CreditAccess® Grameen

ESG Excellence Award in the Mid/ Small Category - 2024

Best Small NBFC Award 2023 by Mint

Best Tech of the Year 2022 - 2023 Award by Quantic India

Best Core Banking Technology Implementation Award - 2024

Microfinance Organization of the year 2015, 2019, 2020 and 2023

Gold Level in Client Protection Principle (CPP) Certification

India's Best 100 Companies to Work for - 2023

Great Place To Work® Certified FEB 2026-FEB 2027 INDIA

QUARTERLY NEWSLETTER – Q1

April - June 2026

MESSAGE FROM MANAGING DIRECTOR & CEO

Dear Friends,

Q1 FY27 marks a strong and encouraging start to the year for CreditAccess Grameen. Building on the recovery and momentum established through FY26, we delivered one of the strongest first-quarter performances in our history, supported by robust portfolio growth, normalised asset quality, and strong profitability.

Our AUM grew 16.4% year-on-year to ₹30,319 crore, while disbursements increased 11.9% to ₹6,107 crore. We added 2.5 lakh new borrowers during the quarter, with 35% being New-to-Credit customers. This healthy pace of customer acquisition gives us confidence in sustaining our growth momentum through the year while continuing to deepen responsible financial inclusion.

Asset quality improved further across key indicators, reflecting disciplined underwriting, strong collections, and the continued efforts of our teams on the ground. This translated into a strong financial performance, with Q1 FY27 PAT reaching ₹493 crore, delivering a trailing-twelve months RoA of 4.0% and RoE of 16.0%. Our healthy capitalisation and liquidity position further strengthen our ability to pursue growth with confidence and resilience.

Retail Finance continues to gain significant momentum and now represents 20.6% of our AUM.

This progress is an important validation of our strategy to graduate long-standing, credit-tested customers into a broader range of financial solutions as their businesses, families, and aspirations evolve.

Technology is accelerating this journey. We onboarded 4 lakh customers onto Grameen MAHI during the quarter, taking the active base to 15.4 lakh customers. As adoption continues to grow, MAHI will become an increasingly powerful platform for customer engagement, cashless collections, lead generation, and seamless access to our expanding suite of financial products.

This is precisely the opportunity we are pursuing through Project Shakti—our transformation from a microfinance-led institution into a diversified financial services platform serving the wider financial needs of our customers and their households. Our ambition of reaching ₹50,000 crore in AUM by calendar year 2028 remains firmly on track.

I thank every employee for the energy, commitment, and ownership that has made this strong start possible, and our customers, lenders, investors, and stakeholders for their continued trust. We enter the rest of FY27 with renewed confidence, clear priorities, and a shared determination to build a stronger, future-ready CreditAccess Grameen.

- Ganesh Narayanan

Synopsis of financial results for the first quarter Q1 FY 2026-2027

Particulars (Cr)	Q1 FY27	Q4 FY26	% Change
Total income	1,784.4	1,598.6	11.62%
NII	1,164.0	1,047.7	11.10%
PPOP	872.5	780.3	11.82%
PAT	493.4	339.5	45.31%

Growth and expansion

Particulars (Cr)	Q1 FY27	Q4 FY26	% Change
Gross AUM (Cr)	30,319	29,590	2.5%
No. of borrowers	44.51 lakh	44.18 lakh	0.8%
No. of branches	2,276	2,236	1.8%
No. of employees	21,981	21,941	0.2%

From 200 Guests to 3,000: Nandini's Family Business Takes Centre Stage

Nandini, an SSLC graduate from KR Pete Taluk, Mandya District, Karnataka, co-owns an event rental and decoration business with her husband, Yogesh. Having grown up with financial hardship and later undergone major surgery, she credits her family's support for helping her rebuild life and work towards a secure future for their two sons.

The couple began with a few chairs, serving events of around 200 guests. Across Nandini's 15-year association with CreditAccess Grameen, financial support has helped them take practical steps forward. A ₹15,000 loan added chairs, a ₹50,000 loan expanded their decoration services, and a 1 lakh Unnati Loan funded more event equipment.

Today, they serve events of up to 3,000 guests and earn ₹30,000–₹40,000 a month. Their sons also help with preparations, making the enterprise a true family effort.

For Nandini, this growth means more than income. It brings them closer to owning a home and giving their sons the education and independence she once had to forgo.

Celebrating 27 Years of Impact

CreditAccess Grameen celebrated its 27th Foundation Day across all offices. The Head Office event featured cultural performances, leadership addresses, recognition of CEO League winners, and honours for employees completing 10 and 20 years of service. Thank you to our customers, employees, and stakeholders for being part of this journey.

MD & CEO Appointed to MFIN Governing Board

Our MD & CEO, Mr. Ganesh Narayanan, has been appointed to the Governing Board of **MFIN (Microfinance Industry Network).** This recognition reflects CreditAccess Grameen's commitment to strengthening the microfinance sector and supporting responsible, sustainable growth across the industry.

Platinum Winner at Global ESG Awards 2026

CreditAccess Grameen received the **Platinum Award** in the **Women Empowerment** category at the Global ESG Awards 2026. The recognition reflects our commitment to building an inclusive workplace and empowering women, with women's representation in our workforce growing from around 6% to 21%.

Integrated Annual Report 2025–26 Released

Presenting the **CreditAccess Grameen Integrated Annual Report 2025–26.** Built around the theme **"Being Sustainable & Responsible,"** the report highlights our progress in financial inclusion, digital transformation, ESG, governance, and responsible growth as we continue creating long-term value for our stakeholder

Ms. Devika Praveen Appointed as Chief Compliance Officer

Ms. Devika Praveen joined CreditAccess Grameen as Chief Compliance Officer effective 11 June 2026. With nearly 30 years of experience in banking and financial services, she brings expertise in regulatory compliance, governance, AML, and risk oversight, strengthening the Company's compliance framework and supporting sustainable growth.

People Management Program for Branch Managers

Through the People Management Program, 459 Branch Managers across eight states enhanced skills in communication, coaching, feedback, and team management. The program promoted trust, collaboration, and accountability, helping managers build engaged, high-performing teams while strengthening our leadership pipeline and growth-oriented workplace culture.

Inspirational Leadership Program (ILP)

Through the Inspirational Leadership Program (ILP), 353 Area Managers across eight states strengthened leadership skills focused on confidence, integrity, and purpose. The program encouraged leading by example, building trust through actions, fostering continuous learning, and inspiring teams to achieve stronger customer and business outcomes.

CSR highlights from the quarter

1. Supported one government educational institution with essential infrastructure, learning materials, and basic facilities, creating a safer and more conducive learning environment for 52 students and staff while enhancing the overall quality of education.
2. Supported 1029 students under Grameen Vidya Scholarship to cover educational expenses & 2 students have supported need-based scholarship.
3. Conducted SED activities, training 1,284 rural women on financial literacy and responsible financial practices. Through partnerships with Buzz India.
4. Through the Support to Special Institutions program, 201 children and youth with disabilities received residential special education, therapy, rehabilitation, and life-skills training. The initiative focuses on fostering self-reliance, vocational readiness, and inclusive education to significantly enhance their quality of life.
5. Distributed grocery kits benefitting 4 beneficiaries affected by fire, providing critical support during crisis. Provided timely relief support to affected individuals, helping address their immediate essential needs.
6. MoUs have been signed with Maitry Munch, Gram Sathi, and Buzz India to conduct financial literacy training for women across Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, and Karnataka.
7. An MoU was signed with the Asman Foundation to implement a career guidance program for Class 10 students in government and government-aided schools across Maharashtra, Andhra Pradesh, and Tamil Nadu, helping them make informed career and higher education choices
8. Partnered with the NBAW Association (IIT-IIT) to rejuvenate water bodies through 25 desilting modules, targeting a 250-million-liter increase in storage capacity and enhanced soil health for local farmlands. To date, 0.2 modules (2,000 cu.m.) have been completed, adding 2 million liter of capacity and benefiting 5 farmers across 8 acres.
9. An MoU was signed with the India Vision Institute (IVI) to launch the 'Grameen Netra Jyoti - A Vision for Villagers' initiative, an eye screening program designed to provide primary eye care across rural communities in Uttar Pradesh and Maharashtra.
10. Signed the MoU with Mission Smile for the implementation of the Grameen Smile – Cleft Lip and Palate Surgery program in West Bengal and Odisha, covering 100 cleft lip and palate surgeries.
11. MoU signed with Karnataka Marwari Youth Federation (KMYF) to support economically disadvantaged dialysis patients at the D.R. Ranka Dialysis Center, for essential dialysis consumables.
12. The second dose of the HPV vaccination program has been initiated in partnership with Jivika Foundation.