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/2025-26/102

October 07, 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 - September 2025

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

Thanking you,

Yours' Truly
For **CreditAccess Grameen Limited**

DEEPTI R
Digitally signed by DEEPTI R
Date: 2025.10.07 11:30:03 +05'30'

Deepti Ramani
Company Secretary & Compliance Officer

Encl.: As above

Being
Sustainable
& Responsible

CreditAccess Grameen Limited

Interim Business Update

September 2025

Note: The operational figures 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

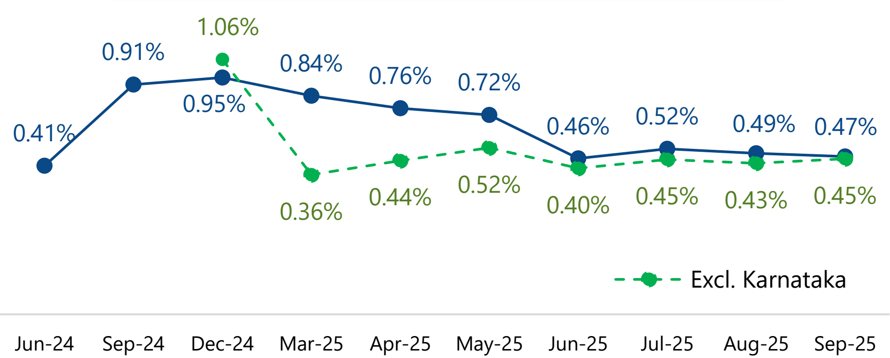
CreditAccess® Grameen

	Jun-25	Sep-25
GLP (INR Cr)[1]	**26,055**	**25,904**
- Karnataka	8,104	7,900
- Other States	17,951	18,004
Disbursements (INR Cr)	**5,458 (Q1 FY26)**	**5,331 (Q2 FY26)**
PAR 0+ %	**5.9%**	**4.7%**
PAR 0+ % (Excl. Karnataka)	**4.4%**	**3.8%**
PAR 30+ %	**4.9%**	**3.7%**
PAR 60+ %	**4.1%**	**3.1%**
PAR 90+ %	**3.3%**	**2.5%**

1) Includes impact of INR 683 Cr of write-offs (incl. accelerated write-offs) in Q2 FY26

PAR Trend	Jun-25		Sep-25	
Top 5 States	**PAR 0+**	**PAR 90+**	**PAR 0+**	**PAR 90+**
Karnataka	9.2%	5.1%	6.8%	3.9%
Maharashtra	2.7%	1.2%	3.0%	1.3%
Tamil Nadu	5.8%	3.4%	4.2%	2.4%
Madhya Pradesh	3.3%	1.6%	3.9%	1.6%
Bihar	8.5%	5.2%	6.8%	3.6%
Others	4.5%	2.6%	3.5%	1.8%
Total	**5.9%**	**3.3%**	**4.7%**	**2.5%**
Total (Excl. Karnataka)	**4.4%**	**2.5%**	**3.8%**	**1.9%**

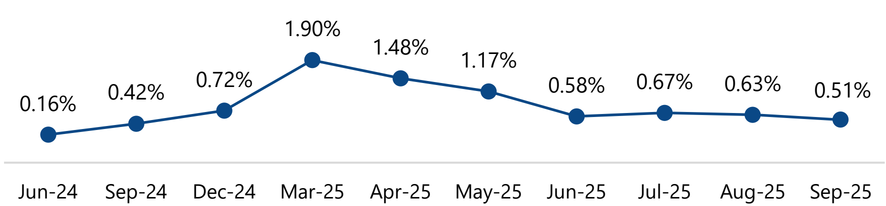
All States – Monthly PAR 15+ Accretion/AUM Rate



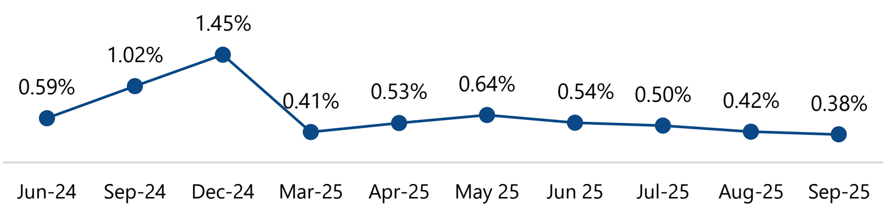
- ✓ **Continuing robust business momentum despite seasonally weaker Q2**
- ✓ **Disbursements grew ~33% YoY in Q2 FY26 and ~27% YoY in H1 FY26**
- ✓ **150 new branches opened in H1 FY26**; including 96 branches in Q2 FY26
- ✓ **~4.4 lakh new borrowers added in H1 FY26**, including 2.2 lakh new borrowers added in Q2 FY26
- ✓ **PAR 15+ accretion rate was range-bound**, due to the temporary impact of heavy rains / floods across operating geographies. It is expected to improve over the coming months
- ✓ Employee base increased from **21,333 in Jun-25 to 21,701 in Sep-25**

PAR 15+ Accretion Trend Across Operating Geographies

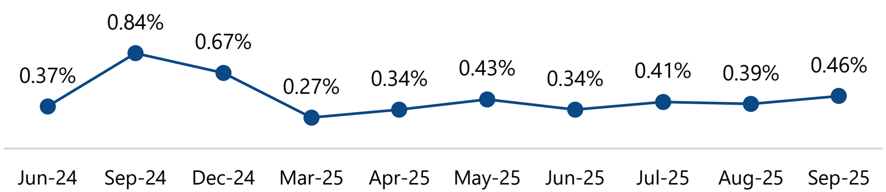
Karnataka – Monthly PAR 15+ Accretion/AUM Rate



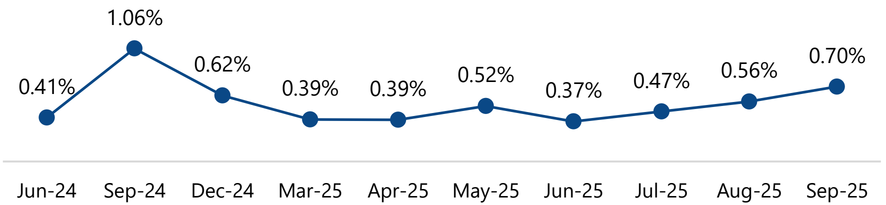
Tamil Nadu – Monthly PAR 15+ Accretion/AUM Rate



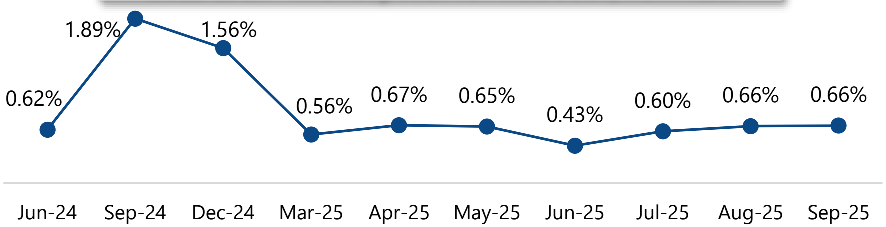
Maharashtra – Monthly PAR 15+ Accretion/AUM Rate



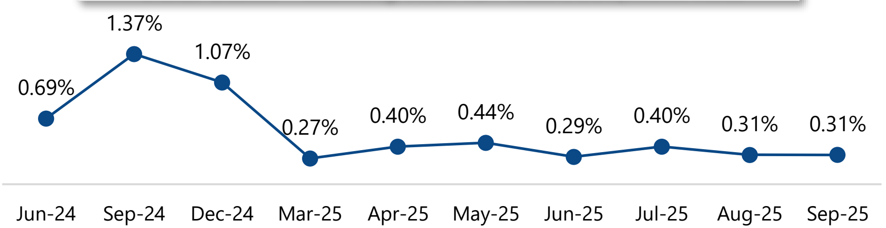
Madhya Pradesh – Monthly PAR 15+ Accretion/AUM Rate



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



Other States – Monthly PAR 15+ Accretion/AUM Rate



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