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

Ref: CAGL/EQ/2026-27/115

October 22, 2026

To

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400001
Scrip code: 541770

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai - 400051
Symbol: CREDITACC

Dear Sir/Madam,

Sub.: Outcome of the Board Meeting

Further to our intimation dated October 13, 2026 and in accordance with the provisions of Regulations 30 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") and SEBI Master Circular dated January 30, 2026 ("SEBI Circular"), we hereby inform that the Board of Directors of the Company has, in its meeting held today i.e. Thursday, October 22, 2026, inter-alia considered and approved the following:

a. Unaudited Financial Results (Standalone & Consolidated) of the Company for the quarter and half year ended September 30, 2026.

b. Appointment of M/s Sharp & Tannan, Chartered Accountants (FRN: 003792S), as one of the Joint Statutory Auditors of the Company, subject to the approval of shareholders, for a term of 3 (three) years, commencing from financial year 2027-28, in the place of M/s Walker Chandiok & Co LLP, who would be completing their tenure by the conclusion of Annual General Meeting to be held in the year 2027.

In this connection, we enclose the following documents:

a) A copy of the Unaudited Financial Results (Standalone & Consolidated) along with Limited Review Reports (Standalone & Consolidated) and disclosures under Regulation 52 & 54 of the Listing Regulations.

b) The details required to be furnished as per the above referred SEBI Circular as **Annexure 1**

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The Meeting commenced at 2:00 PM and concluded at 5:15 PM (IST).

Please take this intimation on record.

Thanking you,

Yours Truly,

For CreditAccess Grameen Limited

DEEPTI R
Digitally signed by DEEPTI R
Date: 2026.10.22 17:20:05 +05'30'

Deepti Ramani
Company Secretary & Compliance Officer
Encl.: As above

Annexure 1

Disclosure pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015 read with SEBI Master Circular dated January 30, 2026

Particulars	Details
Name of Auditors	M/s Sharp & Tannan, Chartered Accountants (FRN: 003792S)
Reason for change viz. appointment, resignation, removal, death or otherwise	Appointment
Date and term of appointment	Appointed as one of the Joint Statutory Auditors of the Company for a term of 3 years (Three) commencing from the financial year 2027-28, subject to the approval of shareholders.
Brief Profile	Sharp & Tannan Chartered Accountants (Reg. No. 003792S) is part of the Sharp & Tannan network, which has a pan India network of firms with presence in 10 cities, over 600+ staff members, and 23 partners. They provide their clients Assurance, Governance, Risk & Compliance, and Consulting and Tax services. They have been involved in Statutory audit of listed entities for over nine decades and bring expertise in audit of public interest entities in various sectors like BFSI, Manufacturing & Industrial, EPC & Infrastructure, IT&IES, Real estate, Infrastructure Trusts, etc. The firm has its Bengaluru office at Midford House, 1, Midford Gardens, Off MG Road, Bengaluru – 560001
Disclosures of relationships between directors	NA

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 and Year to Date 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 September 2026** and the year to date results for the **period 01 April 2026 to 30 September 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.





5. The review of standalone unaudited quarterly and year-to-date financial results for the period ended 30 September 2025 and audit of 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 unmodified conclusion vide review report dated 28 October 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: 26105117DWNMWO7133

Place: Bengaluru
Date: 22 October 2026

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

S Usha
Partner
Membership No: 211785
UDIN: 26211785YWAYIT3633

Place: Bengaluru
Date: 22 October 2026

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Statement of unaudited standalone financial results for the quarter and half year ended September 30, 2026

₹ in crore

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-26 (Unaudited)	30-Jun-26 (Unaudited)	30-Sep-25 (Unaudited)	30-Sep-26 (Unaudited)	30-Sep-25 (Unaudited)	31-Mar-26 (Audited)
	Revenue from operations						
(a)	Interest income	1,800.64	1,714.11	1,414.13	3,514.75	2,802.27	5,762.64
(b)	Fees and commission	36.61	34.50	28.23	71.12	54.45	135.88
(c)	Net gain on fair value changes	17.19	21.63	8.28	38.82	17.56	37.56
(d)	Bad debt recovery	19.11	13.32	16.37	32.43	24.63	48.89
(e)	Net gain / (loss) on derecognition of financial instruments under amortised cost category	30.19	(0.07)	41.34	30.13	72.33	73.95
I	**Total revenue from operations**	**1,903.74**	**1,783.49**	**1,508.35**	**3,687.25**	**2,971.24**	**6,058.92**
II	**Other income**	1.06	0.92	0.67	1.98	1.41	3.62
		1.06	**0.92**	**0.67**	**1.98**	**1.41**	**3.62**
III	**Total income (I+II)**	**1,904.80**	**1,784.41**	**1,509.02**	**3,689.23**	**2,972.65**	**6,062.54**
	Expenses						
(a)	Finance costs	553.04	550.05	479.52	1,103.08	961.68	1,899.08
(b)	Fee and commission expense	1.00	0.57	0.54	1.57	1.51	3.20
(c)	Impairment on financial instruments	299.23	212.50	525.67	511.72	1,097.52	1,775.40
(d)	Employee benefit expenses	254.48	242.02	219.32	496.50	440.53	879.09
(e)	Depreciation and amortisation expenses	16.66	16.21	15.80	32.86	31.02	63.08
(f)	Other expenses	109.44	103.03	99.01	212.47	190.11	409.49
IV	**Total expenses (IV)**	**1,233.85**	**1,124.38**	**1,339.86**	**2,358.20**	**2,722.37**	**5,029.34**
V	**Profit before tax (III- IV)**	**670.95**	**660.03**	**169.16**	**1,331.03**	**250.28**	**1,033.20**
	Tax expense						
	(1) Current tax	179.29	132.13	4.52	311.42	4.56	244.89
	(2) Deferred tax	(9.91)	34.51	38.83	24.61	59.72	10.67
VI	**Total tax expense (VI)**	**169.38**	**166.64**	**43.35**	**336.03**	**64.28**	**255.56**
VII	**Profit for the period / year (V-VI)**	**501.57**	**493.39**	**125.81**	**995.00**	**186.00**	**777.64**
VIII	**Other comprehensive income / (loss)**						
(a)	Items that will not be reclassified to profit or loss						
	(i) Remeasurement of defined benefit obligation	(3.80)	(5.48)	(7.08)	(9.28)	(3.28)	1.93
	(ii) Tax effect on above	0.96	1.38	1.78	2.34	0.82	(0.49)
	Subtotal (a)	**(2.84)**	**(4.10)**	**(5.30)**	**(6.94)**	**(2.46)**	**1.44**
(b)	Items that will be reclassified to profit or loss						
	(i) Effective portion of cash flow hedges	60.43	5.09	10.56	65.53	3.03	66.41
	(ii) Tax effect on above	(15.21)	(1.28)	(2.66)	(16.49)	(0.76)	(16.72)
	Subtotal (b)	**45.22**	**3.81**	**7.90**	**49.04**	**2.27**	**49.69**
	Other comprehensive income / (loss) (VIII = a+b)	**42.38**	**(0.29)**	**2.60**	**42.10**	**(0.19)**	**51.13**
IX	**Total comprehensive income (VII+VIII) (comprising profit) and other comprehensive income / (loss) for the period / year)**	**543.95**	**493.10**	**128.41**	**1,037.10**	**185.81**	**828.77**
X	**Paid-up equity share capital (face value of ₹ 10 each)**	160.52	160.26	159.88	160.52	159.88	160.20
XI	**Other Equity**						7,682.02
XII	**Earnings per equity share (EPS) (face value of ₹ 10 each)**						
	Basic (in ₹) *	31.27	30.79	7.87	62.07	11.64	48.63
	Diluted (in ₹) *	31.12	30.65	7.83	61.79	11.60	48.44
	* EPS for the quarters and half year ended are not annualised.						

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

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

Our Financial Products

GrameenKoota Micro Finance

GrameenKoota Retail Finance

CreditAccess Grameen

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Statement of unaudited standalone financial results for the quarter and half year ended September 30, 2026

Notes:

1. Statement of unaudited standalone assets and liabilities as at September 30, 2026

₹ in crore

Sr. No.	Particulars	As at September 30, 2026 (Unaudited)	As at September 30, 2025 (Unaudited)	As at March 31, 2026 (Audited)
	ASSETS			
(1)	**Financial assets**			
(a)	Cash and cash equivalents	1,379.03	763.02	1,151.28
(b)	Bank balance other than cash and cash equivalents	195.72	172.80	175.36
(c)	Derivative financial instruments	662.61	231.78	569.40
(d)	Loans	29,293.77	24,116.39	27,922.73
(e)	Investments	1,925.95	1,238.05	1,075.35
(f)	Other financial assets	97.96	110.65	87.81
(2)	**Non-financial assets**			
(a)	Current tax assets (net)	1.05	131.45	1.05
(b)	Deferred tax assets (net)	286.85	294.76	327.86
(c)	Property, plant and equipment	49.43	43.70	43.74
(d)	Right to use assets	80.68	75.47	87.50
(e)	Intangible assets under development	2.69	1.40	0.11
(f)	Goodwill	375.68	375.68	375.68
(g)	Other Intangible assets	69.92	89.12	80.60
(h)	Other non-financial assets	28.52	34.54	31.37
	Total assets	**34,449.86**	**27,678.81**	**31,929.84**
	LIABILITIES AND EQUITY			
(1)	**Financial liabilities**			
(a)	Derivative financial instruments	-	8.27	2.01
(b)	Payables			
	(I) Trade payables			
	(i) Total outstanding dues of micro enterprises and small enterprises	0.40	0.15	0.18
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	62.76	41.77	40.15
	(II) Other payables			
	(i) Total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	124.20	172.54	157.70
(c)	Debt securities	1,661.43	1,187.76	1,294.63
(d)	Borrowings (other than debt securities)	23,467.01	18,890.09	22,346.51
(e)	Subordinated liabilities	-	25.31	-
(f)	Other financial liabilities	102.55	97.73	108.88
(2)	**Non-financial liabilities**			
(a)	Current tax liabilities (net)	8.13	5.97	35.21
(b)	Provisions	79.12	60.03	75.79
(c)	Other non-financial liabilities	25.26	24.81	26.57
(3)	**Equity**			
(a)	Equity share capital	160.52	159.88	160.20
(b)	Other equity	8,758.48	7,004.50	7,682.02
	Total liabilities and equity	**34,449.86**	**27,678.81**	**31,929.84**

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Statement of unaudited standalone financial results for the quarter and half year ended September 30, 2026

2. Statement of unaudited standalone cash flows for the half year ended September 30, 2026

₹ in crore

Particulars	For the half year ended		For the year ended
	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
Cash flow from operating activities:			
Profit before tax	1,331.03	250.28	1,033.20
Adjustments for:			
Interest income on loans and securitisation	(3,464.47)	(2,764.73)	(5,697.35)
Interest on deposits with banks and financial institutions	(28.38)	(20.71)	(30.84)
Income from government securities	(21.90)	(16.82)	(34.45)
Depreciation and amortisation expense	32.86	31.02	63.08
Finance costs	1,103.08	961.68	1,899.08
Impairment on financial instruments	511.72	1,097.52	1,775.40
Net gain on financial instruments at fair value through profit or loss	(38.82)	(17.56)	(37.56)
Gain on derecognition of loans designated at amortised cost	(30.13)	(72.33)	(73.95)
Share based payments to employees	14.40	12.22	25.66
Provision for other assets	0.63	(0.26)	0.29
	(1,921.01)	**(789.97)**	**(2,110.64)**
Operational cash flows from interest:			
Interest received on loans	3,475.14	2,778.32	5,745.13
Finance costs paid	(1,097.58)	(934.35)	(1,880.45)
	2,377.56	**1,843.97**	**3,864.68**
Working capital changes:			
(Increase) in loans	(1,893.48)	(953.05)	(5,471.50)
Decrease in other financial assets	19.35	29.86	53.78
Decrease/(Increase) in other non-financial assets	2.85	(6.75)	(3.58)
(Decrease)/Increase in trade and other payables	(10.67)	53.99	37.57
Increase/(Decrease) in other financial liabilities	1.09	1.00	(0.29)
(Decrease)/Increase in provisions	(5.94)	(1.98)	18.99
(Decrease)/ Increase in other non-financial liabilities	(1.31)	1.98	3.73
	(1,888.11)	**(874.95)**	**(5,361.30)**
Income tax paid (net of refunds)	(336.17)	(114.31)	(196.30)
Net cash flows (Used in) / Generated from operating activities (A)	**(436.70)**	**315.02**	**(2,770.36)**
Cash flow from investing activities:			
Purchase of property, plant and equipment	(13.73)	(7.06)	(14.78)
Proceeds from sale of property, plant and equipment	0.15	0.15	0.43
Purchase of Intangible assets and expenditure on Intangible assets under development	(2.79)	(1.35)	(2.82)
Interest on deposits with banks and financial institutions	30.46	18.65	28.70
(Increase) / Decrease in bank balance other than cash and cash equivalents	(22.43)	0.73	(1.75)
Purchase of mutual funds units	(6,869.66)	(3,574.82)	(8,999.55)
Redemption of mutual funds units	6,935.79	3,265.00	8,859.98
Purchase of government securities	(1,391.01)	(645.83)	(1,331.40)
Redemption of government securities	507.05	625.33	1,320.45
Income from government securities	27.95	19.66	39.45
Proceeds from sale of equity investment	-	-	0.70
Net cash flows used in investing activities (B)	**(798.22)**	**(299.54)**	**(100.59)**
Cash flow from financing activities:			
Long-term borrowings repaid	(6,329.58)	(5,778.40)	(11,720.65)
Long-term borrowings availed	7,775.32	5,223.74	14,367.29
Short-term borrowings availed/ (repaid) (net)	11.45	38.07	108.57
Payment of lease liability (net)	(19.77)	(17.52)	(36.11)
Proceeds on exercise of employee stock options	25.25	10.37	31.85
Net cash flows generated from / (used in) financing activities (C)	**1,462.67**	**(523.74)**	**2,750.95**
Net increase/(decrease) in cash and cash equivalents (A+B+C)	**227.75**	**(508.26)**	**(120.00)**
Cash and cash equivalents as at the beginning of the period/year	1,151.28	1,271.28	**1,271.28**
Cash and cash equivalents as at the end of the period/year	**1,379.03**	**763.02**	**1,151.28**

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Statement of unaudited standalone financial results for the quarter and half year ended September 30, 2026

Notes:

3 The above results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on October 22, 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 and half year ended September 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).

4 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.

5 (a) Disclosure of resolution plans implemented in terms of RBI's notification no. RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 dated November 28, 2025 (updated as on October 01, 2026) , status as on September 30, 2026 is as follows:

₹ in crore

Number of accounts where resolution plan has been implemented	Exposure as at September 30, 2026
73,313	178.60

(b) Details of loans transferred / acquired during the quarter and half year ended September 30, 2026 under Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 (Updated as on July 01, 2026) are given below:

(i) Details of transfer through Direct assignment in respect of loans not in default during the quarter and half year ended September 30, 2026

Particulars	Half year ended September 30, 2026	Quarter ended September 30, 2026
Number of Loans	25,572	25,572
Aggregate amount (₹ in crore)	289.60	289.60
Sale consideration (₹ in crore)	260.64	260.64
Number of transactions	2	2
Weighted average remaining maturity (in months)	23	23
Weighted average holding period after origination (in months)	12	12
Retention of beneficial economic interest	10%	10%
Coverage of tangible security Coverge	-	-
Rating wise distribution of rated loans	-	-
Number of instances (transactions) where transferred as agreed to replace the transferred loans	-	-
Number of transferred loans replaced	-	-

(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.

6 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.

7 The Company,during the quarter and half year ended September 30, 2026 has allotted 2,58,646 number (quarter ended September 30 2025 : 1,38,364 number) and 3,22,148 number (half year ended September 30 2025 : 1,59,002 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.

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

9 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
October 22, 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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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

Annexure - I

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

Sr. No.	Particulars	Ratio
1	Debt-Equity Ratio: (I)	2.86
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)	8,797.38
9	Net profit after tax (Rs. in cr)	995.00
10	Earnings per equity share (not annualised)	
(a)	Basic (Rs.)	62.07
(b)	Diluted (Rs.)	61.79
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)	0.73
16	Debtors turnover: (III)	Not Applicable
17	Inventory turnover: (III)	Not Applicable
18	Operating margin: (III)	Not Applicable
19	Net profit margin: (V)	26.98%
20	Sector specific equivalent ratios include following:	
(i)	Gross Stage III (%): (VII)	1.79%
(ii)	Net Stage III (%): (VIII)	0.59%
(iii)	Provision coverage: (IX)	67.55%
(iv)	Capital to Risk-Weighted Assets Ratio (CRAR) % - Total : (VI)	26.90%
(v)	Liquidity coverage ratio (LCR) for the quarter ended September 30, 2026 (VI)	218.65%

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 September 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.

CreditAccess Grameen Limited Regd & Corp. Office Bengaluru

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 Consolidated Unaudited Quarterly Financial Results and Year to Date 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 'NBFC') and its subsidiary, **CreditAccess India Foundation** (the Holding Company and its subsidiary together referred to as 'the Group'), for the quarter ended **30 September 2026** and the consolidated year to date results for the period **01 April 2026 to 30 September 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 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 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.

5. The Statement includes the interim financial statements of CreditAccess India Foundation, which have not been reviewed by its auditors, and whose interim financial information reflects total assets of ₹ 1.25 Crores as at 30 September 2026, and total income of ₹ 7.80 Crores and ₹ 12.31 Crores, net profit after tax of ₹ 0.02 Crores and ₹ 0.93 Crores, total comprehensive income of ₹ 0.01 Crores and ₹ 0.92 Crores for the quarter and year-to-date period ended 30 September 2026 respectively, net cash inflows of ₹ 0.52 Crores for the period ended 30 September 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 is based solely on such unreviewed financial information. According to the information and explanations given to us by the management, these 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 consolidated unaudited quarterly and year-to-date financial results for the period ended 30 September 2025 and audit of 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 unmodified conclusion vide review report dated 28 October 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: 26105117ABRBPF1851

Place: Bengaluru
Date: 22 October 2026

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

Usha S
Partner
Membership No: 211785
UDIN: 26211785BTDRHC8974

Place: Bengaluru
Date: 22 October 2026

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Statement of unaudited consolidated financial results for the quarter and half year ended September 30, 2026

₹ in crore

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-26 (Unaudited)	30-Jun-26 (Unaudited)	30-Sep-25 (Unaudited)	30-Sep-26 (Unaudited)	30-Sep-25 (Unaudited)	31-Mar-26 (Audited)
	Revenue from operations						
(a)	Interest income	1,800.64	1,714.11	1,414.13	3,514.75	2,802.27	5,762.64
(b)	Fees and commission	36.61	34.50	26.23	71.12	54.46	135.88
(c)	Net gain on fair value changes	17.19	21.83	8.28	39.02	17.56	37.56
(d)	Bad debt recovery	19.11	13.32	16.37	32.43	24.63	46.69
(e)	Net gain / (loss) on derecognition of financial instruments under amortised cost category	30.19	(0.07)	41.34	30.12	72.33	73.95
I	**Total revenue from operations**	**1,903.74**	**1,783.49**	**1,508.35**	**3,687.25**	**2,971.24**	**6,056.92**
II	Other income	1.06	0.92	0.67	1.98	1.41	3.62
		1.06	**0.92**	**0.67**	**1.98**	**1.41**	**3.62**
III	Total income (I+II)	1,904.80	1,784.41	1,509.02	3,689.23	2,972.65	6,062.54
	Expenses						
(a)	Finance costs	553.04	550.05	479.52	1,103.08	961.68	1,899.08
(b)	Fee and commission expense	1.00	0.57	0.54	1.57	1.51	3.20
(c)	Impairment on financial instruments	299.23	212.50	525.67	511.72	1,097.52	1,775.40
(d)	Employee benefit expenses	254.46	242.02	219.32	496.50	440.53	879.09
(e)	Depreciation and amortisation expenses	16.88	16.21	16.80	33.09	31.02	63.09
(f)	Other expenses	109.44	103.03	99.01	212.47	190.11	409.48
IV	**Total expenses (IV)**	**1,233.85**	**1,124.38**	**1,339.86**	**2,358.20**	**2,722.37**	**5,029.34**
V	**Profit before tax (III- IV)**	**670.95**	**660.03**	**169.16**	**1,331.03**	**250.28**	**1,033.20**
	Tax expense						
	(1) Current tax	179.29	132.13	4.52	311.42	4.56	244.89
	(2) Deferred tax	(9.91)	34.51	38.83	24.61	59.72	10.67
VI	**Total tax expense (VI)**	**169.38**	**166.64**	**43.35**	**336.03**	**64.28**	**255.56**
VII	**Profit for the period / year (V-VI)**	**501.57**	**493.39**	**125.81**	**995.00**	**186.00**	**777.64**
VIII	**Other comprehensive income / (loss)**						
(a)	Items that will not be reclassified to profit or loss						
	(i) Remeasurement of defined benefit obligation	(3.80)	(5.48)	(7.08)	(9.28)	(3.28)	1.93
	(ii) Tax effect on above	0.96	1.38	1.78	2.34	0.82	(0.49)
	Subtotal (a)	**(2.84)**	**(4.10)**	**(5.30)**	**(6.94)**	**(2.46)**	**1.44**
(b)	Items that will be reclassified to profit or loss						
	(i) Effective portion of cash flow hedges	60.43	5.09	10.56	65.53	3.03	66.41
	(ii) Tax effect on above	(15.21)	(1.28)	(2.66)	(16.49)	(0.76)	(16.72)
	Subtotal (b)	**45.22**	**3.81**	**7.90**	**49.04**	**2.27**	**49.69**
	Other comprehensive income / (loss) (VIII = a+b)	**42.38**	**(0.29)**	**2.60**	**42.10**	**(0.19)**	**51.13**
IX	**Total comprehensive income (VII+VIII) (comprising profit and other comprehensive income / (loss) for the period / year)**	**543.95**	**493.10**	**128.41**	**1,037.10**	**185.81**	**828.77**
X	**Paid-up equity share capital (face value of ₹ 10 each)**	160.52	160.26	159.88	160.52	159.88	160.20
XI	**Other Equity**						7,682.05
XII	**Earnings per equity share (EPS) (face value of ₹ 10 each)**						
	Basic (in ₹) *	31.27	30.79	7.87	62.07	11.64	48.83
	Diluted (in ₹) *	31.12	30.65	7.83	61.79	11.60	48.44

* EPS for the quarters and half year ended are not annualised

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

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

Our Financial Products

GrameenKoota Micro Finance

GrameenKoota Retail Finance

CreditAccess Grameen

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Statement of unaudited consolidated financial results for the quarter and half year ended September 30, 2026

Notes:

1. Statement of unaudited consolidated assets and liabilities as at September 30, 2026

₹ in crore

Sr. No.	Particulars	As at Sept 30, 2026 (Unaudited)	As at Sept 30, 2025 (Unaudited)	As at March 31, 2026 (Audited)
	ASSETS			
(1)	**Financial assets**			
(a)	Cash and cash equivalents	1,381.92	764.60	1,151.58
(b)	Bank balance other than cash and cash equivalents	194.08	172.86	175.42
(c)	Derivative financial instruments	662.61	231.78	569.40
(d)	Loans	29,293.77	24,116.39	27,922.73
(e)	Investments	1,925.94	1,238.04	1,075.34
(f)	Other financial assets	97.96	110.66	87.81
(2)	**Non-financial assets**			
(a)	Current tax assets (net)	1.05	131.45	1.05
(b)	Deferred tax assets (net)	286.85	294.76	327.86
(c)	Property, plant and equipment	49.43	43.70	43.74
(d)	Right to use assets	80.68	75.47	87.50
(e)	Intangible assets under development	2.69	1.40	0.11
(f)	Goodwill	375.68	375.68	375.68
(g)	Other Intangible assets	69.92	89.12	80.60
(h)	Other non-financial assets	27.60	33.09	31.41
	Total assets	**34,450.18**	**27,679.00**	**31,930.23**
	LIABILITIES AND EQUITY			
(1)	**Financial liabilities**			
(a)	Derivative financial instruments	-	8.27	2.01
(b)	Payables			
	(I) Trade payables			
	(i) Total outstanding dues of micro enterprises and small enterprises	0.40	0.15	0.18
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	62.76	41.77	40.15
	(II) Other payables			
	(i) Total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	124.33	172.63	157.91
(c)	Debt securities	1,661.43	1,187.76	912.25
(d)	Borrowings (other than debt securities)	23,467.01	18,890.09	22,728.88
(e)	Subordinated liabilities	-	25.31	-
(f)	Other financial liabilities	102.55	97.73	108.89
(2)	**Non-financial liabilities**			
(a)	Current tax liabilities (net)	8.13	5.97	35.21
(b)	Provisions	79.27	60.11	75.91
(c)	Other non-financial liabilities	25.29	24.83	26.59
(3)	**Equity**			
(a)	Equity share capital	160.52	159.88	160.20
(b)	Other equity	8,758.49	7,004.50	7,682.05
	Total liabilities and equity	**34,450.18**	**27,679.00**	**31,930.23**

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Statement of unaudited consolidated financial results for the quarter and half year ended September 30, 2026

2. Statement of unaudited consolidated cash flows for the half year ended September 30, 2026

₹ in crore

Particulars	For the half year ended		Year ended
	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
Cash flow from operating activities:			
Profit before tax	1,331.03	250.28	1,033.20
Adjustments for:			
Interest income on loans and securitisation	(3,464.47)	(2,764.73)	(5,697.35)
Interest on deposits with banks and financial institutions	(28.38)	(20.71)	(30.84)
Income from government securities	(21.90)	(16.82)	(34.45)
Depreciation and amortisation expenses	32.86	31.02	63.08
Finance costs	1,103.08	961.68	1,899.08
Impairment on financial instruments	511.72	1,097.52	1,775.40
Net gain on financial instruments at fair value through profit or loss	(38.82)	(17.56)	(37.56)
Gain on derecognition of loans designated at amortised cost	(30.13)	(72.33)	(73.95)
Share based payments to employees	14.40	12.22	25.66
Provision for other assets	0.63	(0.26)	0.29
	(1,921.01)	**(789.97)**	**(2,110.64)**
Operational cash flows from interest:			
Interest received on loans	3,475.14	2,778.32	5,745.13
Finance costs paid	(1,097.58)	(934.35)	(1,880.45)
	2,377.56	**1,843.97**	**3,864.68**
Working capital changes:			
(Increase) in loans	(1,893.48)	(953.05)	(5,471.50)
Decrease in other financial assets	19.34	29.86	53.79
Decrease/(Increase) in other non-financial assets	3.74	(5.29)	(3.61)
(Decrease)/Increase in trade and other payables	(10.73)	53.95	37.67
Increase/(Decrease) in other financial liabilities	1.13	1.00	(0.28)
(Decrease)/Increase in provisions	(5.92)	(1.96)	19.05
(Decrease)/ Increase in other non-financial liabilities	(1.30)	1.97	3.73
	(1,887.22)	**(873.52)**	**(5,361.15)**
Income tax paid (net of refunds)	(336.17)	(114.31)	(196.30)
Net cash flows (Used in) / Generated from operating activities (A)	**(435.81)**	**316.45**	**(2,770.21)**
Cash flow from investing activities:			
Purchase of property, plant and equipment	(13.73)	(7.06)	(14.78)
Proceeds from sale of property, plant and equipment	0.15	0.15	0.43
Purchase of Intangible assets and expenditure on Intangible assets under	(2.79)	(1.35)	(2.82)
Interest on deposits with banks and financial institutions	30.46	18.65	28.70
(Increase) / Decrease in bank balance other than cash and cash equivalents	(20.73)	0.67	(1.81)
Purchase of mutual funds units	(6,869.66)	(3,574.82)	(8,999.55)
Redemption of mutual funds units	6,935.79	3,265.00	8,859.98
Purchase of government securities	(1,391.01)	(645.83)	(1,331.40)
Redemption of government securities	507.05	625.33	1,320.45
Income from government securities	27.95	19.66	39.45
Proceeds from sale of equity investment	-	-	0.70
Net cash flows used in investing activities (B)	**(796.52)**	**(299.60)**	**(100.65)**
Cash flow from financing activities:			
Long-term borrowings repaid	(6,329.58)	(5,778.40)	(11,720.65)
Long-term borrowings availed	7,775.32	5,223.74	14,367.29
Short-term borrowings availed/ (repaid) (net)	11.45	38.07	108.57
Payment of lease liability (net)	(19.77)	(17.52)	**(36.11)**
Proceeds on exercise of employee stock options	25.25	10.37	**31.85**
Net cash flows generated from / (used in) financing activities (C)	**1,462.67**	**(523.74)**	**2,750.95**
Net increase/(decrease) in cash and cash equivalents (A+B+C)	**230.34**	**(506.89)**	**(119.91)**
Cash and cash equivalents as at the beginning of the period/year	1,151.58	1,271.49	1,271.49
Cash and cash equivalents as at the end of the period/year	**1,381.92**	**764.60**	**1,151.58**

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

WALKER CHANDIOK & CO LLP CHARTERED ACCOUNTANTS

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Statement of unaudited consolidated financial results for the quarter and half year ended September 30, 2026

Notes:

3 The above consolidated financial results of CreditAccess Grameen Limited (the "Holding Company") and its subsidiary (collectively referred to as the "Group") for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on October 22, 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 and half year ended September 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 Verma & 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).

4 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 Raserve 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.

5 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.

6 The Holding Company, during the quarter and half year ended September 30, 2026 has allotted 2,58,646 number (quarter ended September 30 2025 : 1,38,364 number) and 3,22,148 number (half year ended September 30 2025 : 1,59,002 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.

7 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for half year ended September 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
October 22, 2026

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

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Annexure I

Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the half year ended September 2026

Sr.No.	Particulars	Ratio
1	Debt-Equity Ratio: (I)	2.86
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)	8,797.40
9	Net profit after tax (Rs. in cr)	995.00
10	Earnings per equity share (not annualised)	
(a)	Basic (Rs.)	62.07
(b)	Diluted (Rs.)	61.79
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)	0.73
16	Debtors turnover: (III)	Not Applicable
17	Inventory turnover: (III)	Not Applicable
18	Operating margin: (III)	Not Applicable
19	Net profit margin: (V)	26.98%

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

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To
The Board of Directors
Credit Access Grameen Limited

Independent Auditors' Report on the Statement of Security Cover for Secured Listed Non-Convertible Debt Securities as at September 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 September 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 period ended September 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 period ended Sep 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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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 period ended September 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 period ended September 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 AND SRINIVASAN**
Chartered Accountants
(Firm's Registration No. 004207S)

S Usha
Partner
Membership No. 211785
UDIN:26211785BILICS9676

Place: Chennai
Date: October 22, 2026.

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 pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		debt amount considered 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 ascertainable 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							49.43		49.43					
Capital Work-in-Progress									-					
Right of Use Assets							80.68		80.68					
Goodwill							375.68		375.68					
Intangible Assets							69.92		69.92					
Intangible Assets under Development							2.69		2.69					
Investments							1,925.95		1,925.95					
Loans**	Book Debts receivable	1,190.82	25,264.86	-	-	-	3,851.20	-	30,306.88	-	1,190.82	-	-	1,190.82
Less: Impairment loss allowance as per Ind AS		^ (22.39)	^ (474.98)	-	-	-	(515.74)	-	(1,013.11)	-	-	-	-	-
Inventories							-		-					
Trade Receivables							-		-					
Cash and Cash Equivalents							1,379.03		1,379.03					
Bank Balances other than Cash and Cash Equivalents	Fixed Deposit		195.72				-		195.72					
Others							1,076.99		1,076.99					
Total		**1,168.43**	**24,985.60**	-	-	-	**8,295.83**		**34,449.86**	-	**1,190.82**	-	-	**1,190.82**
LIABILITIES														
Debt securities to which this certificate pertains **#		1,075.67	585.76	No			-	-	1,661.43	-	1,075.67			1,075.67
Other debt sharing pari-passu charge with above debt		Not to be filled					-		-					
Other Debt									-					
Subordinated debt									-					
Borrowings									-					
Bank** $			15,353.71				-		15,353.71					
Debt Securities									-					
Others** $			7,919.23				194.07		8,113.30					
Trade and Other payables							187.36		187.36					
Lease Liabilities							101.42		101.42					
Provisions							79.12		79.12					
Others							34.53		34.53					
Total		**1,075.67**	**23,858.70**				**596.50**	-	**25,530.87**	-	**1,075.67**	-	-	**1,075.67**
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 ₹ 2,255.00 Crores of Borrowings drawn down as at the end of September 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 I and O.

₹ 1,075.67crore is listed on domestic stock exchanges (NSE/BSE), ₹396.69 crore is listed on an IFSC exchange (NSEIXGA)and ₹199.07 crore of unlisted debentures.

CreditAccess Grameen Limited Regd. & Corp. Office Bengaluru

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

CreditAccess Grameen

CreditAccess Grameen Limited

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CreditAccess Grameen limited

Statement indicating utilisation and deviation/variation in use of proceeds of issue of listed Non-Convertible Securities for the quarter ended September 30, 2026

Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Master Circular dated July 11, 2025

A. Statement of utilization of issue proceeds

Name of the Issuer	ISIN	Mode of Fund Raising	Type of Instrument	Date of Fund Raising	Amount Raised (₹ in Crs)	Funds Utilized (₹ in Crs)	Any Deviation (Yes/No)
CreditAccess Grameen limited	INE741K07603	Private Placement	Debentures	June 12, 2026	100	100	No
CreditAccess Grameen limited	INE741K07611	Private Placement	Debentures	June 24, 2026	325	325	No
CreditAccess Grameen limited	INE741K07629	Private Placement	Debentures	Sept 02, 2026	100	100	No
CreditAccess Grameen limited	INE741K07637	Private Placement	Debentures	Sept 02, 2026	200	200	No
Total					**725**	**725**	

B. Statement of deviation/variation in use of Issue proceeds

Report filed for quarter ended: September 30, 2026

Particulars	INE741K07603	INE741K07611	INE741K07629	INE741K07637
Name of the listed entity	CreditAccess Grameen limited			
Mode of Fund Raising	Private Placement			
Type of instrument	Non-convertible Securities (Debentures)			
Date of raising funds	June 12, 2026	June 24, 2026	September 02, 2026	September 02, 2026
Amount raised (₹ in crores)	100	325	100	200
Report filed for quarter ended	September 30, 2026			
Is there a deviation/variation in use of funds raised?	No			
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document?	NA			
If yes, details of the approval so required	NA			
Date of approval	NA			
Explanation for the deviation/variation	NA			
Comments of the audit committee after review	NA			
Comments of the auditors, if any	NA			

Objects for which funds have been raised and where there has been a deviation/variation

Original Object	Modified Object, if any	Original Allocation (₹ Cr)	Modified Allocation, if any	Funds Utilised (₹ Cr)	Amount of deviation/ variation for the quarter (in Rs. crore and in %)
On-lending & General corporate purposes	NA	100	NA	100	NA
On-lending & General corporate purposes	NA	325	NA	325	NA
Onward lending	NA	100	NA	100	NA
Onward lending	NA	200	NA	200	NA
Total		**725**		**725**	

Note: 'Deviation' means (a) deviation in the objects/purposes for which funds have been raised, or (b) deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: Nilesh Shrikrishna Dalvi
Designation: Chief Financial Officer
Date: October 22, 2026