

Ref: CAGL/EQ/2025-26/60

July 22, 2025

To
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400001
Scrip code: 541770

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai - 400051
Symbol: CREDITACC

Dear Sir/Madam,

Sub.: Press Release

Pursuant to Regulation 30 of SEBI (Listing Regulations and Disclosure Requirements), 2015, please find enclosed the Press Release on the Unaudited Financial Results for the first quarter ended June 30, 2025. The same is also available on the website of the company at www.creditaccessgrameen.in

Please take the same on record.

Thanking you,

Yours Truly
For **CreditAccess Grameen Limited**

M. J. Mahadev Prakash
Company Secretary & Chief Compliance Officer

Encl.: As above



CreditAccess Grameen Limited - First Quarter of FY25-26 Results

Highest-Ever First Quarter Disbursements Achieved Consistent Improvement in Asset Quality Enabling Renewed Focus on Growth

Bengaluru, 22nd July 2025: CreditAccess Grameen Limited (NSE: CREDITACC, BSE: 541770, 'CA Grameen'), the country's largest Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI), today announced its unaudited and limited reviewed financial performance for the first quarter of the financial year 2025-26.

Business Highlights: Q1 FY26

- Disbursements increased by **21.9% YoY** from INR 4,476 crore to **INR 5,458 crore**
- Healthy new borrower addition of **2.16 lakh** with **43% being New-to-Credit (NTC)**
- Branch network grew by **7.0% YoY** from 1,976 to **2,114 branches**
- Employee base grew by **8.5% YoY** from 19,659 to **21,333**
- AUM was sequentially stable at **INR 26,055 crore**
- PAR 0+ decreased from 6.9% in Q4 FY25 to **5.9%** in Q1 FY26
- Collection efficiency (incl .arrears) of **94.1%** in Jun-25, improved from 93.0% in Mar-25
- Retail Finance Portfolio grew by **134.1% YoY** from INR 761.8 crore to **INR 1,783.5 crore**

Financial Highlights: Q1 FY26

- Total income improved sequentially to **INR 1,463.6 crore**
- Pre-provision operating profit (PPOP) was robust at **INR 653.0 crore**
- Profit Before Tax (PBT) improved sequentially by **58.8%** from INR 51.1 crore to **INR 81.1 crore**
- Profit After Tax (PAT) improved sequentially by **27.5%** from INR 47.2 crore to **INR 60.2 crore**, resulting in **ROA of 0.9%** and **ROE of 3.4%**
- **Declining new PAR accretion** led to **sequential reduction in credit cost** at **INR 571.9 crore**
- GNPA / NNPA predominantly measured at **60+ dpd** was **4.70% / 1.78%**, with PAR 90+ of **3.29%**
- Robust liquidity of **INR 2,025 crore** of cash, cash equivalents, and investments, **7.3%** of total assets
- Healthy capital position with a **CRAR of 25.5%**
- Credit Rating: **AA-/Stable** by CRISIL, ICRA & India Ratings

Commenting on the results and performance, Mr. Ganesh Narayanan, Chief Executive Officer and Managing Director (Designate) of CreditAccess Grameen, said, *"We have commenced FY26 with a positive business momentum, setting the tone for the year ahead. Our Q1 FY26 performance reflects progress across all key dimensions of the business with the highest-ever first-quarter disbursements of INR 5,458 crore. We witnessed a broad-based decline in monthly new delinquency rate across all operating geographies, reducing to 0.46% in June 2025, from 1.34% in November 2024 supported by stable manpower, disciplined customer engagement and consistent reduction in customer leverage. Our growing workforce, with employee count rising from 20,970 in March 2025 to 21,333 in June 2025, while maintaining a controlled annualised attrition rate of 27.1% for Q1 FY26, has translated into improved customer servicing and supporting our asset quality outcomes.*

At the same time, our liability profile saw robust traction where we raised INR 2,570 crore, including partial drawdowns from USD 100 million multi-currency syndicated social loan facility comprising of JPY and USD denominated commitments. This landmark deal with participation from leading lenders from South Asia and Far East, was priced competitively at par with domestic borrowings and below our average cost of borrowing. On the diversification front, the share of our Retail Finance portfolio, the strategic growth lever, increased YoY from 2.9%



to 6.8% of the AUM. The outlook for FY26 remains encouraging, with favourable monsoon forecasts and strengthening rural sentiment, laying the groundwork for sectoral revival."

About CreditAccess Grameen Limited

CreditAccess Grameen Limited is a leading Indian microfinance institution headquartered in Bengaluru, focused on providing micro-loans to women customers predominantly in rural areas across India. The Company is now operating across 433 districts in 16 states (Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh & West Bengal) and one union territory (Puducherry) through 2,114 branches. The Company's Promoter is CreditAccess India B.V., a multinational company specializing in micro and small enterprise financing. It is backed by institutional investors and has a micro-lending experience in India of more than a decade.

For more information, please contact:

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DGM – Investor Relations

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