CreditAccess Grameen

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

DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NBFC – September 30, 2026

Public disclosure on liquidity risk of CreditAccess Grameen Limited (the Company) as on September 30, 2026, in accordance with Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, dated November 28, 2025 updated from time to time, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

Public disclosure on Liquidity Risk Management

i. Funding concentration based on significant Counterparty *(both deposits and borrowings)

Number of significant counterparties	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
25.00	18,447.91	NA	72.26%

ii. Top 20 large deposits (amount in Rs. Crore and % of total deposits) - Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

iii. Top 10 borrowings (amount in Rs. Crore and % of total borrowings)

Amount (Rs in Crore)	% of Total Borrowings
12,359.76	49.19%

iv. Funding concentration based on significant instrument / product*

Sl. No	Name of the instrument/ product	Amount (Rs in Crore)	% of Total Liabilities
1	Term loans from Banks	15,233.68	59.67%
2	External Commercial Borrowings	5,910.14	23.15%
3	Term Loans from Financial Institutions	785.37	3.08%
4	Non Convertible debentures	1,661.43	6.51%
5	Term Loans from Non banking Financial Companies	474.87	1.86%
6	Securitisations	942.92	3.69%

v. Stock Ratios

Particulars	As a % of total public funds*	As a % of total liabilities*	As a % of total assets
Commercial papers	0%	0%	0%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	2.10%	2.06%	1.53%

vi. Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.

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The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.
Chief Risk Officer shall be part of the process of identification, measurement and mitigation of liquidity risks.

The ALM support group consists of CFO, Co-heads of Treasury & Fund raising and representatives from Risk management team, who shall be responsible for analysing, monitoring and reporting the liquidity profile to the ALCO.

***Notes**

1. A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
3. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
4. "Public funds" shall include funds raised either directly or indirectly through public deposits, commercial paper, debentures, inter-corporate deposits and bank finance but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue as defined in Regulatory Framework for Core Investment Companies issued vide Notification No. DNBS (PD) CC.No. 206/03.10.001/2010-11 dated January 5, 2011.
5. "Other Short Term Liabilities" represents all short term financial and non-financial liabilities excluding Commercial Papers and NCDs (with original maturity of less than 1 year).
6. The amount stated in this disclosure is based on the Standalone financial statements for the quarter ended September 30, 2026.

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Liquidity Coverage Ratio

Master Direction – (NBFC – Scale Based Regulation) Directions, 2023 dated October 19, 2023 (including amendments from time to time), mandates that all non-deposit taking NBFCs with asset size of ₹5,000 crore and above and all deposit taking NBFCs irrespective of the asset size shall adhere to the guidelines mentioned thereunder while computing the Liquidity Coverage Ratio, with the minimum LCR to be 100%.

The Company follows the criteria laid down by R BI for calculation of High Quality Liquid Assets (HQLA), gross outflows and inflows within the next 30-day period. HQLA predominantly comprises cash and balance with other banks in current account and investment in Treasury Bills and Government Securities. All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation template.

The disclosure on Liquidity Coverage Ratio of the Company for the quarter ended September 30, 2026 is as under:

	Particulars	Quarter – September 30, 2026	
		Total unweighted value (average) @	Total weighted value (average)
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)**		
	Cash and bank balance	156.95	156.95
	Government Securities	869.62	869.62
		1,025.67	**1,025.67**
Cash outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	-	-
5	Additional requirements, of which		
	(i) Outflows related to derivative exposures and other collateral requirements	-	-
	(ii) Outflows related to loss of funding on debt products	-	-
	(iii) Credit and liquidity facilities	-	-
6	Other contractual funding obligations	1,631.63	1,876.38
7	Other contingent funding obligations	-	-
8	**TOTAL CASH OUTFLOWS**	**1,631.63**	**1,876.38**
Cash inflows			
9	Secured lending		-
10	Inflows from fully performing exposures	2,070.07	1,552.55
11	Other cash inflows #	1,553.65	1,165.24
12	**TOTAL CASH INFLOWS**	**3,623.72**	**2,717.79**
13	Total HQLA		1,025.67
14	Total net cash outflows		469.09
15	**Liquidity Coverage Ratio (%)**		**218.65%**

@ Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows). Averages are calculated basis simple average of daily observations.
# Other cash inflows include Fixed deposit placed with banks and proceeds from redemption of mutual funds.