CreditAccess Grameen Limited

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CIN: L51216KA1991PLC053425

September 05, 2021

To

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

National Stock Exchange of India Limited
The Exchange Plaza
Bandra Kurla Complex
Bandra (East), Mumbai 400051
Scrip code: CREDITACC

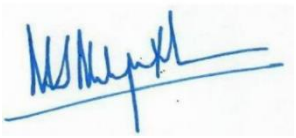
Dear Sir/Madam,

Sub.: August 2021 Business Update

We hereby enclose August 2021 Business Update of the Company for your information and records.

Thanking you,

Yours Truly
For CreditAccess Grameen Limited



M. J. Mahadev Prakash
Head – Compliance, Legal & Company Secretary

Encl.: As above



CreditAccess Grameen

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August 2021 Business Update

www.creditaccessgrameen.in

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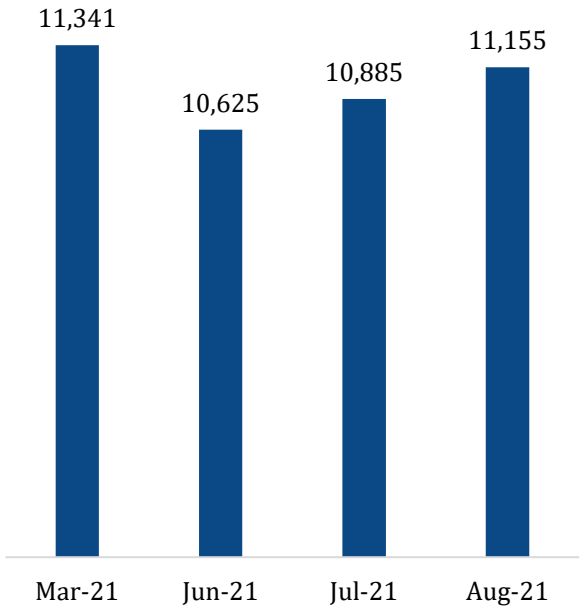
August 2021: Key Highlights

	CA Grameen	MMFL
GLP	INR 11,155 Cr (+18.8% YoY, +5.0% vs. Jun-21)	INR 2,104 Cr (6.9% YoY, +3.2% vs. Jun-21)
Disbursements	INR 1,188 Cr (+200.0% YoY, +7.3% vs. Jul-21)	INR 145 Cr (+63.0% YoY, -4.6% vs. Jul-21)
Collections Efficiency	92.5% excl. arrears 99% incl. arrears	86% excl. arrears 87% incl. arrears
Portfolio at Risk (PAR)	PAR 0: 15.9%, PAR 30: 11.0%, PAR 60: 8.3%, PAR 90: 6.3%	PAR 0: 19.5%, PAR 30: 13.1%, PAR 60: 9.5%, PAR 90: 7.3%
Branch Network	1,067 (103 branches opened Jul-21 (66) and Aug-21 (37))	460
Employee Vaccination Status	84.2% vaccinated (received at least 1 dose)	61.5% vaccinated (received at least 1 dose)

CA Grameen: Strong Growth Momentum…

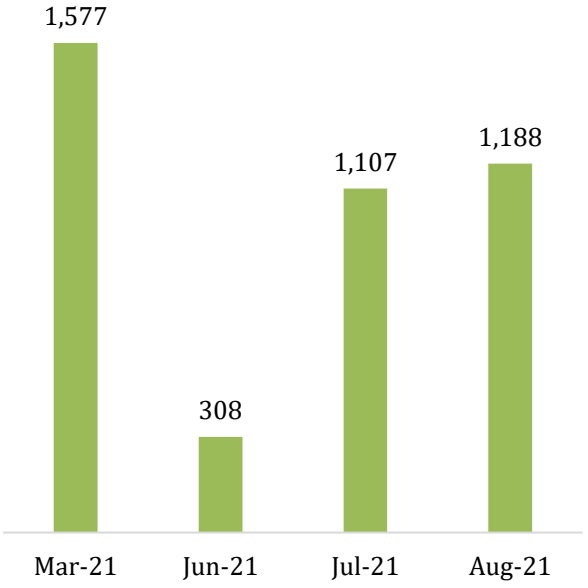
GLP grew 18.8% YoY and 5.0% vs. Jun-21

GLP (INR Cr)



Disbursements grew 200.0% YoY and 7.3% vs. Jul-21

Disbursements (INR Cr)



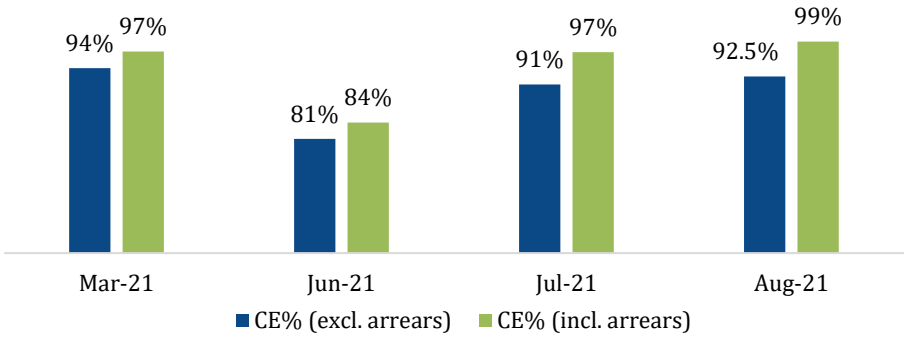
New Branch Additions

	Jul-21	Aug-21
Bihar	10	5
Chhattisgarh	5	0
Gujarat	5	4
Jharkhand	5	5
Madhya Pradesh	10	0
Kerala	2	0
Maharashtra	5	0
Odisha	0	5
Rajasthan	9	8
Uttar Pradesh	15	10
Total	**66**	**37**

Branch network expanded from 964 in Mar-21 to 1,067 in Aug-21, with focus on newer geographies

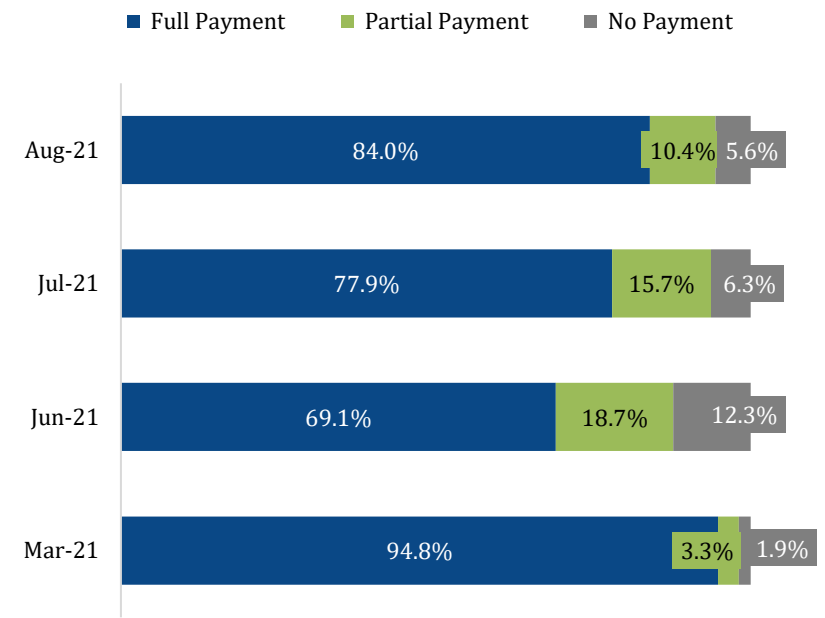
CA Grameen: ...Backed By Resilient Collections

MoM Improvement in Collection Efficiency



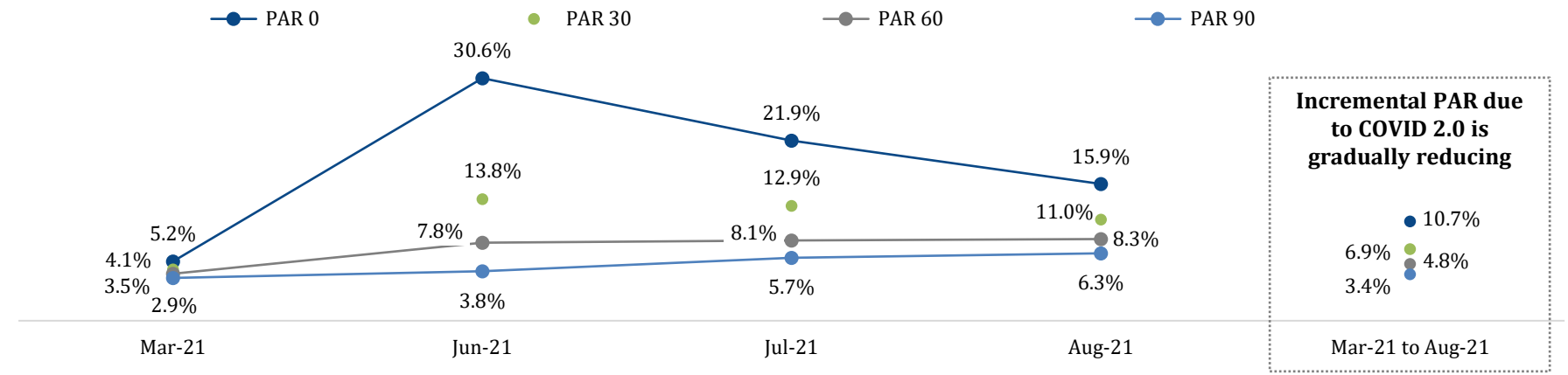
CE % (excl. arrears)	Mar-21	Jun-21	Jul-21	Aug-21
Karnataka	96%	76%	92%	94%
Maharashtra	90%	84%	88%	89%
Tamil Nadu	95%	78%	90%	93%
Madhya Pradesh	94%	87%	90%	90%
Chhattisgarh	93%	87%	91%	92%
Odisha	95%	95%	96%	97%
Others	99%	96%	97%	98%
Total	**94%**	**81%**	**91%**	**92.5%**

Reduction in % GLP of Non-Paying Customers



CA Grameen: ...And Encouraging Asset Quality (Recovery) Trend

MoM Reduction in PAR



PAR 0	Mar-21	Jun-21	Jul-21	Aug-21
Karnataka	3.6%	37.8%	25.5%	16.5%
Maharashtra	8.7%	24.5%	20.8%	18.3%
Tamil Nadu	6.1%	28.4%	20.9%	14.1%
Madhya Pradesh	4.3%	28.0%	19.4%	16.2%
Others	2.8%	16.2%	11.0%	7.9%
Total	**5.2%**	**30.6%**	**21.9%**	**15.9%**

PAR 60	Jul-21	Aug-21
Karnataka	5.9%	6.2%
Maharashtra	13.1%	13.0%
Tamil Nadu	5.6%	6.9%
Madhya Pradesh	10.9%	10.7%
Others	4.5%	4.2%
Total	**8.1%**	**8.3%**

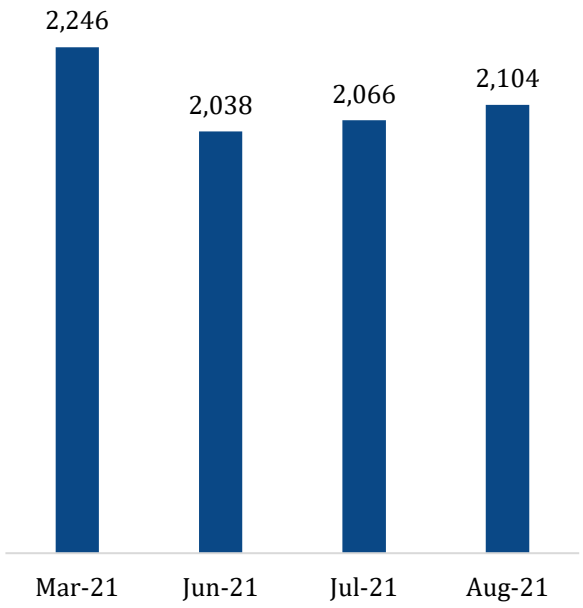
PAR 90	Jul-21	Aug-21
Karnataka	4.0%	4.0%
Maharashtra	9.5%	11.2%
Tamil Nadu	5.1%	4.6%
Madhya Pradesh	6.7%	8.6%
Others	2.7%	3.1%
Total	**5.7%**	**6.3%**

MMFL: Growth Gradually Gaining Momentum…

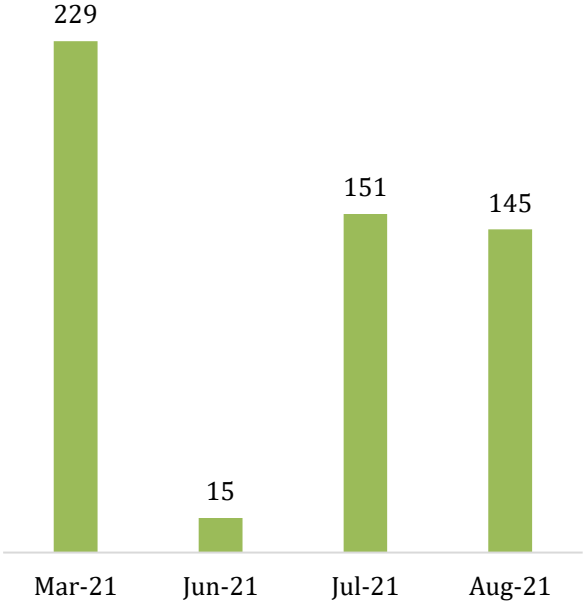
GLP grew 6.9% YoY and 3.2% vs. Jun-21

Disbursements +63.0% YoY and -4.6%% vs. Jul-21

GLP (INR Cr)



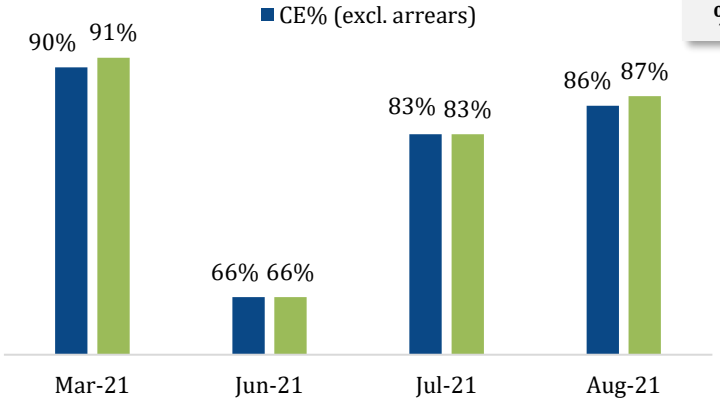
Disbursements (INR Cr)



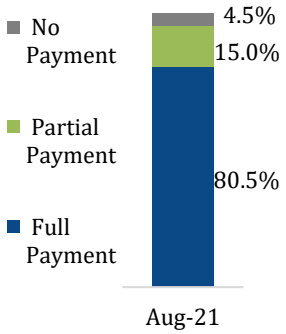
- Slower portfolio growth in H1 FY22
  - Transitory learning curve on account of process integration
  - Slight delay in training & resource availability due to COVID
- Process integration complete at all MMFL branches in Aug-21
- Rollout of integrated tech solution expected in Sep-21
- Growth planned to ramp-up in H2 FY22

MMFL: ...Along With Focus on Collections and Asset Quality

MoM Improvement in Collection Efficiency

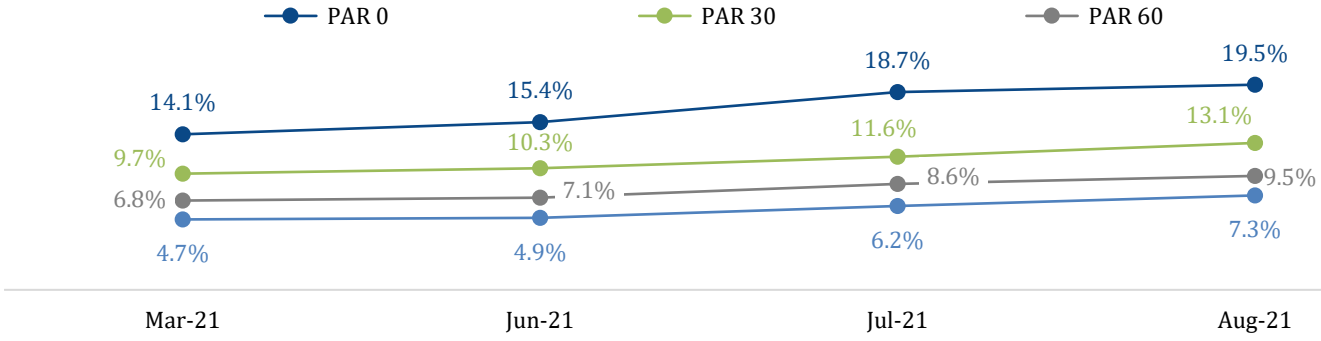


% GLP of Non-Paying Groups

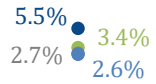


CE % (Excl. Arrears)	Mar-21	Jun-21	Jul-21	Aug-21
Tamil Nadu	90%	61%	82%	86%
Maharashtra	84%	75%	76%	76%
Odisha	92%	89%	94%	94%
Bihar	94%	87%	91%	91%
Others	93%	55%	78%	84%
Total	**90%**	**66%**	**83%**	**86%**

MoM PAR Trend



Incremental PAR due to COVID 2.0 has been largely controlled



CreditAccess Grameen

For Further Queries:

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