

Ref: CAGL/EQ/2025-26/3

April 08, 2025

To

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street

Mumbai - 400001

Scrip code: 541770

National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,

Bandra Kurla Complex, Bandra (East)

Mumbai - 400051

Symbol: CREDITACC

Dear Sir/Madam,

Sub.: Interim Business Update - March 2025

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, please find enclosed Interim Business Update - March 2025 for your information and record.

Thanking you,

Yours' Truly

For **CreditAccess Grameen Limited**

M. J. Mahadev Prakash

Company Secretary & Chief Compliance Officer

Encl.: As above

Being **Sustainable** & **Responsible**



CreditAccess Grameen Limited

Interim Business Update

March 2025



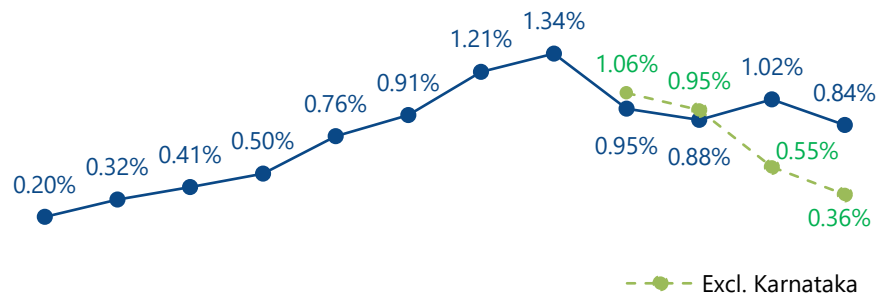
Note: The numbers mentioned in the presentation are provisional numbers, subject to limited review by Joint Statutory Auditors, and approval of the Audit Committee and Board of Directors of the Company

Improved Business Momentum Coupled With Stabilizing Asset Quality

	Dec-24	Mar-25
GLP (INR Cr)¹	24,810	25,948
- Karnataka	7,927	8,068
- Other States	16,883	17,879
PAR 0+ %	6.8%	6.9%
PAR 0+ % (Excl. Karnataka)	8.0%	6.1%
PAR 30+ %	5.1%	5.5%
PAR 60+ %	3.8%	4.3%
PAR 90+ %	2.6%	3.3%

1) Includes impact of INR 502 Cr of accelerated write-offs in Q4 FY25

All States – Monthly PAR 15+ Accretion/AUM Rate



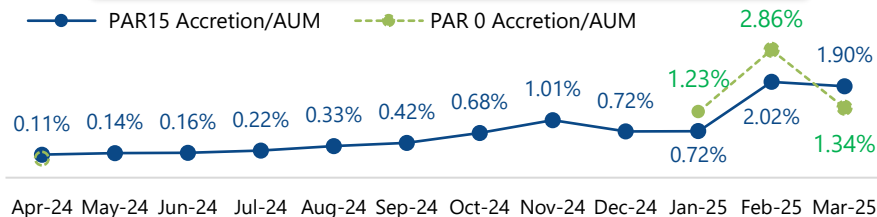
Apr-24 May-24 Jun-24 Jul-24 Aug-24 Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25

PAR Trend	Dec-24		Mar-25	
Top 5 States	PAR 0+	PAR 90+	PAR 0+	PAR 90+
Karnataka	4.3%	1.2%	8.7%	2.4%
Maharashtra	5.0%	2.3%	3.3%	2.1%
Tamil Nadu	8.9%	3.2%	8.1%	4.5%
Madhya Pradesh	5.3%	2.4%	3.8%	2.1%
Bihar	14.8%	5.3%	12.2%	7.3%
Others	10.1%	4.5%	7.0%	4.4%
Total	6.8%	2.6%	6.9%	3.3%
Total (Excl. Karnataka)	8.0%	3.3%	6.1%	3.7%

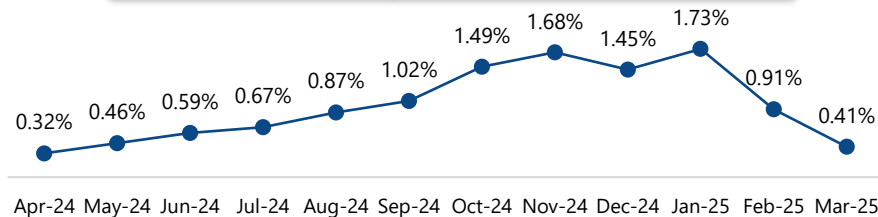
- ✓ **Positive business momentum** led by healthy loan portfolio growth across all geographies, partially offset by lower growth in Karnataka
- ✓ **Over 2.5 lakh new borrowers added** during Q4 FY25
- ✓ **Stabilizing asset quality** led by declining PAR accretion rate across all states, partially offset by elevated PAR accretion in Karnataka
- ✓ **X bucket CE% (Excl. Karnataka) largely normalised at >99.6% in Mar-25**
- ✓ **X bucket CE% in Karnataka improved from ~96.9% in Feb-25 to ~98.5% in Mar-25, touching ~99% at the end of Mar-25**
- ✓ **Enhanced collections efforts** with strong control on employee attrition, employee base increasing from 19,333 in Dec-24 to 20,973 in Mar-25
- ✓ **Healthy collections from PAR buckets**, with 40% of borrowers in PAR 1-60 and 10% of borrowers in PAR 60+ making partial payments

Continued Momentum: Significant Reduction In PAR 15+ Accretion Across Other Operating Geographies

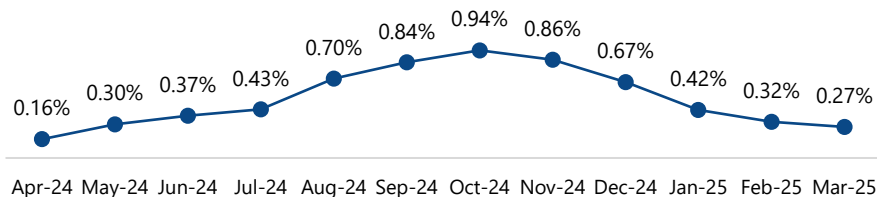
Karnataka – Monthly PAR 0+ & 15+ Accretion/AUM Rate



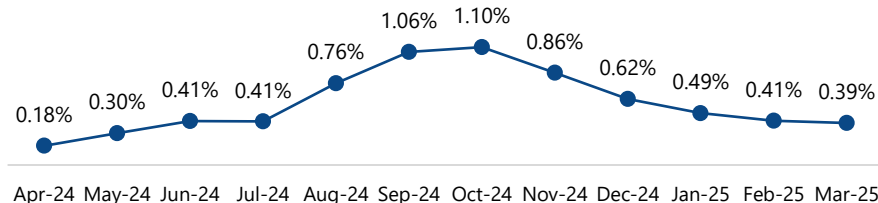
Tamil Nadu – Monthly PAR 15+ Accretion/AUM Rate



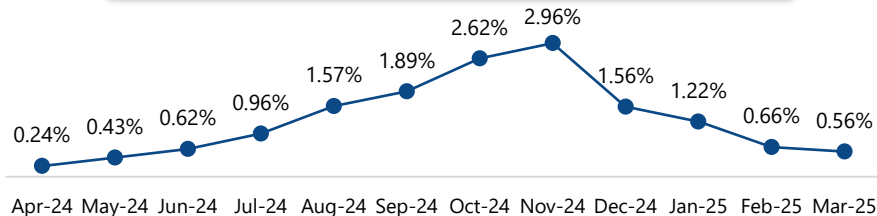
Maharashtra – Monthly PAR 15+ Accretion/AUM Rate



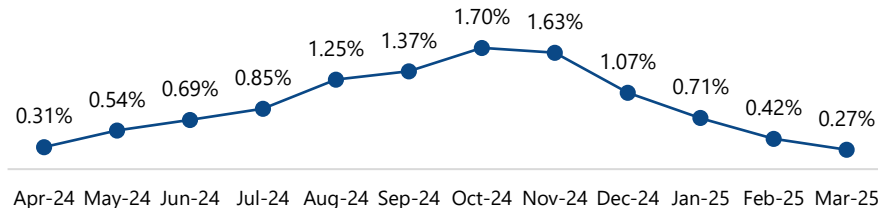
Madhya Pradesh – Monthly PAR 15+ Accretion/AUM Rate



Bihar & UP – Monthly PAR 15+ Accretion/AUM Rate



Other States – Monthly PAR 15+ Accretion/AUM Rate





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FEB 2025-FEB 2026

INDIA

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