



## **CreditAccess Grameen Advances Inclusive Growth With USD 75 Million Syndicated Social Loan Facility**

**Bengaluru, 10<sup>th</sup> March 2026:** CreditAccess Grameen Limited (**NSE:** CREDITACC, **BSE:** 541770, 'CA Grameen', or the 'Company'), the country's largest Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI), has signed a syndicated social loan facility of USD 75 million, qualifying as an ECB under the automatic route of the Reserve Bank of India (RBI). HSBC acted as the Sole Mandated Lead Arranger and Bookrunner for the social loan fund raise, securing participations from HSBC (Gift City), Doha Bank (Qatar), State Bank (Mauritius) Ltd., Bank of China Ltd. (China), and National Development Bank Plc (Sri Lanka). This transaction reinforces CA Grameen's strong track record of raising international funds through innovative financing solutions.

CA Grameen has cemented its position as a frontrunner in the NBFC space by raising funds from global markets in a bid to diversify its liability franchise. With this transaction, the Company has secured over USD 300 million in commitments from global banks, development financial institutions and impact investors in FY 2025-26, strengthening trust and leadership in the microfinance sector. The Company has met over 15% of its borrowing requirements in FY 2025-26 through foreign sources.

The proceeds from the facility will be deployed under CA Grameen's Social Loan Framework, aligned with the Social Loan Principles 2023, ensuring transparency in the use of funds, clearly defined social development goals, and strong governance standards. Sustainalytics provided a second-party opinion, validating the credibility and impact of the Framework. The facility will support eligible social projects, advancing CA Grameen's mission of inclusive and resilient development across communities.

**Speaking about the fundraising, Mr. Nilesh Dalvi, Chief Financial Officer, CreditAccess Grameen, said,** *"We are pleased to partner with HSBC, having successfully secured offshore financing that further strengthens our global funding reach. The foreign currency borrowings with a tenure of 3-5 years, significantly enhance our asset-liability management (ALM) profile and liquidity position. Our sustained efforts to build strong relationships with leading global lending institutions have enabled us to increase the share of foreign borrowings from 9% to 24% over the past five years, while consistently reducing our incremental cost of funds. This disciplined approach allows us to extend affordable financing solutions to our microfinance customers and deepen our commitment to financial inclusion."*

**Sharing their views, Ms. Lalitha A Lodaya, Regional Director – International Mid-Market, South India said** *"We are delighted to have successfully closed this syndicated financing for CreditAccess Grameen Limited, one of India's leading NBFC-MFIs. Strong participation from diverse group of lenders underscores market's confidence in sector's resilience and company's robust asset quality and growth strategy. This transaction reflects HSBC's leadership position in Indian NBFC space, as well as our strong structuring & distribution capabilities."*



**About CreditAccess Grameen Limited**

CreditAccess Grameen Limited is a leading Indian microfinance institution headquartered in Bengaluru, focused on providing micro-loans and retail lending solutions to women customers predominantly in rural areas across India. The Company is now operating across 450 districts in 16 states (Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh & West Bengal) and one union territory (Puducherry) through 2,222 branches. The Company's Promoter is CreditAccess India B.V., a multinational company specializing in micro and small enterprise financing. It is backed by institutional investors and has a micro-lending experience in India of more than a decade.

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