

General information about company	
Scrip code	541770
NSE Symbol	CREDITACC
MSEI Symbol	NOTLISTED
ISIN	INE741K01010
Name of the company	CreditAccess Grameen Limited
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-09-2025
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Table VI - Statement showing foreign ownership limits		
Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	100	78.9
As on the end of previous 1st quarter	100	78.78
As on the end of previous 2nd quarter	100	78.5
As on the end of previous 3rd quarter	100	77.81
As on the end of previous 4th quarter	100	76.01

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	
								No of Voting (XIV) Rights								Total as a % of (A+B+C)
								Class eg:X	Class eg:Y	Total						
(A)	Promoter & Promoter Group	1	106109028			106109028	66.37	106109028		106109028	66.37					106109028
(B)	Public	83942	53769596			53769596	33.63	53769596		53769596	33.63			3451636	3451636	57221232
(C)	Non Promoters- Non Public															
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts															
	Total	83943	159878624			159878624	100	159878624		159878624	100			3451636	3451636	163330260

Table I – Summary Statement holding of specified securities																
Category (I)	Category of shareholder (II)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group	64.97											106109028			
(B)	Public	35.03											53744109	0	0	0
(C)	Non Promoter-Non Public															
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts															
	Total	100											159853137	0	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	
								No of Voting (XIV) Rights								Total as a % of Total Voting rights
								Class eg: X	Class eg: Y	Total						
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(d)	Any Other (specify)	1	106109028			106109028	66.37	106109028		106109028	66.37					106109028
Sub-Total (A)(1)		1	106109028			106109028	66.37	106109028		106109028	66.37					106109028
(2)	Foreign															
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)		1	106109028			106109028	66.37	106109028		106109028	66.37					106109028
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	32	17536794			17536794	10.97	17536794		17536794	10.97			0	0	17536794
(c)	Alternate Investment Funds	20	737226			737226	0.46	737226		737226	0.46			0	0	737226
(e)	Insurance Companies	15	3030279			3030279	1.9	3030279		3030279	1.9			0	0	3030279
(i)	NBFCs registered with RBI	1	316			316	0	316		316	0			0	0	316
Sub-Total (B)(1)		68	21304615			21304615	13.33	21304615		21304615	13.33			0	0	21304615
(2)	Institutions (Foreign)															
(d)	Foreign Portfolio Investors Category I	144	18180476			18180476	11.37	18180476		18180476	11.37			0	0	18180476
(e)	Foreign Portfolio Investors Category II	19	1463442			1463442	0.92	1463442		1463442	0.92			0	0	1463442
Sub-Total (B)(2)		163	19643918			19643918	12.29	19643918		19643918	12.29			0	0	19643918
(3)	Central Government / State Government(s)															
(4)	Non-institutions															
(c)	Key Managerial Personnel	3	28015			28015	0.02	28015		28015	0.02			0	0	28015
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	79409	5592861			5592861	3.5	5592861		5592861	3.5			0	0	5592861
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	35	4911450			4911450	3.07	4911450		4911450	3.07			0	0	4911450
(i)	Non Resident Indians (NRIs)	2255	787235			787235	0.49	787235		787235	0.49			0	0	787235
(j)	Foreign Nationals	1	13			13	0	13		13	0			0	0	13
(l)	Bodies Corporate	413	741040			741040	0.46	741040		741040	0.46			0	0	741040
(m)	Any Other (specify)	1595	760449			760449	0.48	760449		760449	0.48			3451636	3451636	4212085
Sub-Total (B)(4)		83711	12821063			12821063	8.02	12821063		12821063	8.02			3451636	3451636	16272699
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		83942	53769596			53769596	33.63	53769596		53769596	33.63			3451636	3451636	57221232
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
Total (A+B+C2)		83943	159878624			159878624	100	159878624		159878624	100			3451636	3451636	163330260
Total (A+B+C)		83943	159878624			159878624	100	159878624		159878624	100			3451636	3451636	163330260

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non- Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub- category (i)	Sub- category (ii)	Sub- category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(d)	Any Other (specify)	64.97											106109028			
Sub-Total (A)(1)		64.97											106109028			
(2)	Foreign															
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A) (2)		64.97											106109028			
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	10.74											17536794	0	0	0
(c)	Alternate Investment Funds	0.45											737226	0	0	0
(e)	Insurance Companies	1.86											3030279	0	0	0
(i)	NBFCs registered with RBI	0											316	0	0	0
Sub-Total (B)(1)		13.04											21304615	0	0	0
(2)	Institutions (Foreign)															
(d)	Foreign Portfolio Investors Category I	11.13											18180476	0	0	0
(e)	Foreign Portfolio Investors Category II	0.9											1463442	0	0	0
Sub-Total (B)(2)		12.03											19643918	0	0	0
(3)	Central Government / State Government(s)															
(4)	Non-institutions															
(c)	Key Managerial Personnel	0.02											28015	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	3.42											5580524	0	0	0
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	3.01											4898300	0	0	0
(i)	Non Resident Indians (NRIs)	0.48											787235	0	0	0
(j)	Foreign Nationals	0											13	0	0	0
(l)	Bodies Corporate	0.45											741040	0	0	0
(m)	Any Other (specify)	2.58											760449	0	0	0
Sub-Total (B)(4)		9.96											12795576	0	0	0
Total Public Shareholding (B)=(B)(1)+ (B)(2)+(B) (3)+(B)(4)		35.03											53744109	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
Total (A+B+C2)		100											159853137			
Total (A+B+C)		100											159853137			

Any Other (specify)			
Sr. No.	1	2	
Category	Bodies Corporate	Bodies Corporate	Click here to go back
Name of the Shareholders (I)	CREDITACCESS INDIA B.V.	CreditAccess Life Insurance Limited	
PAN (II)	AAJCM2225K	AAHCC9724D	Total
No. of the Shareholders (I)	1	0	1
No. of fully paid up equity shares held (IV)	106109028	0	106109028
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	106109028	0	106109028
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	66.37	0	66.37
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	106109028	0	106109028
Total	106109028	0	106109028
Total as a % of Total Voting rights	66.37	0	66.37
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	106109028	0	106109028
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	64.97	0	64.97
Number of equity shares held in dematerialized form (XVIII)	106109028	0	106109028
Reason for not providing PAN			
Reason for not providing PAN			
Shareholder type	Promoter	Promoter Group	

Mutual Funds				
Sr. No.	1	2	3	
Name of the Shareholders (I)	CANARA ROBECO MUTUAL FUND A/C CANARA ROBECO LARGE AND MID CAP FUND	HDFC LARGE AND MID CAP FUND	AXIS MUTUAL FUND TRUSTEE LIMITED A/C AXIS MUTUAL FUND A/C AXIS SMALL CAP FUND	Click here to go back
PAN (II)	AAATC3901G	AAATH1809A	AACTA5925A	Total
No. of fully paid up equity shares held (IV)	3091310	2066392	2062534	7220236
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	3091310	2066392	2062534	7220236
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.93	1.29	1.29	4.52
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	3091310	2066392	2062534	7220236
Total	3091310	2066392	2062534	7220236
Total as a % of Total Voting rights	1.93	1.29	1.29	4.52
No. Of Outstanding ESOP Granted (XC)	0	0	0	0
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0	0	0
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	3091310	2066392	2062534	7220236
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.89	1.27	1.26	4.42
Number of equity shares held in dematerialized form (XIV)	3091310	2066392	2062534	7220236
Reason for not providing PAN				
Reason for not providing PAN				
Sub-categorization of shares				
Shareholding (No. of shares) under				
Sub-category (i)	0	0	0	0
Sub-category (ii)	0	0	0	0
Sub-category (iii)	0	0	0	0

Foreign Portfolio Investors Category I		
Sr. No.	1	
Name of the Shareholders (I)	SCHRODER INTERNATIONAL SELECTION FUND GLOBAL EMERGING MARKET OPPORTUNITIES	Click here to go back
PAN (II)	AALCS2053B	Total
No. of fully paid up equity shares held (IV)	2315401	2315401
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	2315401	2315401
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.45	1.45
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	2315401	2315401
Total	2315401	2315401
Total as a % of Total Voting rights	1.45	1.45
No. Of Outstanding ESOP Granted (XC)	0	0
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	2315401	2315401
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)=(VII)+(X) As a % of (A+B+C2)	1.42	1.42
Number of equity shares held in dematerialized form (XIV)	2315401	2315401
Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Any Other (specify)					
Sr. No.	1	2	3	4	
Category	Clearing Members	HUF	Trusts	Employees	
Category / More than 1 percentage	Category	Category	Category	Category	
Name of the Shareholders (I)					Click here to go back
PAN (II)					Total
No. of the Shareholders (I)	5	1403	2	185	1595
No. of fully paid up equity shares held (IV)	30835	170550	676	558388	760449
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	30835	170550	676	558388	760449
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0.02	0.11	0	0.35	0.48
Number of Voting Rights held in each class of securities (IX)					
Class eg: X	30835	170550	676	558388	760449
Total	30835	170550	676	558388	760449
Total as a % of Total Voting rights	0.02	0.11	0	0.35	0.48
No. Of Outstanding ESOP Granted (XC)	0	0	0	3451636	3451636
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0	0	3451636	3451636
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	30835	170550	676	4010024	4212085
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0.02	0.1	0	2.46	2.58
Number of equity shares held in dematerialized form (XIV)	30835	170550	676	558388	760449
Reason for not providing PAN					
Reason for not providing PAN					
Sub-categorization of shares					
Shareholding (No. of shares) under					
Sub-category (i)	0	0	0	0	0
Sub-category (ii)	0	0	0	0	0
Sub-category (iii)	0	0	0	0	0

Details of Shares which remain unclaimed for Public				
Sr. No.	Number of shareholders	Outstanding shares held in demat or unclaimed suspense account	voting rights which are frozen	Disclosure of notes on shares which remain unclaimed for public shareholders
1	5	785		