



CreditAccess Grameen Limited awarded Gold Level in Client Protection Principle (CPP) Certification

Bengaluru, 13th June 2022: CreditAccess Grameen Limited (NSE: CREDITACC, BSE: 541770, 'CA Grameen'), the country's leading microfinance institution, has been certified with the highest level of recognition, Gold Standard in Client Protection Principle (CPP) certification by M-CRIL Limited. This is a testament to the conscious effort made by the institution to provide affordable products and services to its clientele over years and be a responsible lender to the bottom of the pyramid.

The certification gauges an institution on various parameters including appropriate product design and delivery, prevention of over-indebtedness, transparency, responsible pricing, fair and respectful treatment of clients, privacy of client data, and mechanisms for complaint resolution to determine the degree of client protection practices followed across loan cycle.

Ms. Hema Bansal, Executive Director – Inclusive Finance, M-CRIL Ltd. said, "We would like to congratulate Credit Access Grameen Ltd. for obtaining the 'Gold' certificate based on the universal standards set by SPTF-CERISE Client Protection Framework. The interest rates charged by Grameen are amongst the lowest in the industry and with high customer retention, it continues to adhere to the RBI regulations and the various guidelines of the Client Protection Framework. The company's longstanding commitment to consumer protection is much appreciated."



Mr. Udaya Kumar Hebbar, MD & CEO, CreditAccess Grameen Ltd. said, "Client protection measures are the cornerstone of our business model given our product, people, and processes (PPP) are designed keeping client's convenience and preference in place. This has rewarded us on numerous occasions helping cement our leadership position in the microfinance space." He further added, "Our association with certification has now completed a decade and our mission continues to be guided by the philosophy of balancing economic growth with responsible finance to create a meaningful value for all stakeholders involved."



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, on a consolidated basis, is now operating in 319 districts in the 14 states (Karnataka, Maharashtra, Tamil Nadu, Chhattisgarh, Madhya Pradesh, Odisha, Kerala, Goa, Gujarat, Rajasthan, Uttar Pradesh, Bihar, Jharkhand, and West Bengal) and one union territory (Puducherry) in India through 1,635 branches. The Company's Promoter is CreditAccess India N.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 over more than a decade.

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