



## CreditAccess Grameen Limited - Fourth Quarter FY25-26 Results

### Navigated With Discipline; Recovered With Conviction

**AUM Grew 14.0% YoY to INR 29,590 Crore**

**Q4 FY26 PAT Grew 619.4% YoY to INR 340 Crore**

**Q4 FY26 ROA at 4.4% and ROE at 17.8%**

**Bengaluru, 08<sup>th</sup> May 2026:** CreditAccess Grameen Limited (NSE: CREDITACC, BSE: 541770, 'CA Grameen'), India's leading rural-focused inclusive financing platform, today announced its audited financial performance for the fourth quarter and financial year ending 31 March 2026.

#### **Business Highlights: Q4 FY26**

- AUM grew **14.0% YoY** from 25,948 crore to **INR 29,590 crore**
- Disbursements increased by **28.4% YoY** from INR 6,472 crore to **INR 8,313 crore**
- Retail Finance portfolio share at **18.1%** in Mar-26 Vs 5.9% in Mar-25
- Healthy new borrower addition of **3.32 lakh** with **35% being New-to-Credit (NTC)**
- Portfolio share of **unique borrowers** at **46%** in Q4 FY26 Vs 34% in Q4 FY25
- PAR 0+ decreased from 4.4% in Q3 FY26 to **3.0%** in Q4 FY26
- X-Bucket Collection Efficiency stood at **99.84%** in March 26
- Branch network grew by **8.4% YoY** from 2,063 to **2,236 branches**
- Employee base grew by **4.6% YoY** from 20,970 to **21,941** with annualised attrition rate of 29.4%

#### **Financial Highlights: Q4 FY26**

- Total income increased by **13.6% YoY** to **INR 1,598.6 crore**
- Pre-provision operating profit (PPOP) increased **23.1% YoY** to **INR 780.3 crore**
- Profit Before Tax (PBT) grew **771.3% YoY** from INR 51.1 crore to **INR 445.0 crore**
- Profit After Tax (PAT) grew **619.4% YoY** from INR 47.2 crore to **INR 339.5 crore**, resulting in ROA of **4.4%** and ROE of **17.8%**
- GNPA / NNPA measured at **60+ dpd (GL)** stood **3.17% / 1.12%**, with PAR 90+ of **2.3%**
- Robust liquidity of **INR 2,402.3 crore** of cash, cash equivalents, and investments, **7.5%** of the total assets
- Healthy capital position with a **CRAR of 24.4%**
- Credit Rating: **AA-/Stable** by CRISIL, ICRA & India Ratings

#### **Financial Highlights: FY26**

- Total income increased by **5.3% YoY** to **INR 6,062.5 crore**
- PPOP grew **6.5% YoY** to **INR 2,808.6 crore**
- PAT grew by 46.3% YoY to **INR 777.6 crore** translating to an ROA of **2.7%** and ROE of **10.7%**



**Commenting on the business performance, Mr. Ganesh Narayanan, Managing Director and Chief Executive Officer of CreditAccess Grameen Ltd, remarked,** *"Q4 FY26 marked a clear inflection in our performance trajectory, with AUM growing 14.0% YoY in line with our annual growth guidance. Our growth was purposeful: anchored in first-time customers with guardrail-compliant borrowers, and the graduation of vintage CA Grameen customers into higher-value retail finance products. The share of retail finance has expanded meaningfully to 18.1% as of March 2026 end, up from 5.9% a year ago, a testament to the depth and loyalty within our 44 lakh customer base.*

*We are building a rural-focused inclusive financing platform that accompanies the customer across their financial lifecycle journey. Starting with group-based microfinance, we are extending into individual business loans, mortgage-backed lending, and two-wheeler financing, all powered by the trust our brand has earned on the ground over the years. With a sharpened product suite, disciplined credit culture, and a clear strategic roadmap, we enter FY27 with confidence. We are guiding the next financial year for AUM growth of 20.0–25.0%, NIM of 12.8–13.2%, cost-to-income of 33.0–35.0%, credit cost of 3.0–4.0%, ROA of 4.0–4.8%, and ROE of 16.0–20.0% reflecting the structural opportunities ahead.*

*We are pleased to announce 'Project Shakti', our transformation agenda to build leadership in the inclusive finance space over the coming decade through a customer-centric approach. Inspired by the strength, resilience, and aspiration of the communities we proudly serve, the initiative is designed to build a future-ready and more impactful institution. Our focus will be on deepening market reach, strengthening household-level relationships, increasing customer wallet share, and significantly enhancing our people, technology, and AI capabilities, thereby positioning us among the leading players in financial inclusion space over the coming years."*

#### **About CreditAccess Grameen Limited**

CreditAccess Grameen Limited is India's leading rural-focused inclusive financing platform headquartered in Bengaluru. The Company provides a curated lifecycle credit suite to low-middle income households spanning group loans, individual business loans, secured business loans, affordable housing loans, and two-wheeler financing. The Company operates across 451 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 2,236 branches. The Company's Promoter is CreditAccess India B.V., a multinational company focused on inclusive financing, supported by leading global institutional investors.

#### **For more information, please contact:**

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