CreditAccess Grameen

CreditAccess Grameen Limited

Regd. & Corporate Office
#49, 46th Cross, 8th Block, Jayanagar, Bengaluru-560070
Phone: 080-22637300 | Fax: 080-26643433
Email: info@cagrameen.in
Website: www.creditaccessgrameen.in
CIN: L51216KA1991PLC053425

Ref: CAGL/EQ/2025-26/45

July 03, 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 - June 2025

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

Thanking you,

Yours' Truly
For **CreditAccess Grameen Limited**

MATADA JAYAKUMAR MAHADEV PRAKASH
Digitally signed by MATADA JAYAKUMAR MAHADEV PRAKASH
Date: 2025.07.03 23:04:18 +05'30'

M. J. Mahadev Prakash
Company Secretary & Chief Compliance Officer

Encl.: As above

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

CreditAccess Grameen Limited

Interim Business Update

June 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

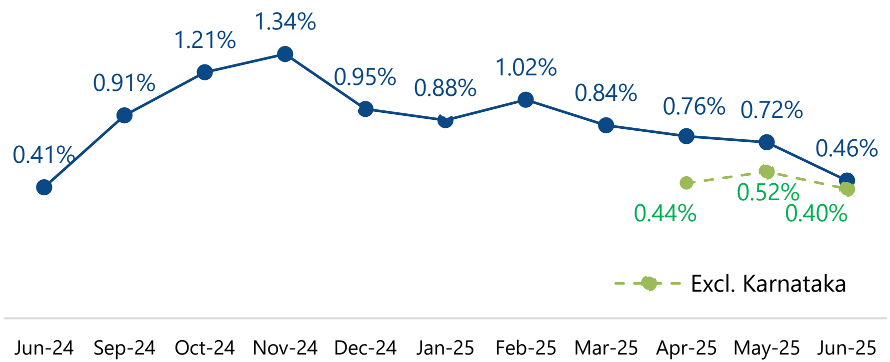
Improved Business Momentum Coupled With Stabilizing Asset Quality

	Mar-25	Jun-25
GLP (INR Cr)[1]	**25,948**	**26,055**
- Karnataka	8,068	8,104
- Other States	17,879	17,951
PAR 0+ %	**6.9%**	**5.9%**
PAR 0+ % (Excl. Karnataka)	**6.1%**	**4.4%**
PAR 30+ %	**5.5%**	**4.9%**
PAR 60+ %	**4.3%**	**4.1%**
PAR 90+ %	**3.3%**	**3.3%**

1) Includes impact of INR 693 Cr of write-offs (incl. accelerated write-offs) in Q1 FY26

PAR Trend	Mar-25		Jun-25	
Top 5 States	**PAR 0+**	**PAR 90+**	**PAR 0+**	**PAR 90+**
Karnataka	8.7%	2.4%	9.2%	5.1%
Maharashtra	3.3%	2.1%	2.7%	1.2%
Tamil Nadu	8.1%	4.5%	5.8%	3.4%
Madhya Pradesh	3.8%	2.1%	3.3%	1.6%
Bihar	12.2%	7.3%	8.5%	5.2%
Others	7.0%	4.4%	4.5%	2.6%
Total	**6.9%**	**3.3%**	**5.9%**	**3.3%**
Total (Excl. Karnataka)	**6.1%**	**3.7%**	**4.4%**	**2.5%**

All States – Monthly PAR 15+ Accretion/AUM Rate



- ✓ **Q1 FY26 sets a new benchmark, driven by highest first quarter disbursement and strong business momentum**
- ✓ **~2.0 lakh new borrowers added** during Q1 FY26
- ✓ **Delivered a healthy QoQ growth of 3.1% (pre write-off basis)** while fully adhering with MFIN Guardrails
- ✓ **Broad based decline in PAR accretion rate across all states**
- ✓ Continued business acceleration driven by expanding employee base, increasing from **20,970 in Mar-25 to 21,333 in Jun-25**

Significant Reduction In PAR 15+ Accretion Across All Operating Geographies

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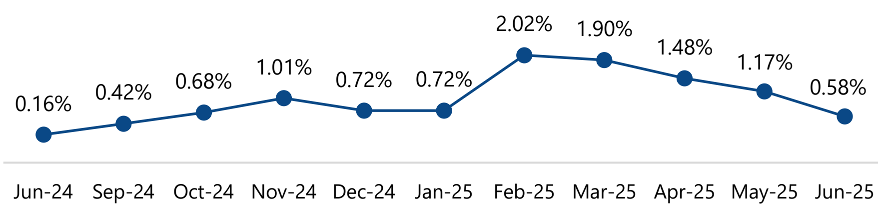
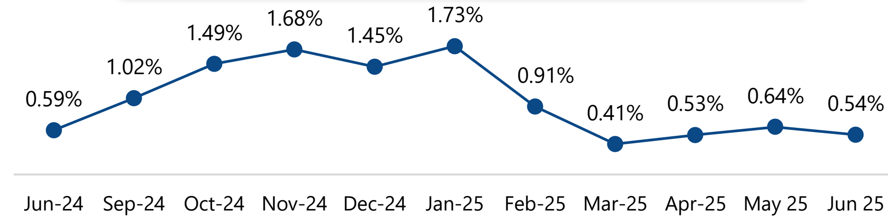
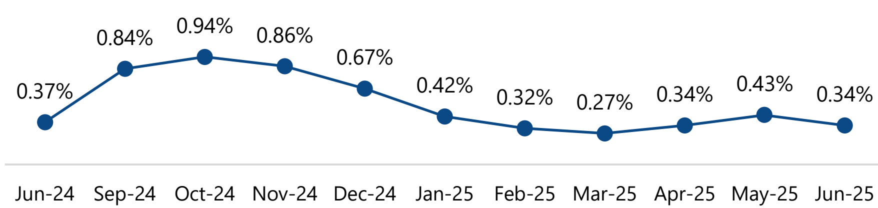
Karnataka – Monthly PAR 15+ Accretion/AUM Rate



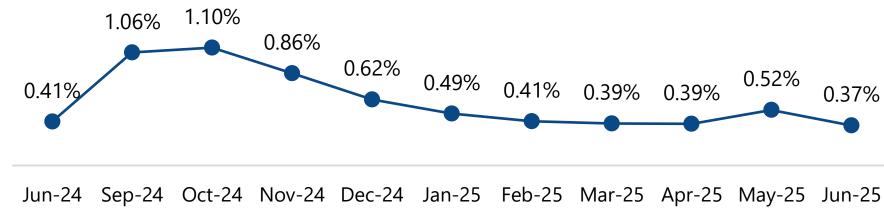
Tamil Nadu – Monthly PAR 15+ Accretion/AUM Rate



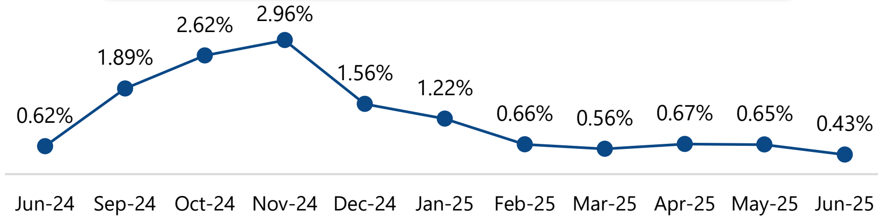
Maharashtra – Monthly PAR 15+ Accretion/AUM Rate



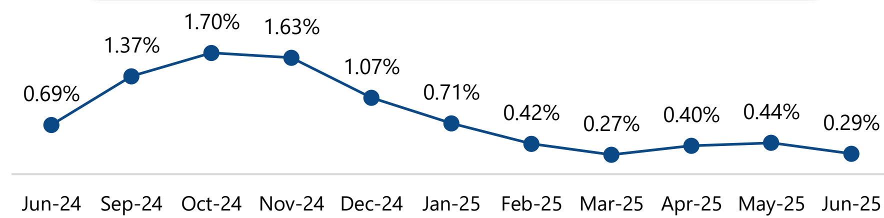
Madhya Pradesh – Monthly PAR 15+ Accretion/AUM Rate



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



Other States – Monthly PAR 15+ Accretion/AUM Rate



CreditAccess® Grameen

Great Place To Work® Certified
FEB 2025-FEB 2026
INDIA

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