



ANNAPURNA
FINANCE
GROWING TOGETHER



e-Sampark



Jan-Mar
2026

Apr-Jun

Jul-Sep

Oct-Dec



Jan-Mar

1. Digital Acceleration Redefined Financial Inclusion in Microfinance

India's microfinance landscape shed its traditional constraints to embrace a high-velocity, digital-first future that placed the underserved at the heart of innovation. Leading this transformation, Annapurna Finance redefined the sector by replacing cumbersome paperwork with agile, customer-centric ecosystems that enabled near-instant credit decisions and seamless digital integration. This strategic shift dominated discussions at the Global Inclusive Finance Summit 2025, where visionaries from NPCI, Accion, and IDFC FIRST Bank examined the "New Disruption" shaping the industry. Under the moderation of Director Mr. Dibyajyoti Pattanaik, the session highlighted how data-driven credit and frictionless collections strengthened the financial safety net for millions. By merging technology with a mission for equity, these leaders built a more resilient, accessible, and opportunity-rich ecosystem for grassroots entrepreneurs.



2. Building Future-Ready Leaders through Strategic Academic Collaboration



Annapurna Finance launched its Centre of Excellence – Management Development Program in collaboration with KIIT School of Management, designed as a five-day residential initiative for Branch Managers. The programme focused on strengthening leadership capabilities, managerial effectiveness, and decision-making in a dynamic business environment. Covering areas such as leadership foundations, strategic excellence, financial mastery, and team effectiveness, it blended GROW coaching models, case studies, and experiential learning. Participants actively engaged in goal setting, performance management, conflict resolution, and customer experience leadership.

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3. Cultivating Excellence: Empowering the Next Wave of Leaders through COE Batch 2



Annapurna Finance successfully concluded its Centre of Excellence (COE) – Batch 2, a rigorous learning journey held from 12th January to 2nd February. The program seamlessly integrated intensive classroom theory with hands-on practical exposure, significantly boosting participants' professional confidence and reflective thinking. Throughout the sessions, learners maintained a high level of enthusiasm, adopting a vibrant & collaborative environment. A defining moment of the program was the interactive visit from Director Mr. Dibyajyoti Pattanaik, whose engagement underscored the organization's "learner-first" philosophy and left the cohort feeling deeply valued. This milestone reinforced Annapurna Finance's commitment to building a resilient, skilled workforce ready to drive sustainable impact.

4. Strengthening Global Funding through Strategic Syndicated Loan Facility

Annapurna Finance secured a USD 100 million syndicated multi-currency term loan facility, including a USD 50 million greenshoe option, denominated in USD and JPY. This strategic move enhanced the organization's funding portfolio by enabling access to new currencies and global lenders aligned with long-term goals. The facility was categorized as a social loan, underlining the company's commitment to inclusive and responsible finance. Standard Chartered Bank played a key role as the Sole Mandated Lead Arranger, Underwriter, and Bookrunner, ensuring a successful transaction.



5. Bridged the Digital Divide: Annapurna Finance Led the Global Charge for Responsible AI

Annapurna Finance achieved a historic milestone by becoming the first global microfinance institution to join the Alliance for Inclusive AI, an announcement made at the AI Impact Summit India in New Delhi. With a vast outreach of 2.9 million clients, 98% of whom were women across rural and semi-urban regions, Annapurna Finance bridged the gap between advanced technology & real-world financial needs. The organization pioneered AI-driven credit & risk management tools that enhanced underwriting efficiency while maintaining human oversight & transparency. To ensure inclusivity, it also piloted vernacular, voice-based AI solutions that reduced barriers for low-literacy customers. This commitment ensured that as AI scaled, it remained a responsible, ethical, and highly accessible force for financial empowerment at the last mile.



6. Celebrating Women's Excellence & Inspiring Leadership on Women's Day 2026



Annapurna Finance marked Women's Day 2026 with a vibrant and inspiring celebration at Mayfair Convention, bringing together leaders, employees, and distinguished personalities under one roof. The event began with an auspicious inauguration, followed by insightful fireside chats that sparked meaningful conversations on leadership and growth. The day was filled with energy through engaging performances, employee talent showcases, and interactive sessions that encouraged participation from all. Honouring the spirit of achievement, outstanding women were recognized for their contributions. With award distributions, celebrity performances, & cultural highlights, the event concluded on a high note, celebrating strength, success, and the power of women.

7. Rising Together: Annapurna Finance Named One of ET Edge's Best Organisations for Women 2026

The ET Edge Best Organisations for Women 2026 recognition marked a proud moment for Annapurna Finance, one that celebrated the spirit of every woman who dared to grow, lead, and transform her journey. Annapurna Finance's path had always been intertwined with theirs, supporting ambitions, enabling independence, and turning possibilities into progress. This honour strengthened a heartfelt commitment to continue creating a world where women didn't just find opportunities but became the force that defined them.



8. Celebrated the Close of a Successful Financial Year 2025–26

The close of the financial year 2025–26 was marked with a moment of pride and togetherness. A cake-cutting ceremony was held to celebrate the milestone of crossing ₹1400 crore, symbolising the collective effort and commitment of the entire team. It was a simple yet meaningful celebration of growth, achievements, and the journey forward.



9. Enhancing Rural Livelihoods: Annapurna Finance Launched Solar-Powered Cold Storage in Itaunja

As part of its ongoing efforts to support rural livelihoods in India, Annapurna Finance has initiated a solar-powered cold storage unit in Itaunja, Lucknow district. Implemented in collaboration with IRADA, a developmental organization working to support farmers, the initiative led to the establishment of a 10 MT solar cold storage unit to benefit local farmers.





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Driving Inclusion, Delivering Impact

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



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