

Celebrating Impact & Innovation (Jan-Mar 2026)

This quarter, we celebrate the dedicated individuals driving our mission, explore new horizons in community resilience, and expand our collaborative ecosystem for impact investing.



Milestones & Leadership

Recognizing leadership that has shaped Maanaveeya's dual mandate of impact and financial strength.

A Legacy of Excellence: This quarter, we proudly celebrate the 25-year leadership milestone of our CFO, Mr. Rambabu. His strategic foresight continues to be instrumental in driving our dual objectives of financial viability and social impact.

A Decade of Dedication: We also extend our heartfelt congratulations to Saraswathi Pradeep, who is celebrating 10 highly impactful years at Maanaveeya.



Community Impact & Corporate Social Responsibility

Translating responsible capital into measurable outcomes for communities through partnerships rooted in inclusion & sustainability

Strengthening Global Ties: We successfully conducted partner visits alongside the global Oikocredit team, reinforcing our shared values.

Expanding Our Reach: This year, we partnered with **Ashray Akruti**, **HEAL Charity Foundation**, and **Nehru Zoological Park** as new CSR partners helping us expand into projects that combine inclusion, sustainability, and livelihoods.

Ashray Akruti (*PWD skilling & placements*): We are directly supporting a batch of 50 Persons with Disabilities (PWD) through training, skilling, and placement-linked support—with a focus on opportunities in the retail and hospitality sectors.

HEAL Charity Foundation (*Solar for orphan education*): To strengthen care and learning environments for orphans, we are enabling a ~100 kW solar power installation, aimed at reducing operational electricity costs & more resources can be redirected to education and wellbeing.

Nehru Zoological Park (*Green mobility*): We are providing an EV for eco-friendly commuting within the zoo premises, supporting cleaner, quieter, and more sustainable movement for staff and visitors.

Together, these partnerships reflect our commitment to empower communities through employability, reducing institutional operating burdens through clean energy & advancing sustainability through green mobility.



Culture & Collaboration

Strengthening institutional capacity by investing in people, leadership dialogue, and a culture of shared purpose.

- **Empowering Our Team:** This quarter featured dynamic Management Development Programs (MDP) and open house sessions with our leadership.
- **Fostering Growth:** These initiatives focused heavily on internal capacity building, ensuring our team is equipped to navigate the evolving landscape of impact investing.
- **Celebrating Strength, Stories: Women Who Make Impact Happen**
- This Women's Day, we took a collective moment outside the workplace to celebrate the incredible women who drive Maanaveeya's impact every day. The team came together for a warm **ladies' lunch** filled with laughter, shared stories & a reminder that our strength lies in showing up for one another.



Partners Corner – Exploring New Horizons

Expanding our impact ecosystem through strategic partnerships aligned with long term community resilience.

- **Advancing Water & Sanitation:** We are officially venturing into WASH (Water, Sanitation, and Hygiene) projects by partnering with Megaliter Varunaa. This critical initiative will deliver tangible health, environmental, and infrastructural benefits to local communities.
- **Opening Horizons in Agri & Agri Allied:** Quality, Integration & Sustainability in Action





Megaliter Varunaa



As we expand our footprint in the agri-allied ecosystem, we have partnered with Sid's Farm & Srinivasa Farms. By leveraging DFC guarantee funds, these collaborations aim to strengthen local food systems and support sustainable growth.

- **Sid's Farm** is building consumer trust in dairy through a direct-to-consumer model anchored in **stringent quality testing** - highlighting that every batch is tested across multiple parameters and positioned around "safe food as a norm," starting with daily milk
- On the agriallied side, **Srinivasa Farms** represent the scale and depth of an **integrated poultry ecosystem**, connecting breeding, feed, and consumer business—while also investing in enabling infrastructure like **food parks** and sustainability solutions such as **biofuels from poultry waste**

Financials Snapshot FY 2026

Demonstrating steady portfolio growth, stable asset quality, and a resilient balance sheet supporting sustainable expansion.

In FY 2025–26, Maanaveeya's on book loan portfolio reached ₹20,517 crore across 104 accounts, led by SME (46%) and MFI (35%) segments, with calibrated exposure to Affordable Housing and Real Estate. Total AUM stood at ₹20,639 crore, reflecting steady portfolio expansion.

The portfolio generated a gross yield of 11.26% and maintained a NIM (net interest margin) of 5.08%. Asset quality remained stable with GNPA at 2.98% & NNPA at 0.82%, supported by a healthy PCR (provision conversion ratio) of 73%. Profitability indicators recorded ROA of 1.63% and ROE of 4.82%, while net worth strengthened to ₹7,059 million, reinforcing balance sheet resilience.

Portfolio Development of Maanaveeya

Particulars	Mar-2025		Mar-2026	
	Actuals		Latest estimate	
Sectorwise O/S Portfolio	₹ Mn	% Sector	₹ Mn	% Sector
MFI Sector (upto 45%)	8,306	41%	7,266	35%
SME Sector (upto 55%)	9,038	45%	9,519	46%
CFA Portfolio				
Affordable Housing (upto 10%)	931	5%	1,175	9%
RE Sector (upto 15%)	1,106	5%	1,938	3%
Other sector (upto 10%)	860	4%	619	6%
Total O/S Wholesale Loan Portfolio	20,241	100%	20,517	100%
RE Sector-Leasing Assets	137		122	
Total AUM	20,378		20,639	

Business Case Strengthening the Agricultural Ecosystem with Ecozen

Enabling climate resilient livelihoods by financing innovations that protect farmers and reduce food waste.

Maanaveeya has successfully renewed financial facility with Ecozen Solutions, a pioneering SME in climate-smart agriculture.

Unpredictable weather is a daily crisis for India's smallholder farmers, frequently leading to devastating crop loss. To tackle this at the grassroots, Maanaveeya has successfully continued collaboration with Ecozen Solutions. Ecozen equips farmers with solar-powered smart irrigation & off-grid cold storage, preventing the distress-selling of perishable crops. This renewed partnership goes beyond standard financing; it allows us to fuel a community-focused creator that has already empowered over 100,000 farmers to transform climate vulnerability into sustainable livelihoods, saving 19,000 tonnes of food from going to waste.



Charting Our Progress: Q4 at a Glance & FY Wrap up

As we close out the Financial Year, our focus remains firmly fixed on robust operational performance and strategic expansion. A comprehensive review of our new initiatives, key partners & ongoing financial updates demonstrates our balanced approach to achieving both social returns and financial sustainability.

Maanaveeya Development & Finance Private Limited
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