CreditAccess Grameen Limited

Regd. & Corporate Office
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Email: info@cagrameen.in
Website: www.creditaccessgrameen.in
CIN: L51216KA1991PLC053425

Ref: CAGL/EQ/2025-26/143

January 06, 2026

To

BSE Limited	**National Stock Exchange of India Limited**
Phiroze Jeejeebhoy Towers	**Exchange Plaza, C-1, Block G,**
Dalal Street	**Bandra Kurla Complex, Bandra (East)**
Mumbai - 400001	**Mumbai - 400051**
Scrip code: 541770	*Scrip code: CREDITACC*

Dear Sir/Madam,

Sub.: Interim Business Update - December 2025

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, please find enclosed Interim Business Update - December 2025 for your information and record.

Please take this intimation on record.

Thanking you,

Yours' Truly
For CreditAccess Grameen Limited

DEEPTI R Digitally signed by DEEPTI R Date: 2026.01.06 20:50:48 +05'30'

Deepti Ramani
Company Secretary & Compliance Officer

Encl.: As above

Being
Sustainable
& Responsible

CreditAccess® Grameen

CreditAccess Grameen Limited

Interim Business Update

December 2025

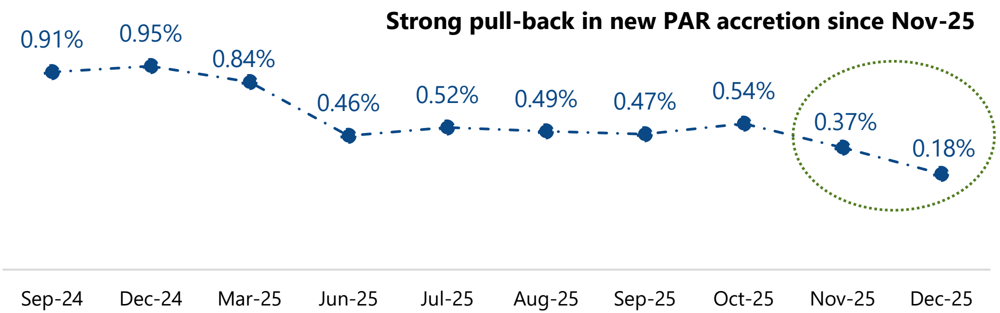
Note: The operational figures mentioned in the presentation are provisional numbers, subject to limited review by Joint Statutory Auditors, and approval of the Audit Committee and Board of Directors of the Company

Regained Growth Focus Driven By Asset Quality Normalization

	Sep-25	Dec-25
GLP (INR Cr)[1]	**25,904**	**26,566**
- Karnataka	7,900	7,989
- Other States	18,004	18,577
	Q2 FY26	**Q3 FY26**
Disbursements (INR Cr)	**5,331**	**5,805**
Borrower Additions (Lakh)	**2.2**	**2.1**
Branch Network	**2,209**	**2,222**

1) Includes impact of INR 259 Cr of write-offs (incl. accelerated write-offs) in Q3 FY26

All States – Monthly PAR 15+ Accretion/AUM Rate



- ✓ **Asset quality normalization across geographies**, with **X-Bucket CE of 99.71% in Dec-25**
- ✓ **Karnataka emerges as one of the best performing states,** marking a return to its earlier asset quality trends
- ✓ **Regained growth focus** with **Dec-25 disbursements up 26% MoM**
- ✓ **165 new branches opened in 9M FY26**; including 15 branches in Q3 FY26
- ✓ **~6.5 lakh new borrowers added in 9M FY26**, including 2.1 lakh in Q3 FY26
- ✓ **Employee base held firm QoQ at 21,701 in Dec-25**

PAR 15+ Accretion Trend Improvement Across Operating Geographies

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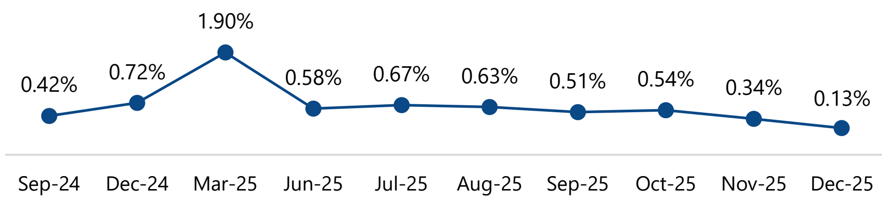
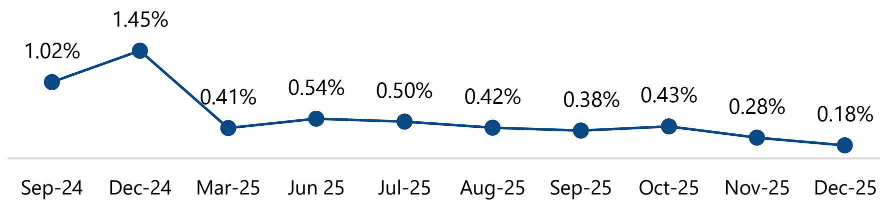
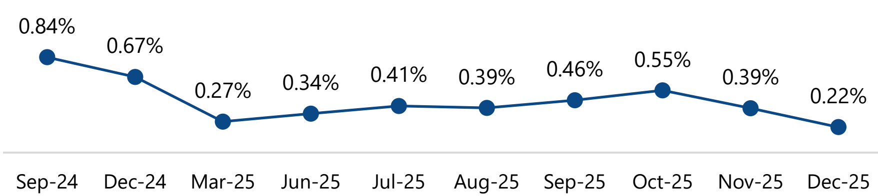
Karnataka – Monthly PAR 15+ Accretion/AUM Rate



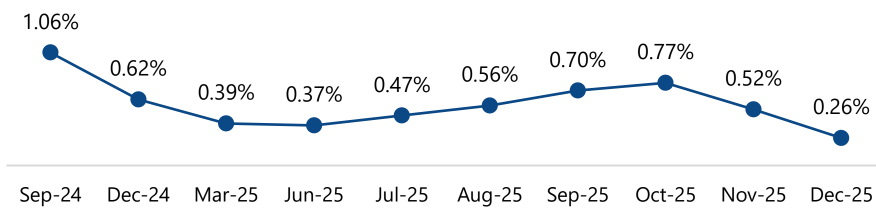
Tamil Nadu – Monthly PAR 15+ Accretion/AUM Rate



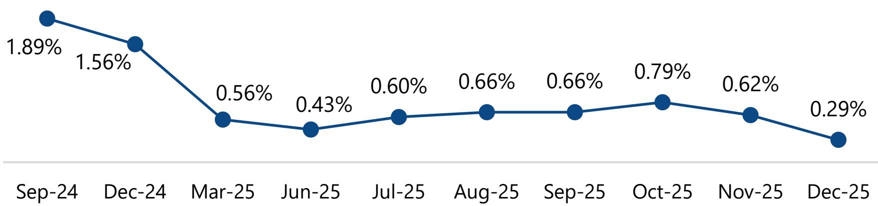
Maharashtra – Monthly PAR 15+ Accretion/AUM Rate



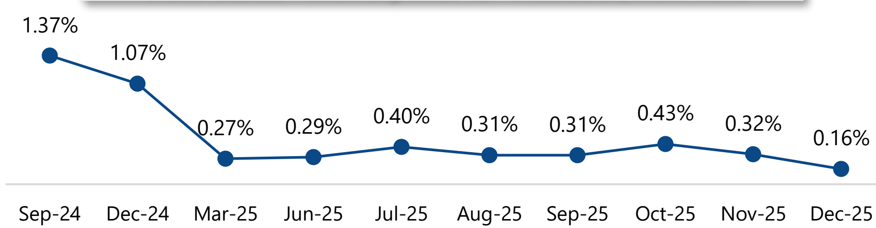
Madhya Pradesh – Monthly PAR 15+ Accretion/AUM Rate



Bihar & UP – Monthly PAR 15+ Accretion/AUM Rate



Other States – Monthly PAR 15+ Accretion/AUM Rate



Reduction In PAR 0-30 Led By Lower New PAR Accretion

PAR Buckets	Sep-25	Dec-25
PAR 0+ %	**4.7%**	**4.4%**
PAR 30+ %	**3.7%**	**3.8%**
PAR 60+ %	**3.1%**	**3.4%**
PAR 90+ %	**2.5%**	**2.9%**

PAR Trend	Sep-25		Dec-25	
Top 5 States	**PAR 0+**	**PAR 90+**	**PAR 0+**	**PAR 90+**
Karnataka	6.8%	3.9%	5.6%	4.0%
Maharashtra	3.0%	1.3%	3.3%	2.1%
Tamil Nadu	4.2%	2.4%	4.0%	2.8%
Madhya Pradesh	3.9%	1.6%	4.5%	2.7%
Bihar	6.8%	3.6%	6.6%	4.2%
Others	3.5%	1.8%	3.4%	2.2%
Total	**4.7%**	**2.5%**	**4.4%**	**2.9%**

✓ **PAR 0-30 shrank from 100 bps to 60 bps led by lower new PAR accretion**; while subsequent PAR buckets witnessed continued forward flows

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