

India's Largest Microfinance Institution

USD 2.82 Billion AUM | 4.69 Million Women Customers | 19,040 Employees



Unlocking the
Entrepreneurship
Potential of
Rural India



25 years of excellence and women empowerment!

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 the Grameen Unnati Loan to expand my family's pooja essentials store. The processing was quick and easy. I am earning good profits now!"
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".
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

"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



4.69 Million
Customers



367
Districts



19,040
Employees



1,894
Branches



16 States
& 1 UT



USD 2.82
Billion AUM

*Data as on 31 December, 2023 | 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
- 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

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



Impact Created

- 750,000 Corona warriors supported with COVID protection essentials
- 88,844 rural high school students imparted with life-skills training
- 47,004 beneficiaries provided with disaster relief assistance
- 8,661 beneficiaries availed diagnostic facilities via mobile health check-up vans
- 9,428 beneficiaries provided with cancer screening and 7,588 beneficiaries provided with primary healthcare services
- 3,764 rural public institutions and 2,892 *anganwadis* supported with essential amenities
- 1,443 beneficiaries supported with vocational and livelihood skills training, including 318 specially-abled students
- 1,100 scholarships provided for needy students and 1 digital self-learning centre set up for rural students
- 260 rural household sanitation units constructed
- 4 rainwater harvesting and 1 lake rejuvenation project completed

Jagruti

Customer Awareness & Financial Literacy Initiative



The initiative spreads awareness among our customers on key socio-economic issues, and we have covered 500+ topics, thus far.

*Cumulative data as on 31 December, 2023

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 Tech of the Year by Quantic
India 2022 - 2023

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 2020-2023

India's 100 Best Companies
To Work For™ – 2023



Microfinance Organization of the
Year 2015, 2019, 2020, and 2023

Best Small NBFC at Livemint
BFSI Awards 2023

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

Ratings

AA- (Stable)	AA- (Stable)	AA- (Stable)
Ind-Ra	CRISIL	ICRA
Banking Facility		

AA- (Stable)	AA- (Stable)	AA- (Stable)
Ind-Ra	CRISIL	ICRA
Non-Convertible Debenture		

CRISIL	M1C1
COCA	
ICRA	A1+
Commercial Paper	

Our Brands

Financial
Products

GrameenKoota
Micro Finance

CSR
Wing

CreditAccess
India Foundation

GrameenKoota
Retail Finance

Customer
Awareness
Program

GrameenKoota
Jagruti



Scan QR code to visit our website

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