

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	Standalone	
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	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	During the quarter ended June 30, 2025, there was no default on Loans and Debt Securities

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		Standalone	Standalone
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		
	Total profit or loss, attributable to non-controlling interests		
19	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent		
	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
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		Standalone	Standalone
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