

General information about company		
Scrip code	541770	
NSE Symbol	CREDITACC	
MSEI Symbol	NOTLISTED	
ISIN	INE741K01010	
Name of the entity	CreditAccess Grameen Limited	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Reporting Quarter Type	Half Yearly	
Date of Quarter Ending	30-09-2025	
Type of company	Equity	
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	Yes	
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	Yes	
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	No	During the quarter ended September 30, 2025, there was no incidence of acquisition of share or voting rights in unlisted company.
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	No	During the quarter ended September 30, 2025, there was no imposition of fine or penalty on the Company.
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	Yes	
Whether Annexure I (Part F) of the SEBI Circular dated December 31, 2024 related to Disclosure Of Loans / Guarantees / Comfort Letters / Securities Etc. is Applicable to the entity?	Yes	
Risk management committee	Applicable	
Market Capitalisation as per immediate previous Financial Year	Top 500 listed entities	
Is SCORE ID Available ?	Yes	
SCORE Registration ID	COMZ00432	
Reason For No SCORE ID		
Type of Submission	Revision	
Remarks (website dissemination)		
Remarks for Exchange (not for Website Dissemination)	Inadvertantly submitted with No regular Chairperson of the Board, which is rectified.	

**Annexure I**

**Annexure I to be submitted by listed entity on quarterly basis**

**I. Composition of Board of Directors**

Disclosure of notes on composition of board of directors explanatory							Textual Information(1)	
Whether the listed entity has a Regular Chairperson							Yes	
Whether Chairperson is related to MD or CEO							No	
Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	PAOLO BRICCHETTI	ATDPB2727P	01908040	Non-Executive - Non Independent Director	Not Applicable		29-01-1964
2	Mr	GANESH NARAYANAN	AEIPG7707A	09120748	Executive Director	Not Applicable	CEO-MD	23-02-1976
3	Mr	UDAYA KUMAR HEBBAR	AABPN8931G	07235226	Non-Executive - Nominee Director	Not Applicable		01-06-1960
4	Mrs	LILIAN JESSIE PAUL	ADQPP4942D	02864506	Non-Executive - Independent Director	Not Applicable		02-05-1970
5	Mr	MANOJ KUMAR	AEQPK0163C	02924675	Non-Executive - Independent Director	Not Applicable		25-12-1964
6	Mr	MASSIMO VITA	ZZZZZ9999Z	07863194	Non-Executive - Nominee Director	Not Applicable		23-11-1972
7	Mr	SUMIT KUMAR	AGVPK5438K	07415525	Non-Executive - Nominee Director	Not Applicable		27-06-1975
8	Mrs	REKHA GOPAL WARRIAR	AAAPW1927E	08152356	Non-Executive - Independent Director	Not Applicable		26-07-1957
9	Mr	GEORGE JOSEPH	AETPJ6685F	00253754	Non-Executive - Independent Director	Chairperson		26-04-1949

<b>I. Composition of Board of Directors</b>					
<b>Disqualification of Directors under section 164 of the Companies Act, 2013</b>					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active
8	No				Active
9	No				Active

I. Composition of Board of Directors													
Sr	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & reg. 17A(2)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	NA		21-10-2022	21-10-2022		36	1	0	0	0			
2	NA		05-08-2025			2	1	0	0	0			
3	NA		05-08-2025			2	1	0	0	0			
4	NA		16-09-2020	16-09-2025		60	3	3	4	1			
5	NA		30-10-2019	30-10-2024		71	1	1	1	0			
6	NA		25-07-2017	25-07-2017		98	1	0	2	0		Textual Information(2)	
7	NA		16-08-2016	16-08-2016		109	1	0	0	0			
8	NA		21-10-2022	21-10-2022		36	3	3	4	3			
9	Yes	25-08-2023	09-09-2015	09-09-2020	08-09-2025	118	0	0	0	0	Tenure Completion		

<b>Text Block</b>	
Textual Information(1)	Both the Board Meetings held during the quarter ended September 30, 2025 i.e. July 22, 2025 and August 9, 2025, were presided by the chairperson, Mr George Joseph, Non-Executive Independent Director.
Textual Information(2)	Foreign Resident

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson							Yes
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	08152356	REKHA GOPAL WARRIAR	Non-Executive - Independent Director	Chairperson	21-10-2022		Textual Information(1)
2	02924675	MANOJ KUMAR	Non-Executive - Independent Director	Member	22-01-2020		
3	02864506	LILIAN JESSIE PAUL	Non-Executive - Independent Director	Member	09-09-2025		
4	07863194	MASSIMO VITA	Non-Executive - Nominee Director	Member	25-07-2017		
5	00253754	GEORGE JOSEPH	Non-Executive - Independent Director	Member	12-01-2018	08-09-2025	

<b>Sr Text Block</b>	
Textual Information(1)	Ms. Rekha Warriar was re-designated as Chairperson of the Audit Committee w.e.f. Close of business on May 07, 2024.

Ms. Rekha Warriar was re-designated as Chairperson of the Audit Committee w.e.f. Close of business on May 07, 2024.

<b>Nomination and remuneration committee</b>							
Whether the Nomination and remuneration committee has a Regular Chairperson						Yes	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	02924675	MANOJ KUMAR	Non-Executive - Independent Director	Chairperson	22-01-2020		
2	02864506	LILIAN JESSIE PAUL	Non-Executive - Independent Director	Member	04-11-2020		
3	01908040	PAOLO BRICHETTI	Non-Executive - Non Independent Director	Member	21-10-2022		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	02864506	LILIAN JESSIE PAUL	Non-Executive - Independent Director	Chairperson	21-10-2022		
2	07863194	MASSIMO VITA	Non-Executive - Nominee Director	Member	26-06-2025		
3	07235226	UDAYA KUMAR HEBBAR	Non-Executive - Nominee Director	Member	09-09-2025		
4	00253754	GEORGE JOSEPH	Non-Executive - Independent Director	Member	12-01-2018	08-09-2025	

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	07863194	MASSIMO VITA	Non-Executive - Nominee Director	Chairperson	25-07-2017		
2	08152356	REKHA GOPAL WARRIAR	Non-Executive - Independent Director	Member	21-10-2022		
3	07415525	SUMIT KUMAR	Non-Executive - Nominee Director	Member	25-07-2017		
4	07235226	UDAYA KUMAR HEBBAR	Non-Executive - Nominee Director	Member	09-09-2025		
5	09120748	GANESH NARAYANAN	Executive Director	Member	09-09-2025		
6	00253754	GEORGE JOSEPH	Non-Executive - Independent Director	Member	12-01-2018	08-09-2025	

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	02924675	MANOJ KUMAR	Non-Executive - Independent Director	Chairperson	22-01-2020		
2	02864506	LILIAN JESSIE PAUL	Non-Executive - Independent Director	Member	16-09-2020		
3	07863194	MASSIMO VITA	Non-Executive - Nominee Director	Member	25-07-2017		
4	09120748	GANESH NARAYANAN	Executive Director	Member	09-08-2025		

<b>Other Committee</b>						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

**Annexure 1**

**Annexure 1**

**III. Meeting of Board of Directors**

Disclosure of notes on meeting of board of directors explanatory		Sr. No.	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	21-04-2025					Yes	8	8		4
2	16-05-2025		24			Yes	8	8		4
3	18-06-2025		32			Yes	8	7		3
4		22-07-2025	33			Yes	7	6		3
5		09-08-2025	17	There was no Board process / Board Meeting scheduled or held after August 9, 2025 until September 30, 2025.		Yes	9	9		4

**Annexure 1**

**IV. Meeting of Committees**

Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	16-05-2025				Yes	4	4	3	0
2	Audit Committee	22-07-2025	66			Yes	4	4	3	0
3	Risk Management Committee	15-05-2025				Yes	5	5	2	0
4	Risk Management Committee	18-06-2025	33			Yes	5	4	1	0
5	Risk Management Committee	21-07-2025	32			Yes	4	4	2	0
6	Nomination and remuneration committee	21-07-2025				Yes	3	2	1	0

**Annexure 1**

**IV. Meeting of Committees**

Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
7	Stakeholders Relationship Committee	21-07-2025				Yes	3	3	2	0

**Annexure 1**

<b>V. Affirmations</b>		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes

**Annexure 1**

Sr	Subject	Compliance status
1	Name of signatory	Deepti Ramani
2	Designation	Company Secretary and Compliance Officer

<b>Affirmations on Compliance Requirements for AGM (applicable only for the first half-year filing i.e., 2nd quarter)</b>				
<b>I. Affirmations</b>				
Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, BRSR & BRSR core, if applicable, displayed on website	46(2)	Yes	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	Yes	
4	Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	Yes	
5	Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report	24A(1)	Yes	
6	Compliance with the conditions laid down for Secretarial Auditor or the person signing the Secretarial Compliance Report	24A(1A), 24A(1B), 24A(1C)	Yes	
7	Submission of Annual Secretarial Compliance Report	24A(2)	Yes	
8	Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	
Any other information to be provided				

<b>Annexure III</b>		
1	Name of signatory	Deepti Ramani
2	Designation	Company Secretary and Compliance Officer

<b>Additional Half yearly Disclosure DISCLOSURE OF LOANS / GUARANTEES / COMFORT LETTERS / SECURITIES ETC. (applicable only for half-yearly filings)</b>			
Any Other Information for Disclosure of Loans / Guarantees / Comfort Letters / Securities Etc.			Textual Information(1)
<b>I. Disclosure of Loans/ guarantees/comfort letters /securities etc. Refer note below</b>			
<b>(A) Any loan or any other form of debt advanced by the listed entity directly or indirectly to</b>			
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	0	0	
Promoter Group or any other entity controlled by them	0	0	
Directors (including relatives) or any other entity controlled by them	0	0	
KMPs or any other entity controlled by them	0	0	
<b>(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By</b>			
Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months(taking into account any invocation)
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0
Directors (including relatives) or any other entity controlled by them	0	0	0
KMPs or any other entity controlled by them	0	0	0
<b>(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by</b>			
Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0
Directors (including relatives) or any other entity controlled by them	0	0	0
KMPs or any other entity controlled by them	0	0	0
(D) Additional Information			Textual Information(2)
<b>II. Affirmations</b>			
Affirmations		Compliance Status	Company Remarks
All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.		Yes	Textual Information(3)
Name	Nilesh Dalvi		
Designation	CFO		
Place	Bengaluru		
Date	18-10-2025		

<b>Details of Cyber security incidence</b>		
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event

<b>Signatory Details</b>	
Name of signatory	Deepti Ramani
Designation of person	Company Secretary and Compliance Officer
Place	Bengaluru
Date	30-10-2025

<b>Investor Grievance Details</b>	
No. of investor complaints pending at the beginning of Quarter	3
No. of investor complaints received during the Quarter	27
No. of investor complaints disposed off during the Quarter	28
No. of investor complaints those remaining unresolved at the end of the Quarter	2

**Disclosure of Updates to Ongoing Tax Litigations or Disputes** The updates on tax litigations or disputes in terms of sub-para 8 of para B of Part A of Schedule III read with corresponding provisions of Annexure 18 of the Master Circular are given below:

Any Other Information for Disclosure of Updates to Ongoing Tax Litigations or Disputes				
Sr. No.	Name of the opposing party	Date of initiation of the litigation / dispute	Status of the litigation / dispute as per last disclosure	Current status of the litigation / dispute
1	National Faceless Assessment Center, Income Tax Department	19-03-2024	The company had filed an appeal with the NFAC and has received a Stay of Demand through its orders dated December 12, 2024, and July 10, 2025. Furthermore, the NFAC has requested supporting documents for the appeal filed on January 14, 2025. The company has submitted its response and is now awaiting a reply from the Appellate Authority.	The company is waiting for a reply from the Appellate Authority