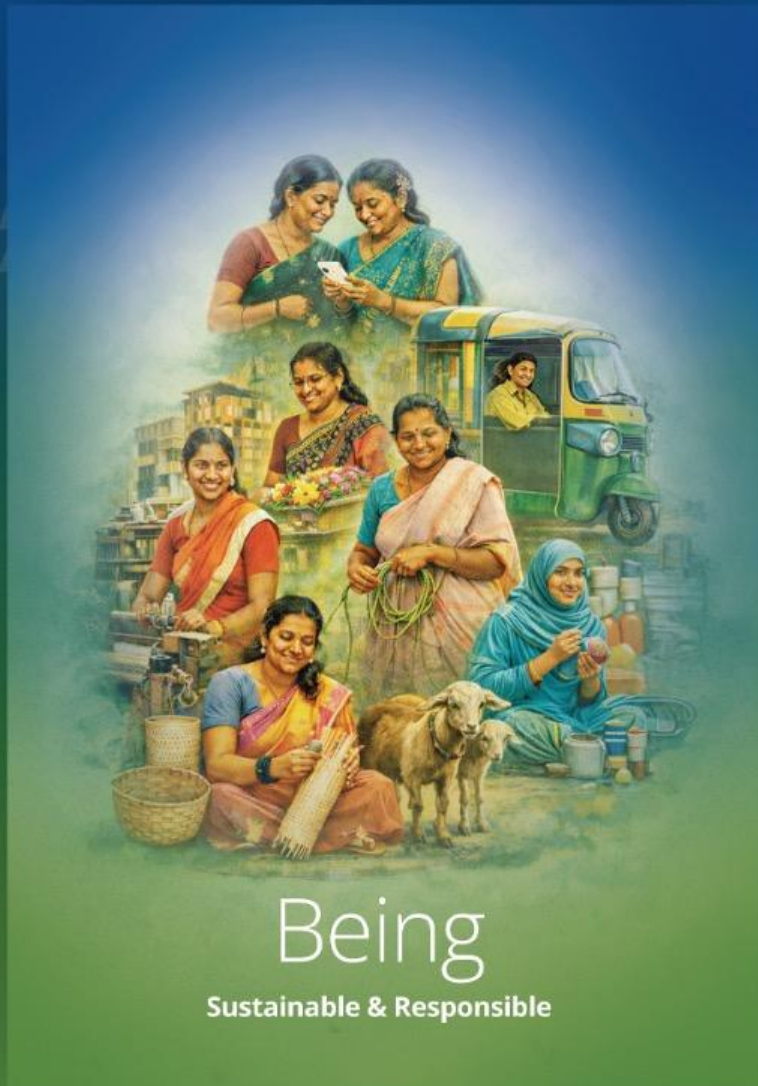




CreditAccess Grameen Limited

Leading Rural Focused Inclusive Financing Platform
Tested By Cycles, Strengthened By Purpose

Q1 FY27 Investor Presentation
July 2026



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Recent Performance – Momentum That Speaks



Our Current Position – The Vantage Point



Our Strategic Vision – Project “Shakti”



Financial Profile – Built for Growth



ESG & CSR – Our Natural Advantage

Q1 FY27: Key Business Highlights

Key Metrics	Q1 FY27	YoY%	QoQ%
AUM (INR Cr) ¹	30,319	16.4%	2.5%
Borrowers (Lakh) ¹	44.51	-2.4%	0.8%
Disbursements (INR Cr)	6,107	11.9%	-26.5%
CE (Excl. Arrears) / (Incl. Arrears) %	97.4% / 97.7%		
GNPA (GL: 60+ dpd, RF: 90+ dpd) %	2.18%		
PAR 90+ %	1.46%		
NNPA (GL: 60+ dpd, RF: 90+ dpd) %	0.76%		
ECL Provisioning %	3.20%		
CRAR %	24.9% (Tier 1: 24.2%)		

1) Figures are after considering the write-off of INR 1,640 Cr AUM & 4.0 Lakh borrowers on a TTM basis

Key Financial Metrics	Q1 FY27
NII (INR Cr)	1,164
PPOP (INR Cr)	873
PAT (INR Cr)	493
Interest Spread %	12.6%
NIM %	14.4%
ROA %	5.9% / 4.0% ²
ROE %	24.4% / 16.0% ²
Liquidity Assets: INR 3,536 Cr C&CE (10.4% of total assets)	
Funding (Sanctions): INR 2,993 Cr (in hand) + INR 9,440 Cr (in pipeline)	

2) On a TTM basis

- ✓ AUM grew 16.4% YoY (despite 6.3% TTM write-off) and 2.5% QoQ (given typical Q1 seasonality)
- ✓ Retail Finance (RF) share up 250 bps QoQ to 20.6% from 18.1%

- ✓ New borrowers added: 2.5Lakh, 35% NTC (Q1)
- ✓ Grameen Mahi (customer app) onboarded 4.0 Lakh customers in Q1 FY27, taking the overall base to 15.3 Lakh (34.5% of borrower base)

- ✓ PAR accretion remains within the normalized range, contributing to lower delinquency buckets across the book
- ✓ X-Bucket CE for Jun-26 at 99.68%
- ✓ Credit cost at 0.72% (non annualized) in Q1 FY27

- ✓ AUM% of unique GL borrowers: 45.7% (Jun-26) Vs 26.6% (Aug-24)
- ✓ Higher yields (lower interest reversals) + lower COB → higher NIM
- ✓ AUM growth + higher NIM + opex control → Sequential improvement in PPOP

- ✓ Private NCD issuance of INR 425 Cr helping further diversify the liability base
- ✓ 21,981 employees; employee attrition at 20.6% (Q1 FY27) vs. 25.8% (Q1 FY26)
- ✓ Digital collections: 24.2% (Q1 FY27) vs. 16.3% (Q1 FY26)

CA Grameen Remains Ahead Of The Curve With Industry Leading Performance Trend;
Underpinned By 1) Strong Business Momentum, 2) Normalised Asset Quality, and 3) Resilient Balance Sheet

Key Performance Highlights: Q1 FY27

PAT Up 719.7% YoY, ROA: 5.9%, ROE: 24.4%

AUM
INR 30,319 Cr
(16.4% YoY)

Disbursements
INR 6,107 Cr
(11.9% YoY)

NIM
14.4%
Wgtd. Avg. COB
9.2%

C/I Ratio
29.3%
Opex/AUM Ratio
4.8%

PPOP
INR 873 Cr
(33.6% YoY)

PAT
INR 493 Cr
(719.7% YoY)

ROA
5.9% / 4.0%**
ROE
24.4% / 16.0%**

CRAR Total
24.9%
CRAR Tier 1
24.2%

Total Equity
INR 8,347 Cr
D/E Ratio
3.0

GNPA*: 2.18%
NNPA*: 0.76%
PAR 90+: 1.46%

Collection Efficiency
(Excl. Arrears)
97.4%

Provisioning:
3.20%
Write-off
INR 364 Cr

Branches
2,276
(+7.7% YoY)
42 New Branches

Employees
21,981
(+3.0% YoY)

Active Borrowers
44.51 Lakh
(-2.4% YoY)

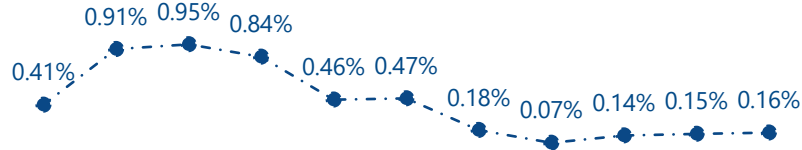
* GNPA & NNPA recognition policy (GL: 60+ dpd, RF: 90+ dpd)

** On a TTM basis

Lower PAR Accretion Driving Asset Quality Normalisation

PAR 1-90 At 74 Bps, Back To Pre-crisis Levels

Overall Monthly PAR 15+ Accretion/AUM Rate

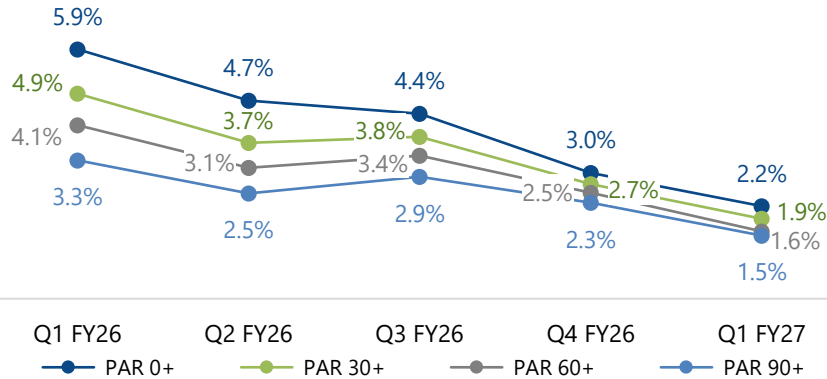


Jun-24 Sep-24 Dec-24 Mar-25 Jun-25 Sep-25 Dec-25 Mar-26 Apr-26 May-26 Jun-26

Continuous Reduction In Credit Cost Due to Lower New PAR Accretion

Credit Cost (INR Cr)	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
ECL provisions (A= i+ ii)	314.0	258.9	217.5	101.5
Due to New PAR (i)	268.7	222.0	123.0	101.5
Due to change in ECL % (ii)	45.3	36.9	94.5	0.0
Due to Write-offs (B)	211.7	83.7	117.9	111.0
Credit Cost (A + B)	525.7	342.6	335.3	212.5

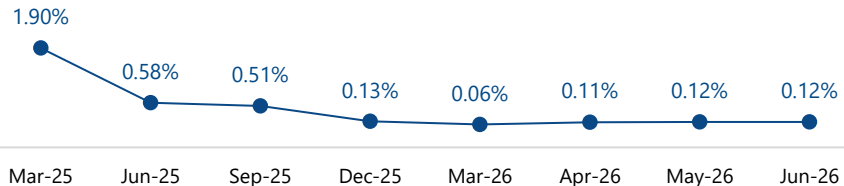
Improving Asset Quality Trend



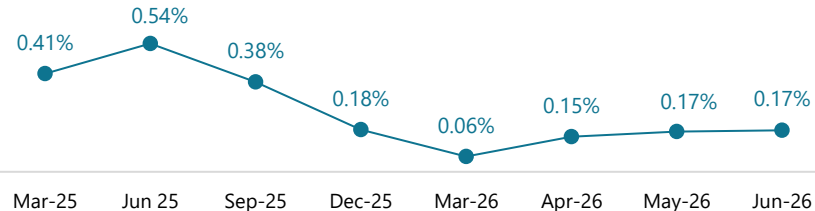
	Jun-26	Mar-26		Jun-26	
Top 5 States	% AUM	PAR 0-90	PAR 90+	PAR 0-90	PAR 90+
Karnataka	29.3%	0.8%	2.8%	0.7%	1.6%
Maharashtra	21.7%	0.5%	2.0%	0.7%	1.3%
Tamil Nadu	17.5%	0.8%	2.0%	0.8%	1.4%
Madhya Pradesh	8.4%	0.8%	2.7%	1.0%	1.9%
Bihar	4.9%	1.0%	3.3%	0.9%	2.1%
Others	18.2%	0.6%	1.7%	0.6%	1.1%
Total	100.0%	0.7%	2.3%	0.7%	1.5%

Consistent Improvement In PAR 15+ Accretion Trend Across All Geographies

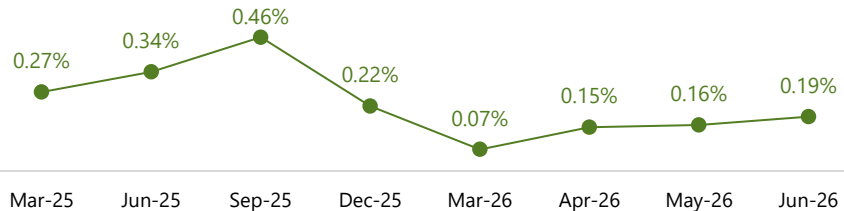
Karnataka – Monthly PAR 15+ Accretion/AUM Rate



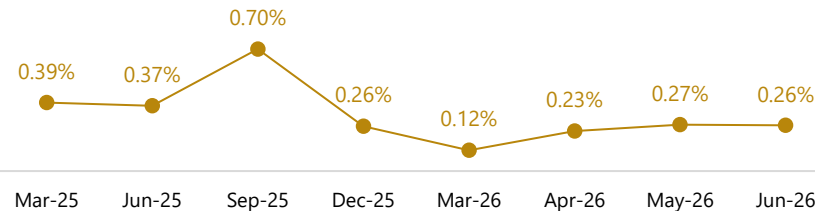
Tamil Nadu – Monthly PAR 15+ Accretion/AUM Rate



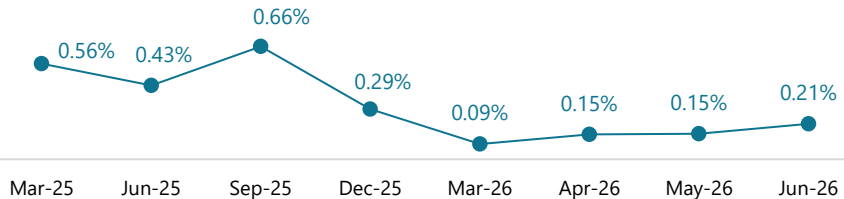
Maharashtra – Monthly PAR 15+ Accretion/AUM Rate



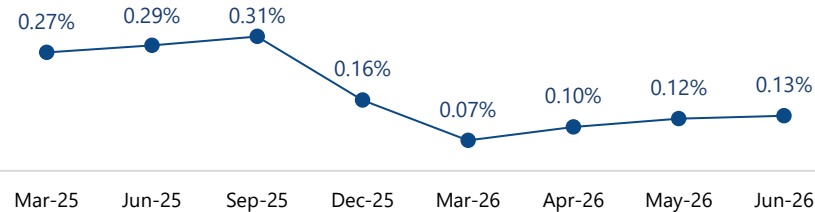
Madhya Pradesh – Monthly PAR 15+ Accretion/AUM Rate



Bihar & UP – Monthly PAR 15+ Accretion/AUM Rate



Other States – Monthly PAR 15+ Accretion/AUM Rate



Asset Quality Across Products Segments

Graduation & Borrower Vintage Driving Better Asset Quality

GL: IGL + OLL	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
PAR 0+	6.1%	4.9%	4.8%	3.3%	2.4%
PAR 30+	5.0%	3.9%	4.2%	3.0%	2.0%
PAR 60+	4.3%	3.3%	3.8%	2.8%	1.8%
PAR 90+	3.4%	2.6%	3.2%	2.6%	1.6%

RF: IBL + OLL	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
PAR 0+	3.6%	2.8%	1.8%	1.4%	1.4%
PAR 30+	2.9%	2.3%	1.5%	1.2%	1.2%
PAR 60+	2.5%	2.0%	1.2%	1.1%	1.0%
PAR 90+	2.0%	1.7%	1.0%	1.0%	0.9%

RF: Mortgage Loans	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
PAR 0+	1.8%	2.1%	2.1%	2.0%	2.2%
PAR 30+	1.2%	1.6%	1.7%	1.8%	1.8%
PAR 60+	0.8%	1.3%	1.5%	1.6%	1.6%
PAR 90+	0.6%	1.1%	1.3%	1.5%	1.5%

GL: Group Loan, IGL: Income Generation Loan, RF: Retail Finance, IBL: Individual Business Loan, OLL: Other Life-cycle Loan, Mortgage Loan: Secured Business Loan & Affordable Housing Loan

Early Risk Recognition & Conservative Provisioning

Evolved ECL Model Closely Aligning Forward Looking Estimates And Macroeconomic Factors

Q1 FY27 (INR Cr)		Consolidated		
Asset Classification (dpd)		EAD	EAD%	ECL%
Stage 1	0 – 15 (GL), 0 – 30 (RF)	29,366.2	97.5%	1.63%
Stage 2	16 – 60 (GL), 31 – 90 (RF)	99.8	0.3%	57.4%
Stage 3	60+ (GL), 90+ (RF)	655.6	2.2%	65.4%
Total		30,121.7¹	100.0%	3.20%

1) Includes INR 200 Cr restructured loans where provisioning stands at 40%

ECL %	Earlier ECL Model			Revised ECL Model	
	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Stage 1	1.09%	1.12%	1.22%	1.63%	1.63%
Stage 2	55.1%	58.2%	60.2%	55.6%	57.4%
Stage 3	63.2%	66.3%	67.2%	65.4%	65.4%
Total	4.62%	4.06%	4.26%	3.81%	3.20%

Credit Cost (INR Cr)	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Opening ECL - (A)	1,188.0	1,030.8	1,114.5	1,115.6
ECL Provisions (B= i + ii)	314.0	258.9	217.5	101.5
Due to New PAR (i)	268.7	222.0	123.0	101.5
Due to change in ECL % (ii)	45.3	36.9	94.5	-
Reversals (due to write-off) (C)	471.2	175.2	216.4	252.9
Closing ECL (D = A+B-C)	1,030.8	1,114.5	1,115.6	964.2
Write-off (E)	682.9	258.9	334.3	364.0
Write-Off Impact (F = E - C)	211.7	83.7	117.9	111.0
Credit Cost (G = B+F)	525.7	342.6	335.3	212.5
Credit Cost % (non-annualised)	2.07%	1.34%	1.21%	0.72%
Bad-Debt Recovery (G)	16.4	12.5	11.8	13.3

EAD: Exposure at default = on-balance sheet loan principal + interest

Implementation of Revised ECL Model:

The new ECL framework introduces the following enhancements:

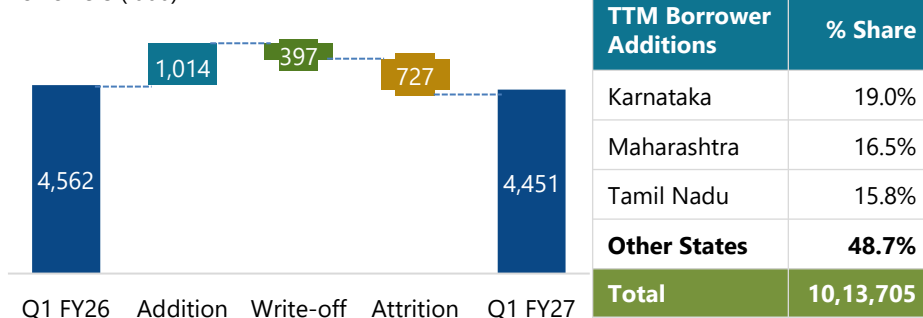
- **Longer historical period:** extended from 36 months to 120 months
- **Forward-looking estimates through scenario modelling:**
 - Scenario 1: Stable period
 - Scenario 2: Major external events (e.g., Demonetisation, Covid)
 - Scenario 3: Enhanced stress events (e.g., regulatory changes, weather patterns, economic outlook)
 - PD and LGD are computed separately under each scenario
 - Probability-weighted ECL is computed basis management & board judgement
- **Macroeconomic factors for 12-month outlook:**
 - Regression-based macroeconomic model to determine the drivers of PD
 - The predicted PD governs the permissible range of the enhanced stress weightage for the next 12-month outlook

Considering the on-going West-Asia crisis, the ECL model incorporates additional provisions of INR 41 Cr

Continued Borrower Addition Coupled With Healthy Retention & Graduation

Continued Borrower Addition

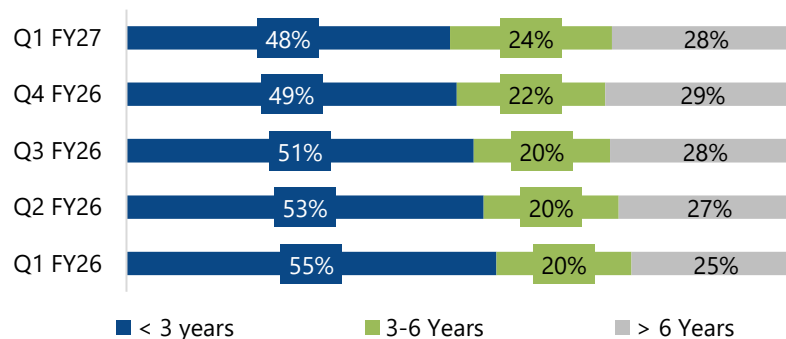
Borrowers ('000)



Diverse Product Suite For Graduation & Retention

AUM Mix	Q1 FY27	
	(INR Cr)	% Share
GL	24,061	79.4%
IGL	21,751	90%
Other Life-cycle Loans	2,310	10%
RF	6,258	20.6%
IBL + Other Life-cycle Loans	5,669	91%
SBL	296	5%
AHL	272	4%
Two-wheeler loan	20	0.3%
Total	30,319	100%

Healthy Retention Translating Into Improving Borrower Vintage

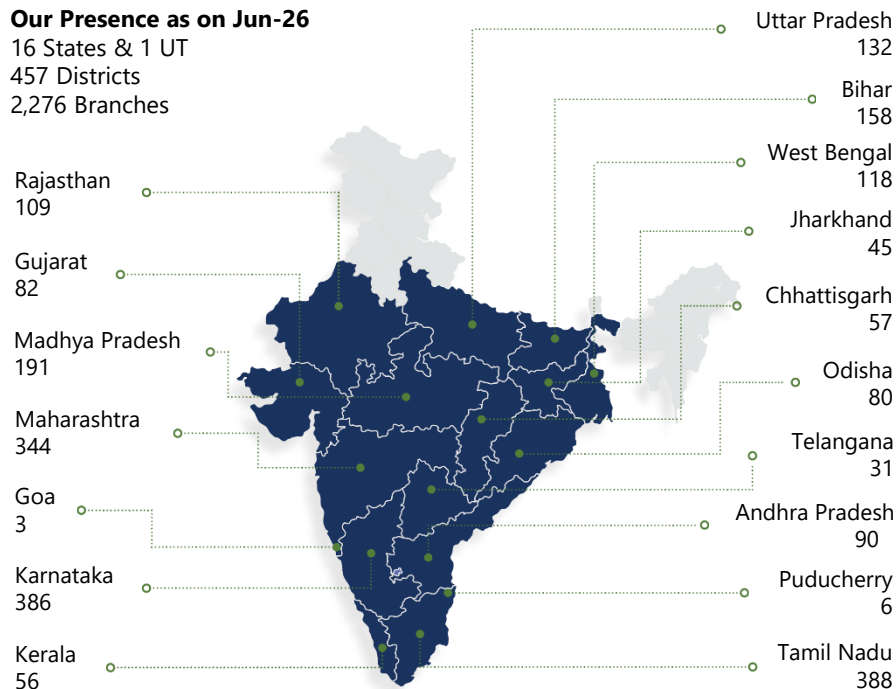


IGL: Income Generation Loan, IBL: Individual Business Loan, SBL: Secured Business Loan, AHL: Affordable Housing Loan

Growing Network & Presence

Our Presence as on Jun-26

16 States & 1 UT
457 Districts
2,276 Branches



Exposure of Districts – Q1 FY27		
(% of AUM)	Districts	% of Total Districts
< 0.5%	397	86.8%
0.5% - 1%	41	9.0%
1% - 2%	16	3.5%
2% - 4%	3	0.7%
> 4%	0	0.0%
Total	457	100.0%

Q1 FY27 – Top Districts	% of AUM
Top 1	2.4%
Top 3	6.8%
Top 5	10.3%
Top 10	17.3%
Others	82.7%

Branch Network	Q1 FY27	% Share	Q1 FY26	% Share
Karnataka	386	17.0%	371	17.5%
Maharashtra	344	15.1%	318	15.0%
Tamil Nadu	388	17.0%	386	18.3%
Madhya Pradesh	191	8.4%	169	8.0%
Bihar	158	6.9%	158	7.5%
Other States & UT	809	35.5%	712	33.7%
Total	2,276	100.0%	2,114	100.0%

Borrowers ('000)	Q1 FY27	% Share	Q1 FY26	% Share
Karnataka	1,021	22.9%	1,127	24.7%
Maharashtra	915	20.6%	928	20.3%
Tamil Nadu	766	17.2%	822	18.0%
Madhya Pradesh	397	8.9%	384	8.4%
Bihar	273	6.1%	307	6.7%
Other States & UT	1,078	24.2%	994	21.8%
Total	4,451	100.0%	4,562	100.0%

GL AUM (INR Cr)	Q1 FY27	% Share	Q1 FY26	% Share
Karnataka*	5,887	24.5%	7,018	28.9%
Maharashtra	5,303	22.0%	5,269	21.7%
Tamil Nadu	4,150	17.2%	4,610	19.0%
Madhya Pradesh	2,088	8.7%	2,017	8.3%
Bihar	1,369	5.7%	1,240	5.1%
Other States & UT	5,265	21.9%	4,128	17.0%
Total	24,061	100.0%	24,271	100.0%

* Karnataka Share in Overall AUM = 29.3%

AUM GROWTH

20.0% – 25.0%

NIM

12.8% – 13.2%

COST-TO-INCOME

33.0% – 35.0%

CREDIT COST

3.0% – 4.0%

RETURN ON ASSETS

4.0% – 4.8%

RETURN ON EQUITY

16.0% – 20.0%



Recent Performance – Momentum That Speaks



Our Current Position – The Vantage Point



Our Strategic Vision – Project “Shakti”



Financial Profile – Built for Growth



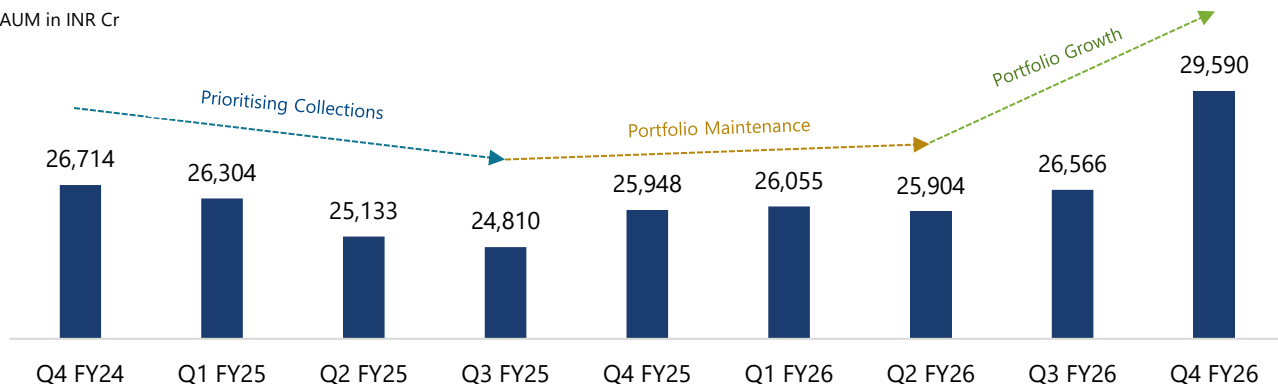
ESG & CSR – Our Natural Advantage

Navigating Industry Crisis During FY25 & FY26

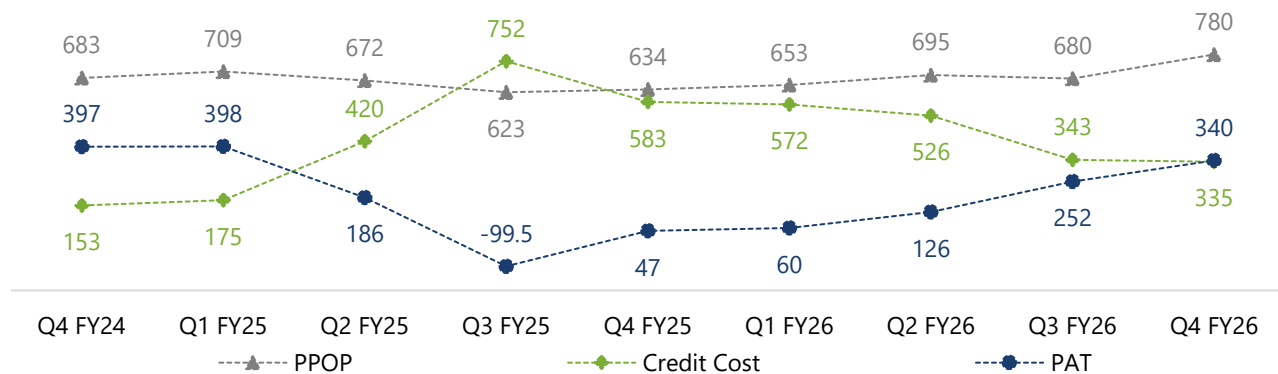
Validating Resilience, Emerging Stronger

Maintained Operational Discipline Whilst Not Losing Sight Of Growth

AUM in INR Cr



Figures in INR Cr



Focus on quality growth in adherence with MFN guardrails

Robust NIM due to risk-based pricing & stable cost of borrowing

Operating efficiency maintained despite on-ground disruptions

Core operating profit remained intact despite industry crisis

Return ratios → Higher Vs. Covid crisis

	FY26 / FY25	FY22 / FY21
ROA	2.7% / 1.9%	2.2% / 1.1%
ROE	10.7% / 7.7%	9.0% / 4.9%

Navigating Industry Crisis During FY25 & FY26

Validating Resilience, Emerging Stronger



Staying Focused Amidst Turbulent Tides



Customer First Approach

- Supporting good customers, building trust



Leveraging Technology as Enabler

- Streamlining field app, reduce friction, enhance operational capabilities
- Efficient underwriting through BRE, granular policy implementation



Additional Collections Support

- Deploying quality control team to provide targeted collections support across geographies



Continuous Risk & Audit Oversight

- Monitoring early warning signals



Leadership On Ground

- Senior leaders providing moral support through extensive travel across all states



Aligning With Structural Shifts To Capture Credit Supply Gaps



New Customer Acquisition

- Sustained NTC additions; ETC customers targeted amidst improved credit discipline led by guardrails



Borrower Retention

- Emerging as sole lender to guardrail adherent borrowers
- Emerging as growth partner to graduated vintage borrowers



Manpower Stabilisation

- Optimal incentivisation, extensive hiring & continuous training



Multi-Channel Engagement

- Targeted outreach beyond centre meetings
- Grameen Mahi App, digital payments, WhatsApp, tele-calling



Audit Frequency & Analytics

- Increased internal audit frequency from 60 days to < 40 days with real time analytics



Capital & Funding Strength

- Strong capital maintained; diverse funding secured with reduction in funding costs

Ten Years of Testing, Evolving, Compounding

Compounding At Scale Despite Multiple Disruptions

1) INR Crore

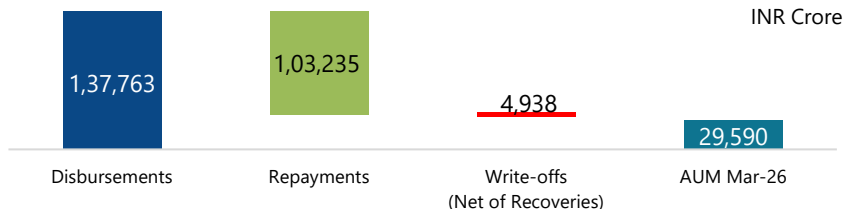
Demonetisation

Covid Pandemic

MFI Credit Cycle

Metrics	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	10Y CAGR
AUM ¹	3,075	4,975	7,159	11,996	13,587	16,599	21,031	26,714	25,948	29,590	28.6%
Disbursements ¹	3,403	6,082	8,221	10,389	11,011	15,466	18,539	23,134	20,037	24,859	24.7%
Borrowers (000's) ²	1,452	1,851	2,470	4,055	3,912	3,824	4,264	4,918	4,694	4,418	13.2%
Branches	393	516	670	1,393	1,424	1,635	1,786	1,967	2,063	2,236	21.3%
Employees	4,952	6,306	8,064	14,496	14,399	15,667	16,759	19,395	20,970	21,941	18.0%
Total Net Income ¹	385	518	867	1,113	1,537	1,766	2,338	3,440	3,809	4,164	30.3%
PPOP ¹	225	315	573	690	952	1,078	1,506	2,391	2,638	2,809	32.4%
PAT ¹	75	212	322	328	131	353	826	1,446	531	778	29.7%
Total Equity ¹	613	1,437	2,365	2,669	3,796	4,167	5,107	6,570	6,956	7,842	32.7%
Potfolio Yield %	22.5%	20.4%	20.0%	19.4%	18.8%	18.3%	18.9%	20.9%	20.6%	20.6%	-
COB %	12.9%	11.5%	10.4%	9.9%	9.5%	9.3%	9.4%	9.8%	9.8%	9.5%	-
NIM %	13.7%	11.5%	12.7%	12.2%	10.7%	10.9%	11.6%	13.0%	12.9%	13.4%	-
Opex/AUM %	5.7%	5.1%	5.0%	4.9%	4.8%	4.9%	4.7%	4.5%	4.5%	5.1%	-
Credit Cost %	3.7%	-0.3%	1.3%	3.0%	6.7%	4.6%	2.4%	2.1%	7.7%	6.7%	-
GNPA %	0.08%	0.82%	0.61%	1.57%	4.43%	3.44%	1.21%	1.18%	4.76%	3.17%	-
Provisioning %	4.32%	1.26%	2.78%	2.71%	5.01%	3.61%	1.78%	1.95%	5.07%	3.81%	-
D/E Ratio	3.9	2.5	2.0	2.9	2.9	3.1	3.2	3.3	2.9	3.0	-
ROA %	2.3%	5.1%	5.0%	3.6%	1.1%	2.2%	4.2%	5.6%	1.9%	2.7%	-
ROE %	12.3%	22.2%	16.3%	12.9%	4.9%	9.0%	18.0%	24.9%	7.7%	10.7%	-
CRAR %	29.7%	28.9%	35.7%	23.6%	26.8%	22.8%	23.6%	23.1%	25.4%	24.4%	-

Proven Resilience In Asset Quality Over Ten Years



2) ~19 Lakh borrowers written off during FY21 to FY26

Competitive Decadal Cross-cycle Performance
Growth: 29%, ROA: 3.4%, ROE: 13.9%

Consistent Profits
Strong internal accrual generation driving self-sustained growth

Best-in-Class Opex
Industry leading cost structures in inclusive financing space

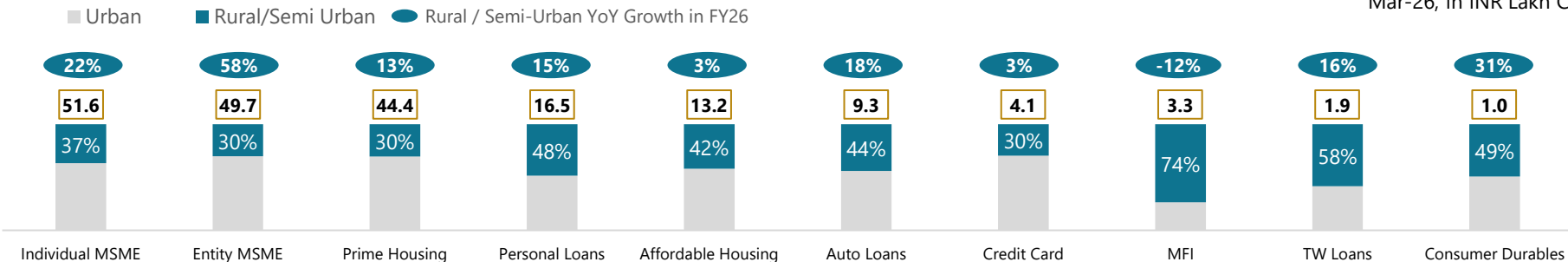
Diversified Liability Profile
Lenders: 76 (FY26) vs. 54 (FY17)
Domestic: 75.6%, Foreign 24.4%

Catering To Growing Financing Needs Of Customer Households

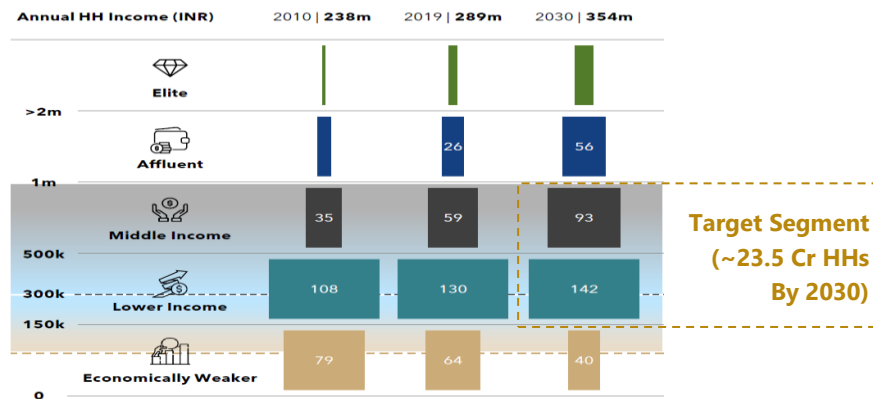
Aiming For Larger Addressable Market Through Micro-Retail Credit

~ INR 70 Lakh Cr Rural / Semi-Urban Micro-Retail Credit Segments Experiencing Rapid Growth

Mar-26, In INR Lakh Cr



India's Household Income Pyramid

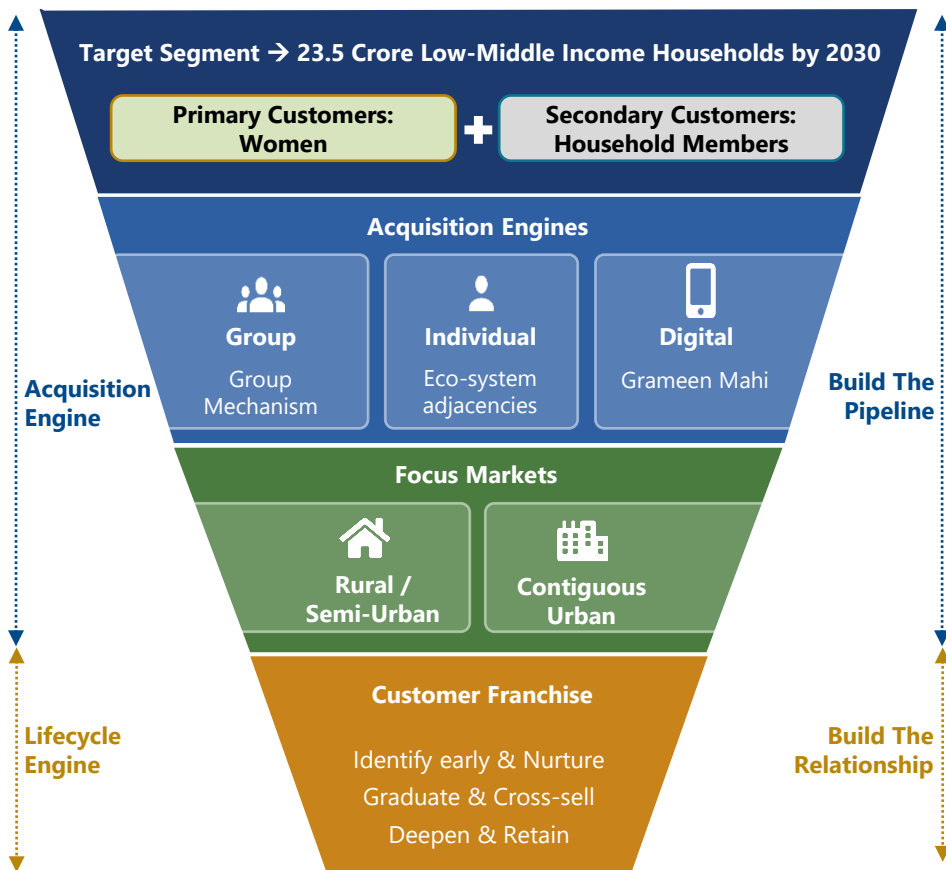


CA Grameen Broadening Focus From Customer To Household

- CA Grameen has been gradually evolving from "Providing access to affordable credit through microfinance" to "Partnering for growth through lifecycle finance"
- Higher vintage customers are demonstrating the opportunity for graduation to retail finance segment, backed by expanding business incomes and growing household aspirations
- The future addressable market has significantly expanded from "one customer per household" through microfinance to "entire customer household" through retail finance addressing the growing financing needs of lower-income and middle-income households

Powering Growth Through Smarter Customer Acquisition At Scale

Constant Feeder To Financial Lifecycle Engine Built On Trust And Relationship

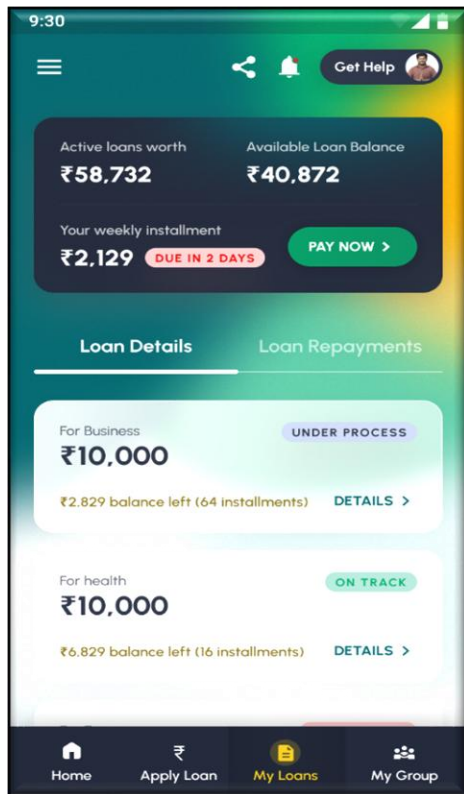


CA Grameen's Key Accelerators	
 Vast Distribution Reach 16 states & 1 UT, 457 districts, 2,276 branches	 Dedicated Foot-on-Street > 14,000 loan officers covering > 4 lakh villages weekly
 Localised Intelligence Deep knowledge in informal segments	 Strong Referrals Daily customer & market visits driving organic leads
 Local Mindshare & Recall Trusted brand presence in every community	 Diverse Product Variants Suiting varied life-cycle financial needs

Accelerating Digital Journey Through Adaptive Customer Digital Handle

Seamless Digital Transactions, Effective Lead Management, Holistic Customer Engagement

Grameen Mahi



15.3 Lakh

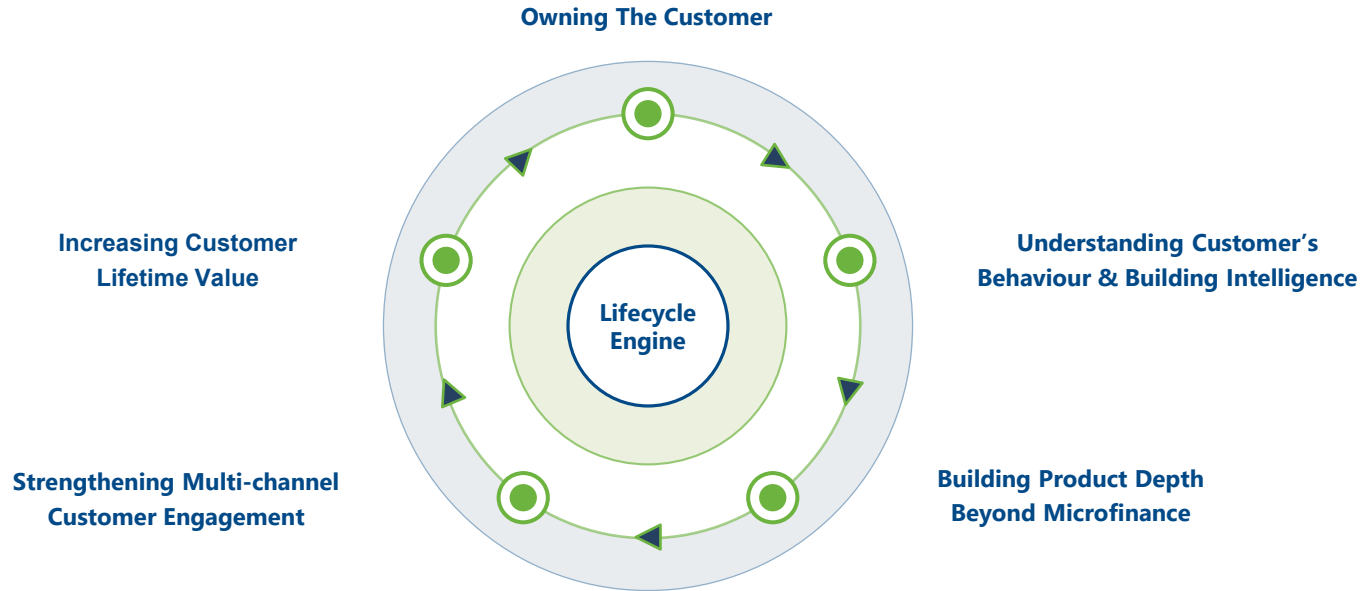
Active Registered Customers

on Grameen Mahi

- Digital loan repayments
- Expression of interest in graduation products
- New loan eligibility checks and loan applications
- Engagement in 10 different vernacular languages
- Access to customer's transactional data & digital behaviour patterns

Deepening The Customer Relationship

Continuous Cycle Of Understanding, Engaging, And Lifetime Value Creation



The Flywheel Effect



Each cycle deepens the customer relationship and data intelligence



Product depth expands wallet share across life stages



Multi-channel presence reduces attrition & increases stickiness



Higher retention → more referrals → lower acquisition cost

Proven Leadership With Demonstrated Track Record



Ganesh Narayanan
Managing Director &
Chief Executive Officer
(7 years)



Gururaj K S Rao
Chief Operating
Officer
(17 years)



Nilesh Dalvi
Chief Financial
Officer
(7 years)



Firoz Anam
Chief Risk
Officer
(6 years)



Sudesh Puthran
Chief Technology
Officer
(6 years)



Gopal Reddy
Chief Business Officer-Retail
Finance and Group Lending
(27 years)



Srivatsa H N
Chief Business Officer – Retail
Finance and Group Lending
(24 years)



Nagananda Kumar K N
Chief Audit
Officer
(21 years)



Sundar Arumugam
Chief Strategy
Officer
(7 years)



Haridarshini A
Chief Customer
Service Officer
(22 years)



Ravi Rathinam
Chief Information
Security Officer
(4 years)



Devika Praveen
Chief Compliance
Officer
(01 month)



Manjunatha
Business Head - Group
Lending
(24 years)



Venkat Naik
Business Head - Group
Lending
(26 years)



Manian RHS
Head- Human
Resources
(4 years)



Murugesh Velusamy
Head of Underwriting -
Mortgage Business
(3 years)



Deepti Ramani
Company Secretary and
Compliance Officer
(4 years)

- Highly stable senior management enabling **cultural and process consistency for managing business expansion** in the coming years
- Consistent emphasis on training and **employee retention strategies**
- Robust pipeline of **internal job opportunities** (Top 10-15% at the hierarchal level being elevated to higher responsibilities)
- 40-50% of senior/ management team **goals are aligned with strategic projects'** execution

* Years represent the cumulative period associated with CA Grameen

Strong Parentage & Shareholder Base



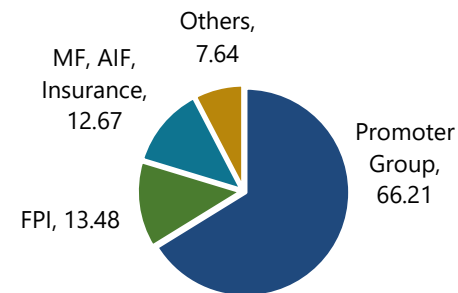
Committed to Financial Inclusion

- CreditAccess India B.V. (CAI) specialises in Micro & Small Enterprises financing
- Widely held shareholding base: 267 shareholders
- Olympus ACF Pte Ltd. 15.3%, Asian Development Bank 8.5%, Asia Impact Invest SA 9.1%, individuals/HNIs/Family Offices 67.1%
- Headquartered in Amsterdam, The Netherlands

Strong Financial Support via Patient Capital

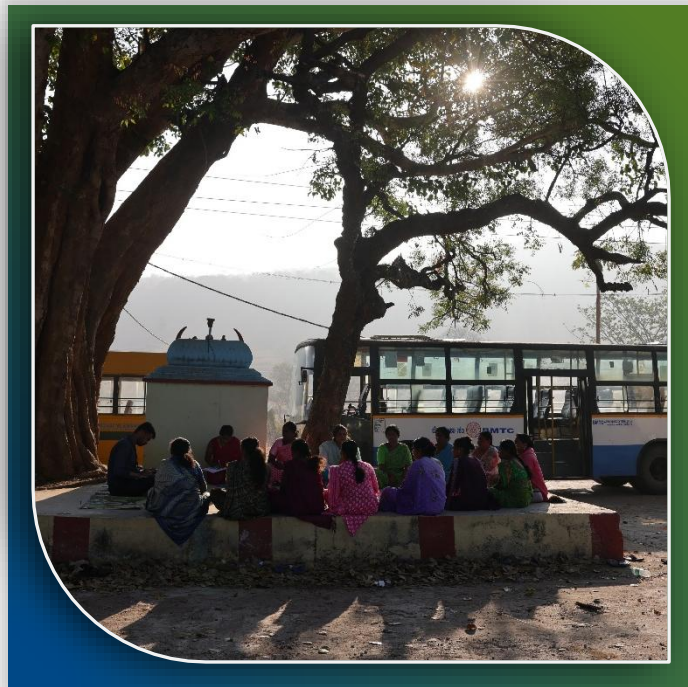
- Invested through multiple rounds of capital funding along with secondary purchases during 2009 to 2017
- Displayed trust in our business model post Demonetisation by infusing INR 550 Cr in FY17
- Provides access to global fundraising opportunities leveraging CAI's network and relationships
- Holds 66.21% in CA Grameen, committed to holding up to the regulatory requirement in future

Shareholding Pattern (%) – June 2026



Top 10 Institutional Investors – June 2026

Ashmore Investments
Axis Mutual Fund
Bowhead India
Canara Robeco Mutual Fund
Edelweiss Mutual Fund
HDFC Mutual Fund
HSBC Mutual Fund
ICICI Prudential Mutual Fund
Schroder
Vanguard



Recent Performance – Momentum That Speaks



Our Current Position – The Vantage Point



Our Strategic Vision – Project “Shakti”



Financial Profile – Built for Growth



ESG & CSR - Our Natural Advantage

The Next Ten Years: Building Leadership In Inclusive Finance

Expanding Our Boundaries, Customer Centricity At The Core

Project “Shakti”: Business Objectives



Build Leadership Position In Inclusive Finance
With Customer-First Approach



Become The Most Trusted Digital-enabled
Financial Services Provider For Women



Strengthen Right-to-win In Low-and-middle
Income Informal Customer Segment



Accelerate Growth
(Organic + Inorganic) In Secured
Lending Via Market Adjacencies



Leverage Technology And
AI Capabilities As Growth Enablers



Maintain Competitive Pricing
In Every Business We Operate



Benchmark In Customer Loyalty
And Employee Loyalty

Project “Shakti”: Target Outcomes



20% - 25%
CAGR

AUM Growth



8% - 10%
CAGR

Customer Growth



4.0% - 4.5%

ROA



18.0% - 20.0%

ROE

Acquiring Customers Early In The Lifecycle

Group Dynamics Enabling Scale, Discipline And Trust

Leveraging Group Mechanism As a Scalable Acquisition Engine

- 1  **Self-Chosen Group Formation**
Community-driven groups ensuring homogeneity and mutual accountability
- 2  **Digital KYC & Credit Bureau Checks**
Instant validations + MFIN guardrail adherence at onboarding
- 3  **3-Stage Group Confirmation**
CGT (3 days) by LO → Re-interview by BM → GRT by AM
- 4  **Weekly / Fortnightly Centre Meetings**
Regular touchpoints for repayments, engagement and support
- 5  **Multiple Loans Within Credit Limit**
Lifecycle-need products available within assigned credit limit
- 6  **Choice of Repayment Frequency**
Weekly, Fortnightly, Monthly - customer's preference
- 7  **Regular Loan Utilisation Checks**
End-use tracking to ensure responsible credit deployment

Integrating Risk Management In Every Process



Contiguous Expansion

District-based growth for consistent quality, controls & processes



Customer Behaviour Shaping

Focus on building credit discipline from day one



Responsible Lending

Affordable, suitable, transparent, empathetic



Weekly Customer Engagement

Consistent touchpoints for servicing and early warning detection



Employee Incentivisation

Rewarding process adherence, customer training & customer servicing



Regular Employee Rotation

Reduce dependencies and strengthen internal controls

Aligning With The Structural Shifts Shaping Our Customer Profile

Understanding The Customer Behaviour

CA Grameen's Customers Are A Part Of Multi-lender, Multi Product Ecosystem

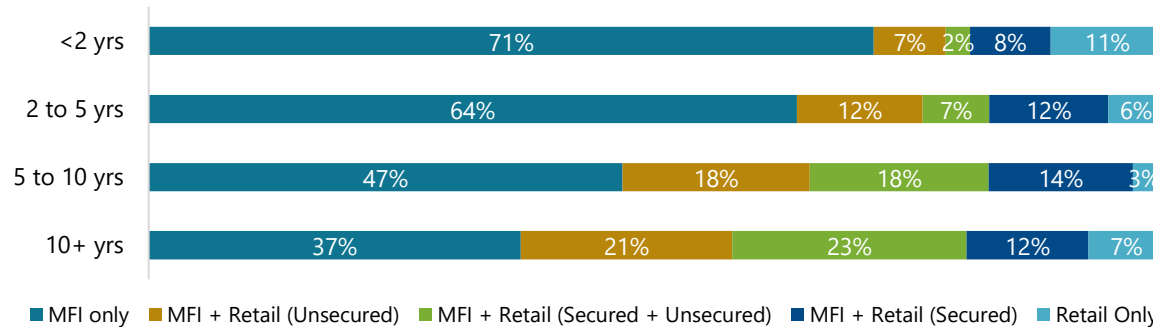
Customers' Multi-Lender MFI Exposure

42%	Unique
38%	CA Grameen + 1
17%	CA Grameen + 2
3%	CA Grameen + 3 or more

45% MFI Customer Households' Hold Retail Exposure ¹

43%	Business Loans
30%	Gold Loans
22%	Personal Loans
17%	Consumer Loans
9%	Mortgage Loans

Customer's Credit Footprint Shaping With Their Overall Credit Vintage ²



1) Retail loans categories overlap – customers holding exposure to multiple retail loan categories

2) Cumulative customer data including their segment wise exposures across multiple vintage buckets over the entire credit history

CA Grameen Customers Evolving To Retail Finance Are Exhibiting Stronger Characteristics

IBL – Unnati Loan (Flagship): AUM INR 2,724 Cr

Higher Vintage → **7.7 Years**

Strong Credit Score → **732**

Co-Applicant → **100%**

Owned House → **99%**

Household Wallet Share → **36%**

Mortgage (SBL + AHL): AUM INR 568 Cr

Higher Vintage → **6.2 Years**

Strong Credit Score → **714**

Co-Applicant → **100%**

Owned House → **100%**

Household Wallet Share → **61%**



Retaining Vintage MFI Customers Through Additional Products

One Stop Shop Providing Support to Various Lifecycle Needs Of The Customer

HHs With Income <= INR 3 Lakh (Under Group Model)

Product	Loan Size	Interest Rate	Tenure
Income Generation Loan	INR 5K – 200K	18.00% - 23.75%	1 – 3 years
Other Life-cycle Loans (home improvement, water & sanitation, education, medical, festival, livelihood improvements, emergencies)	INR 1K – 50K		11 – 104 weeks

HHs With Income > INR 3 Lakh (Under Individual Model)

Product	Loan Size	Interest Rate	Tenure
Individual Business Loan + Other Life-cycle loans	INR 1K – 300K	18.00% - 24.00%	11 weeks – 156 weeks
Secured Business Loan	INR 3L – 20L	16.00% - 23.50%	2 – 15 years
Affordable Housing Loan	INR 2L – 24L	13.00% - 19.50%	2 – 20 years
Two-wheeler Loan	INR 40K – 120K	22.50%	2 – 3 years
Individual Digital Lending	INR 10K – 100K	23.75%	1 – 2 years



Building Customer Data Intelligence

Providing Curated Offerings Aligned With Evolving Needs

Customer Behaviour Undergoing Structural Shifts

- Reducing centre meeting attendance
- Higher proportion of working-class women borrowers, FWPR up from >24% in FY18 to >46% in FY24
- Higher digital adoption: digital collections up from 0% to >20% in 5 years
- Income profiles becoming diverse, multiple income streams adding resiliency
- Expanding credit footprint, access to various retail finance product segments

Customer Financing Needs Becoming Diverse

- Expanding lifecycle needs beyond income generation
- Accessing diverse sources of finance: legacy / digital
- Demanding convenience: speed, self-service, anytime access

Building Data Intelligence

- Customer profiling by leveraging internal & external data pivots
 - Internal (customer household profiling, business/income profiling)
 - External (credit bureau, banking behaviour, digital app data)
- Calibrated offering to maximise financial support
 - Robust income assessment tools
 - Customer segmentation and scoring models
- Risk-calibrated pricing through BRE
 - Seamless alignment with credit policies
 - Pricing optimisation

Strengthening The Credit Underwriting Framework

Credit Decisioning Backed by Human Judgment, Technology And Structured Process

Group Loans



BRE-Based Centralised Credit Filtering

- Regulatory compliance
- Agile product / credit policy implementation
- Faster TAT
- Fraud prevention
- Audit trail & governance



Branch-Based Decentralised Decisioning

- Field checks and customer home visits
- Group and centre consent process
- Continuous certification process to sharpen learning



Individual Loans & Two-Wheeler Loans



Customer Selection

- Lead generation basis proprietary / credit bureau data
- BRE-based centralised credit filtering
- Field-based second level filtering



Dedicated Branch Credit Team

- Standardised income templates (business types)
- Training & certifications: credit, product/policy, asset quality



Sample Reassessments

- 5–7% cases: additional review for consistency
- Quality control loop: feedback to branch teams



Central Credit Intelligence

- Central team monitors portfolio quality
- AI Image BOT (piloted) validation during data capture
- Improvements: income templates, scoring, training



Mortgage Loans



Customer Selection

- BRE-based centralized credit-filtering
- Shared accountability: applicant + co-applicant



Personal Discussion

- Visits: residence, business premises, property site
- On-peak/off-peak business volumes, reference check



Credit Assessment

- Standardised income templates (business types)
- Account aggregator to capture banking data
- Legal / technical: centralised vendor + internal team
- Independent verification & sanctioning of loans by credit underwriting team



Process Governance

- System driven credit rules management
- System driven codified deviation management
- Training & certifications: credit, product/policy, portfolio quality

Strengthening Multi-Channel Customer Engagement

Serving Customers On Their Terms – Physical, Digital, Anytime

Multi-Channel Presence



Anchor Channel

Centre Meeting

Core touchpoint for group cohesion, loan collections and credit discipline



End-to-End Digital

Grameen Mahi App

Full digital customer journey in vernacular languages - onboarding to repayments. Physical fallback as backup



Self-Service

WhatsApp

Quick fulfilment via conversational channel - queries, schedules and updates



Proactive Outreach

Tele-Calling

Targeted outreach for high potential graduation customers beyond centre meetings



Relationship Building

In-Person Visits

Proactive relationship visits - deepening trust and identifying financial needs

Multi-Channel Service Fulfilment

Check Loan Status



View loan details and repayment schedule anytime

Check Loan Eligibility



Renewal or new loan eligibility - instant check

Express Interest In Graduation Products



Signal interest in higher value products

Apply for New Loans



Digital or physical fulfilment paths available

Digital Repayments



UPI, app-based, or WhatsApp-triggered payments

Anytime Service Queries



Query resolution across all channels

Leveraging Pan-India Presence To Drive Distribution

Taking Financial Inclusion To The Last Mile

Deep Penetrated Distribution Platform



GL Branches

Dual-Role Distribution Hub



GL LOs source & service individual business loans and two-wheeler loans



Dedicated RF LOs source & service mortgage-backed loans



Strong graduation channel – Group Model to Retail Finance



RF Branches

Dedicated Mortgage Distribution



Exclusive channel for new mortgage customer acquisition



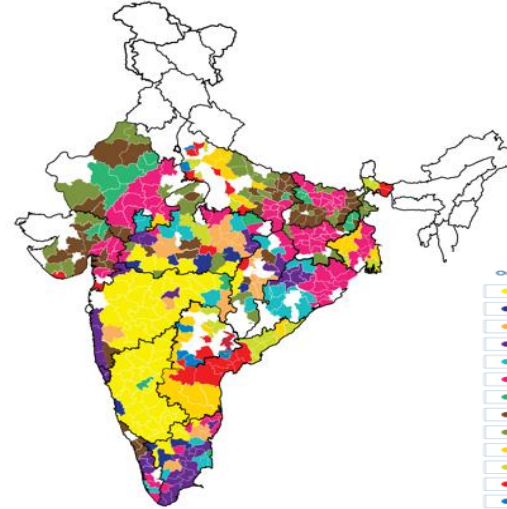
Shared credit hub - processing mortgages from GL branches



Centralised underwriting support across the network

Contiguous District-Based Operating Presence

Average 84% district coverage across all states



Our presence	Districts	New districts added
2015	64	
2016	74	10
2017	96	22
2018	132	36
2019	157	25
2020	248	91
2021	265	17
2022	319	54
2023	352	33
2024	383	31
2025	423	21
2026	451	28
3M 2027	457	6

Benefits Of Contiguous Business Expansion



Process & Controls Replication

Consistent risk mapping across all geographies



Local Market Familiarity

Demographics, culture & market know-how enabling better service



Deeper Market Penetration

Maximise share in current operating markets



Gradual Adjacent Expansion

Measured entry into adjoining markets

Managing Collections In Evolving Customer Landscape

Ability To Drive Collections In Informal Customer Segments

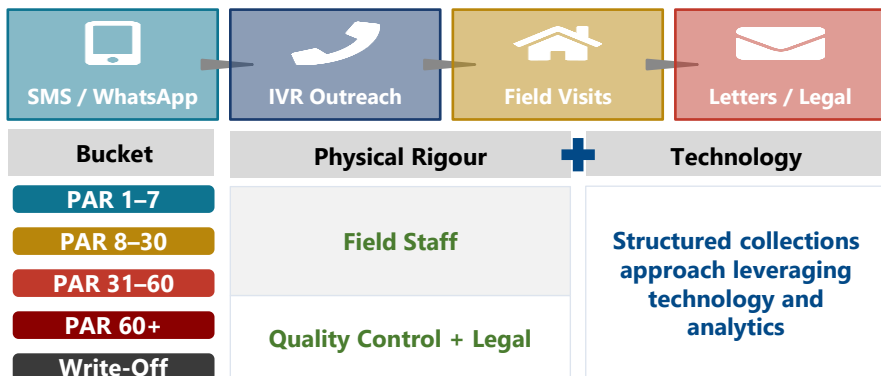
Structured Collection Management

Daily On-time Collections Continue To Remain Strong

Daily on-time collections continue to remain strong

- Despite reduction in centre attendance, **>99% of regular collections happen in centre meetings**, with personal follow-ups required only in case of PAR customers
- Centre meetings remain the primary collection point for group loans, individual business loans, and two-wheeler loans
- NACH based collections for mortgage loans, with 10-15% bounce rate

PAR Recovery Protocol



Collection Management Platform



Structured Intelligence

- Customer profiling
- Home geo-location
- Visit logs: payment patterns, customer responses, field notes



Prioritisation Engine

- Past visit logs → better analytics
- Faster decisioning on next best action



Timely Field Action

- Assignment of accounts to field staff
- Clear ownership with actionable next steps

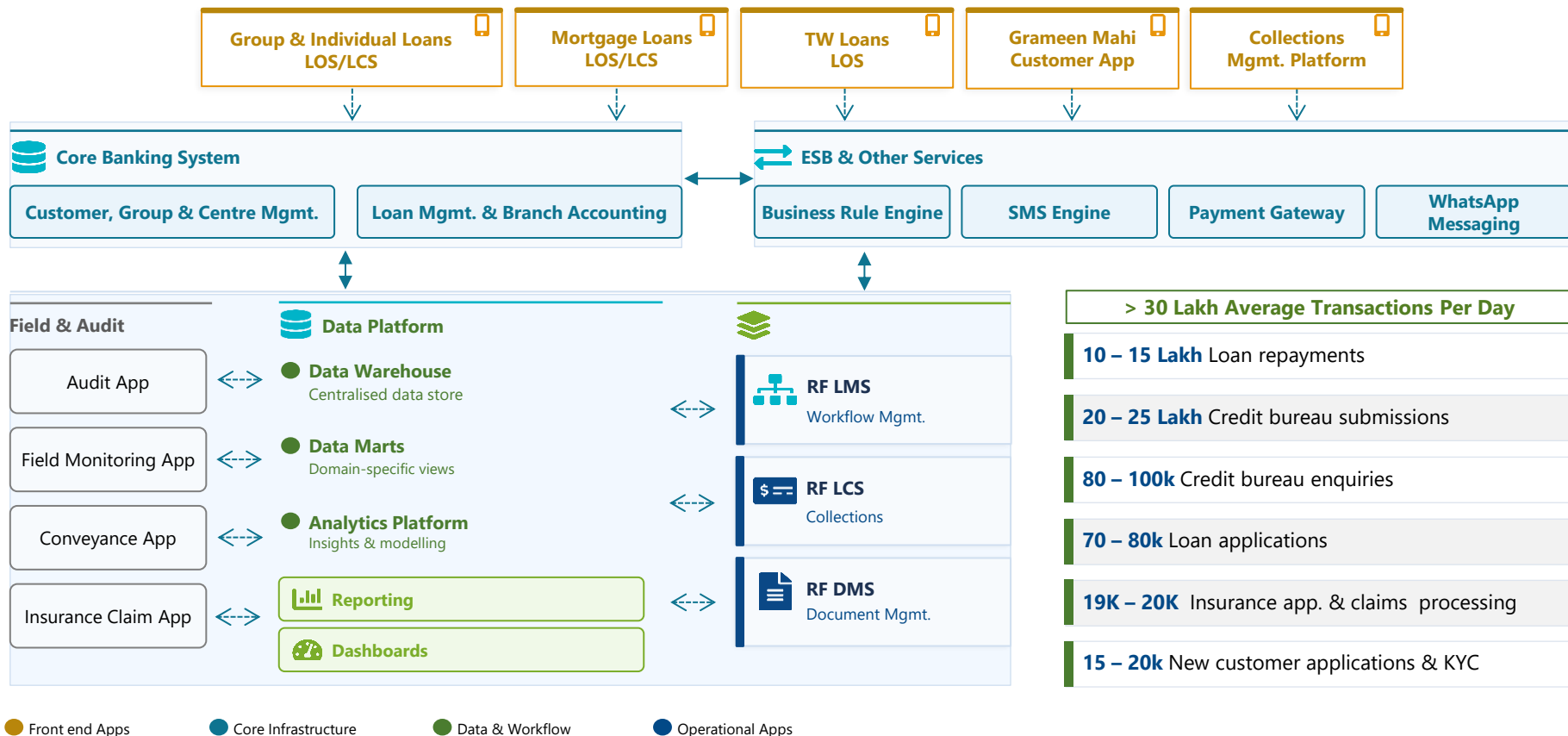


Maximise Recovery

- Delinquency movement tracking
- Recovery & follow-up tracking
- Measuring team productivity

Enabling Transformation Through Technology

Robust Technology Architecture To Support Scalability, Reliability And Quick Responsiveness



> 30 Lakh Average Transactions Per Day

10 – 15 Lakh Loan repayments

20 – 25 Lakh Credit bureau submissions

80 – 100k Credit bureau enquiries

70 – 80k Loan applications

19K – 20K Insurance app. & claims processing

15 – 20k New customer applications & KYC

Enabling Transformation Through Technology

Keeping Pace With The Future

Strengthening The Core	Enabling Lifecycle Strategy	Agile Technologies	Adaptive Data Platform	Making AI Inclusive
 Platform Upgrades Performance, Security, Modern architecture	 Speed & Accuracy Faster field app performance	 AI + Low-Code Platforms Enterprise mobility with AI capabilities	 Intelligence-Driven Engagement Shift from process-driven to data-driven customer journeys	 Employee Productivity AI-enhanced daily workflows
 App Observability Real-time monitoring of apps, infra & UX	 Paperless Journeys Process digitisation end-to-end	 Ecosystem Integration Faster go-to-market via external integrations		 Voice Bot / Engagement AI-powered customer interactions
 Customer Data Integrity Aadhaar KYC, De-duping, OCR pre-fills	 End-to-End Visibility Single App: Leads → Applications → Conversions → Collections	 Microservices Quick responsiveness & modular architecture	 Dynamic Dashboards Intelligent MIS across entire human capital chain	 AI Credit & Risk AI-driven credit & risk mgmt.
 Organisational Strengthening Testing COE PMO for executional rigour	 Self-Service UX Vernacular interfaces for seamless customer experience	 AI-Accelerated SDLC Reduced development timelines via AI		 Leadership MIS On-the-Go Real-time decision support
				 AI Compliance Monitoring AI-driven compliance tracking

Adapting Risk, Audit & Controls Amidst Evolving Business Needs

Shift From Reactive To Predictive Approach, Supporting Next Phase of Business Growth

Risk Management Framework



Data-Driven Income Assessment

Improved accuracy through quantitative income models replacing subjective estimates



A/B Testing Across Products

Systematic experimentation across all products for continuous policy optimisation



Fraud Identification & Detection

Proactive framework using data signals and analytics to detect fraudulent behaviour early



Agentic AI for Risk Monitoring

AI agents autonomously monitoring risk signals and triggering alerts in real-time

Internal Audit Framework



Product Assurance

Expanded Coverage

Wider product scope covering group, individual and secured portfolios

End-to-end process adherence checks

Customer protection and fair practices review



Corporate & Governance

Deepened Oversight

Board-level and regulatory compliance assurance

Enterprise risk and governance framework review

Stakeholder accountability mechanisms



Technology & Digital Risk

Strengthened Assurance

Cybersecurity and data privacy audits

Digital channel integrity and system controls review

IT infrastructure and business continuity checks



Intelligence-Led Audit

AI-Powered Deployment

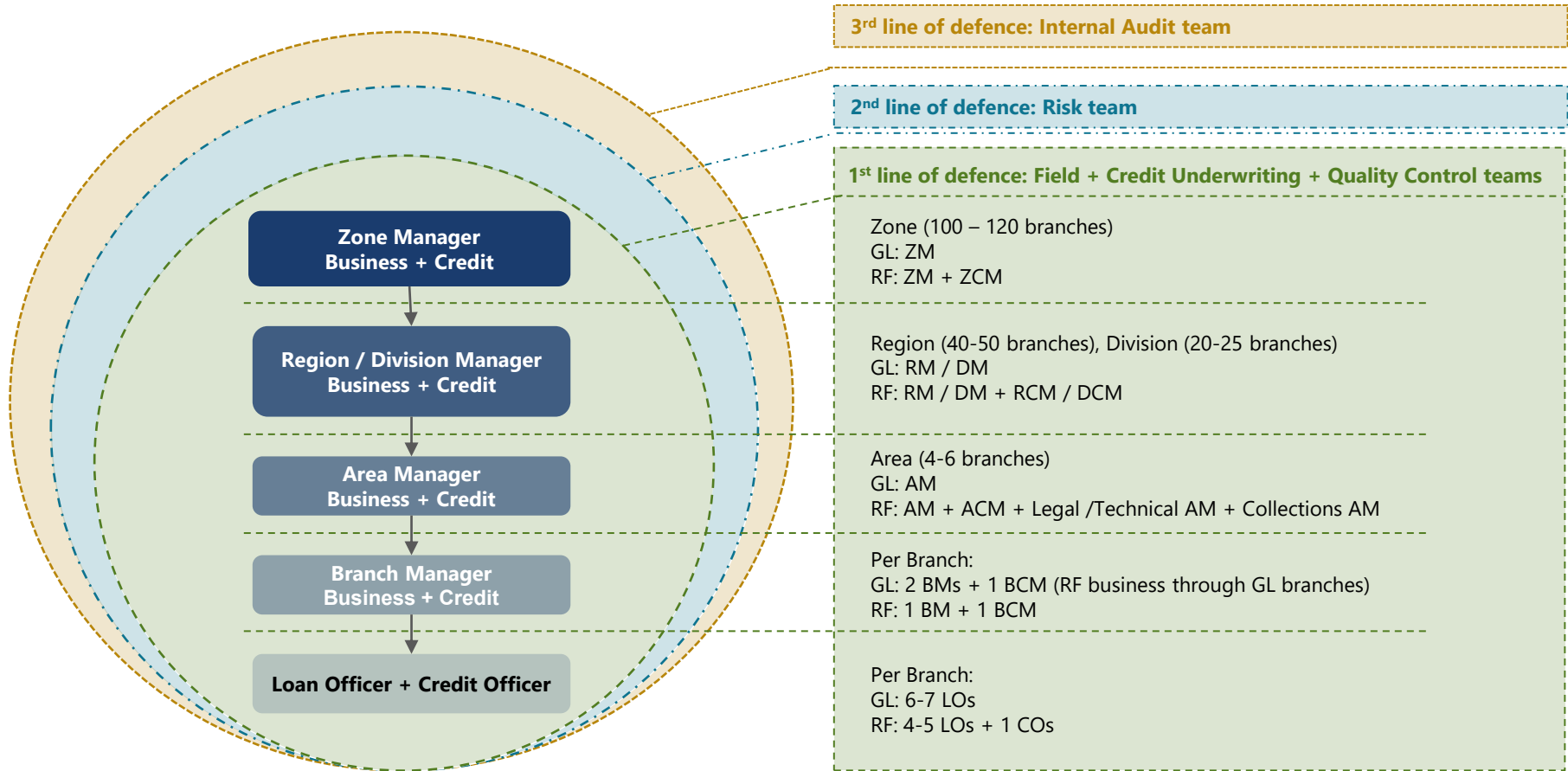
Risk-based audit prioritisation using data signals

Continuous monitoring over periodic review cycles

Faster insights with reduced manual effort

Strengthening Internal Control Structure

The Three Lines Of Defence



LO: Loan Officer; CO: Credit Officer; BM: Branch Manager; BCM: Branch Credit Manager; AM: Area Manager; ACM: Area Credit Manager; RM: Regional Manager; RCM: Regional Credit Manager,
DM: Divisional Manager; DCM: Divisional Credit Manager; ZM: Zonal Manager; ZCM: Zonal Credit Manager



Recent Performance – Momentum That Speaks



Our Current Position – The Vantage Point



Our Strategic Vision – Project “Shakti”



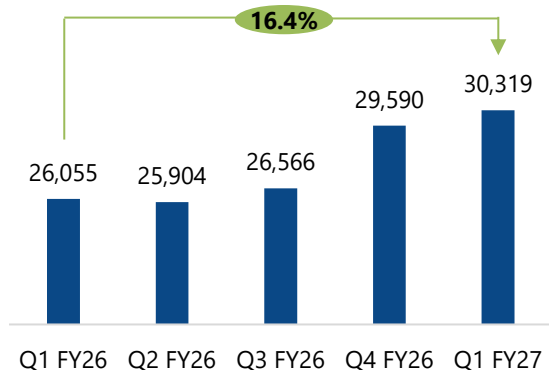
Financial Profile – Built for Growth



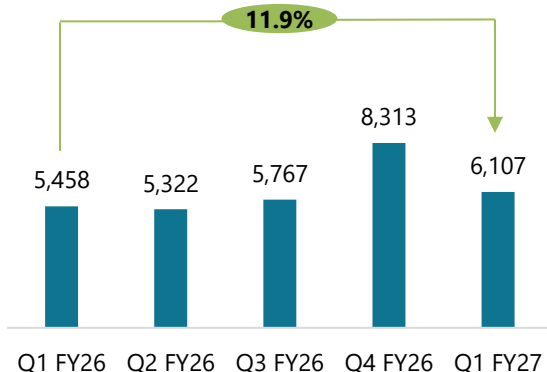
ESG & CSR - Our Natural Advantage

Robust Quarterly Performance Trend

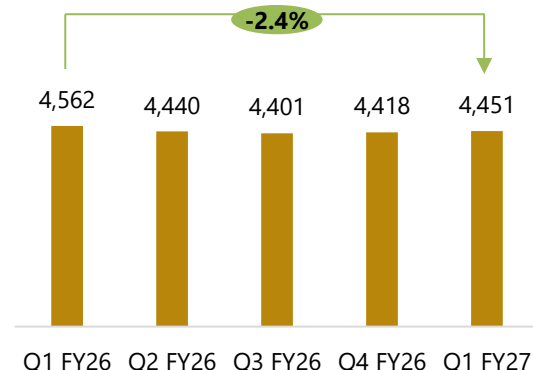
AUM (INR Cr)



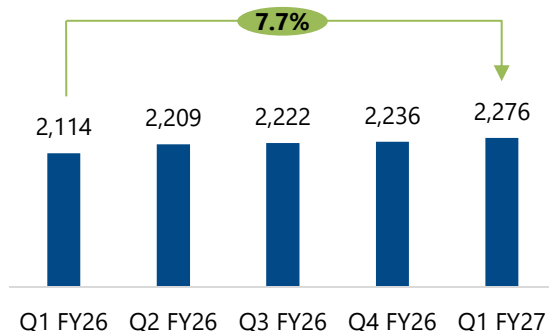
Disbursements (INR Cr)



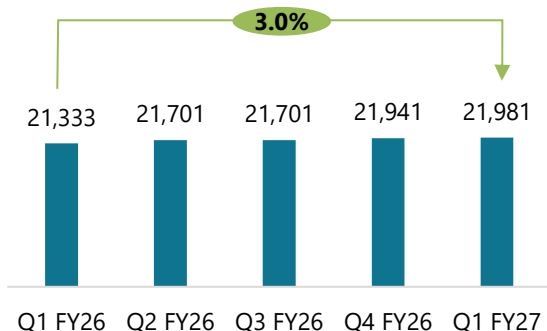
Borrowers ('000)



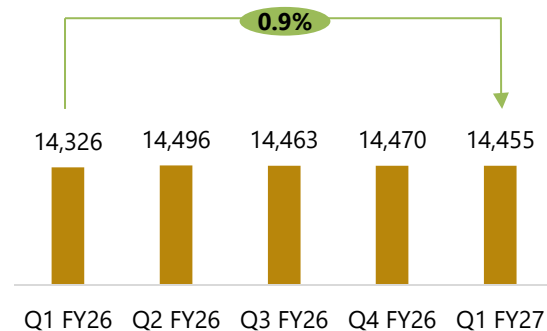
Branches



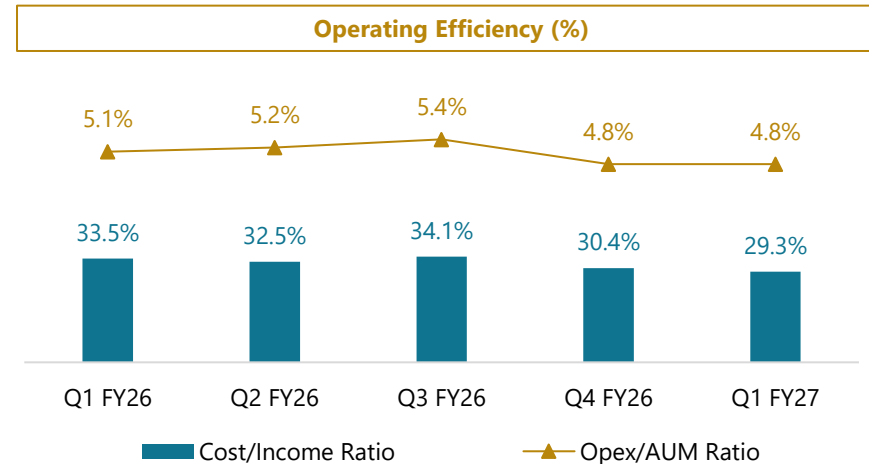
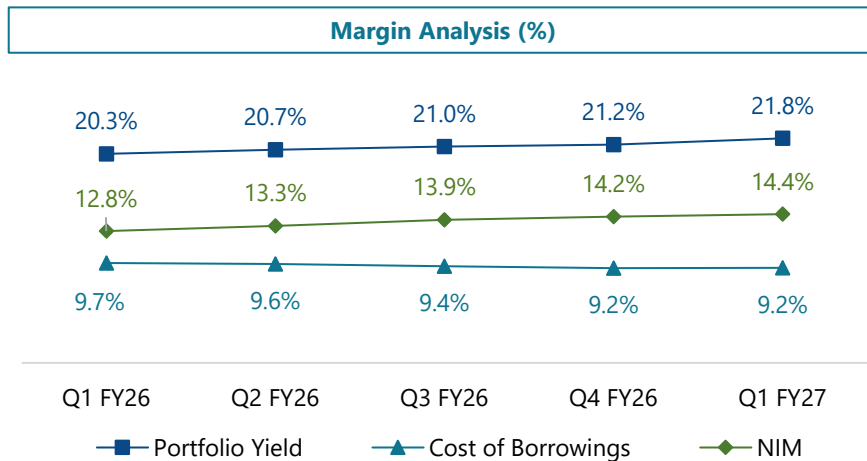
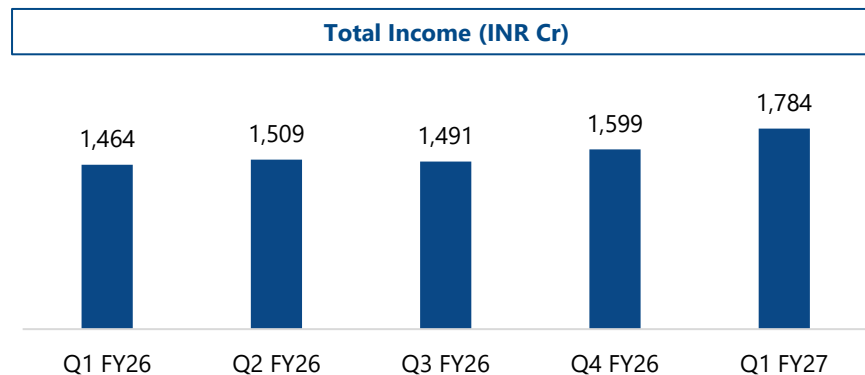
Employees



Loan Officers

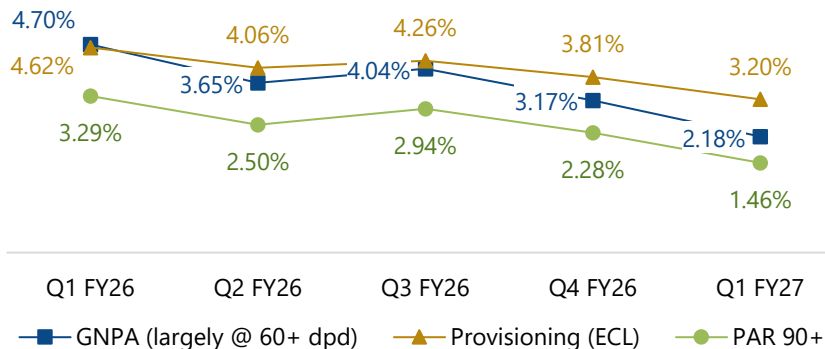


Robust Quarterly Performance Trend

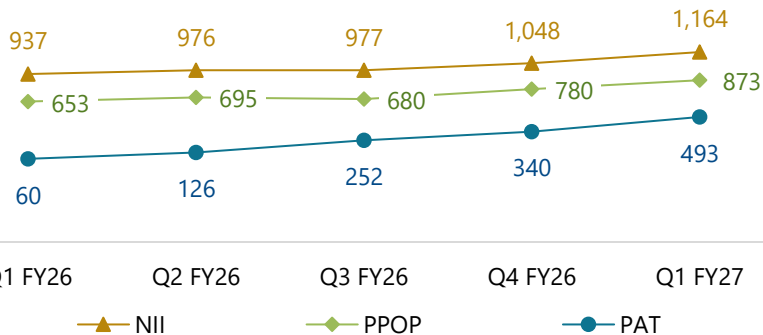


Robust Quarterly Performance Trend

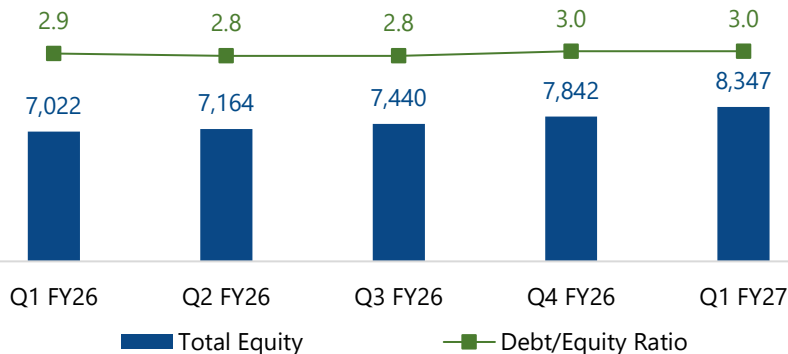
Asset Quality (%)



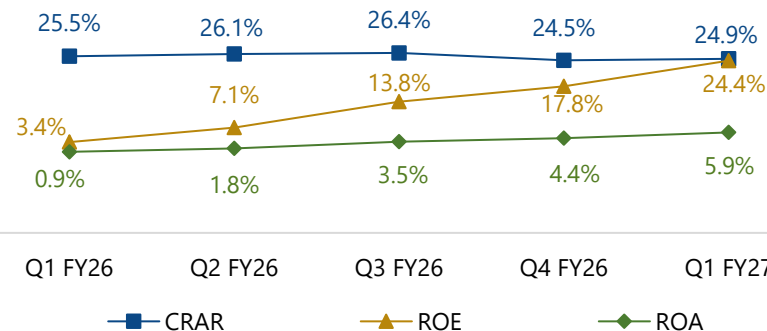
NII, PPOP, PAT (INR Cr)



Total Equity (INR Cr) & Debt/Equity Ratio



Return Ratios & Capital Adequacy (%)



Curated Products Designed To Meet Diverse Customer Needs

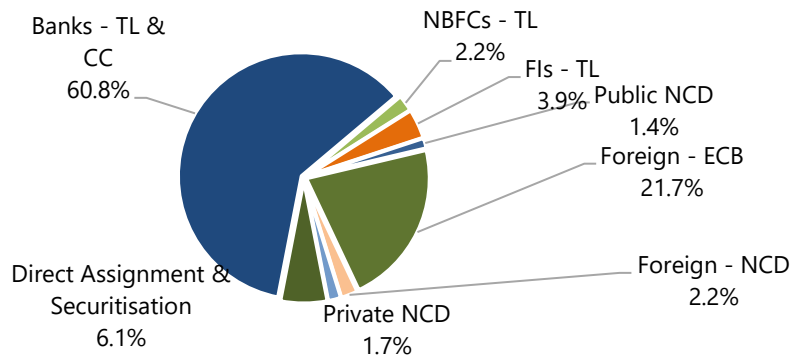
AUM	Q1 FY26		Q2 FY26		Q3 FY26		Q4 FY26		Q1 FY27	
Product Mix	(INR Cr)	% Share	(INR Cr)	% Share	(INR Cr)	% Share	(INR Cr)	% Share	(INR Cr)	% Share
GL	24,272	93.2%	23,035	88.9%	22,826	85.9%	24,227	81.9%	24,061	79.4%
IGL	23,113	95%	22,079	96%	21,837	96%	22,557	93%	21,751	90%
Other Life-cycle Loans	1,159	5%	956	4%	989	4%	1,670	7%	2,310	10%
RF	1,784	6.8%	2,869	11.1%	3,740	14.1%	5,362	18.1%	6,258	20.6%
IBL + Other Life-cycle Loans	1,386	78%	2,437	85%	3,259	87%	4,816	90%	5,669	91%
SBL	250	14%	256	9%	267	7%	287	5%	296	5%
AHL	134	8%	164	6%	200	5%	244	5%	272	4%
Two-wheeler loans	14	0.8%	12	0.4%	14	0.4%	15	0.3%	20	0.3%
Total	26,055	100%	25,904	100%	26,566	100%	29,590	100%	30,319	100%

Avg. O/S Per Borrower (INR '000)	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
GL	54.5	55.5	57.1	62.3	62.6
RF	162.6	99.6	92.9	101.8	103.3
IBL + Other Life-cycle Loans	139.9	87.9	83.4	93.7	95.6
SBL	502.9	490.4	484.7	485.4	485.9
AHL	510.5	524.5	529.5	532.3	549.9
Two-wheeler loans	47.6	43.6	46.7	51.7	61.1
Total	57.1	58.3	60.4	67.0	68.1

IGL: Income Generation Loan, IBL: Individual Business Loan, SBL: Secured Business Loan, AHL: Affordable Housing Loan

Progressing Well on Liability Strategy

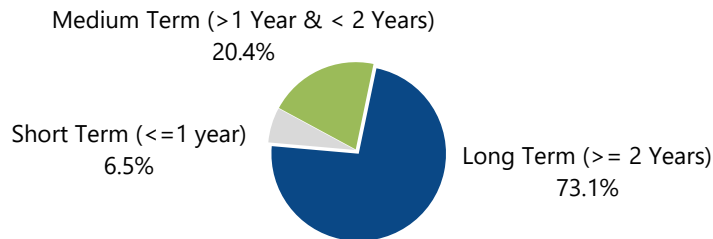
Diversified Liability Mix - Institution / Instrument Wise (%)



Note: O/S Direct Assignment (Sold Portion) - INR 326.8 Cr, Securitisation - INR 1,202.2 Cr

Share of Bank Borrowings at 60.8% & Foreign Borrowings at 23.9%

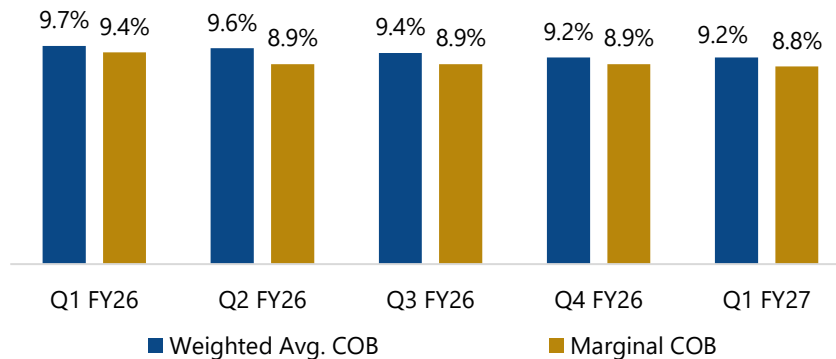
Liability Mix - Tenure Wise (%)



Focus on dynamic liability management

- Focus on long-term funding with strong diversification between domestic & foreign sources
- Target to meet funding requirements through foreign/long-term sources over the medium term, with diversified products
- Diverse lenders' base:
 - 45 Commercial Banks
 - 3 Financial Institutions
 - 24 Foreign Lenders
 - 6 NBFCs
 - 1 Wealth Management Firm and 1 Insurance Company
- Continued focus to optimize the cost of borrowing

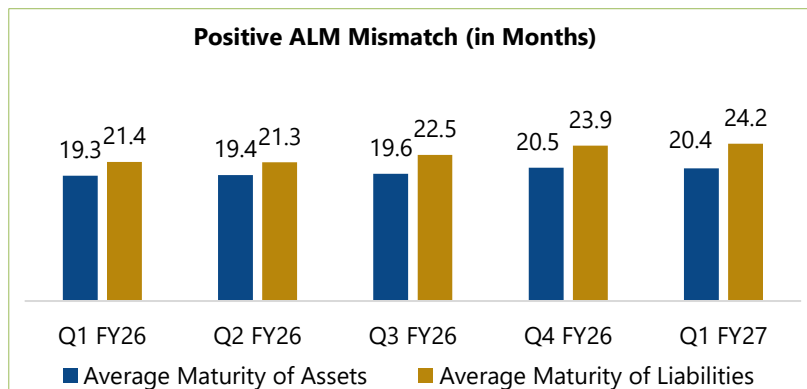
Cost of Borrowing (%)



Stable Liquidity/ ALM Position/ Credit Ratings / ESG Ratings

Static Liquidity / ALM Position	For the Month			For the Financial Year	
Particulars (INR Cr)	Jul-26	Aug-26	Sep-26	FY27	FY28
Opening Cash & Equivalents (A)	3,648.3	4,014.2	4,626.3	3,468.3	4,722.3
Loan recovery [Principal] (B)	1,630.1	1,483.1	1,563.2	8,759.8	12,673.0
Total Inflow (C=A+B)	5,098.4	5,497.4	6,189.5	12,228.1	17,395.4
Borrowing Repayment [Principal]					
Term loans and Others (D)	978.3	761.4	1,070.8	6,615.6	6,807.4
NCDs (E)	0.0	0.0	0.0	192.0	70.9
PTC (F)	76.3	79.4	72.6	555.2	443.9
Direct Assignment & Securitisation (G)	29.5	30.3	26.7	143.0	140.6
Total Outflow H=(D+E+F+G)	1,084.1	871.1	1,170.2	7,505.8	7,462.8
Closing Cash & equivalents (I= C-H)	4,014.2	4,626.3	5,019.3	4,722.3	9,932.6
Static Liquidity (B-H)	546.0	612.0	393.0	1,254.1	5,210.2

Debt Diversification (INR Cr)	Q1 FY27
Total Drawdowns	5,009
Domestic	92%
Foreign	8%
Undrawn Sanction	2,993
Domestic	87%
Foreign	13%
Sanctions in Pipeline	9,440
Domestic	61%
Foreign	39%



Rating Instrument	Rating Agency	Rating/Grading
Bank Facilities	Ind-Ra, ICRA, CRISIL	AA- (Stable)
Non-Convertible Debentures	Ind-Ra, ICRA, CRISIL	AA- (Stable)
Commercial Paper	ICRA	A1+
Microfinance Grading *	M-CRIL	M1C1
ESG Rating	Sustainalytics	Score: 20.7, Rating: "Medium Risk"
ESG Rating	S&P Global	53 / 100
ESG Rating	CDP	"C" – Awareness
Client Protection Certification	M-CRIL	Gold Level
Social Bond & Loan Framework	Sustainalytics	Certified

* Institutional Grading/Code of Conduct Assessment (COCA)

Q1 FY27: P&L Statement

Profit & Loss Statement (INR Cr)	Q1 FY27	Q1 FY26	YoY%	Q4 FY26	QoQ%	FY26
Interest Income	1,714.1	1,388.1	23.5%	1,525.4	12.4%	5,762.6
- Interest on Loans ¹	1,687.4	1,368.1	23.3%	1,512.7	11.6%	5,697.4
- Interest on Deposits with Banks and FIs	26.7	20.0	33.4%	12.7	109.6%	65.3
Income from Direct Assignment	-0.1	31.0	n.m.	0.3	n.m.	74.0
Finance Cost on Borrowings	550.0	482.2	14.1%	478.1	15.1%	1,899.1
Net Interest Income	1,164.0	937.0	24.2%	1,047.7	11.1%	3,937.5
Non-interest Income & Other Income ²	70.4	44.5	58.1%	72.9	-3.4%	225.9
Total Net Income	1,234.4	981.5	25.8%	1,120.5	10.2%	4,163.5
Employee Expenses	242.0	221.2	9.4%	211.7	14.3%	879.1
Other Expenses	103.6	92.1	12.5%	112.8	-8.2%	412.7
Depreciation, Amortisation & Impairment	16.2	15.2	6.5%	15.7	3.3%	63.1
Pre-Provision Operating Profit	872.5	653.0	33.6%	780.3	11.8%	2,808.6
Impairment of Financial Instruments	212.5	571.9	-62.8%	335.3	-36.6%	1,775.4
Profit Before Tax	660.0	81.1	713.7%	445.0	48.3%	1,033.2
Total Tax Expense	166.6	20.9	696.1%	105.4	58.0%	255.6
Profit After Tax	493.4	60.2	719.7%	339.5	45.3%	777.6
Key Ratios	Q1 FY27	Q1 FY26		Q4 FY26		FY26
Portfolio Yield	21.8%	20.3%		21.2%		20.6%
Cost of Borrowings	9.2%	9.7%		9.2%		9.5%
Interest Spread	12.6%	10.6%		12.0%		11.1%
NIM	14.4%	12.8%		14.2%		13.4%
Cost/Income Ratio	29.3%	33.5%		30.4%		32.5%
Opex/AUM Ratio	4.8%	5.1%		4.8%		5.1%

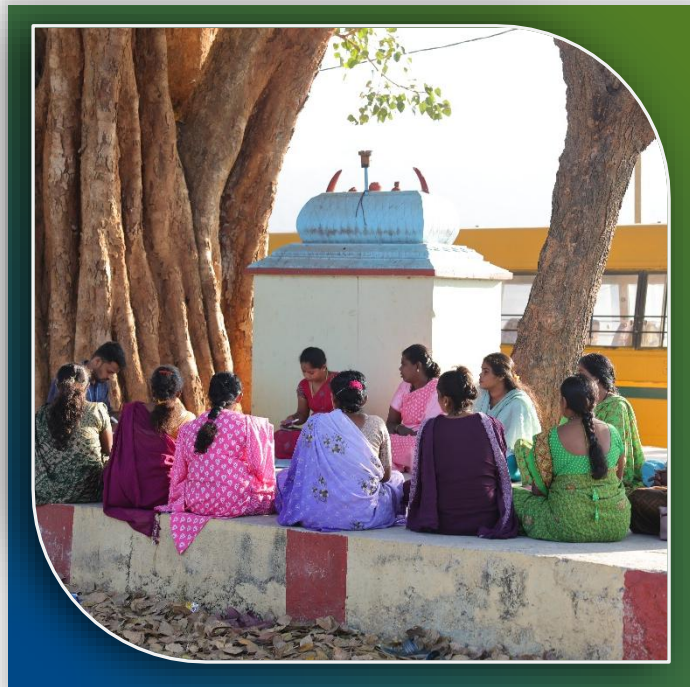
1) Interest income (on Stage 3 portfolio) de-recognized was INR 48.3 Cr in Q1 FY27 (Q1 FY26: INR 88.2 Cr)

2) Bad debt recovery was INR 13.3 Cr in Q1 FY27 (vs. Q1 FY26: INR 8.3 Cr)

Q1 FY27: Balance Sheet

Balance Sheet (INR Cr)	Q1 FY27	Q1 FY26	YoY%	Q4 FY26	QoQ%	FY26
Cash & Other Bank Balances	1,359.4	1,195.1	13.7%	1,327.0	2.4%	1,327.0
Investments	2,176.1	829.4	162.4%	1,075.3	102.4%	1,075.3
Loans - (Net of Impairment Loss Allowance)	28,894.8	24,311.5	18.9%	27,922.7	3.5%	27,922.7
Property, Plant and Equipment	45.4	41.5	9.3%	43.7	3.7%	43.7
Intangible Assets	76.5	95.7	-20.0%	80.7	-5.2%	80.7
Right to Use Assets	84.9	81.4	4.2%	87.5	-3.0%	87.5
Other Financial & Non-Financial Assets	926.5	646.9	43.2%	1,017.5	-9.0%	1,017.5
Goodwill	375.7	375.7	0.0%	375.7	0.0%	375.7
Total Assets	33,939.2	27,577.2	23.1%	31,930.2	6.3%	31,930.2
Debt Securities	1,346.9	1,539.8	-12.5%	1,294.6	4.0%	1,294.6
Borrowings (other than debt securities)	23,805.6	18,511.1	28.6%	22,346.5	6.5%	22,346.5
Subordinated Liabilities	-	25.3	n.m.	-	n.m.	-
Lease Liabilities	105.9	102.3	3.5%	108.9	-2.7%	108.9
Other Financial & Non-financial Liabilities	334.2	377.0	-11.4%	338.0	-1.1%	338.0
Total Equity	8,346.6	7,021.7	18.9%	7,842.2	6.4%	7,842.2
Total Liabilities and Equity	33,939.2	27,577.2	23.1%	31,930.2	6.3%	31,930.2
Key Ratios	Q1 FY27	Q1 FY26		Q4 FY26		FY26
ROA	5.9% / 4.0% ¹	0.9%		4.4%		2.7%
D/E	3.0	2.9		3.0		3.0
ROE	24.4% / 16.0% ¹	3.4%		17.8%		10.7%
GNPA (GL: 60+ dpd, RF: 90+ dpd)	2.18%	4.70%		3.17%		3.17%
Provisioning	3.20%	4.62%		3.81%		3.81%

1) On a TTM basis



Recent Performance – Momentum That Speaks



Our Current Position – The Vantage Point



Our Strategic Vision – Project “Shakti”



Financial Profile – Built for Growth



ESG & CSR - Our Natural Advantage

Purpose Embedded In Every Loan

ESG Framework: ENVIRONMENTAL | SOCIAL | GOVERNANCE

ENVIRONMENTAL	SOCIAL	GOVERNANCE
E E&S Discipline - E & S criteria check during loan assessment - Adherence to IFC exclusion list - Capturing financed emissions since FY25	♀ Driving Last-Mile Reach 99.9% women borrowers - Serving lower-income & middle-income households - High density network with average of 5.0 branches per district	⚖️ Board Integrity & Independence 50% independent directors; 25% women 9 Supervisory Committees covering all key governance risk areas - Social Bond & Loan Committee chaired by the MD/CEO
♻️ Green Community Action - WASH lending at affordable rates - CSR initiatives on – - Rejuvenation of water bodies - Deploying solar lights to reduce electricity consumption	♥️ Community Embedded Workforce 97.2% of employees from rural communities 20.9% women workforce - Employee welfare and borrower welfare are structurally aligned	G Robust Policy Architecture - Whistleblower, AML, anti-bribery & IT security policies enforced - POSH, non-discrimination and fair client practices audited regularly - Data governance and client privacy controls across all operations
★ Responsible Operations - E&S compliance embedded in product design 451 districts operated with consistent environmental safeguards - Zero tolerance for harmful environmental borrower practices	✓ Centric Practices - Great Place to Work: 7 consecutive years - CPP Gold: India's highest Client Protection Certification	★ Multi-Agency ESG Validation - Rated by 5 independent agencies: Sustainalytics, S&P, CDP, M-CRIL, NSE - Sustainalytics SPO on Social Bond & Loan Framework - Comprehensive ESG disclosures

ESG RATINGS & RECOGNITION

Sustainalytics

20.7

Medium Risk
ESG Risk Score

S&P Global

53/100

Very High
Data Availability vs Peers

CDP

C

Awareness Band
ESG Risk Rating

M-CRIL

GOLD

Certified
Client Protection Certification

NSE ESG Index

67/100

Aspiring
ESG Rating Score

Mobilising Global Impact Capital

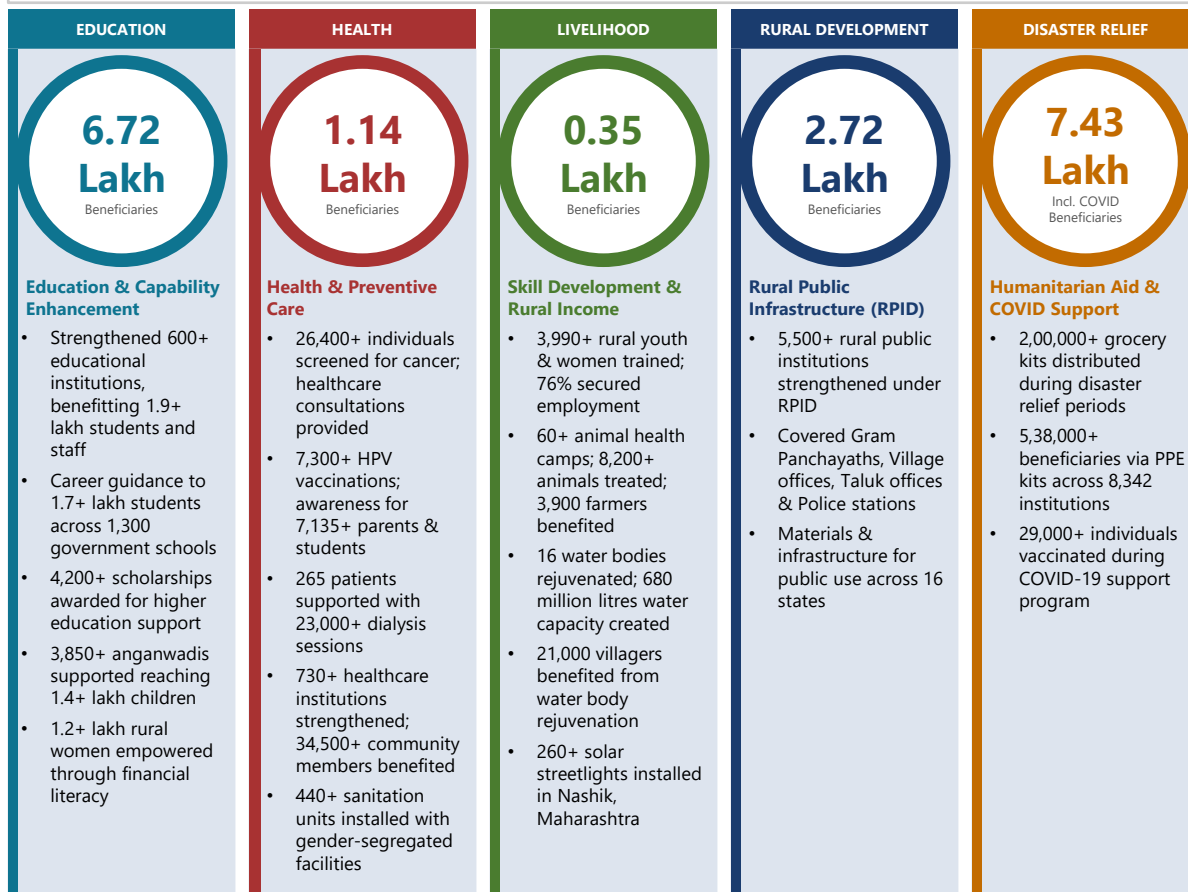
Sustainalytics is of the opinion that CA Grameen's **Social Bond & Loan Framework is Credible and Impactful** — aligned with Social Bond Principles 2021 & Social Loan Principles 2023



Social Bond / Loan Framework	Aligned With UN SDGs	What Sets CA GRAMEEN Apart
\$ Use of Proceeds • Employment generation & SME financing for women-led businesses • Businesses co-developed and co-managed by women borrowers • Rural & semi-urban businesses across India • Affordable housing for underserved households	1 NO POVERTY 2 ZERO HUNGER 3 GOOD HEALTH AND WELL-BEING	E Structural Economic Mobility Borrowers to employees: ~50% of Loan Officers come from borrower families
✓ Eligibility Criteria • Borrower income: lower income quartile per World Bank standards • 100% lending compliant for DFIs & impact investors • E&S risk assessment on each eligible loan	4 QUALITY EDUCATION 5 GENDER EQUALITY 6 CLEAN WATER AND SANITATION	S Commercial Impact at Scale Every social outcome in the form of health access, women's empowerment, rural education is delivered through a commercially viable self-sustaining model
⚖ Social Bond & Loan Committee • Chaired by the MD/CEO • Audit & risk functions ensuring independent oversight	8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 10 REDUCED INEQUALITIES	G Governance Standard Upheld Client Protection Pathway certified, while balancing economic growth with responsible finance ★ Vernacular Digital Inclusion Grameen Mahi enables a fully digital lending journey from onboarding to repayment in vernacular languages, making financial services accessible and usable

Community Impact At Scale: CSR Initiatives

CSR Impact At A Glance (FY 2021–2026): 18.36 Lakh+ Beneficiaries | INR 76 Crore Invested | 60+ Aspirational Districts



Rationale Behind The 5 Themes

Why Education?

Investing in education from Anganwadis to scholarships, breaks the inter-generational poverty cycle and gives children a pathway beyond subsistence living

Why Health?

Health emergencies are the single biggest trigger of financial distress among low-income households. Preventive care and specialist access protect livelihoods, safeguard loan repayment capacity

Why Livelihood?

Skill development and other related activities reduce dependence on seasonal agriculture and make borrower households genuinely self-sufficient

Why Rural Development?

Our borrowers live in villages with weak civic infrastructure. Strengthening Gram Panchayaths and public institutions builds the ecosystem that enables inclusive economic participation

Why Disaster Relief?

Extreme weather events and public health crisis disproportionately impacts low-income communities. Rapid humanitarian response helps maintain financial stability

1. Portfolio Yield = (Interest on loans – processing fees + Income from securitisation) / Avg. quarterly on-book loans
2. Weighted Avg. COB = (Borrowing cost – finance lease charges) / Daily average borrowings (excl. Financial Liability towards Portfolio Securitized)
3. Marginal COB = (Borrowings availed during the period * interest rate + processing fees and other charges) / Borrowings availed during the period
4. NIM = (NII – processing fees, interest on deposits, income from direct assignment + finance lease charges) / Avg. quarterly on-book loans
5. Cost/Income Ratio = Operating cost / Total Net Income
6. Opex/GLP Ratio = Operating cost / Avg. quarterly GLP
7. ROA = PAT/Avg. Quarterly Total Assets (including direct assignment) (Annualized), ROE = PAT/Avg. Quarterly Total Equity (Annualized)
8. Debt = Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Financial Liability towards Portfolio Securitized
9. GNPA = (Stage III exposure at default) / (Sum of exposure at a default of Stage I + Stage II + Stage III)
10. NNPA = (Stage III exposure at default – Stage III ECL) / (Sum of exposure at a default of Stage I + Stage II + Stage III – Stage III ECL)
11. Provisioning (ECL) = (Stage I ECL + Stage II ECL + Stage III ECL) / (Sum of exposure at a default of Stage I + Stage II + Stage III)



For Further Queries:

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