CreditAccess Grameen Broadens Its Global Lender Base With USD 175 Million Syndicated Social Loan Facility

Bengaluru, 12th October 2026 CreditAccess Grameen Limited (NSE: CREDITACC, BSE: 541770, 'CA Grameen' or the 'Company'), India's leading rural focused inclusive financing platform has signed USD 175 million syndicated social loan facility, qualifying as ECB ('External Commercial Borrowing') under the automatic route of the Reserve Bank of India (RBI). Standard Chartered Bank and DBS Bank acted as the Joint Mandated Lead Arrangers and Bookrunners.

Despite global macroeconomic uncertainties and heightened competition in the ECB market from FCNR (B) deposits mobilisation, the syndication transaction received strong response coupled with competitive loan pricing and secured participation from ten financial institutions across Asia and the Middle East & Africa regions. In addition to the anchor contributions from Standard Chartered Bank (Singapore) and DBS Bank (GIFT City), other participants included Commercial Bank of Ceylon PLC (Sri Lanka), The Korea Development Bank (South Korea), Sampath Bank PLC (Sri Lanka), SBI (Mauritius) Ltd, BCP Bank (Mauritius) Ltd., Al Masraf (UAE), The National Bank of Ras Al Khaimah (P.S.C.) (UAE), and KEXIM Asia Ltd. (Hong Kong).

The transaction reflects the continued confidence of international lenders in CA Grameen's business model and corporate governance standards. This marks the fifth ECB syndication transaction successfully completed by CA Grameen over the past five years, mobilising USD 640 million till date. The Company currently holds around 24% of its liability profile in foreign borrowings, building a strong lender base across 15 countries.

Over the past decade, CA Grameen has been continuously working towards diversification of its liability franchise beyond traditional bank borrowings, building presence in domestic debt capital market and expanding outreach in global loan market leveraging its strong ESG credentials. During FY27, the Company has also mobilised INR 940 crore through multiple private placements of non-convertible debentures (NCDs), with pricing broadly in line with its average cost of borrowings.

Commenting on the transaction, Mr. Nilesh Dalvi, Chief Financial Officer, CreditAccess Grameen, remarked, *"The successful closure of the USD 175 million facility at competitive pricing, amidst global macroeconomic uncertainties and heightened competition from FCNR(B) deposits mobilisation, demonstrates the strength of CA Grameen franchise and the confidence we have earned from international lenders. The CA Grameen brand rests on a proven performance track record, strong corporate governance standards, deep customer relationships across India's hinterland and disciplined risk management. As we diversify our sources of funding, our focus remains on optimising funding costs, maintaining a robust asset-liability management (ALM) profile and strengthening balance sheet resilience to support sustainable growth and our long-term commitment to financial inclusion."*

About CreditAccess Grameen Limited

CreditAccess Grameen Limited is India's leading rural focused inclusive financing platform headquartered in Bengaluru. The Company provides a curated lifecycle credit suite to low-middle income households spanning group loans, individual business loans, secured business loans, affordable housing loans, and two-wheeler financing. The Company operates across 457 districts in 16 states (Andhra Pradesh, Bihar, Chhattisgarh, Goa,

Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh & West Bengal) and one union territory (Puducherry) through 2,276 branches. The Company's Promoter is CreditAccess India B.V., a multinational company focused on inclusive financing, supported by leading global institutional investors.

For more information, please contact:

Sahib Sharma
DGM – Investor Relations & Strategy
CreditAccess Grameen Ltd
sahib.sharma@cagrameen.in