

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	01-04-2024
Date of end of financial year	31-03-2025
Date of board meeting when results were approved	16-05-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-05-2025
Description of presentation currency	INR
Level of rounding	Crores
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Consolidated
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Single segment
Description of single segment	Micro Finance
Start date and time of board meeting	16-05-2025 14:00
End date and time of board meeting	16-05-2025 17:30
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion

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		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Audited	Audited
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	1354.25	5546.76
(ii)	Dividend Income	0	0
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	32.34	101.63
(v)	Net gain on fair value changes	11.99	51.43
(vi)	Net gain on derecognition of financial instruments under amortised cost category	-0.4	23.49
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
1	Bad debt recovery	8.45	29.02
	Total other revenue from operations	8.45	29.02
	Total Revenue From Operations	1406.63	5752.33
	Other income	1.08	3.81
	Total income	1407.71	5756.14
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	175.36	730.36
	Finance costs	477.78	1947.56
	Depreciation, depletion and amortisation expense	15.16	62.22
	Fees and commission expense	0.14	1.1
	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	582.91	1929.51
(f)	Other expenses		
1	Other expenses	105.28	376.52
	Total other expenses	105.28	376.52
	Total expenses	1356.63	5047.27
3	Total profit before exceptional items and tax	51.08	708.87
4	Exceptional items	0	0
5	Total profit before tax	51.08	708.87
6	Tax expense		
7	Current tax	14.57	388.25
8	Deferred tax	-10.7	-210.78
9	Total tax expenses	3.87	177.47
10	Net Profit Loss for the period from continuing operations	47.21	531.4
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	47.21	531.4
16	<u>Other comprehensive income net of taxes</u>	-12.62	-27.19

17	Total Comprehensive Income for the period	34.59	504.21	
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	159.72	159.72	
	Face value of equity share capital	10	10	
21	Reserves excluding revaluation reserve		0	
22	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings per share from continuing operations	2.96	33.32	
	Diluted earnings per share from continuing operations	2.95	33.24	
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	2.96	33.32	
	Diluted earnings per share	2.95	33.24	
23	Debt equity ratio	2.95	2.95	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			

Statement of Asset and Liabilities		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Consolidated
	Assets	
1	Financial Asset	
	Cash and cash equivalents	1271.49
	Bank Balance other than (a) above	171.47
	Derivative financial instruments	101.11
	Receivables	
	(I) Trade Receivables	0
	(II) Other Receivables	0
	Loans	24274.45
	Investments	893
	Other Financial assets	67.93
	Total Financial Asset	26779.45
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	32.88
	Deferred tax Assets (Net)	355.25
	Investment Property	0
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	43.58
	Capital work-in-progress	0
	Intangible assets under development	3.5
	Goodwill	375.68
	Other Intangible assets	184.32
	Other non-financial assets (to be specified)	27.79
	Total Non-Financial Asset	1023
	Total assets	27802.45
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	159.72
	Other equity	6796.25
	Total equity attributable to owners of parent	6955.97
	Non controlling interest	
	Total equity	6955.97
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	32.5
(b)	Payables	
	(I)Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.05
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	32.01
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	128.51
(C)	Debt Securities	1541.75
(d)	Borrowings (Other than Debt Securities)	18878.73
(e)	Deposits	0
(f)	Subordinated Liabilities	25.29
(g)	Other financial liabilities	108.02
	Total Financial Liabilities	20746.86
2.2	Non-Financial Liabilities	

(a)	Current tax liabilities (Net)	17.97
(b)	Provisions	58.79
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	22.86
	Total Non-Financial Liabilities	99.62
	Total liabilities	20846.48
	Total equity and liabilities	27802.45
	Disclosure of notes on assets and liabilities	

Other Comprehensive Income			
Date of start of reporting period		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Audited	Audited
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	0.05	-6.37
	Total Amount of items that will not be reclassified to profit and loss	0.05	-6.37
2	Income tax relating to items that will not be reclassified to profit or loss	0.02	-1.60
3	Amount of items that will be reclassified to profit and loss		
1	Items that will be reclassified to profit or loss	-16.90	-29.96
	Total Amount of items that will be reclassified to profit and loss	-16.90	-29.96
4	Income tax relating to items that will be reclassified to profit or loss	-4.25	-7.54
5	Total Other comprehensive income	-12.62	-27.19

Cash flow statement, indirect		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Consolidated
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	708.87
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	1947.56
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	0
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-3.55
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	0
	Adjustments for other financial assets, current	-977.81
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	-95.81
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	-2
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	62.22
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	1929.51
	Adjustments for provisions, current	4.96
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	0.12
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	5546.76
	Adjustments for share-based payments	23.06
	Adjustments for fair value losses (gains)	-51.43
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	-22.4
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	-2732.33
	Net cash flows from (used in) operations	-2023.46
	Dividends received	0
	Interest paid	1897.72
	Interest received	5392.34
	Income taxes paid (refund)	345.92
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	1125.24
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0
	Other cash payments to acquire equity or debt instruments of other entities	0
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0

	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	0.29
	Purchase of property, plant and equipment	26.68
	Proceeds from sales of investment property	0
	Purchase of investment property	0
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	6.97
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	105.24
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	636.46
	Net cash flows from (used in) investing activities	708.34
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	18.17
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	9299.77
	Repayments of borrowings	10795.21
	Payments of lease liabilities	32.67
	Dividends paid	159.44
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	-1669.38
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	164.2
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	164.2
	Cash and cash equivalents cash flow statement at beginning of period	1107.29
	Cash and cash equivalents cash flow statement at end of period	1271.49

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Consolidated results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	Walker Chandiok & Co LLP	Yes	31-05-2025
2	Varma & Varma	Yes	31-07-2025