

General information about company	
Scrip code	541770
NSE Symbol	CREDITACC
MSEI Symbol	NOTLISTED
ISIN	INE741K01010
Name of the company	CreditAccess Grameen Limited
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	31-12-2025
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Table VI - Statement showing foreign ownership limits

Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	100	78.51
As on the end of previous 1st quarter	100	78.9
As on the end of previous 2nd quarter	100	78.78
As on the end of previous 3rd quarter	100	78.5
As on the end of previous 4th quarter	100	77.81

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	
								No of Voting (XIV) Rights						Total as a % of (A+B+C)
								Class eg:X	Class eg:Y	Total				
(A)	Promoter & Promoter Group	1	106109028			106109028	66.28	106109028		106109028	66.28			
(B)	Public	85665	53970977			53970977	33.72	53970977		53970977	33.72			3230064
(C)	Non Promoter-Non Public													
(C1)	Shares underlying DRs													
(C2)	Shares held by Employee Trusts													
	Total	85666	160080005			160080005	100	160080005		160080005	100			3230064

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group	64.97											106109028			
(B)	Public	35.03											53969250	0	0	0
(C)	Non Promoter-Non Public															
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts															
	Total	100											160078278	0	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Sr. No.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstar ESOP Grantee (XC)	
								No of Voting (XIV) Rights			Total as a % of Total Voting rights				
								Class eg: X	Class eg:Y	Total					
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group														
(1)	Indian														
(2)	Foreign														
(e)	Any Other (specify)	1	106109028			106109028	66.28	106109028		106109028	66.28				
Sub-Total (A)(2)		1	106109028			106109028	66.28	106109028		106109028	66.28				
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A) (2)		1	106109028			106109028	66.28	106109028		106109028	66.28				
B	Table III - Statement showing shareholding pattern of the Public shareholder														
(1)	Institutions (Domestic)														
(a)	Mutual Funds	29	17044191			17044191	10.65	17044191		17044191	10.65			0	
(b)	Venture Capital Funds	0	0			0	0	0		0	0			0	
(c)	Alternate Investment Funds	25	1733257			1733257	1.08	1733257		1733257	1.08			0	
(d)	Banks	0	0			0	0	0		0	0			0	
(e)	Insurance Companies	13	2398714			2398714	1.5	2398714		2398714	1.5			0	
(f)	Provident Funds/ Pension Funds													0	
(g)	Asset reconstruction companies													0	
(h)	Sovereign Wealth Funds													0	
(i)	NBFCs registered with RBI	1	316			316	0	316		316	0			0	
(j)	Other Financial Institutions													0	
(k)	Any Other (specify)													0	
Sub-Total (B)(1)		68	21176478			21176478	13.23	21176478		21176478	13.23			0	
(2)	Institutions (Foreign)														
(a)	Foreign Direct Investment													0	
(b)	Foreign Venture Capital Investors													0	
(c)	Sovereign Wealth Funds													0	
(d)	Foreign Portfolio	147	17088147			17088147	10.67	17088147		17088147	10.67			0	

	Investors Category I													
(e)	Foreign Portfolio Investors Category II	18	1611606			1611606	1.01	1611606		1611606	1.01			0
(f)	Overseas Depositories (holding DRs) (balancing figure)													0
(g)	Any Other (specify)													0
Sub-Total (B)(2)		165	18699753			18699753	11.68	18699753		18699753	11.68			0
(3)	Central Government / State Government(s)													
(a)	Central Government / President of India													0
(b)	State Government / Governor													0
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter													0
Sub-Total (B)(3)														0
(4)	Non-institutions													
(a)	Associate companies / Subsidiaries													0
(b)	Directors and their relatives (excluding independent directors and nominee directors)	1	1375			1375	0	1375		1375	0			0
(c)	Key Managerial Personnel	2	41865			41865	0.03	41865		41865	0.03			0
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)													0
(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'													0
(f)	Investor Education and Protection Fund (IEPF)													0
(g)	Resident Individuals holding	80431	6795485			6795485	4.25	6795485		6795485	4.25			0

	nominal share capital up to Rs. 2 lakhs												
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	34	4587754			4587754	2.87	4587754		4587754	2.87		0
(i)	Non Resident Indians (NRIs)	2681	870835			870835	0.54	870835		870835	0.54		0
(j)	Foreign Nationals	1	13			13	0	13		13	0		0
(k)	Foreign Companies												0
(l)	Bodies Corporate	552	933814			933814	0.58	933814		933814	0.58		0
(m)	Any Other (specify)	1730	863605			863605	0.54	863605		863605	0.54		323006
Sub-Total (B)(4)		85432	14094746			14094746	8.8	14094746		14094746	8.8		323006
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		85665	53970977			53970977	33.72	53970977		53970977	33.72		323006
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder												
Total (A+B+C2)		85666	160080005			160080005	100	160080005		160080005	100		323006
Total (A+B+C)		85666	160080005			160080005	100	160080005		160080005	100		323006

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non- Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(2)	Foreign															
(e)	Any Other (specify)	64.97											106109028			
Sub-Total (A)(2)		64.97											106109028			
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)		64.97											106109028			
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	10.44											17044191	0	0	0
(b)	Venture Capital Funds	0											0	0	0	0
(c)	Alternate Investment Funds	1.06											1733257	0	0	0
(d)	Banks	0											0	0	0	0
(e)	Insurance Companies	1.47											2398714	0	0	0
(f)	Provident Funds/ Pension Funds	0														
(g)	Asset reconstruction companies	0														
(h)	Sovereign Wealth Funds	0														
(i)	NBFCs registered with RBI	0											316	0	0	0
(j)	Other Financial Institutions	0														
(k)	Any Other (specify)	0														
Sub-Total (B)(1)		12.97											21176478	0	0	0
(2)	Institutions (Foreign)															
(a)	Foreign Direct Investment	0														

[illegible]

	category is 'trustee', 'beneficiary', or 'author of the trust'															
(f)	Investor Education and Protection Fund (IEPF)	0														
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	4.16											6793758	0	0	0
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	2.81											4587754	0	0	0
(i)	Non Resident Indians (NRIs)	0.53											870835	0	0	0
(j)	Foreign Nationals	0											13	0	0	0
(k)	Foreign Companies	0														
(l)	Bodies Corporate	0.57											933814	0	0	0
(m)	Any Other (specify)	2.51											863605	0	0	0
Sub-Total (B)(4)		10.61											14093019	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		35.03											53969250	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
Total (A+B+C2)		100											160078278			
Total (A+B+C)		100											160078278			

Any Other (specify)			
Sr. No.	1	2	
Category	Bodies Corporate	Bodies Corporate	
Name of the Shareholders (I)	CREDITACCESS INDIA B.V.	CreditAccess Life Insurance Limited	Click here to go back
PAN (II)	AAJCM2225K	AAHCC9724D	Total
No. of the Shareholders (I)	1	0	1
No. of fully paid up equity shares held (IV)	106109028	0	106109028
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	106109028	0	106109028
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	66.28	0	66.28
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	106109028	0	106109028
Total	106109028	0	106109028
Total as a % of Total Voting rights	66.28	0	66.28
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	106109028	0	106109028
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	64.97	0	64.97
Number of equity shares held in dematerialized form (XVIII)	106109028	0	106109028
Reason for not providing PAN			
Reason for not providing PAN			
Shareholder type	Promoter	Promoter Group	

Mutual Funds					
Sr. No.	1	2	3	4	
Name of the Shareholders (I)	EDELWEISS NIFTY SMALLCAP 250 INDEX FUND	CANARA ROBECO MUTUAL FUND A/C CANARA ROBECO LARGE	HDFC LARGE AND MID CAP FUND	AXIS MUTUAL FUND TRUSTEE LIMITED A/C AXIS MUTUAL F	Click here to go back
PAN (II)	AAAAE2916N	AAATC3901G	AAATH1809A	AACTA5925A	Total
No. of fully paid up equity shares held (IV)	1811853	2443308	2070959	2032052	8358172
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	1811853	2443308	2070959	2032052	8358172
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.13	1.53	1.29	1.27	5.22
Number of Voting Rights held in each class of securities (IX)					
Class eg: X	1811853	2443308	2070959	2032052	8358172
Total	1811853	2443308	2070959	2032052	8358172
Total as a % of Total Voting rights	1.13	1.53	1.29	1.27	5.22
No. Of Outstanding ESOP Granted (XC)	0	0	0	0	0
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0	0	0	0
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	1811853	2443308	2070959	2032052	8358172
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.11	1.5	1.27	1.24	5.12
Number of equity shares held in dematerialized form (XIV)	1811853	2443308	2070959	2032052	8358172
Reason for not providing PAN					
Reason for not providing PAN					
Sub-categorization of shares					
Shareholding (No. of shares) under					
Sub-category (i)	0	0	0	0	0
Sub-category (ii)	0	0	0	0	0
Sub-category (iii)	0	0	0	0	0

Foreign Portfolio Investors Category I		
Sr. No.	1	
Name of the Shareholders (I)	SCHRODER INTERNATIONAL SELECTION FUND GLOBAL EMERG	Click here to go back
PAN (II)	AALCS2053B	Total
No. of fully paid up equity shares held (IV)	2394577	2394577
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	2394577	2394577
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.5	1.5
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	2394577	2394577
Total	2394577	2394577
Total as a % of Total Voting rights	1.5	1.5
No. Of Outstanding ESOP Granted (XC)	0	0
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	2394577	2394577
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.47	1.47
Number of equity shares held in dematerialized form (XIV)	2394577	2394577
Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Any Other (specify)					
Sr. No.	1	2	3	4	
Category	Clearing Members	HUF	Trusts	Employees	
Category / More than 1 percentage	Category	Category	Category	Category	
Name of the Shareholders (I)					Click here to go back
PAN (II)					Total
No. of the Shareholders (I)	3	1527	5	195	1730
No. of fully paid up equity shares held (IV)	1505	214605	2509	644986	863605
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	1505	214605	2509	644986	863605
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0.13	0	0.4	0.53
Number of Voting Rights held in each class of securities (IX)					
Class eg: X	1505	214605	2509	644986	863605
Total	1505	214605	2509	644986	863605
Total as a % of Total Voting rights	0	0.13	0	0.4	0.53
No. Of Outstanding ESOP Granted (XC)	0	0	0	3230064	3230064
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0	0	3230064	3230064
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	1505	214605	2509	3875050	4093669
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0.13	0	2.37	2.5
Number of equity shares held in dematerialized form (XIV)	1505	214605	2509	644986	863605
Reason for not providing PAN					
Reason for not providing PAN					
Sub-categorization of shares					
Shareholding (No. of shares) under					
Sub-category (i)	0	0	0	0	0
Sub-category (ii)	0	0	0	0	0
Sub-category (iii)	0	0	0	0	0

