

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	Quarterly	
Date of Quarter Ending	31-12-2025	
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 December 31, 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 December 31, 2025, there were no imposition of fine or penalty which are lower than the monetary thresholds specified under Para A (20) of Part A of Schedule III of LODR
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	
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	Original	
Remarks (website dissemination)		
Remarks for Exchange (not for Website Dissemination)		

**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

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	MANOJ KUMAR	AEQPK0163C	02924675	Non-Executive - Independent Director	Chairperson		25-12-1964
2	Mr	PAOLO BRICHETTI	ATDPB2727P	01908040	Non-Executive - Non Independent Director	Not Applicable		29-01-1964
3	Mr	GANESH NARAYANAN	AEIPG7707A	09120748	Executive Director	Not Applicable	CEO-MD	23-02-1976
4	Mr	UDAYA KUMAR HEBBAR	AABPN8931G	07235226	Non-Executive - Nominee Director	Not Applicable		01-06-1960
5	Mrs	LILIAN JESSIE PAUL	ADQPP4942D	02864506	Non-Executive - Independent Director	Not Applicable		02-05-1970
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

<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

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		30-10-2019	30-10-2024		74	1	1	1	0			
2	NA		21-10-2022	21-10-2022		39	1	0	0	0			
3	NA		05-08-2025			5	1	0	0	0			
4	NA		05-08-2025			5	1	0	1	0			
5	NA		16-09-2020	16-09-2025		63	3	3	3	1			
6	NA		25-07-2017	25-07-2017		101	1	0	2	0		Textual Information(1)	
7	NA		16-08-2016	16-08-2016		112	1	0	0	0			
8	NA		21-10-2022	21-10-2022		39	3	3	1	4			

<b>Text Block</b>	
Textual Information(1)	Foreign Resident

**Annexure 1**

**II. Composition of Committees**

Disclosure of notes on composition of committees explanatory	Textual Information(1)
--	------------------------

<b>Annexure 1 Text Block</b>	
Textual Information(1)	In the Meeting of the Board of Directors held on October 28, 2025, the Stakeholders Relationship Committee has been renamed as Stakeholders Relationship & Customer Service Committee with effect from the said date.

In the Meeting of the Board of Directors held on October 28, 2025, the Stakeholders Relationship Committee has been renamed as Stakeholders Relationship & Customer Service Committee with effect from the said date.

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		
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		

<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	02864506	LILIAN JESSIE PAUL	Non-Executive - Independent Director	Chairperson	04-11-2020		Textual Information(1)
2	01908040	PAOLO BRICHETTI	Non-Executive - Non Independent Director	Member	21-10-2022		
3	02924675	MANOJ KUMAR	Non-Executive - Independent Director	Member	22-01-2020		

<b>Sr Text Block</b>	
Textual Information(1)	Ms. Jessie Paul was appointed as Member of NR Committee w.e.f. 04.11.2020, however, her designation was changes as Chairperson w.e.f. October 28, 2025.

Ms. Jessie Paul was appointed as Member of NR Committee w.e.f. 04.11.2020, however, her designation was changes as Chairperson w.e.f. October 28, 2025.

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	09-08-2025		

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	09-08-2025		
5	09120748	GANESH NARAYANAN	Executive Director	Member	09-08-2025		

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	09120748	GANESH NARAYANAN	Executive Director	Chairperson	09-08-2025		
2	07863194	MASSIMO VITA	Non-Executive - Nominee Director	Member	25-07-2017		
3	02864506	LILIAN JESSIE PAUL	Non-Executive - Independent Director	Member	16-09-2020		
4	02924675	MANOJ KUMAR	Non-Executive - Independent Director	Member	22-01-2020		

<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			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*
Sr. No.	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter						
1	22-07-2025				Yes	7	6	3
2	09-08-2025		17		Yes	9	9	4
3		28-10-2025	79		Yes	8	8	3
4		10-12-2025	42		Yes	8	8	3

**Annexure 1**

**IV. Meeting of Committees**

Disclosure of notes on meeting of committees explanatory										Textual Information(1)	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)
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						
1	Audit Committee	22-07-2025				Yes	4	4	3		0		
2	Audit Committee	23-10-2025	92			Yes	4	3	3		0		
3	Audit Committee	28-10-2025	4			Yes	4	4	3		0		
4	Audit Committee	13-11-2025	15			Yes	4	3	2		0		
5	Nomination and remuneration committee	21-07-2025				Yes	3	2	1		0		
6	Risk Management Committee	21-07-2025				Yes	4	4	2		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	Risk Management Committee	27-10-2025	97			Yes	5	5	1	0
8	Stakeholders Relationship Committee	21-07-2025				Yes	3	3	2	0
9	Stakeholders Relationship Committee	27-10-2025	97			Yes	3	3	1	0

<b>Text Block</b>	
Textual Information(1)	In the Meeting of the Board of Directors held on October 28, 2025, the Stakeholders Relationship Committee has been renamed as Stakeholders Relationship & Customer Service Committee with effect from the said date.

**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>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	14-01-2026

<b>Investor Grievance Details</b>	
No. of investor complaints pending at the beginning of Quarter	2
No. of investor complaints received during the Quarter	16
No. of investor complaints disposed off during the Quarter	18
No. of investor complaints those remaining unresolved at the end of the Quarter	0

**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.	NFAC disposed of the appeal in our favour vide order dated 24th Dec 2025 . Accordingly, demand is deleted.

