**Walker Chandiok & Co LLP**
Chartered Accountants
42nd Floor, Building Commerz III, International Business Park, Oberoi Garden City,
Off Western Express Highway, Goregaon (East),
Mumbai – 400063
Maharashtra, India

**Sundaram & Srinivasan**
Chartered Accountants
# No 23,
CP Ramasamy Road,
Alwarpet,
Chennai – 600018
Tamil Nadu, India

**Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results of CreditAccess Grameen Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

**To the Board of Directors of CreditAccess Grameen Limited**

1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of **CreditAccess Grameen Limited** ('the NBFC') for the quarter ended **30 June 2026** being submitted by the NBFC pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').

2. The Statement, which is the responsibility of the NBFC's management and approved by the NBFC's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to NBFCs ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

WALKER CHANDIOK & CO LLP * CHARTERED ACCOUNTANTS *

SUNDARAM & SRINIVASAN New No:4, Old No:23, CPR ROAD, CHENNAI 600 018. * CHARTERED ACCOUNTANTS *

5. The review of the standalone unaudited quarterly financial results for the period ended 30 June 2025 and the audit of the standalone financial results for the year ended 31 March 2026 included in the Statement was carried out and reported by Walker Chandiok & Co LLP and Varma & Varma, Chartered Accountants who have expressed an unmodified conclusion vide review report dated 22 July 2025 and an unmodified opinion vide audit report dated 08 May 2026, respectively, whose reports have been furnished to and have been relied upon by Sundaram & Srinivasan, Chartered Accountants for the purpose of review of the Statement. Our conclusion is not modified in respect of this matter.

For **Walker Chandiok & Co LLP**
Chartered Accountants
Firm Registration No: 001076N/N500013

**Manish Gujral**
Partner
Membership No: 105117
**UDIN:** 26105117OQTOOD3682

Place: Bengaluru
Date: 24 July 2026

For **Sundaram & Srinivasan**
Chartered Accountants
Firm Registration No: 004207S

**S Usha**
Partner
Membership No: 211785
**UDIN:** 26211785TGQMKC2358

Place: Bengaluru
Date: 24 July 2026

CreditAccess Grameen Limited
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#49, 46th Cross, 8th Block, Jayanagar, Bengaluru-560070
Phone: 080-22637300 | Fax: 080-26643433
Email: info@cagrameen.in
Website: www.creditaccessgrameen.in
CIN: L51216KA1991PLC053425

**Statement of unaudited standalone financial results for the quarter ended June 30, 2026**

₹ in crore

| Sr. No. | Particulars | Quarter ended | | | Year ended |
|---|---|---|---|---|---|
| | | 30-Jun-26 (Unaudited) | 31-Mar-26 (Refer Note 6) | 30-Jun-25 (Unaudited) | 31-Mar-26 (Audited) |
| | **Revenue from operations** | | | | |
| (a) | Interest income | 1,714.11 | 1,525.40 | 1,388.14 | 5,762.64 |
| (b) | Fees and commission | 34.50 | 47.89 | 26.22 | 135.88 |
| (c) | Net gain on fair value changes | 21.63 | 11.88 | 9.28 | 37.56 |
| (d) | Bad debt recovery | 13.32 | 11.79 | 8.26 | 48.89 |
| (e) | Net (loss) / gain on derecognition of financial instruments under amortised cost category | (0.07) | 0.31 | 30.99 | 73.95 |
| I | **Total revenue from operations** | **1,783.49** | **1,597.27** | **1,462.89** | **6,058.92** |
| II | **Other income** | 0.92 | 1.31 | 0.74 | 3.62 |
| | | **0.92** | **1.31** | **0.74** | **3.62** |
| III | **Total income (I+II)** | **1,784.41** | **1,598.58** | **1,463.63** | **6,062.54** |
| | **Expenses** | | | | |
| (a) | Finance costs | 550.05 | 478.05 | 482.16 | 1,899.08 |
| (b) | Fee and commission expense | 0.57 | 1.13 | 0.97 | 3.20 |
| (c) | Impairment on financial instruments | 212.50 | 335.31 | 571.85 | 1,775.40 |
| (d) | Employee benefit expenses | 242.02 | 211.71 | 221.21 | 879.09 |
| (e) | Depreciation and amortisation expenses | 16.21 | 15.69 | 15.22 | 63.08 |
| (f) | Other expenses | 103.03 | 111.69 | 91.10 | 409.49 |
| IV | **Total expenses (IV)** | **1,124.38** | **1,153.58** | **1,382.51** | **5,029.34** |
| V | **Profit before tax (III- IV)** | **660.03** | **445.00** | **81.12** | **1,033.20** |
| | **Tax expense** | | | | |
| | (1) Current tax | 132.13 | 120.99 | 0.04 | 244.89 |
| | (2) Deferred tax | 34.51 | (15.54) | 20.89 | 10.67 |
| VI | **Total tax expense (VI)** | **166.64** | **105.45** | **20.93** | **255.56** |
| VII | **Profit for the period / year (V-VI)** | **493.39** | **339.55** | **60.19** | **777.64** |
| VIII | **Other comprehensive income / (loss)** | | | | |
| (a) | Items that will not be reclassified to profit or loss | | | | |
| | (i) Remeasurement of defined benefit obligation | (5.48) | 3.07 | 3.80 | 1.93 |
| | (ii) Tax effect on above | 1.38 | (0.78) | (0.96) | (0.49) |
| | **Subtotal (a)** | **(4.10)** | **2.29** | **2.84** | **1.44** |
| (b) | Items that will be reclassified to profit or loss | | | | |
| | (i) Effective portion of cash flow hedges | 5.09 | 62.02 | (7.53) | 66.41 |
| | (ii) Tax effect on above | (1.28) | (15.62) | 1.90 | (16.72) |
| | **Subtotal (b)** | **3.81** | **46.40** | **(5.63)** | **49.69** |
| | **Other comprehensive (loss) / income (VIII = a+b)** | **(0.29)** | **48.69** | **(2.79)** | **51.13** |
| IX | **Total comprehensive income (VII+VIII) (comprising profit ) and other comprehensive (loss) / income for the period / year)** | **493.10** | **388.24** | **57.40** | **828.77** |
| X | **Paid-up equity share capital (face value of ₹ 10 each)** | 160.26 | 160.20 | 159.74 | 160.20 |
| XI | **Other Equity** | | | | 7,682.02 |
| XII | **Earnings per equity share (EPS) (face value of ₹ 10 each)** | | | | |
| | Basic (in ₹) * | 30.79 | 21.20 | 3.77 | 48.63 |
| | Diluted (in ₹) * | 30.65 | 21.11 | 3.76 | 48.44 |
| | * EPS for the quarters are not annualised. | | | | |

CreditAccess® Grameen

**CreditAccess Grameen Limited**

**Regd. & Corporate Office**
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Phone: 080-22637300 | Fax: 080-26643433
Email: info@cagrameen.in
Website: www.creditaccessgrameen.in
CIN: L51216KA1991PLC053425

**Statement of unaudited standalone financial results for the quarter ended June 30, 2026**

**Notes:**

1 The above results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on July 24, 2026 in accordance with the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the `Listing Regulations') and have been subjected to limited review by the statutory auditors of the Company.The financial results for the quarter ended June 30, 2025 were reviewed and the financial statements for the year ended March 31, 2026 were audited by Walker Chandiok & Co LLP, Chartered Accountants, one of the joint statutory auditors of the Company, along with Varma & Varma, Chartered Accountants, erstwhile joint statutory auditor of the company.

The Company is a non-deposit taking Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India (RBI) and has been classified as NBFC-ML (middle layer) by the RBI.

These financial results will be made available on the website of the Company viz.www.creditaccessgrameen.in/investors/financials-and-investor-presentations/financial-results and on the website of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

2 The standalone financial results (the `Statement' or `Results') together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards and as prescribed under section 133 of the Companies Act, 2013 (`the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the other accounting principles generally accepted in India and in compliance with the Listing Regulations. The annual financial statements, used to prepare the financial results, are based on the Division III of the notified Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies that are required to comply with Ind AS.

3 (a) Disclosure of resolution plans implemented in terms of RBI's notification no. RBI/2018-19/203 DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019, status as on June 30, 2026 is as follows:

₹ in crore

| Number of accounts where resolution plan has been implemented | Exposure as at June 30, 2026 |
|---|---|
| 68,813 | 199.70 |

(b) Details of loans transferred / acquired during the quarter ended June 30, 2026 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(i) The Company has not transferred any loans through Direct assignment in respect of loans not in default during the quarter ended June 30, 2026.
(ii) The Company has not transferred any non-performing assets (NPAs).
(iii) The Company has not acquired any loans through assignment.
(iv) The Company has not acquired any stressed loans.

4 The Company operates in a single business segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographical segment i.e. domestic.

5 The Company, during the quarter ended June 30, 2026 has allotted 63,502 number (quarter ended June 30 2025 : 20,638 number) of equity shares each, fully paid up, on exercise of options by employees respectively, in accordance with the Company's Employee Stock Option Schemes.

6 The figures for the quarter ended March 31, 2026 is the balancing figures between audited figures in respect of the full financial year and the unaudited year to date figures upto the end of third quarter of the respective financial year, which were subjected to Limited Review by the statutory auditors.

7 Disclosures in compliance with Regulation 52(4) and 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended June 30, 2026 is attached as Annexure I.

8 Previous year/period figures have been regrouped/rearranged, wherever considered necessary, to conform to the classification/disclosure adopted in the current year/period and such regrouping/ reclassification are not material.

For and on behalf of the Board of Directors of
**CreditAccess Grameen Limited**

**Ganesh Narayanan**
**Managing Director & Chief Executive Officer**
**DIN : 09120748**

Bengaluru
July 24, 2026

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

WALKER CHANDIOK & CO LLP CHARTERED ACCOUNTANTS

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS New No:4, Old No:23, CPR ROAD, CHENNAI 600 018.

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**Annexure - I**

**(a) Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 30, 2026**

| Sr. No. | Particulars | Ratio |
|---|---|---|
| 1 | Debt-Equity Ratio: (I) | 3.04 |
| 2 | Debt service coverage ratio : (III) | Not Applicable |
| 3 | Interest service coverage ratio: (III) | Not Applicable |
| 4 | Outstanding redeemable preference share (quantity) | Not Applicable |
| 5 | Outstanding redeemable preference share (Rs. in cr ) | Not Applicable |
| 6 | Capital redemption reserve (Rs. in cr) | Not Applicable |
| 7 | Debenture redemption reserve (Rs. in cr) | Not Applicable |
| 8 | Net worth (Rs. in cr): (II) | 8,270.20 |
| 9 | Net profit after tax (Rs. in cr) | 493.39 |
| 10 | Earnings per equity share (not annualised) | |
| (a) | Basic (Rs.) | 30.79 |
| (b) | Diluted (Rs.) | 30.65 |
| 11 | Current ratio: (III) | Not Applicable |
| 12 | Long term debt to working capital: (III) | Not Applicable |
| 13 | Bad debts to account receivable ratio: (III) | Not Applicable |
| 14 | Current liability ratio: (III) | Not Applicable |
| 15 | Total debts to total assets: (IV) | 0.74 |
| 16 | Debtors turnover: (III) | Not Applicable |
| 17 | Inventory turnover: (III) | Not Applicable |
| 18 | Operating margin: (III) | Not Applicable |
| 19 | Net profit margin: (V) | 27.66% |
| 20 | Sector specific equivalent ratios include following: | |
| (i) | Gross Stage III (%): (VII) | 2.18% |
| (ii) | Net Stage III (%): (VIII) | 0.76% |
| (iii) | Provision coverage: (IX) | 65.36% |
| (iv) | Capital to Risk-Weighted Assets Ratio (CRAR) % - Total : (VI) | 24.87% |
| (v) | Liquidity coverage ratio (LCR) for the quarter ended June 30, 2026 (VI) | 188.69% |

Notes:

(I) Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/Networth.

(II) Networth is calculated as defined in section 2(57) of Companies Act 2013.

(III) The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.

(IV) Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/total assets.

(V) Net profit margin = Net profit after tax/ Total revenue from operations.

(VI) Capital to Risk-Weighted Assets Ratio (CRAR) and Liquidity coverage ratio (LCR) is calculated as per applicable RBI guidelines.

(VII) Gross Stage III (%) = Gross Stage III Loans EAD /Gross Total Loans EAD. Exposure at default (EAD) includes Loan Balance and interest thereon. Stage-III loans has been determined as per Ind AS 109.

(VIII) Net Stage III = (Gross Stage III Loans EAD - Impairment loss allowance for Stage III)/ (Gross Total Loans EAD - Impairment loss allowance for Stage III).

(IX) Provision coverage= Total Impairment loss allowance for Stage III / Gross Stage III Loans EAD.

**(b) Disclosure in compliance with Regulations 54 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended:**

The listed Non Convertible Debentures of the Company as on June 30, 2026 are secured by exclusive charge on standard receivables ( the " Loans ") of the Company. The total Security Cover is **1.11** times of the principal and interest thereon wherever applicable for the said debentures.

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Tamil Nadu, India

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**Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results of CreditAccess Grameen Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

**To the Board of Directors of CreditAccess Grameen Limited**

1. We have reviewed the accompanying statement of consolidated unaudited financial results ('the Statement') of **CreditAccess Grameen Limited** ('the Holding Company' or 'the NBFC') and its subsidiary, CreditAccess India Foundation (the Holding Company and its subsidiary together referred to as 'the Group'), for the quarter ended **30 June 2026** being submitted by the Holding Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').

2. This Statement, which is the responsibility of the Holding Company's management and has been approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to NBFCs ('the RBI guidelines'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the SEBI circular CIR/CFD/CMD1/44/2019 dated 29 March 2019 issued by the SEBI under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

WALKER CHANDIOK & CO LLP * CHARTERED ACCOUNTANTS *



SUNDARAM & SRINIVASAN * CHARTERED ACCOUNTANTS * New No:4, Old No:23, CPR ROAD, CHENNAI 600 018.

5. The Statement includes the interim financial information of CreditAccess India Foundation, subsidiary, which have not been reviewed by their auditors, and whose interim financial information reflects total income of ₹ 4.51 Crores, net profit after tax of ₹ 0.91 Crores and total comprehensive income of ₹ 0.91 Crores for the quarter ended 30 June 2026, as considered in the Statement. Our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the subsidiary, are based solely on such unreviewed financial information. According to the information and explanations given to us by the management, the interim financial information are not material to the Group.

   Our conclusion is not modified in respect of this matter with respect to our reliance on the financial information certified by the Board of Directors.

6. The review of the consolidated unaudited quarterly financial results for the period ended 30 June 2025 and the audit of the consolidated financial results for the year ended 31 March 2026 included in the Statement was carried out and reported by Walker Chandiok & Co LLP and Varma & Varma, Chartered Accountants who have expressed an unmodified conclusion vide review report dated 22 July 2025 and an unmodified opinion vide audit report dated 08 May 2026, respectively, whose reports have been furnished to and have been relied upon by Sundaram & Srinivasan, Chartered Accountants for the purpose of review of the Statement. Our conclusion is not modified in respect of this matter.

For **Walker Chandiok & Co LLP**
Chartered Accountants
Firm Registration No: 001076N/N500013

**Manish Gujral**
Partner
Membership No: 105117
**UDIN:** 26105117ZWQYAL3228

Place: Bengaluru
Date: 24 July 2026

For **Sundaram & Srinivasan**
Chartered Accountants
Firm Registration No: 004207S

**S Usha**
Partner
Membership No: 211785
**UDIN:** 26211785REKKZP3383

Place: Bengaluru
Date: 24 July 2026

**CreditAccess Grameen Limited**

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CIN: L51216KA1991PLC053425

**Statement of unaudited consolidated financial results for the quarter ended June 30, 2026**

₹ in crore

| Sr. No. | Particulars | Quarter ended | | | Year ended |
|---|---|---|---|---|---|
| | | 30-Jun-26 (Unaudited) | 31-Mar-26 (Refer Note 5) | 30-Jun-25 (Unaudited) | 31-Mar-26 (Audited) |
| | **Revenue from operations** | | | | |
| (a) | Interest income | 1,714.11 | 1,525.40 | 1,388.14 | 5,762.64 |
| (b) | Fees and commission | 34.50 | 47.89 | 26.22 | 135.88 |
| (c) | Net gain on fair value changes | 21.63 | 11.88 | 9.28 | 37.56 |
| (d) | Bad debt recovery | 13.32 | 11.79 | 8.26 | 48.89 |
| (e) | Net (loss) / gain on derecognition of financial instruments under amortised cost category | (0.07) | 0.31 | 30.99 | 73.95 |
| I | **Total revenue from operations** | **1,783.49** | **1,597.27** | **1,462.89** | **6,058.92** |
| II | **Other income** | 0.92 | 1.31 | 0.74 | 3.62 |
| | | **0.92** | **1.31** | **0.74** | **3.62** |
| III | **Total income (I+II)** | **1,784.41** | **1,598.58** | **1,463.63** | **6,062.54** |
| | **Expenses** | | | | |
| (a) | Finance costs | 550.05 | 478.05 | 482.16 | 1,899.08 |
| (b) | Fee and commission expense | 0.57 | 1.13 | 0.97 | 3.20 |
| (c) | Impairment on financial instruments | 212.50 | 335.31 | 571.85 | 1,775.40 |
| (d) | Employee benefit expenses | 242.02 | 211.71 | 221.21 | 879.09 |
| (e) | Depreciation and amortisation expenses | 16.21 | 15.69 | 15.22 | 63.08 |
| (f) | Other expenses | 103.03 | 111.69 | 91.10 | 409.49 |
| IV | **Total expenses (IV)** | **1,124.38** | **1,153.58** | **1,382.51** | **5,029.34** |
| V | **Profit before tax (III- IV)** | **660.03** | **445.00** | **81.12** | **1,033.20** |
| | **Tax expense** | | | | |
| | (1) Current tax | 132.13 | 120.99 | 0.04 | 244.89 |
| | (2) Deferred tax | 34.51 | (15.54) | 20.89 | 10.67 |
| VI | **Total tax expense (VI)** | **166.64** | **105.45** | **20.93** | **255.56** |
| VII | **Profit for the period / year (V-VI)** | **493.39** | **339.55** | **60.19** | **777.64** |
| VIII | **Other comprehensive income / (loss)** | | | | |
| (a) | Items that will not be reclassified to profit or loss | | | | |
| | (i) Remeasurement of defined benefit obligation | (5.48) | 3.07 | 3.80 | 1.93 |
| | (ii) Tax effect on above | 1.38 | (0.78) | (0.96) | (0.49) |
| | **Subtotal (a)** | **(4.10)** | **2.29** | **2.84** | **1.44** |
| (b) | Items that will be reclassified to profit or loss | | | | |
| | (i) Effective portion of cash flow hedges | 5.09 | 62.02 | (7.53) | 66.41 |
| | (ii) Tax effect on above | (1.28) | (15.62) | 1.90 | (16.72) |
| | **Subtotal (b)** | **3.81** | **46.40** | **(5.63)** | **49.69** |
| | **Other comprehensive (loss) / income (VIII = a+b)** | **(0.29)** | **48.69** | **(2.79)** | **51.13** |
| IX | **Total comprehensive income (VII+VIII) (comprising profit and other comprehensive (loss) / income for the period / year)** | **493.10** | **388.24** | **57.40** | **828.77** |
| X | **Paid-up equity share capital (face value of ₹ 10 each)** | 160.26 | 160.20 | 159.74 | 160.20 |
| XI | **Other Equity** | | | | 7,682.05 |
| XII | **Earnings per equity share (EPS) (face value of ₹ 10 each)** | | | | |
| | Basic (in ₹) * | 30.79 | 21.20 | 3.77 | 48.63 |
| | Diluted (in ₹) * | 30.65 | 21.11 | 3.76 | 48.44 |

* EPS for the quarters are not annualised.

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

Walker Chandiok & Co LLP Chartered Accountants

Sundaram & Srinivasan New No: 4, Old No: 23, CPR Road Chennai 600 018 Chartered Accountants

**Our Financial Products**

GrameenKoota Micro Finance

GrameenKoota Retail Finance

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**Statement of unaudited consolidated financial results for the quarter ended June 30, 2026**

**Notes:**

1 The above consolidated financial results of CreditAccess Grameen Limited (the "Holding Company") and its subsidiary (collectively referred to as the "Group") for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on July 24, 2026 in accordance with the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the `Listing Regulations').The financial results for the quarter ended June 30, 2025 were reviewed and the financial statements for the year ended March 31, 2026 were audited by Walker Chandiok & Co LLP, Chartered Accountants, one of the joint statutory auditors of the Company, along with Varma & Varma, Chartered Accountants, erstwhile joint statutory auditor of the company.

The Holding Company is a non-deposit taking Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India (RBI) and has been classified as NBFC-ML (middle layer) by the RBI.
These Consolidated financial results include financial results of the following subsidiary.

| Name of the subsidiaries | % of shareholding and voting power held |
|---|---|
| CreditAccess India Foundation* | 100% |

*including beneficiary shareholding

These financial results will be made available on the website of the Company viz.www.creditaccessgrameen.in/investors/financials-and-investor-presentations/financial-results and on the website of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

2 The consolidated financial results (the `Statement' or `Results') together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards and as prescribed under section 133 of the Companies Act, 2013 (`the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the other accounting principles generally accepted in India and in compliance with the Listing Regulations. The annual consolidated financial statements, used to prepare the financial results, are based on the Division III of the notified Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies that are required to comply with Ind AS.

3 The Group operates in a single business segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Group operates in a single geographical segment i.e. domestic.

4 The Holding Company, during the quarter ended June 30, 2026 has allotted 63,502 number (quarter ended June 30 2025 : 20,638 number) of equity shares each, fully paid up, on exercise of options by employees respectively, in accordance with the Company's Employee Stock Option Schemes.

5 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year and the unaudited year to date figures upto the end of third quarter of the financial year, which were subjected to Limited Review by the statutory auditors.

6 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026 is attached as Annexure I.

7 Previous year/period figures have been regrouped/rearranged, wherever considered necessary, to conform to the classification/disclosure adopted in the current year/period and such regrouping/ reclassification are not material.

For and on behalf of the Board of Directors of
**CreditAccess Grameen Limited**

Ganesh Narayanan
**Managing Director & Chief Executive Officer**
**DIN: 09120748**

Bengaluru
July 24, 2026

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

WALKER CHANDIOK & CO LLP CHARTERED ACCOUNTANTS

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS New No:4, Old No:23, CPR ROAD, CHENNAI 600 018.

CreditAccess Grameen Limited

Regd. & Corporate Office
#49, 46th Cross, 8th Block, Jayanagar, Bengaluru-560070
Phone: 080-22637300 | Fax: 080-26643433
Email: info@cagrameen.in
Website: www.creditaccessgrameen.in
CIN: L51216KA1991PLC053425

**Annexure I**

**Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 2026**

| Sr.No. | Particulars | Ratio |
|---|---|---|
| 1 | Debt-Equity Ratio: (I) | 3.04 |
| 2 | Debt service coverage ratio : (III) | Not Applicable |
| 3 | Interest service coverage ratio: (III) | Not Applicable |
| 4 | Outstanding redeemable preference share (quantity) | Not Applicable |
| 5 | Outstanding redeemable preference share (Rs. in cr ) | Not Applicable |
| 6 | Capital redemption reserve (Rs. in cr) | Not Applicable |
| 7 | Debenture redemption reserve (Rs. in cr) | Not Applicable |
| 8 | Net worth (Rs. in cr): (II) | 8,270.21 |
| 9 | Net profit after tax (Rs. in cr) | 493.39 |
| 10 | Earnings per equity share (not annualised) | |
| (a) | Basic (Rs.) | 30.79 |
| (b) | Diluted (Rs.) | 30.65 |
| 11 | Current ratio: (III) | Not Applicable |
| 12 | Long term debt to working capital: (III) | Not Applicable |
| 13 | Bad debts to account receivable ratio: (III) | Not Applicable |
| 14 | Current liability ratio: (III) | Not Applicable |
| 15 | Total debts to total assets: (IV) | 0.74 |
| 16 | Debtors turnover: (III) | Not Applicable |
| 17 | Inventory turnover: (III) | Not Applicable |
| 18 | Operating margin: (III) | Not Applicable |
| 19 | Net profit margin: (V) | 27.66% |

Notes:

(I) Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/Networth.

(II) Networth is calculated as defined in section 2(57) of Companies Act 2013.

(III) The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.

(IV) Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/total assets.

(V) Net profit margin = Net profit after tax/ Total revenue from operations

CreditAccess Grameen Limited * Regd. & Corp. Office * Bengaluru *

**SUNDARAM & SRINIVASAN**
CHARTERED ACCOUNTANTS
Offices: Chennai - Mumbai - Bangalore - Madurai

23, C.P. Ramaswamy Road
Alwarpet, Chennai – 600 018
Telephone 2498 8762, 2498 8463, 4210 6952
E-Mail: sundaramandsrinivasan1948@gmail.com
Website: www.sundaramandsrinivasan.com

**To**
The Board of Directors
CreditAccess Grameen Limited

**Independent Auditors' Report on the Statement of Security Cover for Secured Listed Non-Convertible Debt Securities as at June 30, 2026 for submission to Debenture Trustees**

1. This report is issued in accordance with the terms of our engagement letter dated July 6, 2026.

2. The accompanying Statement of security cover as at June 30, 2026 (hereinafter referred to as "the Statement") as per regulation 54(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the SEBI Regulations") have been prepared by the management of the Company based on the unaudited books of account for the quarter ended June 30, 2026 and other relevant records and documents maintained by the Company, for onward submission to the Debenture Trustees. We have initialled this Statement for identification purpose only.

**Management's Responsibility**

3. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and the maintenance of proper books of account and such other records as prescribed. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management is also responsible for ensuring the compliance of the SEBI Regulations and any other applicable regulation/law.

**Auditors' Responsibility**

5. Pursuant to the requirement of above-mentioned SEBI Regulations, our responsibility is to provide a limited assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the unaudited standalone financial results and other relevant records and documents maintained by the Company for the quarter ended June 30, 2026.

6. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI"). This Guidance Note also requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

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CHARTERED ACCOUNTANTS

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7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, *Quality Control for Firms that Perform Audit and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements*.

## Conclusion

**8.** On the basis of our examination of the unaudited standalone financial results and other relevant records and documents for the quarter June 30, 2026 and according to the information and explanations given to us by the management of the Company, nothing has come to our attention that causes us to believe that the particulars furnished by the Company in the said Statement, are not in agreement with the unaudited standalone financial results and other relevant records and documents maintained by the Company for the quarter ended June 30, 2026.

## Restriction of Use

**9.** This report is addressed to and provided to the Board of Directors of the Company solely for the purpose of onward submission to the Debenture Trustees as per the SEBI Regulations and should not be used for any other purpose without our prior written consent. This report relates only to the statement referred above and does not extend to any financial or other information of the Company. Accordingly, we do not accept or assume any liability or any duty of care to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For Sundaram & Srinivasan
Chartered Accountants
FRN: 004207S

S. Usha

SUNDARAM & SRINIVASAN
New No:4, Old No:23, CPR ROAD, CHENNAI 600 018.
CHARTERED ACCOUNTANTS

S Usha
Partner
Membership Number: 211785
UDIN: 26211785ROFZIJ1266

Date: 24th July 2026
Place: Bengaluru

**Statement of Security Cover**

₹ in crore

| Column A | Column B | Column C | Column D | Column E | Column F | Column G | Column H | Column I | Column J | Column K | Column L | Column M | Column N | Column O |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Particulars | Description of asset for which this certificate relate | Exclusive Charge | Exclusive Charge | Pari-Passu Charge | Pari-Passu Charge | Pari-Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | Related to only those items covered by this certificate | | | | |
| | | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Asset shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge) | Other assets on which there is pariPassu charge (excluding items covered in column F) | | debt amount considere d more than once (due to exclusive plus pari passu charge) | | Market Value for Assets charged on Exclusive basis | Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Market Value for Pari passu charge Assets viii | Carrying value/book value for pari passu charge assets where market value is not scertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Total Value(=K+L+M+N) |
| | | Book Value | Book Value | Yes/ No | Book Value | Book Value | | | | | | Relating to Column F | | |
| **ASSETS** | | | | | | | | | | | | | | |
| Property, Plant and Equipment | | | | | | | 45.37 | | 45.37 | | | | | |
| Capital Work-inProgress | | | | | | | - | | - | | | | | |
| Right of Use Assets | | | | | | | 84.86 | | 84.86 | | | | | |
| Goodwill | | | | | | | 375.68 | | 375.68 | | | | | |
| Intangible Assets | | | | | | | 75.37 | | 75.37 | | | | | |
| Intangible Assets under Development | | | | | | | 1.15 | | 1.15 | | | | | |
| Investments | | | | | | | 2,176.12 | | 2,176.12 | | | | | |
| Loans** | Book Debts receivable | 857.35 | 25,358.21 | - | - | - | 3,643.41 | - | 29,858.98 | - | 857.35 | - | - | 857.35 |
| Less: Impairment loss allowance as per Ind AS | | ^ (13.97) | ^ (413.34) | - | - | - | (536.86) | - | (964.17) | - | - | - | - | - |
| Inventories | | | | | | | - | | - | | | | | |
| Trade Receivables | | | | | | | - | | - | | | | | |
| Cash and Cash Equivalents | | | | | | | 1,092.38 | | 1,092.38 | | | | | |
| Bank Balances other than Cash and Cash Equivalents | Fixed Deposit | | 265.71 | | | | - | | 265.71 | | | | | |
| Others | | | | | | | 927.35 | | 927.35 | | | | | |
| **Total** | | **843.38** | **25,210.58** | **-** | **-** | **-** | **7,884.83** | | **33,938.79** | **-** | **857.35** | **-** | **-** | **857.35** |
| | | | | | | | | | | | | | | |
| **LIABILITIES** | | | | | | | | | | | | | | |
| Debt securities to which this certificate pertains **# | | 773.76 | 573.19 | No | - | - | - | - | 1,346.95 | - | 773.76 | - | - | 773.76 |
| Other debt sharing pari-passu charge with above debt | | Not to be filled | | | | | - | | - | | | | | |
| Other Debt | | | | | | | | | - | | | | | |
| Subordinated debt | | | | | | | | | - | | | | | |
| Borrowings | | | | | | | | | - | | | | | |
| Bank** $ | | | 15,141.95 | | | | - | | 15,141.95 | | | | | |
| Debt Securities | | | | | | | | | - | | | | | |
| Others** $ | | | 8,475.14 | | | | 188.48 | | 8,663.62 | | | | | |
| Trade and Other payables | | | | | | | 157.86 | | 157.86 | | | | | |
| Lease Liabilities | | | | | | | 105.87 | | 105.87 | | | | | |
| Provisions | | | | | | | 93.08 | | 93.08 | | | | | |
| Others | | | | | | | 82.87 | | 82.87 | | | | | |
| **Total** | | **773.76** | **24,190.28** | | | | **628.16** | - | **25,592.21** | - | **773.76** | - | - | **773.76** |
| | | | | | | | | | | | | | | |
| **Cover on Book Value*** | | | | | | | | | | | | | | 1.11 |
| **Cover on Market Value** | | | | | | | | | | | | | | N/A |

**Notes:**

* Assets cover is calculated only on debts for which this statment is being issued.

** Borrowings are valued at amortised cost and corresponding loan cover against the said borrowings are determined on overall basis considering the stage of loans as at the period end.

$ includes ₹ 2,421.57 Crores of Borrowings drawn down as at the end of June 2026 on which security creation is under progress as per the terms agreed with the Lenders.

^ Indicates Provision on Stage 1 assets carried out under ECL methodology and hence not considered under Column L and O.

\# ₹ 773.76 crore is listed on domestic stock exchanges (NSE/BSE), ₹379.17 crore is listed on an IFSC exchange (NSEIX Global Access IFSC Limited (NSEIXGA))and ₹194.01 crore of unlisted debentures.

CreditAccess Grameen Limited ★ Regd. & Corp. Office ★ Bengaluru ★

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