

General information about company	
Scrip code*	541770
NSE Symbol*	CREDITACC
MSEI Symbol*	NOTLISTED
ISIN*	INE741K01010
Name of company	CreditAccess Grameen Limited
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	22-07-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-07-2025
Description of presentation currency	INR
Level of rounding	Crores
Reporting Type	Quarterly
Reporting Quarter	First quarter
Nature of report standalone or consolidated	Consolidated
Whether results are audited or unaudited for the quarter ended	Unaudited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	
Segment Reporting	Single segment
Description of single segment	Micro Finance
Start date and time of board meeting	22-07-2025 14:00
End date and time of board meeting	22-07-2025 17:00
Whether cash flow statement is applicable on company	
Type of cash flow statement	
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025	01-04-2025
Date of end of reporting period		30-06-2025	30-06-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Consolidated	Consolidated
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	1388.14	1388.14
(ii)	Dividend Income	0	0
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	26.22	26.22
(v)	Net gain on fair value changes	9.28	9.28
(vi)	Net gain on derecognition of financial instruments under amortised cost category	30.99	30.99
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
1	Bad Debt recovery	8.26	8.26
	Total other revenue from operations	8.26	8.26
	Total Revenue From Operations	1462.89	1462.89
	Other income	0.74	0.74
	Total income	1463.63	1463.63
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	0	0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
	Employee benefit expense	221.21	221.21
	Finance costs	482.16	482.16
	Depreciation, depletion and amortisation expense	15.22	15.22
	Fees and commission expense	0.97	0.97
	Net loss on fair value changes	0	0
	Net loss on derecognition of financial instruments under amortised cost category	0	0
	Impairment on financial instruments	571.85	571.85
(f)	Other expenses		
1	Other expenses	91.1	91.1
	Total other expenses	91.1	91.1
	Total expenses	1382.51	1382.51
3	Total profit before exceptional items and tax	81.12	81.12
4	Exceptional items	0	0
5	Total profit before tax	81.12	81.12
6	Tax expense		
7	Current tax	0.04	0.04
8	Deferred tax	20.89	20.89
9	Total tax expenses	20.93	20.93
10	Net Profit Loss for the period from continuing operations	60.19	60.19
11	Profit (loss) from discontinued operations before tax	0	0
12	Tax expense of discontinued operations	0	0
13	Net profit (loss) from discontinued operation after tax	0	0
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
15	Total profit (loss) for period	60.19	60.19
16	<u>Other comprehensive income net of taxes</u>	-2.79	-2.79

17	Total Comprehensive Income for the period	57.4	57.4	
18	Total profit or loss, attributable to			
	Profit or loss, attributable to owners of parent	0	0	
	Total profit or loss, attributable to non-controlling interests	0	0	
19	Total Comprehensive income for the period attributable to			
	Comprehensive income for the period attributable to owners of parent	0	0	
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0	
20	Details of equity share capital			
	Paid-up equity share capital	159.74	159.74	
	Face value of equity share capital	10	10	
21	Reserves excluding revaluation reserve			
22	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings per share from continuing operations	3.77	3.77	
	Diluted earnings per share from continuing operations	3.76	3.76	
ii	Earnings per equity share for discontinued operations			
	Basic earnings per share from discontinued operations	0	0	
	Diluted earnings per share from discontinued operations	0	0	
ii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings per share	3.77	3.77	
	Diluted earnings per share	3.76	3.76	
23	Debt equity ratio	2.87	2.87	Textual Information(1) &
24	Debt service coverage ratio	0	0	Textual Information(2) &
25	Interest service coverage ratio	0	0	Textual Information(3) &
26	Disclosure of notes on financial results			

Other Comprehensive Income			
Date of start of reporting period		01-04-2025	01-04-2025
Date of end of reporting period		30-06-2025	30-06-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Consolidated	Consolidated
	Other comprehensive income [Abstract]		
1	Amount of items that will not be reclassified to profit and loss		
1	Items that will not be reclassified to profit or loss	3.80	3.80
	Total Amount of items that will not be reclassified to profit and loss	3.80	3.80
2	Income tax relating to items that will not be reclassified to profit or loss	0.96	0.96
3	Amount of items that will be reclassified to profit and loss		
1	Items that will be reclassified to profit or loss	-7.53	-7.53
	Total Amount of items that will be reclassified to profit and loss	-7.53	-7.53
4	Income tax relating to items that will be reclassified to profit or loss	-1.90	-1.90
5	Total Other comprehensive income	-2.79	-2.79