



CreditAccess Grameen Limited

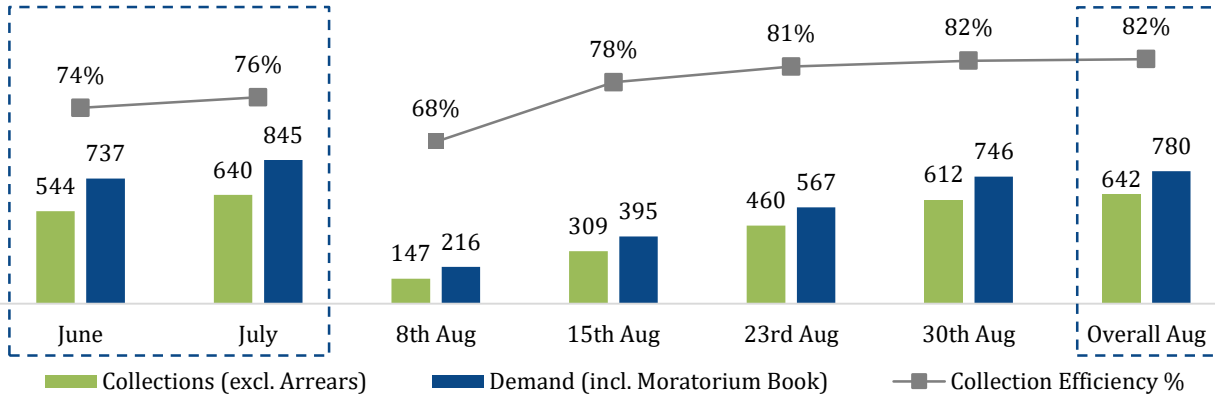
Business Update

August 2020

- **Able to meet >98% centers with 100% employees back to work**
- **Collection efficiency improved MoM**
 - CAGL: **82%** (86% excl. Maharashtra) in August vs. 76% in July and 74% in June
 - MMFL: **75%** in August vs. 64% in July and 54% in June
- **Further increase in full/partial paying customers**
 - CAGL: **85%** (89% excl. Maharashtra) in August vs. 83% in July and June
 - MMFL: **87%** in August vs. 78% in July and 60% in June
- **Disbursements of INR 484.6 Cr in August 2020, new disbursements made only to borrowers making on-time payments**
 - CAGL: INR 396.0 Cr, MMFL: INR 88.6 Cr
- **Robust liquidity with INR 1,778.0 Cr in cash / bank balance & liquid investments as on 31st August 2020 compared to INR 1,636.0 Cr in July and INR 1,377.2 Cr in June, along with undrawn sanctions of INR 424.0 Cr and new sanctions in pipeline of INR 2,705.0 Cr**
 - CAGL: INR 1,573.6 Cr, MMFL: INR 204.4 Cr
 - Undrawn sanctions: CAGL: INR 381.0 Cr, MMFL: INR 43.0 Cr
 - Sanctions in pipeline: CAGL: INR 2,265.0 Cr, MMFL: INR 440.0 Cr
- **Continued support to COVID positive customer families and COVID positive employees**
 - 126 employees (49 active cases) & 1,115 customers / customer family members (391 active cases) tested COVID positive as on August 2020

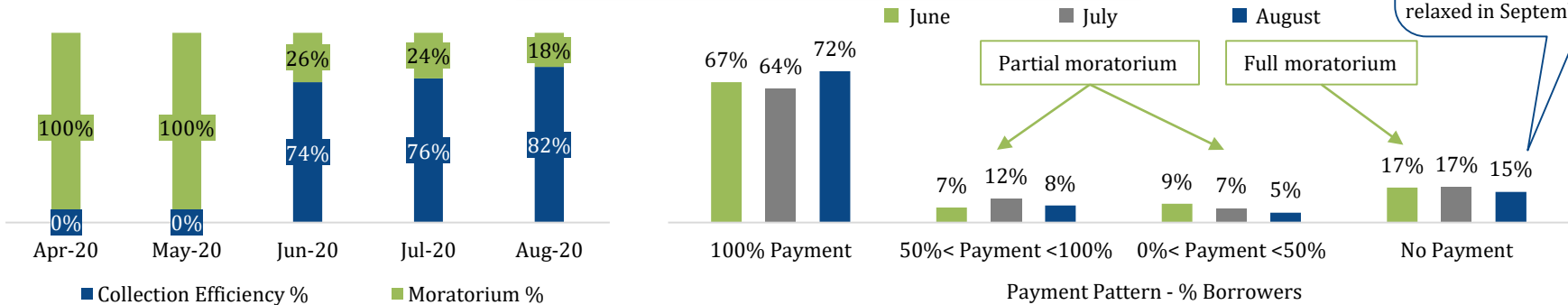
Encouraging Collections Trend (CAGL) – August 2020

Improvement in Cumulative Collections



CE %	June	July	August
Karnataka	78%	78%	86%
Maharashtra	62%	65%	72%
Tamil Nadu	75%	79%	86%
Madhya Pradesh	81%	88%	88%
Others	86%	87%	87%
Total	74%	76%	82%

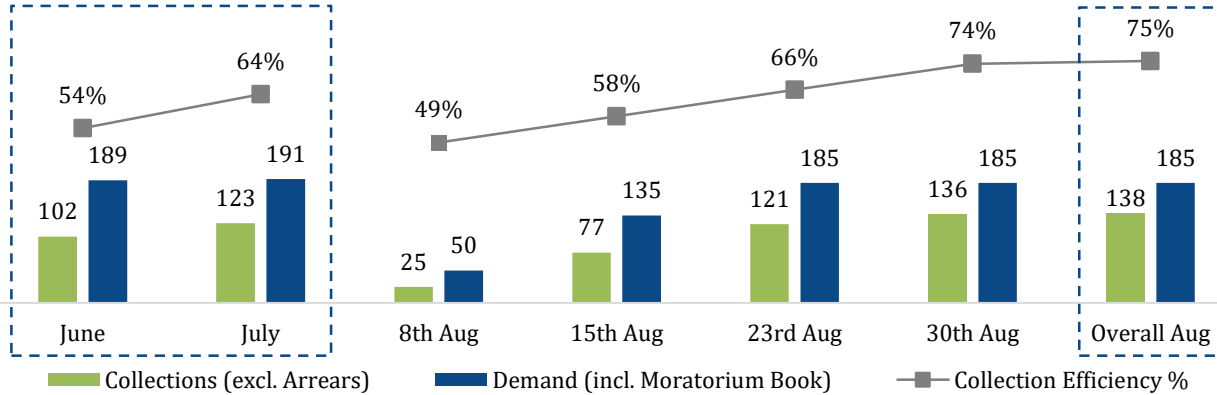
Reduction in Moratorium Book



11% excl. Maharashtra.
This should reduce going forward as lockdown / restrictions in Maharashtra have been significantly relaxed in September

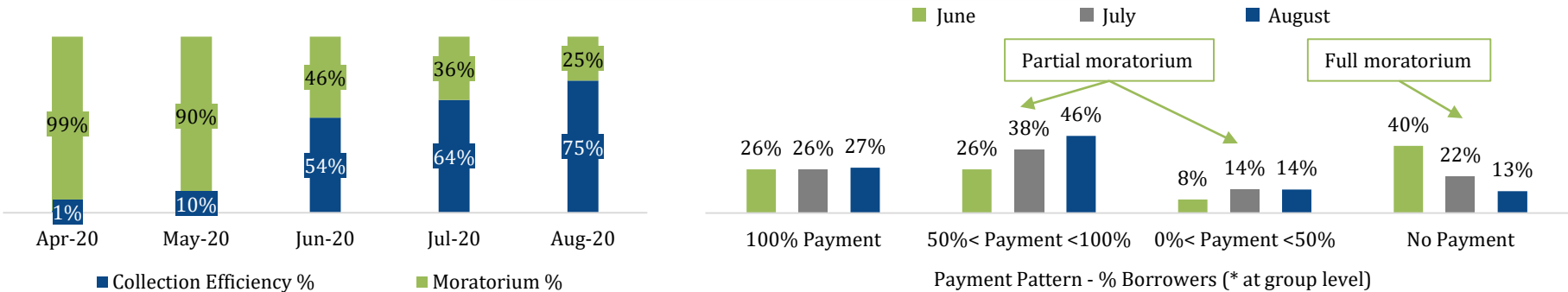
Encouraging Collections Trend (MMFL) – August 2020

Improvement in Cumulative Collections



CE %	June	July	August
Tamil Nadu	54%	66%	77%
Maharashtra	45%	56%	72%
Odisha	43%	43%	63%
Bihar	66%	75%	71%
Others	60%	68%	74%
Total	54%	64%	75%

Reduction in Moratorium Book





For Further Queries:

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