

Ref: CAGL/EQ/2026-27/66

July 24, 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 July 17, 2026 & July 21, 2026 and in accordance with the provisions of Regulations 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") and SEBI Master Circular dated November 11, 2024 ("SEBI Circular"), we hereby inform that the Board of Directors of the Company has, in its meeting held today i.e. Friday, July 24, 2026, inter-alia considered and approved the following:

- a. Unaudited Financial Results (Standalone & Consolidated) of the Company for the quarter ended June 30, 2026.
- b. Proposal for raising funds through Public Issue of Non-Convertible Debentures in domestic market up to ₹ 2000,00,00,000/- (Indian Rupees Two Thousand Crore Only) Crore in different tranches.
- c. Issuance of non-convertible securities including debentures of various types (whether listed or unlisted, secured or unsecured) including subordinated, fixed rate, floating rate, zero coupon, and any other category of debentures, on a private placement basis, in one or more tranches or series, in domestic market ("Debentures") up to an aggregate limit of ₹ 1000,00,00,000/- (Indian Rupees One Thousand Crores only).

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) details required as required under SEBI Circular dated November 11, 2024, - Annexure 1 and Annexure 2.

The Meeting commenced at 1:30 PM and concluded at 5:45 PM (IST).

Please take this intimation on record.

Thanking you,

Yours Truly,

For CreditAccess Grameen Limited

Deepti Ramani

Company Secretary & Compliance Officer

Encl.: As above

Annexure 1

Disclosure pursuant to Regulation 30 of SEBI (LODR) Regulations read with SEBI Master Circular dated November 11, 2024

Public Issue of Non-Convertible Debentures:

Type of securities proposed to be issued	Non-Convertible Debentures
Type of issuance	Public Issuance of NCDs
Total number of securities proposed to be issued or the total amount for which the securities will be issued	Up to ₹2,000 (Rupees Two Thousand Crore Only) Crore
Size of the issue	
whether proposed to be listed? If yes, name of the stock exchange(s);	To be determined
Tenure of the instrument	
Coupon/interest offered, schedule of payment of coupon/interest and principal	
Charge/security, if any, created over the assets	
Special right/interest/privileges attached to the instrument and changes thereof;	
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	Not Applicable
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	To be determined

Annexure 2

Disclosure pursuant to Regulation 30 of SEBI (LODR) Regulations read with SEBI Master Circular dated November 11, 2024

Private Placement of Non-Convertible Debentures:

Type of securities proposed to be issued	Non-Convertible Debentures
Type of issuance	Private Placement
Total number of securities proposed to be issued or the total amount for which the securities will be issued	Up to ₹1,000 (Rupees One Thousand Crore Only) Crore
Size of the issue	One or more issuance
whether proposed to be listed? If yes, name of the stock exchange(s);	To be determined
Tenure of the instrument	
Coupon/interest offered, schedule of payment of coupon/interest and principal	
Charge/security, if any, created over the assets	
Special right/interest/privileges attached to the instrument and changes thereof;	
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	Not Applicable
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	To be determined

Walker Chandio & 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
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

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.

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



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)/Network.
- (II) Network 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.

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 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.



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

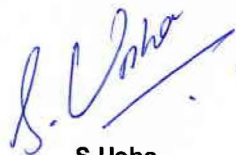


Manish Gujral
Partner
Membership No: 105117
UDIN: 26105117ZWQYAL3228



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

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.



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

- 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 Chandio & 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).

- 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.
- 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.
- 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.
- 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.
- 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.
- 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



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



SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

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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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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*.

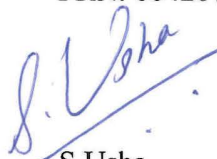
Conclusion

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
Partner

Date: 24th July 2026
Place: Bengaluru

Membership Number: 211785
UDIN: 26211785ROFZIJ1266



Statement of Security Cover

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							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

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

Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Master Circular dated July 11, 2026

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	NIL*	NA
Total					425	100	

*The proceeds received on June 24, 2026 were not utilised as on June 30, 2026 and will be deployed for their intended purpose within the timelines stipulated in the Trust Deed.

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

Report filed for quarter ended: June 30, 2026

Particulars		INE741K07603	INE741K07611
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
Amount raised (₹ in crores)		100	325
Report filed for quarter ended		June 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	NIL*	NA
Total		425		100	

*The proceeds received on June 24, 2026 were not utilised as on June 30, 2026 and will be deployed for their intended purpose within the timelines stipulated in the Trust Deed.

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.

(Signature)

Name of signatory: Nitesh Shrikrishna Dalvi
Designation: Chief Financial Officer
Date: July 24, 2026

