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CreditAccess Grameen Limited  
August 2021 Business Update

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# August 2021: Key Highlights

	CA Grameen	MMFL
GLP	INR 11,155 Cr (+18.8% YoY, +5.0% vs. Jun-21)	INR 2,104 Cr (6.9% YoY, +3.2% vs. Jun-21)
Disbursements	INR 1,188 Cr (+200.0% YoY, +7.3% vs. Jul-21)	INR 145 Cr (+63.0% YoY, -4.6% vs. Jul-21)
Collections Efficiency	92.5% excl. arrears 99% incl. arrears	86% excl. arrears 87% incl. arrears
Portfolio at Risk (PAR)	PAR 0: 15.9%, PAR 30: 11.0%, PAR 60: 8.3%, PAR 90: 6.3%	PAR 0: 19.5%, PAR 30: 13.1%, PAR 60: 9.5%, PAR 90: 7.3%
Branch Network	1,067 (103 branches opened Jul-21 (66) and Aug-21 (37))	460
Employee Vaccination Status	84.2% vaccinated (received at least 1 dose)	61.5% vaccinated (received at least 1 dose)

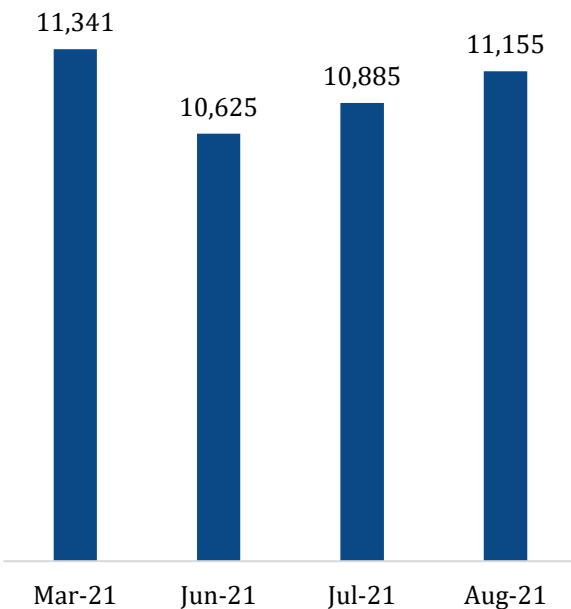
# CA Grameen: Strong Growth Momentum...

GLP grew 18.8% YoY and 5.0% vs. Jun-21

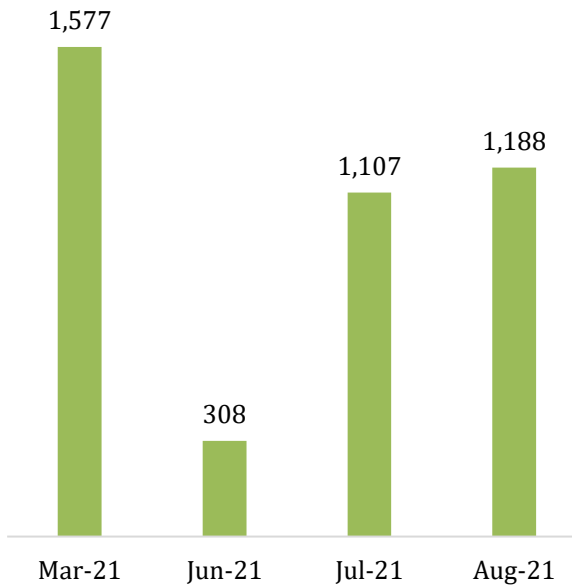
Disbursements grew 200.0% YoY and 7.3% vs. Jul-21

### New Branch Additions

#### GLP (INR Cr)



#### Disbursements (INR Cr)



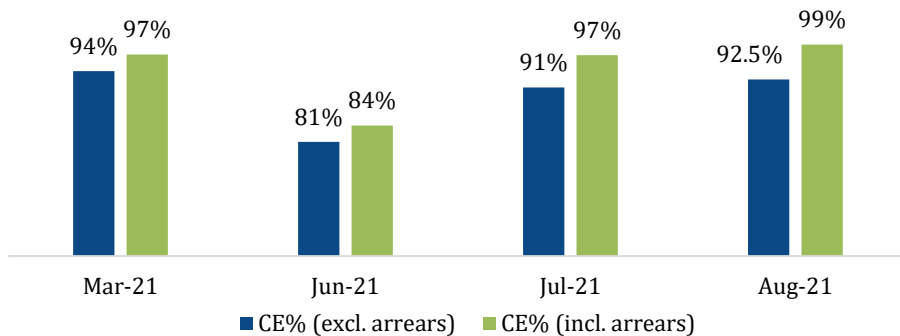
	Jul-21	Aug-21
Bihar	10	5
Chhattisgarh	5	0
Gujarat	5	4
Jharkhand	5	5
Madhya Pradesh	10	0
Kerala	2	0
Maharashtra	5	0
Odisha	0	5
Rajasthan	9	8
Uttar Pradesh	15	10
<b>Total</b>	<b>66</b>	<b>37</b>

Branch network expanded from 964 in Mar-21 to 1,067 in Aug-21, with focus on newer geographies

# CA Grameen: ...Backed By Resilient Collections

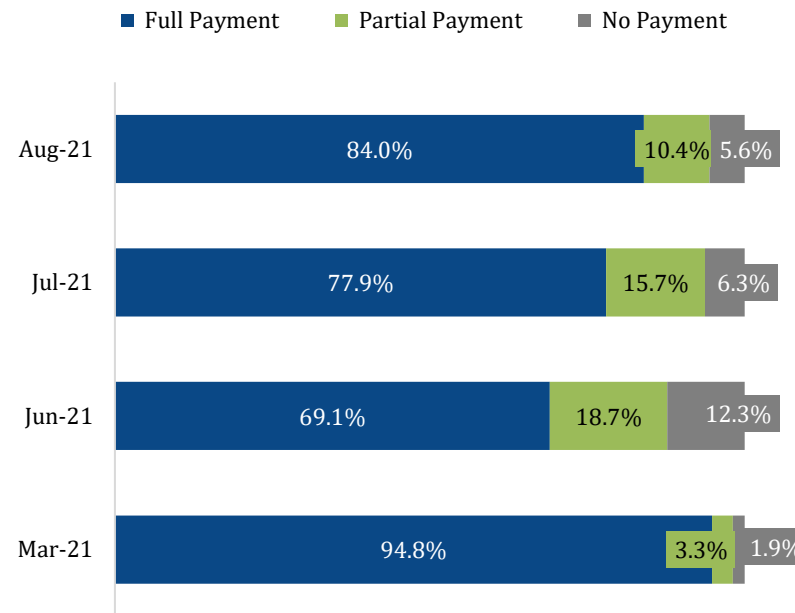


## MoM Improvement in Collection Efficiency



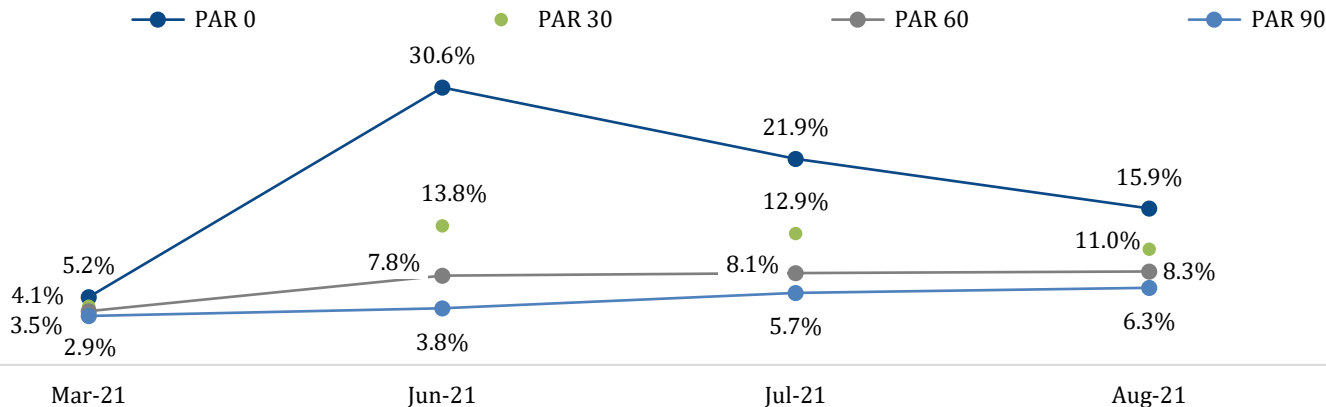
CE % (excl. arrears)	Mar-21	Jun-21	Jul-21	Aug-21
Karnataka	96%	76%	92%	94%
Maharashtra	90%	84%	88%	89%
Tamil Nadu	95%	78%	90%	93%
Madhya Pradesh	94%	87%	90%	90%
Chhattisgarh	93%	87%	91%	92%
Odisha	95%	95%	96%	97%
Others	99%	96%	97%	98%
<b>Total</b>	<b>94%</b>	<b>81%</b>	<b>91%</b>	<b>92.5%</b>

## Reduction in % GLP of Non-Paying Customers

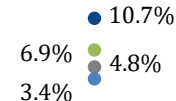


# CA Grameen: ...And Encouraging Asset Quality (Recovery) Trend

MoM Reduction in PAR



Incremental PAR due to COVID 2.0 is gradually reducing



Mar-21 to Aug-21

PAR 0	Mar-21	Jun-21	Jul-21	Aug-21
Karnataka	3.6%	37.8%	25.5%	16.5%
Maharashtra	8.7%	24.5%	20.8%	18.3%
Tamil Nadu	6.1%	28.4%	20.9%	14.1%
Madhya Pradesh	4.3%	28.0%	19.4%	16.2%
Others	2.8%	16.2%	11.0%	7.9%
<b>Total</b>	<b>5.2%</b>	<b>30.6%</b>	<b>21.9%</b>	<b>15.9%</b>

PAR 60	Jul-21	Aug-21
Karnataka	5.9%	6.2%
Maharashtra	13.1%	13.0%
Tamil Nadu	5.6%	6.9%
Madhya Pradesh	10.9%	10.7%
Others	4.5%	4.2%
<b>Total</b>	<b>8.1%</b>	<b>8.3%</b>

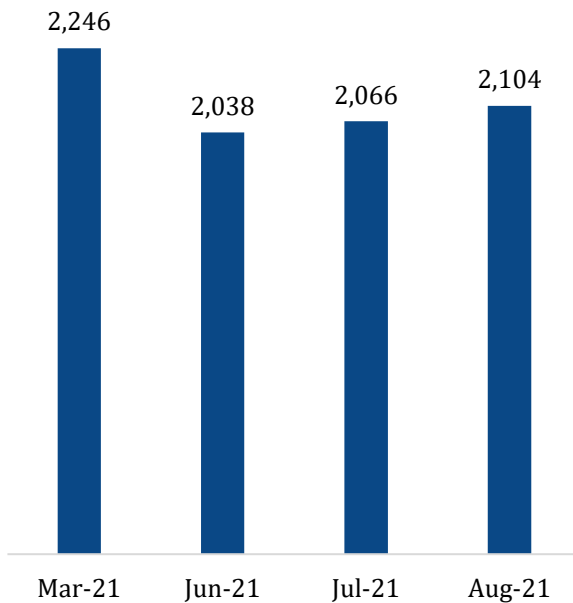
PAR 90	Jul-21	Aug-21
Karnataka	4.0%	4.0%
Maharashtra	9.5%	11.2%
Tamil Nadu	5.1%	4.6%
Madhya Pradesh	6.7%	8.6%
Others	2.7%	3.1%
<b>Total</b>	<b>5.7%</b>	<b>6.3%</b>

# MMFL: Growth Gradually Gaining Momentum...

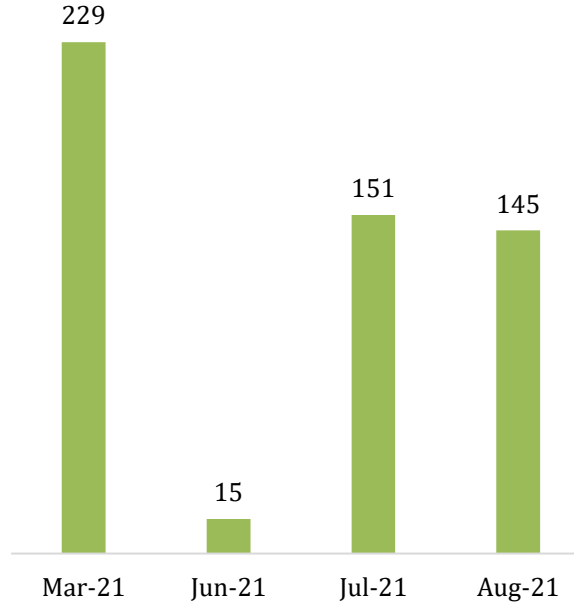
GLP grew 6.9% YoY and 3.2% vs. Jun-21

Disbursements +63.0% YoY and -4.6% vs. Jul-21

GLP (INR Cr)



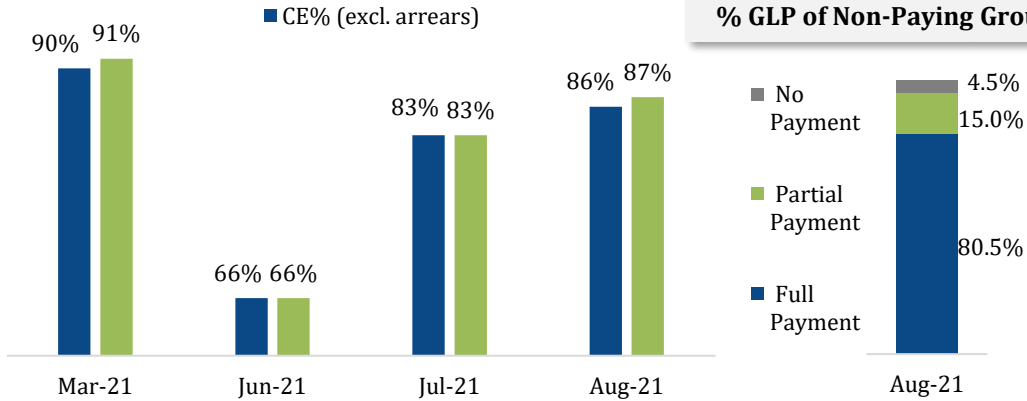
Disbursements (INR Cr)



- Slower portfolio growth in H1 FY22
  - Transitory learning curve on account of process integration
  - Slight delay in training & resource availability due to COVID
- Process integration complete at all MMFL branches in Aug-21
- Rollout of integrated tech solution expected in Sep-21
- Growth planned to ramp-up in H2 FY22

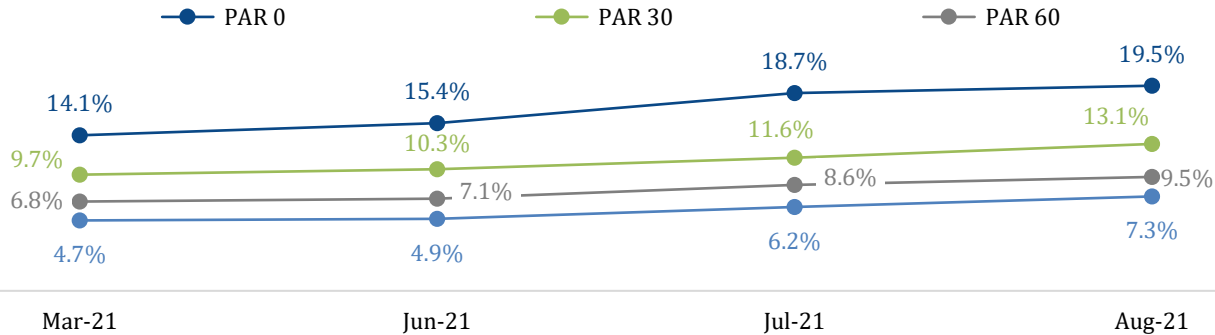
# MMFL: ...Along With Focus on Collections and Asset Quality

## MoM Improvement in Collection Efficiency

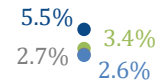


CE % (Excl. Arrears)	Mar-21	Jun-21	Jul-21	Aug-21
Tamil Nadu	90%	61%	82%	86%
Maharashtra	84%	75%	76%	76%
Odisha	92%	89%	94%	94%
Bihar	94%	87%	91%	91%
Others	93%	55%	78%	84%
<b>Total</b>	<b>90%</b>	<b>66%</b>	<b>83%</b>	<b>86%</b>

## MoM PAR Trend



**Incremental PAR due to COVID 2.0 has been largely controlled**







## For Further Queries:

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