



India's Largest NBFC-MFI

USD 2.88+ Billion AUM | 4.8+ Million Women Customers | 19,333+ 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 Banarasi 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



4.8+ Million
Customers



422 +
Districts



19,333+
Employees



2,059 +
Branches



16 States
& 1 UT



USD 2.88+
Billion AUM

*Data as on 31 December, 2024 | For more info: www.creditaccessgrameen.in/investors



Vision

To be the preferred financial partner of Indian households lacking access to formal credit.

Mission

To provide affordable credit and other financial services in a responsible, sustainable, reliable way to our customers matching their evolving needs.



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

Key Focus Areas

- Education • Healthcare • Livelihood • Rural Development
- Disaster Relief and Humanitarian Aid

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



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.

Impact Created

- Supported 750,000 corona warriors with COVID protection essentials, and 8,661 beneficiaries received diagnostic services via mobile health check-up vans.
- 97,712 rural high school students received life skills training, and 2,600 beneficiaries were supported with vocational and livelihood skills training.
- Provided disaster relief to 103,033 beneficiaries.
- Assisted 7,635 with primary healthcare, 4,605 with cancer screening, and provided holistic care for 324 children with cancer.
- Treated 4,419 animals and supported 2,168 farmers in 32 camps.
- 2206 scholarships given to needy students, and 600 rural students benefited from digital self-learning centres.
- Provided education, nutrition, and psychosocial support to 53 tribal children at ASHA Child Home, and supplied nutritional supplements to 3,335 children in rural Karnataka.
- Trained 150 government school teachers on the "Make Your Own Lab" kit for experiential learning and supported 106 students with food at Police Children's Residential School.
- Supported 4,684 rural public institutions, 3,488 Anganwadis, and 372 specially-abled individuals with essential amenities.
- Constructed 320 rural sanitation units and provided water & sanitation to 2 schools.
- Completed 4 rainwater harvesting and 1 lake rejuvenation project.
- Created 256 million litres of water storage benefiting 15,000 communities and farmers.
- Supplied water to 23 acres and supported 18 farmers with solar pump structures.
- Distributed menstrual cups to 250 women, supported BioFest, and planted 2,451 trees at Anganwadis, schools, hospitals, and police stations.
- Installed solar panels in 2 schools and 2 Anganwadis, and established 1 smart classroom and 1 kitchen for intellectually challenged students and a destitute home.

Awards & Certifications

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

Best Core Banking Technology Implementation Award 2024

ESG Excellence Award in the Mid/Small Category - 2024

Risk Management Team of the Year - 2024

Best Tech of the Year (Robotics & AI) in the NBFC category -2023

Breaking Ground in WASH Financing Award at IFI Summit 2022

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 the Mint BFSI Summit & Awards 2023

CNBC-AWAAZ CEO Awards 2019

Great Place to Work® Certified 2020-2025

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



CSR Wing



Customer Awareness Program



Scan QR code to visit our website

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www.creditaccessgrameen.in