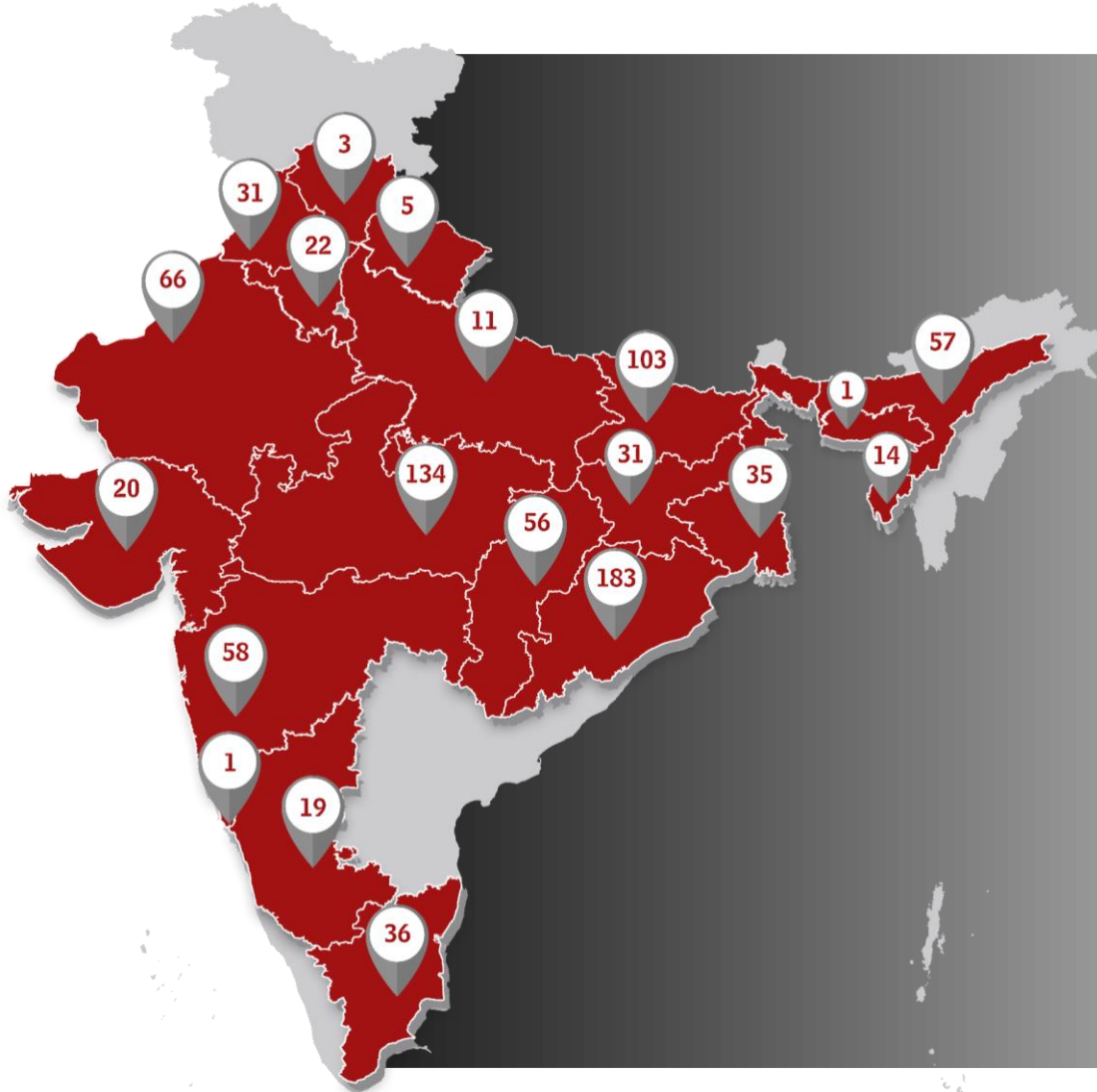
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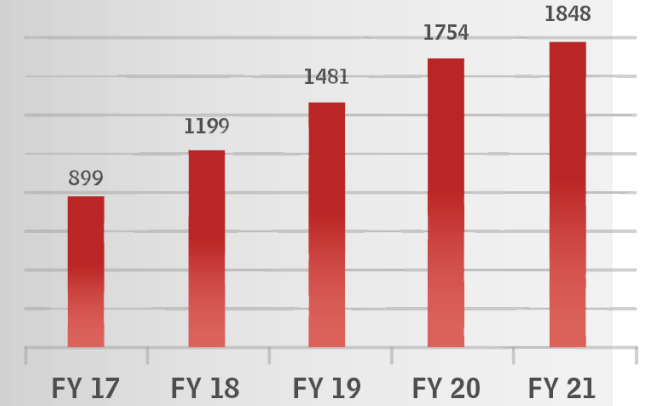
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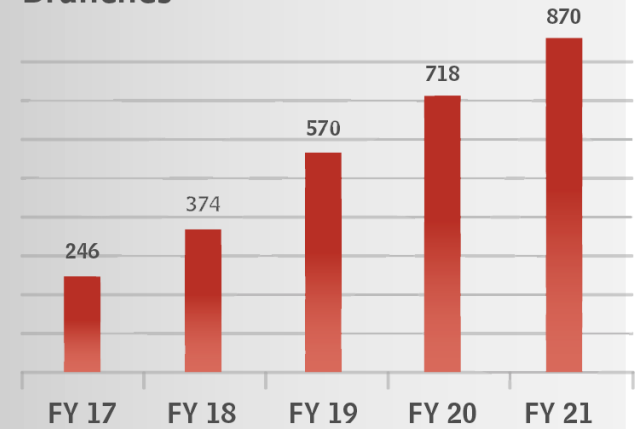
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### Active Clients (In '000)

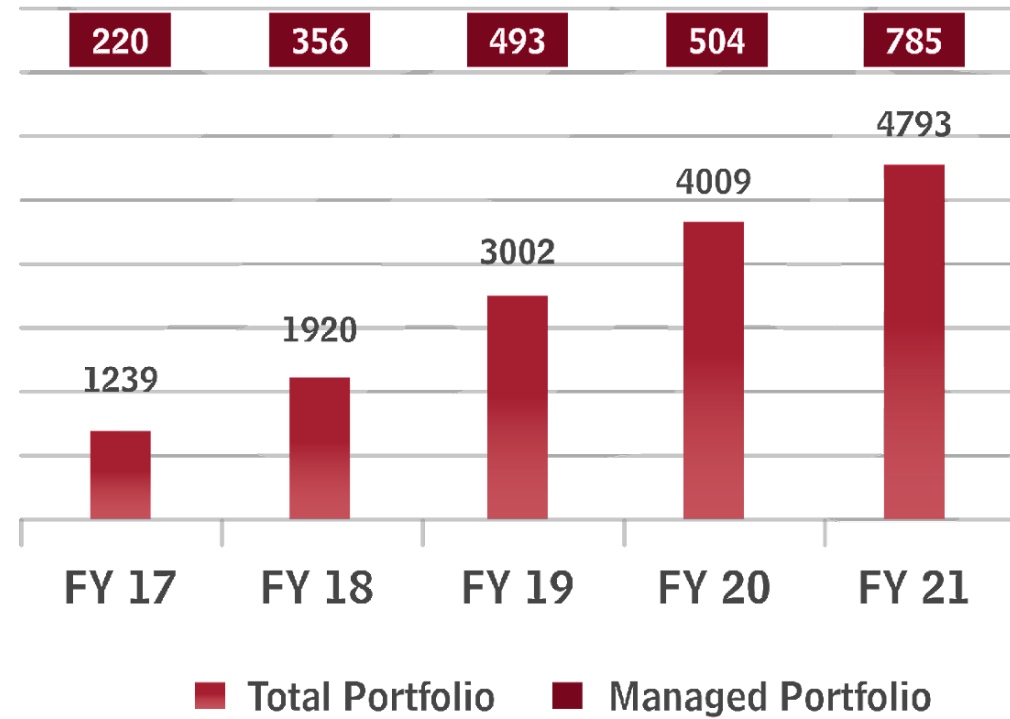


### Branches



# Key Highlights

## Total Portfolio & Managed Portfolio (In Cr)



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# Financial Highlights (FY 2021)



Revenue from Operation  
₹ 975 Cr.



Total Borrowings  
₹ 4569 Cr.



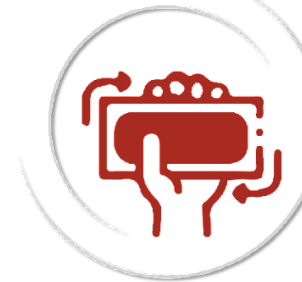
Profit of the Year  
₹ 192  
Cr.



Total Loan Asset  
₹ 4793 Cr.



Total Asset  
₹ 5,755 Cr.



Total Disbursement  
₹ 3,093 Cr.

*The PAT(profit after tax) mentioned above is after the provisions set aside for the probable bad debts.*

# Products

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Micro Lending (SHG/JLG)	Loans for rural people in groups	
MSME Loans	Loans focused on the Microenterprise segment. Big ticket size individual loans.	
SWASTH	Loans for safe water and sanitation A product with a social as well as environmental Impact	
Home Loan	Loans for affordable housing Loans for home improvement and extension	
Dairy Loan	Loans for purchase of cross breed cattle. For experienced dairy farmers	
Solar Loan	Loans for access to solar energy Solar lamp, Home lighting system and Fan	
Consumer Durable Loan	Loans for household & kitchen appliances. Consumer electronic products.	
Crop Loan	Tailor made loans for specific crops Flexible loans designed for crops	
Samarth Loan	Loans For Persons with Disability, Widows, Single mothers, and trans genders	
Fintech	Digital Finance	

# Departments & Functions

Business Development



Fintech



Institutional Finance



MSME & Housing



Accounts & Treasury



MIS



Human Resources



Product Research & Development



SPM & CSR



Credit & Underwriting



Business Strategy & Analytics



Branding & Communication



Legal & Compliance



Internal Audit



Risk Management



GIS



Information & Technology



Business Correspondence



Insurance





# Life at Annapurna



Corporate Events

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# Sports & Cultural Activities

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# Festival Celebration

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# Top Performers' Felicitation



# Exposure Visits

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- CAREER AT ANNA PURI



Exposure visit to Russia, Thailand and Turkey

# Awards and Recognitions



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# Great Place to Work Certification



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# Ratings and Gradings



Client Protection Certified by  
The Smart Campaign



MFR1 rating by CRISIL



A+ social rating by  
MicroFinanza Rating



Platinum rating by The  
Global Impact Investing  
Rating System (GIIRS)

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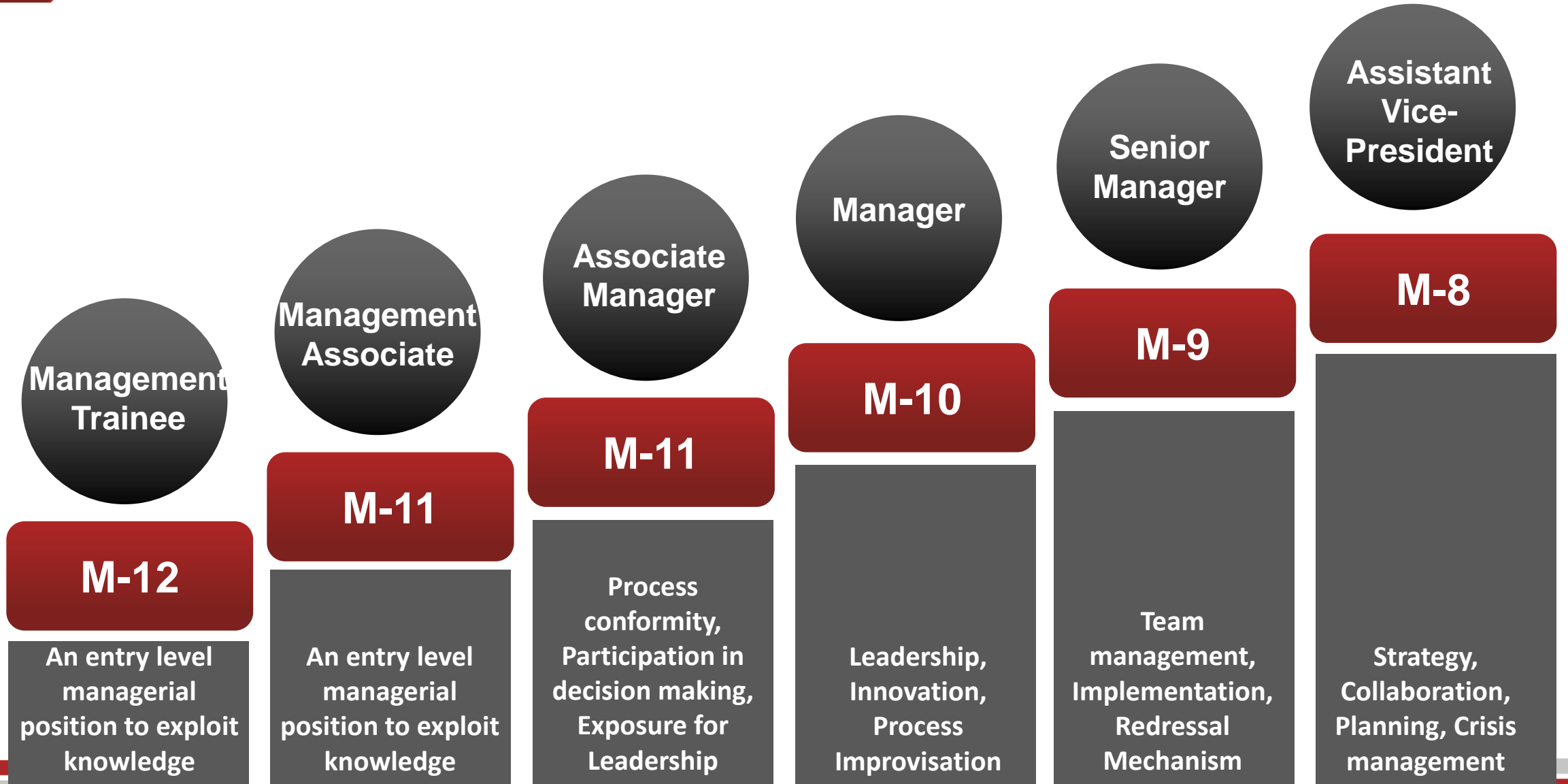
CAREER AT  
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# Career Path at Annapurna

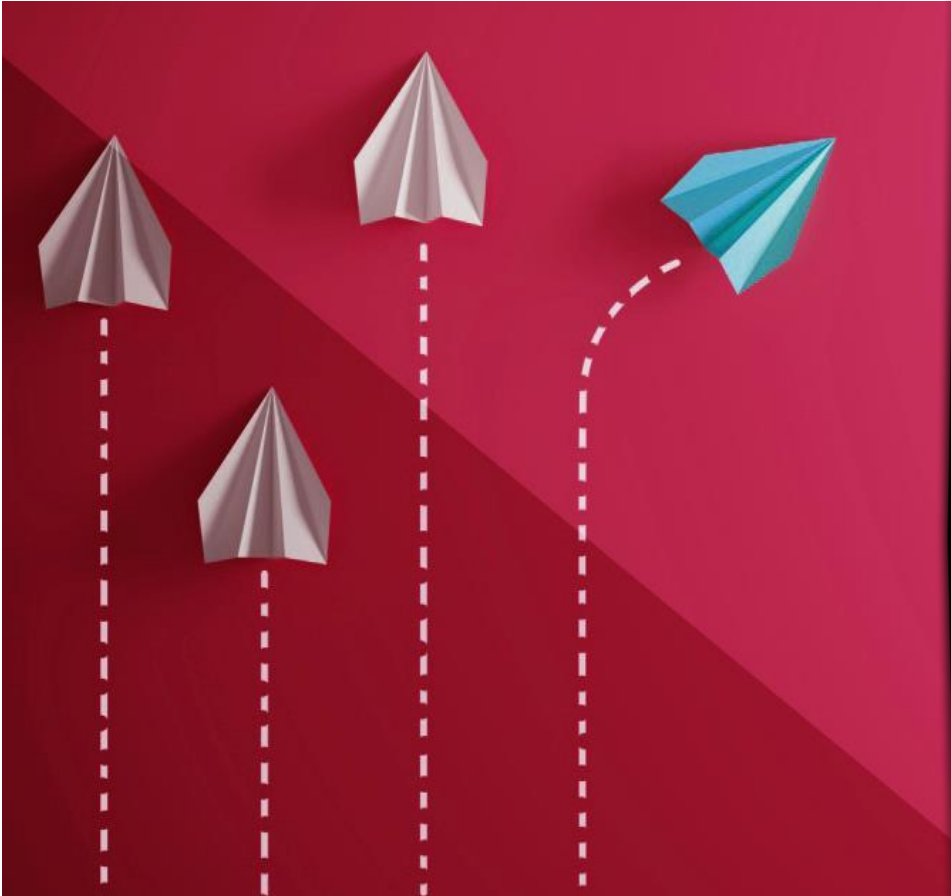


# Career Path at Annapurna

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# What we are offering?



- An Opportunity To Excel Your Talent
- ✈️ **Young Leadership Development Program**
- A huge operational area to explore
- Respect to your Creativity & Innovation
- Promising Career Opportunity
- An opportunity to work towards Financial Inclusion for all

# Young Leadership Development Program



- Annual program of Annapurna, designed for those displaying high potential & strong commitment towards the growth of the organization
- Developed a legacy of leaders from **IIM Sambalpur, IFMR, IIFM, VAMNICOM, XIRM, XISS, EDII, FMS-IRM, KIIT School of Rural Management and Agri-Business Dept. of Utkal University**, amongst others
- Includes exposure visits, leadership training programs, mentorship, management development program, sponsored training programs and special allowances

# Employee Benefits

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Employees Provident Fund &  
Employees Pension Scheme

Employee State Insurance

Gratuity & Future Services Gratuity

Employee Deposit Linked Insurance  
Policy

Group Term Insurance

Staff Loan

Staff Accommodation

Housing Loan Down Payment Policy

Salary Advance

Land Bank Policy

Group Health Insurance for Self & Family

Vehicle Loan

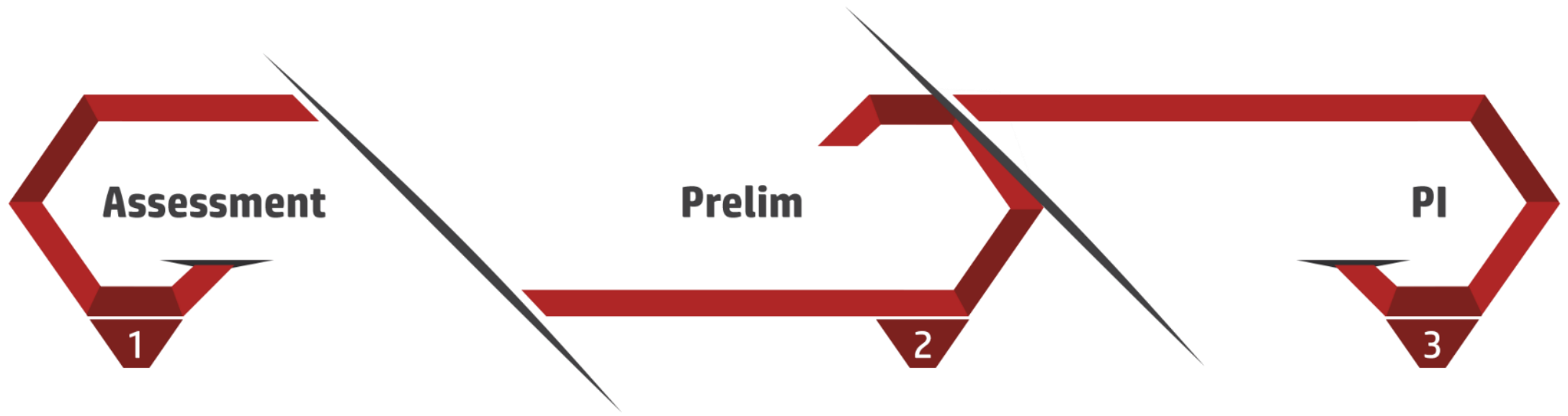
Relocation Allowances

Vehicle on Lease

ESOPs

Organization Sponsored Higher Education  
Policy

# Our process is easy



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# Thanks

**Any questions ?**

You can find us at [career@ampl.net.in](mailto:career@ampl.net.in)