



India's Largest Microfinance Institution

USD 2.2 Billion+ AUM | ~3.9 Million Women Customers | 16,800+ Employees

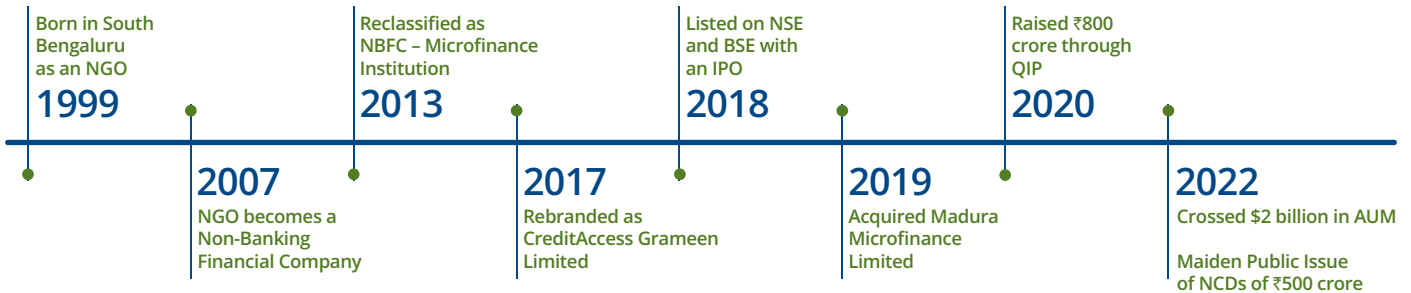


Unlocking the
Entrepreneurship
Potential of
Rural India



23 years of enabling rural women entrepreneurship!

CreditAccess Grameen Limited is a publicly listed company and India's largest NBFC-MFI, focused on providing micro-loans to women predominantly in rural areas across India. Our aim is to enable rural transformation by igniting the spirit of enterprise among these women. The company is popularly known as "Grameen Koota" amongst its customers, translating to "rural group" in Kannada.



Catering to life cycle needs of our customers

We offer a bouquet of loan products to cater to various life cycle needs of our customers. These include loans for income generation, health care, education, emergencies, festivals, home improvement, working capital, water and sanitation, etc.



"I have availed Grameen Uhnati Loan to expand my family's Pooja Essentials Store. The processing was quick and easy. I am earning good profits now!"
Ms. Nagamma, CA Grameen customer, Karnataka



"Using CA Grameen loans, I was able to purchase raw materials required to weave Banarsi sarees. My business has taken off now and I am happy".
Ms. Prabhavati, CA Grameen customer, Uttar Pradesh



Customer centric business

- Products to suit life cycle needs
- Strong Client Protection Principles
- Regular customer engagement
- Access to need-based credit
- Robust grievance redressal
- High customer retention rate

Udaya Kumar Hebbar | Managing Director & Chief Executive Officer

“At CA Grameen, we aim to be the most trusted financial partner of low-income and rural households in India. We intend to create a long-term positive impact at the bottom of the social pyramid by offering responsible business products. With our strategy of high-touch, high-tech business model, we continue to achieve scalability and long-term sustainable growth.”



Revolutionizing Rural Finance in India


3.94 Million
Customers


344
Districts


16,800
Employees


1,727
Branches


14 States
& 1 UT


USD 2.2
Billion+ AUM

*Data as on 31 December, 2022 | For more info: www.creditaccessgrameen.in/investors



Vision

To be the preferred financial partner of Indian households lacking access to formal credit, enriching their lives by providing convenient and reliable solutions, matching their evolving needs.

Mission

To be the preferred financial partner of 10 million low-income households lacking access to credit, by the year 2025.

What makes us a Great Place to Work?

- Equal opportunity employer
- Nurturing employee well-being, healthy life & financial security
- Focus on local employment generation
- Encouraging employee upskilling
- Internal growth opportunities
- Unique incentive structure



Consistent Value Creator

Our growth roadmap is built around the following unique propositions which help us deliver superior, consistent outcomes and create value for our stakeholders!



- 1 High-touch, high-tech delivery model
- 2 Robust IT infrastructure, end-to-end digitization of field operations
- 3 Focused on rural penetration and customer-centricity
- 4 Strong risk and audit management
- 5 Efficient and stable management team
- 6 Business model with inherent ESG adherence
- 7 Focus on strong governance to protect stakeholder interests
- 8 Consistent growth track record, superior asset quality, and improved operational profitability
- 9 Employee-friendly organization – creative & value-centric work culture

10 Business operations interlinked with UN Sustainable Development Goals



Our CSR Efforts – Lending a Helping Hand!

Powering communities through an evolving and inclusive development approach

Our CSR activities are executed by **CreditAccess India Foundation**, a 100% subsidiary of CreditAccess Grameen Limited.



Key Focus Areas

- Rural Development
- Education
- Livelihood
- Healthcare
- Disaster Relief

Impact Created

- 750,000 corona warriors supported with covid protection essentials
- 24,000 affected households provided with disaster relief assistance
- ~7,500 students from rural govt schools imparted with life-skills training
- ~4,200 beneficiaries availed diagnostic facilities via mobile health check-up vans
- 1,900 Anganwadis and 1,280 rural public institutions supported with essential infrastructure supplies
- 735 people imparted with vocational and skill-based training, including 210 specially-abled students
- 115 scholarships awarded to needy students
- 3 self-learning centres to bridge the digital divide in learning for rural students
- 4 rainwater harvesting & 1 lake rejuvenation project completed

Jagruti

Customer Awareness & Financial Literacy Initiative



Spreading awareness among our customers on key socio-economic issues. Covered 500+ topics, so far.

Awards & Certifications

The awards and certifications that have been bestowed on us are a constant source of inspiration

Breaking Ground in WASH Financing Award at IFI Summit 2022

"Best in Enterprise Mobility & Data Centre" by Indian Express Group

"Best Tech of the Year" by Quantic India 2022

Prestigious Brands of Asia – 2022 by BARC

Gold Shield Award for Excellence in SDG Reporting by ICAI 2020-2021

India's Best Workplaces™ in BFSI 2020-2022



Microfinance Organization of the Year 2015, 2019, and 2020

CNBC-AWAAZ CEO Awards 2019

Best NBFC at FE Best Banks Awards 2017-18

Great Place to Work® Certified 2020-2024

Gold Level in Client Protection Principle Certification by M-CRIL 2022

Official Seal of Transparency from MFTransparency

Ratings

AA- (Stable)	A+ (Positive)	A+ (Positive)
Ind-Ra	CRISIL	ICRA
Banking Facilities		

AA- (Stable)	A+ (Positive)	A+ (Positive)
Ind-Ra	CRISIL	ICRA
Non-Convertible Debentures		

CRISIL	M1C1
COCA	
ICRA	A1+
Commercial Paper	

Our Brands

Financial Products		CSR Wing	
		Customer Awareness Program	

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