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/2026-27/36

June 09, 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	*Symbol: CREDITACC*

Dear Sir/Madam,

Sub.: Business Responsibility and Sustainability Report for the Financial Year 2025-26

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith a copy of Business Responsibility and Sustainability Report of the Company for the Financial Year 2025-26.

Please take this intimation on record.

Thanking you,

Yours' Truly
For CreditAccess Grameen Limited

DEEPTI R
Digitally signed by DEEPTI R
Date: 2026.06.09 18:12:27 +05'30'

Deepti Ramani
Company Secretary & Compliance Officer

Encl.: As above

Business Responsibility
and Sustainability Report

Business Responsibility & Sustainability Report

SECTION A: GENERAL DISCLOSURES

I. Details of the Listed Entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L51216KA1991PLC053425
2.	Name of the Listed Entity	CreditAccess Grameen Limited
3.	Year of incorporation	1991
4.	Registered office address	New No. 49 (Old No725), 46th Cross, 8th Block, Jayanagar, (Next to Rajalakshmi Kalyana Mantap) Bengaluru KA-560070
5.	Corporate address	New No. 49 (Old No725), 46th Cross, 8th Block, Jayanagar, (Next to Rajalakshmi Kalyana Mantap) Bengaluru KA-560070
6.	E-mail	info@cagrameen.in
7.	Telephone	+91 80 22637300
8.	Website	www.creditaccessgrameen.in
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchange(s) where shares are listed	BSE, NSE
11.	Paid-up Capital	₹ 1,601.96 million
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Deepti Ramani Company Secretary & Compliance Officer +91 80 22637300 cs@cagrameen.in
13.	Reporting boundary	For FY26, the disclosures are on a consolidated basis. For FY25, the disclosures are on a consolidated basis. For FY24, the disclosures are on a consolidated basis.
14.	Name of assurance provider	BDO India Services Private Ltd.
15.	Type of assurance provided	Reasonable Assurance (BRSR Core Indicators)

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Inclusive Financial Services	Providing diversified financial services to low and middle-income households.	100.0%

Key products and services of the Company: Income Generating Loan, Other Life Cycle Loan, Individual Business Loan, Secured Business Loan, Affordable Housing Loan, Two-Wheeler Loan, Credit Linked Life Insurance, Fixed Benefit Health Insurance.

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Description of Product/Service	NIC Code	% of Turnover of the Entity
1.	Inclusive Financial Services	65923	100.0%

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of Branches	Number of offices	Total
National	2,236	1 Head Office, 1 Training Centre, 22 Regional Offices	2,260
International	0	0	0

19. Markets served by the entity:

a. **Number of locations**

Location	Number
National (No. of States)	16 States & 1 Union territory
International (No. of Countries)	0

b. **What is the contribution of exports as a percentage of the total turnover of the entity?**

Nil

c. **A brief on types of customers**

Predominantly women (99.97%) customers from low-income households (economically weaker sections) availing loans primarily for income generation activities and for other lifecycle needs.

IV. Employees

20. Details as at the end of Financial Year:

a. **Employees and workers (including differently abled):**

Employees						
S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (D)	21,941	17,357	79.11%	4,584	20.89%
2.	Other than Permanent (E)	0	0	0.00%	0	0.00%
3.	Total employees (D + E)	21,941	17,357	79.11%	4,584	20.89%

Workers						
S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (F)	0	0	0.00%	0	0.00%
2.	Other than Permanent (G)	0	0	0.00%	0	0.00%
3.	Total workers (F + G)	0	0	0.00%	0	0.00%

b. **Differently abled Employees and workers:**

Differently Abled Employees						
S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (D)	1	1	100.00%	0	0.00%
2.	Other than Permanent (E)	0	0	0.00%	0	0.00%
3.	Total employees (D + E)	1	1	100.00%	0	0.00%

Differently Abled Workers						
S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
1.	Permanent (D)	0	0	0.00%	0	0.00%
2.	Other than Permanent (E)	0	0	0.00%	0	0.00%
3.	Total employees (D + E)	0	0	0.00%	0	0.00%

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	8	2	25.00%
Key Management Personnel	4	1	25.00%

22. Turnover rate for permanent employees and workers

	FY2026			FY2025			FY2024		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees *	28.08%	35.52%	29.40%	32.11%	41.43%	33.48%	30.78%	31.12%	30.82%
Permanent Workers	-	-	-	-	-	-	-	-	-

Turnover rate = (No. of persons who have left the employment of the entity in the FY * 100) / (Persons employed in the category at the beginning of FY + Persons employed in the category at the end of FY) / 2.

* Only confirmed employees have been considered

V. Holding, Subsidiary and Associate Companies (including joint ventures)

23. (a) Names of holding / subsidiary / associate companies / joint ventures

S. No.	Name of the holding/ subsidiary/ associate companies/joint ventures (A)	Indicate whether holding/subsidiary/ associate/joint venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity?
1	CreditAccess India Foundation	Wholly owned Subsidiary	100.00%	Yes

VI. CSR Details

24. (i) **Whether CSR is applicable as per section 135 of Companies Act, 2013:** Yes

(ii) **Turnover (in ₹):** 60,625.38 million

(iii) **Net worth (in ₹):** 78,422.44 million

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place	FY2026			FY2025		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	Nil	Nil	Community grievances currently not recorded	Nil	Nil	Community grievances currently not recorded
Investors (other than shareholders)	Yes	73	Nil	-	138	4	Pending complaints has been resolved as on date
Shareholders	Yes	19	Nil	-	33	Nil	-
Employees	Yes	87	Nil	-	61	Nil	-
Customers	Yes	2,038	Nil	-	1,526	Nil	-
Value Chain Partners	No	Nil	Nil	Value Chain Partners grievances currently not recorded	Nil	Nil	Value Chain Partners grievances currently not recorded

26. Overview of the entity's material responsible business conduct issues

S. No.	Material issues identified	Indicate Whether risk or opportunity (R) / (O)	Rationale for identifying the risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
1	Data Security & Privacy	Opportunity	CA Grameen handles sensitive financial and personal data of millions of underserved customers. Any cybersecurity lapse or breach can attract regulatory penalties, erode customer trust, and expose the Company to operational disruptions. Proactive compliance with national data protection laws and continuous monitoring positions CA Grameen as a trustworthy financial services provider.	NA	A data breach could result in material financial penalties, regulatory action, and significant reputational damage. Conversely, sustained data security practices strengthen customer confidence, reduce compliance costs, and support competitive differentiation and long-term brand equity
2	Customer Centricity	Opportunity	CA Grameen's business model is built on serving 99%+ women borrowers from underserved communities. Delivering tailored financial solutions aligned to customers' evolving lifecycle needs drives higher retention, referral-led growth, and deeper customer relationships. Strong grievance redressal mechanisms further reinforce trust and loyalty.	NA	Enhanced customer satisfaction and loyalty directly contribute to higher per-customer business volumes, reduced attrition costs, and improved brand reputation, all of which strengthen revenue visibility and long-term profitability.
3	Financial Inclusion	Opportunity	As India's largest NBFC-MFI, CA Grameen plays a central role in bringing unbanked and underserved populations into the formal financial ecosystem. Expanding access to affordable credit and promoting financial literacy creates sustainable demand for CA Grameen's products while generating measurable socioeconomic impact.	NA	Deepening financial inclusion expands CA Grameen's addressable market, supports AUM growth, improves borrower creditworthiness, and strengthens the Company's positioning with socially conscious lenders, investors, and ESG rating agencies.

S. No.	Material issues identified	Indicate Whether risk or opportunity (R) / (O)	Rationale for identifying the risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
4	Corporate Governance & Business Ethics	Opportunity	Robust governance structures, including an active Board of Directors and supervisory committees, underpin CA Grameen's risk management and regulatory compliance. A stringent Code of Conduct and anti-corruption policies reduce reputational and regulatory risks while building stakeholder confidence.	NA	Strong governance enhances investor and lender confidence, supports access to diversified and competitively priced capital, and protects the Company from regulatory penalties, reputational damage, and associated financial losses.
5	Economic Performance	Opportunity	Sustained economic performance enables CA Grameen to maintain operational resilience, fund financial inclusion initiatives, and deliver long-term value to all stakeholders. Proactive risk management through the Environmental and Social Management System (ESMS) safeguards the balance sheet against credit and operational disruptions.	NA	Strong economic performance sustains the Company's ability to service borrowings, reward shareholders, and invest in growth. Deterioration in profitability may constrain capital adequacy, limit disbursement capacity, and increase the cost of funds.
6	Digitization	Opportunity	Digital transformation through platforms such as Grameen Mahi (customer app) and Grameen Maitri (employee platform), along with Robotic Process Automation (RPA), enhances operational efficiency, improves customer experience, and strengthens scalability. Adoption of agile technologies reduces processing costs and supports risk management.	NA	Successful digitisation reduces operating costs, improves employee productivity, and enables broader customer reach with lower incremental cost. It also enhances CA Grameen's attractiveness to technology-focused investors and supports competitive positioning in the evolving microfinance landscape.
7	Responsible Business Practices	Opportunity	Adherence to ethical selling, fair pricing, and the Fair Practices Code is fundamental to CA Grameen's customer-centric model. Non-compliance with responsible lending norms or regulatory guidelines can result in reputational damage, regulatory action, and customer over-indebtedness, which adversely impacts portfolio quality.	NA	Non-compliance with regulations carries the risk of penalties, restrictions on lending operations, and loss of customer trust, which can impair revenue and increase credit costs. Conversely, adherence to responsible practices strengthens portfolio quality, brand reputation, and regulator relations.
8	Innovative Products and Services	Opportunity	CA Grameen's ability to design and deliver tailored financial solutions—spanning income generation, housing, two-wheelers, and individual unsecured business loans—enables it to serve customers across their financial lifecycle. Product innovation supports customer retention, higher wallet share, and differentiation in a competitive market.	NA	Product innovation drives revenue diversification, higher loan ticket sizes, and improved cross-sell ratios. It also reduces customer churn and strengthens the Company's positioning as a comprehensive financial partner, supporting long-term AUM growth and profitability.
9	Human Capital Development	Opportunity	With a workforce of over 20,000 employees—predominantly field-based—CA Grameen's operational continuity and customer service quality are directly linked to employee capability, engagement, and retention. Investing in training, career development, and employee well-being is critical to sustaining business performance.	NA	Strong human capital practices reduce attrition costs, improve productivity, and sustain service quality at the last mile. Employee turnover, if unmanaged, can increase recruitment and training costs, impair customer relationships, and disrupt operational continuity.

S. No.	Material issues identified	Indicate Whether risk or opportunity (R) / (O)	Rationale for identifying the risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
10	Community Development	Opportunity	Targeted CSR initiatives addressing poverty, education, health, and sustainability reinforce CA Grameen's brand in local communities, strengthen customer trust, and support the socioeconomic resilience of its borrower base. Community engagement also aids in attracting employees from local geographies, reducing operational costs.	NA	Effective community development enhances CA Grameen's brand equity, asset quality, and customer loyalty. It also strengthens relationships with local administrations and regulators, contributing to the Company's social licence to operate and supporting sustainable loan demand.
11	GHG Emission & Energy Management	Risk	CA Grameen's customers in rural and semi-urban areas are directly exposed to climate hazards such as floods, droughts, and extreme weather events, which can impair borrower repayment capacity and deteriorate portfolio quality. Failure to manage the Company's own GHG footprint may also attract regulatory scrutiny and limit access to green and sustainable financing.	CA Grameen monitors Scope 1, 2, and 3 (including financed) emissions using GHG Protocol and PCAF methodologies. The Company undertakes energy efficiency measures such as LED lighting and energy-efficient equipment, and has conducted a climate risk assessment to safeguard operations against projected climate hazards over a 3–10-year horizon.	Climate-related risks can lead to elevated credit losses, reduced asset quality, and increased provisioning requirements. Conversely, proactive GHG management and climate disclosures improve CA Grameen's access to green bonds, ESG-linked financing, and sustainability-focused institutional investors.
12	Human Rights	Opportunity	Respecting human rights across CA Grameen's value chain—including fair treatment of employees, ethical customer interactions, and responsible lending—is foundational to its operating model. Adherence to applicable laws promotes a safe, equitable, and inclusive environment for employees and customers alike.	NA	Failure to uphold human rights standards may attract regulatory scrutiny, litigation, and reputational harm. Sustained adherence reinforces CA Grameen's standing as a responsible lender, strengthens relationships with international lenders and ESG investors, and supports long-term organisational stability.
13	Diversity, Equity & Inclusion	Opportunity	CA Grameen's mission of women's financial empowerment makes DEI integral to its business identity. Promoting gender diversity, inclusion of persons with disabilities, and a generationally diverse workforce enhances organisational culture, talent attraction, and employee engagement, while strengthening the Company's ESG credentials.	NA	A diverse and inclusive workforce drives innovation, reduces attrition, and improves decision-making quality. It also enhances CA Grameen's attractiveness to ESG-aligned investors and lenders, supports credit and ESG rating outcomes, and reinforces its brand as an ethical and responsible employer.
14	Employee Health & well-Being	Opportunity	CA Grameen's field-intensive operations require a physically and mentally resilient workforce. Ensuring the health, safety, and wellbeing of all the employees, many of whom operate in remote and demanding rural environments, is essential to maintaining operational continuity, productivity, and workforce morale.	NA	Poor employee health and wellbeing can lead to increased absenteeism, higher attrition, and reduced field productivity, directly impacting service delivery and operational costs. Conversely, investing in employee wellbeing strengthens retention, enhances organisational culture, and supports CA Grameen's positioning as a preferred employer.
15	Water Management	Risk	Water stress and scarcity in the rural geographies where CA Grameen operates can adversely affect agricultural livelihoods and household income stability of borrowers, potentially impacting repayment capacity and increasing credit risk across vulnerable portfolios. Efficient water resource management and conservation practices are therefore important to support long-term community resilience, operational continuity, and sustainable growth.	CA Grameen monitors water consumption across its operational footprint and promotes responsible usage practices at branch and office levels. Awareness on water conservation is integrated into its ESMS framework, and community-level water and sanitation initiatives are supported through CSR programmes.	Unmanaged water risks in borrower geographies can lead to increased loan delinquencies and portfolio stress in water-scarce regions, impacting credit costs and provisioning. Demonstrating responsible water stewardship supports CA Grameen's compliance posture and enhances its standing with ESG rating agencies and sustainability-linked lenders.

S. No.	Material issues identified	Indicate Whether risk or opportunity (R) / (O)	Rationale for identifying the risk or opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity
16	Waste Management	Risk	Increasing volumes of operational waste, including electronic waste from digital devices, paper waste from branch operations, and general office waste, coupled with evolving environmental regulations, may expose CA Grameen to compliance and reputational risks. Strengthening responsible waste handling, recycling, and disposal practices supports regulatory adherence, improves environmental performance, and enhances stakeholder confidence and ESG positioning.	CA Grameen is implementing structured waste segregation, responsible disposal, and e-waste management practices across its branch network and processing centres. Digitisation initiatives actively reduce paper consumption, while waste reduction targets are embedded within the Company's broader environmental management framework.	Non-compliance with waste disposal regulations may result in financial penalties and negative ESG ratings, increasing the cost of sustainability-linked capital. Conversely, effective waste management practices demonstrate environmental stewardship, support regulatory compliance, and contribute positively to CA Grameen's overall ESG score and lender confidence.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs?	Y	Y	Y	Y	Y	Y	Y	Y	Y
b. Has the policy been approved by theBoard?	Y	Y	Y	Y	Y	Y	Y	Y	Y
c. Web Link of the Policies, if available	https://www.creditaccessgrameen.in/governance/policies/								
2. Whether the entity has translated the policy into procedures?	Y	Y	Y	Y	Y	Y	Y	Y	Y
3. Do the enlisted policies extend to your value chain partners?	Y	Y	Y	Y	Y	Y	Y	Y	Y
4. Name of the national and international codes, certifications, labels, standards adopted by your entity and mapped to each principle	The spirit and intent of the Company's Code of Conduct, Fair Practices Code, and other Codes / Policies are prepared in compliance with applicable laws, rules, and guidelines. In addition, they reflect the vision and mission of the Company of providing financial services to the economically weaker sections that create a commercially viable and socially relevant microfinance model that delivers high value to our customers.								
5. Specific commitments, goals, and targets set by the entity with defined timelines, ifany.	The Company strives to be a socially responsible organisation creating a meaningful long-term impact in the lives of customers, employees, communities, and various stakeholders. The Company has ensured that its processes and controls are aligned with the principles of sustainable business practices.								
6. Performance of the entity against the specific commitments, goals, and targets along-with reasons in case the same are not met.	The Company actively tracks the progress against the action plan to ensure complete compliance with the established norms.								
Governance, leadership, and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets, and achievements. Refer to **Page 8** of the Integrated Annual Report									
8. Details of the highest authority responsible for the implementation and oversight of the Business Responsibility policies.	DIN: 09120748 Name: Ganesh Narayanan Designation: Managing Director and Chief Executive Officer								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues?	DIN: 09120748 Name: Ganesh Narayanan Designation: Managing Director and Chief Executive Officer								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by the Director / Committee of the Board/ Any other Committee									Frequency								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow-up action	Committee of the Board									Quarterly								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances.	Committee of the Board									Quarterly								

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency?	P1	P2	P3	P4	P5	P6	P7	P8	P9
	N	N	N	N	N	N	N	N	N

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated: The Company has not carried out an independent assessment, however, the Company ensures continuous updation of all policies and annual review by the Board of Directors. The working of all policies is tracked by various Committees of the Board

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

01 PRINCIPLE:

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent, and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	Nil	Nil	Nil
Key Managerial Personnel	2 Training Programs	1. Certification Program for IT & Cyber Security for CXOs of NBFCs Regulations, 2015	(3 attended) – 75%
		2. Using AI Strategically: Opportunities, Risks and Governance	(2 attended) – 50%
Other Employees	9 training programs conducted through the e-learning portal	1. Client Protection Principle 2. Code of Conduct 3. ESG 4. ESMS 5. Road Safety 6. Whistle Blower Policy 7. KYC, AML and CFT 8. Prohibition of Insider Trading 9. Cyber Security Awareness	94%

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year.

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred?
Penalty / Fine	Principle 1	BSE & NSE	2,45,000* each	Delay in appointment of Non-Executive Chairperson on the Board.**	No
Settlement	NA	NA	NA	NA	NA
Compounding fee	NA	NA	NA	NA	NA
Non-Monetary					
Imprisonment	NA	NA	NA	NA	NA
Punishment	NA	NA	NA	NA	NA

* Excluding Taxes.

** Refer to Page 162 for further details.

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Nil	NA

NA: Not Applicable

4. Does the entity have an anti-corruption or anti-bribery policy?

https://www.creditaccessgrameen.in/governance/policies/

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY2026	FY2025
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

6. Details of complaints with regards to conflict of interest:

	FY2026		FY2025	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

NA: Not Applicable

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

Nil

8. Number of days of accounts payables in the following format:

	FY2026	FY2025
Number of days of accounts payables	0.086	0.081

9. Openness of business

Parameter	Metrics	FY2026	FY2025
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors		
Share of RPTs	a. Purchases (Purchases with related parties / Total Purchases)	Nil	Nil
	b. Sales (Sales to related parties / Total Sales)	0.85%	0.49%
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	Nil	Nil
	d. Investments (Investments in related parties / Total Investments made)	Nil	Nil

Leadership Indicators

a. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics/ principles covered under the training	%age of value chain partners covered under the awareness programmes
Nil	Nil	Nil

b. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board?

The Company has a Board approved policy for management of conflict of interest. The objective of the Policy is to i) identify actual or potential conflict of interest of the Company with its directors and employees which may arise during its business activities, ii) implement effective organisational and administrative processes to mitigate and prevent conflicts of interest arising and damaging the interest of various stakeholders, and iii) suggest appropriate safeguards and systems for preventing or managing conflicts and an escalation mechanism. Every director or every employee of the Company shall notify the MD and CEO of any personal conflict of interest relationship which may involve the Company. Every director or employee shall also notify the MD and CEO of any conflict of interest of a non-personal nature involving the Company or its business arrangements. The MD and CEO shall analyse conflict of interest, perceived or otherwise, in order to determine an appropriate course of action.

02 PRINCIPLE:

Businesses should provide goods and services in a manner that is sustainable and safe.

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the e ntity, respectively.

	FY2026	FY2025	Details of improvements in environmental and social impacts
R&D	Nil	Nil	-
Capex	₹ 28.23 million	₹ 69.71 million	Refer to Page 71-73 of the Integrated Annual Report

2. a. Does the entity have procedures in place for sustainable sourcing?

Yes.

b. If yes, what percentage of inputs were sourced sustainably?

100% of the Company's branch procurement happen from dedicated businesses / suppliers.

3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

As a service-based organization, the Company does not manufacture physical products or operate product take-back/ reclamation mechanisms for end-of-life reuse, recycling, or disposal. Hence, the disclosure relating to reclaiming products from customers at end-of-life is not applicable. However, the Company manages operational waste generated from its offices, including paper waste and e-waste, in compliance with applicable regulatory requirements.

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities. If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

The EPR is not directly applicable to the Company's business operations.

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NA

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

The Company's products/services are compliant with the internal ESMS framework & IFC performance standards

3. **Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Indicate input material	Recycled or re-used input material to total material	
	FY2026	FY2025
NA	NA	NA

NA: Not Applicable

4. **Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed.**

	FY2026			FY2025		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	NA	NA	NA	NA	NA	NA
E-waste	-	-	-	-	-	-
Hazardous waste	NA	NA	NA	NA	NA	NA
Other waste	-	-	-	-	-	-

NA: Not Applicable

5. **Reclaimed products and their packaging materials (as percentage of products sold) for each product category**

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
NA	NA

NA: Not Applicable

03 PRINCIPLE:

Businesses should respect and promote the well-being of all employees, including those in their value chains.

Essential Indicators

1. a. **Details of measures for the well-being of employees:**

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities *	
		Number (B)	% (B/ A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	17,357	6,187	35.65%	17,357	100.00%	0	0.00%	17,357	100.00%	0	0.00%
Female	4,584	478	10.43%	4,584	100.00%	4,584	100.00%	0	0.00%	0	0.00%
Total	**21,941**	**6,665**		**21,941**		**4,584**		**17,357**			
Other than Permanent employees											
Male	0	0	-	0	-	0	-	0	-	0	-
Female	0	0	-	0	-	0	-	0	-	0	-
Total	**0**	**0**	**-**	**0**	**-**	**0**	**-**	**0**	**-**	**0**	**-**

* Day care facilities are available at the head office.

b. **Details of measures for the well-being of workers:**

Not applicable as the Company does not employ workers.

c. **Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format.**

	FY2026	FY2025
Cost incurred on well-being measures as a % of total revenue of the company	0.20%	0.18%

2. **Details of retirement benefits, for Current FY and Previous Financial Year.**

Benefits	FY2026		FY2025	
	No. of employees covered as a % of total employees	Deducted and deposited with the authority	No. of employees covered as a % of total employees	Deducted and deposited with the authority
PF	100%	Y	100%	Y
Gratuity	100%	Y	100%	Y
ESI	15,276 out of 21,941 employees fall under ESIC and are 100% covered	Y	15,764 out of 20,970 employees fall under ESIC and are 100% covered	Y

3. **Accessibility of workplaces.**

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes.

4. **Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.**

Yes. It is covered under the Code of Conduct Policy. https://www.creditaccessgrameen.in/governance/policies/

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees	
	Return to work rate	Retention rate
Male	100.00%	97.06%
Female	97.06%	94.64%

Return to work rate = (Total number of employees that did return to work after parental leave in the reporting period * 100)/ (Total number of employees due to return to work after taking parental leave in the reporting period)

Retention rate = (Total number of employees retained 12 months after returning to work following a period of parental leave * 100)/ (Total number of employees returning from parental leave in the prior reporting period)

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker?

Yes. Refer to Page 65 of the Integrated Annual Report.

7. Membership of employees in association(s) or Unions recognised by the listed entity:

Not Applicable.

8. Details of training given to employees:

Category	FY2026					FY2025				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Male	17,363	9,006	51.87%	17,127	98.64%	16,854	9,813	58.22%	15,969	94.75%
Female	4,586	3,442	75.05%	4,268	93.07%	4,116	3,298	80.13%	1,511	36.71%
Total	**21,949**	**12,448**	**56.71%**	**21,395**	**97.48%**	**20,970**	**13,111**	**62.52%**	**17,480**	**83.36%**

9. Details of performance and career development reviews of employees:

Category	FY2026			FY2025		
	Total (A)	No. (B)	Total (B/A)	Total (C)	No. (D)	% (D / C)
Male	16,854	11,381	67.53%	16,202	11,400	70.36%
Female	4,116	2,148	52.19%	3,193	1,598	50.05%
Total	**20,970**	**13,529**	**64.52%**	**19,395**	**12,998**	**67.02%**

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? If yes, the coverage such system?

CA Grameen has adopted a systematic approach to control the occupational health and safety risks for field force who need to travel long distances for engaging with customers on daily basis. There are well-defined standard operating procedures, checks, controls, and audits to ensure that the field employees take all precautionary measures at work. Regular trainings are conducted to build awareness about occupational health and safety and regular branch and field audits help in capturing any deviations

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

Regular trainings are conducted to build awareness about occupational health and safety and regular branch and field audits help in capturing any deviations and timely corrective action.

c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks.

Not Applicable.

d. Do the employees of the entity have access to non-occupational medical and healthcare services?

The employees are covered by health insurance and life insurance.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY2026	FY2025
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	3.41	3.51
Total recordable work-related injuries	Employees	156	120
No. of fatalities	Employees	09 (on-duty)	16 (on-duty)
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	2

12. Describe the measures taken by the entity to ensure a safe and healthy workplace.

Regular trainings are conducted to build awareness about occupational health and safety and regular branch and field audits help in capturing any deviations and timely corrective action.

13. Number of Complaints on the following made by employees:

	FY2026			FY2025		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	-	Nil	Nil	-
Health & Safety	Nil	Nil	-	Nil	Nil	-

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and Safety Practices	Not Applicable
Working Conditions	Not Applicable

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

Not Applicable.

Leadership Indicators

1. Does the entity extend any life insurance or any compensatory package in the event of death of employees.

Yes.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The statutory dues are filed individually by the respective departments, with the concerned government authorities. There is an automated process adopted by the Compliance team where regular alerts and tracks are generated for the timely filing of dues/returns.

3. Provide the number of employees / workers having suffered high consequence work- related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees		No. of employees that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY2026	FY2025	FY2026	FY2025
Employees	0	2	0	2

4. **Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment?**
   Yes.

5. **Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Not Applicable
Working Conditions	Not Applicable

6. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.**
   Not Applicable.

04 PRINCIPLE:

Businesses should respect the interests of and be responsive to all its stakeholders.

Essential Indicators

1. **Describe the processes for identifying key stakeholder groups of the entity.**

   The Company is engaged in providing financial services to low-income households in rural India for their lifecycle needs. The key stakeholders of the Company are customers, local communities in the operating regions, shareholders, lenders, investors, regulators, credit rating agencies and other business partners.

2. **List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

   Refer to Pages 28-29 of the Integrated Annual Report.

Leadership Indicators

1. **Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

   The senior management team is in regular communication with the stakeholders and any feedback received from the stakeholders is communicated to the Board as a part of business performance updates on a quarterly basis.

2. **Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

   The Company uses stakeholder consultation as a medium to support the identification and management of environmental and social topics. There were no specific observations made by any stakeholder during the financial year.

3. **Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

   Refer to Pages 52-57 of the Integrated Annual Report.

05 PRINCIPLE:

Businesses should respect and promote human rights.

Essential Indicators

1. Employees who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY2026			FY2025		
	Total (A)	No. of employees covered (B)	% (B/A)	Total (C)	No. of employees covered (D)	% (D/C)
Permanent	21,941	-	-	20,970	-	-
Other than Permanent	0	-	-	0	-	-
Total Employees	21,941	-	-	20,970	-	-

2. Details of minimum wages paid to employees, in the following format:

Category	FY2026					FY2025				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Permanent	**21,941**	**3,782**	**17.24%**	**18,159**	**82.76%**	**20,970**	**4,633**	**22.09%**	**16,337**	**77.91%**
Male	17,357	2,656	15.30%	14,701	84.70%	16,854	3,159	18.74%	13,695	81.26%
Female	4,584	1,126	24.56%	3,458	75.44%	4,116	1,474	35.81%	2,642	64.19%

3. a. Details of remuneration/salary/wages, in the following format:

CTC In INR	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (Independent)	1	65,43,000	2	57,87,500
Key Managerial Personnel	3	2,20,17,696	1	34,99,992
Other Employees	17,354	4,01,328	4,583	3,28,650

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

Safety Incident/Number	FY2026	FY2025
Gross wages paid to females as % of total wages	14.41%	13.13%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business?

Yes.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

The Company appreciates that human rights are inherent, universal, indivisible, and interdependent in nature. The Company has a policy on Codes of Conduct applicable to staff, borrowers, and other business partners. Conscious efforts are taken to understand the regulatory aspects of human rights and integrate respect for human rights in management systems, wherever applicable, in particular through assessing and managing human rights impacts of operations. Access to the grievance redressal mechanism is set up for all individuals impacted by the business.

6. Number of Complaints on the following made by employees:

Category	FY2026			FY2025		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	5	2	All 5 cases were upheld	8	1	6 cases were upheld. 1 case was not upheld. 1 case was dropped by the complainant
Discrimination at workplace	Nil	Nil	Nil	Nil	Nil	Nil
Child Labour	Nil	Nil	Nil	Nil	Nil	Nil
Forced Labour / Involuntary Labour	Nil	Nil	Nil	Nil	Nil	Nil
Wages	Nil	Nil	Nil	Nil	Nil	Nil
Other human rights related issues	Nil	Nil	Nil	Nil	Nil	Nil

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

Safety Incident/Number	FY2026	FY2025
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	5	8
Complaints on POSH as a % of female employees	0.11%	0.15%
Complaints on POSH upheld	5	6

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

No pending concerns under labour compliances, sexual harassment, and disciplinary issues.

9. Do human rights requirements form part of your business agreements and contracts?

Yes.

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Sexual Harassment	100% (internal assessment)
Discrimination at workplace	100% (internal assessment)
Child Labour	100% (internal assessment)
Forced Labour / Involuntary Labour	100% (internal assessment)
Wages	100% (internal assessment)
Other human rights related issues	100% (internal assessment)

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

Nil.

Leadership Indicators

1. **Details of a business process being modified / introduced as a result of addressing human rights grievances/ complaints.**

   Nil.

2. **Details of the scope and coverage of any Human rights due-diligence conducted.**

   Nil.

3. **We didn't conduct assessment of value chain partners. differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

   Yes.

4. **Details on assessment of value chain partners:**

   We didn't conduct assessment of value chain partners.

5. **Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.**

   Not applicable.

06 PRINCIPLE:

Businesses should respect and make efforts to protect and restore the environment.

Essential Indicators

1. **Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

   The Company does not have energy consumption from renewable sources. Hence, the below table shows the energy consumption from non-renewable sources.

Parameter	FY2026	FY2025
From renewable resources		
Total electricity consumption (A)	Nil	Nil
Total fuel consumption (B)	Nil	Nil
Energy consumption through other sources (C)	Nil	Nil
Total energy consumption (A+B+C)	Nil	Nil
Total electricity consumption (D)	24,891 GJ	23,399 GJ
Total fuel consumption (E)	606 GJ	712 GJ
Energy consumption through other sources (F)	Nil	Nil
Total energy consumed from non-renewable sources (D+E+F)	25,497GJ	24,112 GJ
Total energy consumed (A+B+C+D+E+F)	**25,497GJ**	**24,112 GJ**
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	**421 J (Per INR of Revenue)**	**419 J (Per INR of Revenue)**
Energy intensity per million rupee of turnover adjusted for Purchasing Power Parity (Total energy consumed (GJ)/ Revenue from operations adjusted for PPP)	**9 GJ**	**9 GJ**
Energy intensity per Full Time Employee (Total energy consumption/ full time employees)	**1.44 GJ (Per FTE)**	**1.42 GJ (Per FTE)**

Note: The Company has carried an independent assessment (reasonable assurance) by BDO India Services Private Ltd.

2. **Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.**

   Not Applicable.

3. **Provide details of the following disclosures related to water, in the following format:**

Parameter	FY2026	FY2025
Water withdrawal by source (in kilolitres)		
(i) Surface water	0	Not Calculated
(ii) Groundwater	0	Not Calculated
(iii) Third party water	7,80,572	Not Calculated
(iv) Seawater / desalinated water	0	Not Calculated
(v) Others	0	Not Calculated
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	**7,80,572**	**Not Calculated**
Total volume of water consumption (in kilolitres)	**1,56,114**	**Not Calculated**
Water intensity per million rupee of turnover (Total water consumption / Revenue from operations)	**2.58**	**Not Calculated**

Parameter	FY2026	FY2025
Water intensity per million rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption (KL) / Revenue from operations adjusted for PPP)	52.41	Not Calculated
Water intensity per Full Time Employee (Total water consumption (KL)/ full time employees)	8.81	Not Calculated

Note:

The Company has carried an independent assessment (reasonable assurance) by BDO India Services Private Ltd.

The Company is disclosing water withdrawal and water consumption data from FY 2025-26 onwards. Comparative data for the previous year is not available, as the indicator was not reported in earlier periods.

Water withdrawal has been estimated based on the occupancy and usage assumptions prescribed under the National Building Code of India, 2016. As per the guidelines:

- Office employees are assumed to consume 45 litres per person per day.
- Employees residing in Company-provided residential facilities and attending office are assumed to consume 180 litres per person per day, comprising 45 litres per person per day for commercial usage and 135 litres per person per day for residential usage.

The estimated water withdrawal has been considered as water procured from third-party sources.

Water discharge has been estimated as 80% of the total water withdrawn, as per the Central Pollution Control Board (CPCB). Accordingly, water consumption has been considered as 20% of the total water withdrawn.

4. Provide the details related to water discharged:

Parameter	FY2026	FY2025
Water discharge by destination and level of treatment (in kilolitres)		
(i) Surface water		
- No treatment	0	Not Calculated
- With treatment – please specify level of treatment	0	Not Calculated
(ii) To Groundwater		
- No treatment	0	Not Calculated
- With treatment – please specify level of treatment	0	Not Calculated
(iii) To Seawater		
- No treatment	0	Not Calculated
- With treatment – please specify level of treatment	0	Not Calculated
(iv) Sent to third-parties		
- No treatment	6,24,458	Not Calculated
- With treatment – please specify level of treatment	0	Not Calculated
(v) Others		
- No treatment	0	Not Calculated
- With treatment – please specify level of treatment	0	Not Calculated
Total water discharged (in kilolitres)	**6,24,458**	**Not Calculated**

Note:

The Company has carried an independent assessment (reasonable assurance) by BDO India Services Private Ltd.

The Company is disclosing water discharge data from FY 2025-26 onwards. Comparative data for the previous year is not available, as the indicator was not reported in earlier periods.

Water discharged has been estimated as 80% of the total water withdrawn, as per the Central Pollution Control Board (CPCB).

The estimated discharged water has been reported under "water sent to third parties".

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Not Applicable.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Not Applicable.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY2026	FY2025
Total Scope 1 emissions (CO_2)	Metric tonnes of CO_2 equivalent	108.32	83.12
Total Scope 2 emissions (CO_2)	Metric tonnes of CO_2 equivalent	4,908.76	4,725.33
Total Scope 1 and Scope 2 emissions per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO_2 equivalent/ million INR	0.0828	0.0836*
Total Scope 1 and Scope 2 emissions per rupee of turnover adjusted for PPP	Metric tonnes of CO_2 equivalent / INR million adjusted for PPP	1.6842	1.7270*
Total Scope 1 and Scope 2 emissions per full time employees	Metric tonnes of CO_2 equivalent/ FTE	0.28	0.28*

* Restated Figures: Intensity calculations are based on Revenue from Operations, whereas previously Total Income was used.

Note: The Company has carried an independent assessment (reasonable assurance) by BDO India Services Private Ltd.

8. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.

No.

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY2026	FY2025
Total Waste generated (in metric tonnes)		
Plastic waste (A)	Not Available	Not Available
E-waste (B)	1.55	0.50*
Bio-medical waste (C)	Not Available	Not Available
Construction and demolition waste (D)	Not Available	Not Available
Battery waste (E)	Not Available	Not Available
Radioactive waste (F)	Not Available	Not Available
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)***	3.99**	41.22**
Total (A+B + C + D + E + F + G + H)	**5.54**	**41.72**

Note: The Company has carried an independent assessment (reasonable assurance) by BDO India Services Private Ltd.

*The Company ensures rightful disposal / recycling of the E-waste through CPCB authorized recycling agency.

**In the absence of end-use recycling certificates, waste generation has been conservatively recorded as equivalent to waste disposal.

*** The Other non-hazardous waste generated figures represent paper waste only, arising from the disposal of physical records maintained in compliance with the Company's policy, which prescribes a preservation period of 8 years. The significant reduction in FY2025-26 (3.99 MT) against FY2024-25 (41.22 MT) is due to FY2024-25 disposals including accumulated backlog records across multiple years, while FY2025-26 disposals were limited to FY2017-18 records alone, reflecting a normalised annual disposal cycle.

Parameter	FY2026	FY2025
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	91.41 gms per million INR revenue	725.30 gms per million INR revenue
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	1,859.36 per million USD revenue	14,984.70 per million USD revenue
Waste intensity per full time employees	312.54 gms per FTE	2,463.30 gms per FTE
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	Nil	0.50*
(ii) Re-used	Nil	Nil
(iii) Other recovery operations	Nil	Nil
Total	**Nil**	**0.50**

Parameter	FY2026	FY2025
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	Nil	Nil
(ii) Landfilling	Nil	Nil
(iii) Other disposal operations	5.54**	41.22**
Total	**5.54**	**41.22**

Note: The Company has carried an independent assessment (reasonable assurance) by BDO India Services Private Ltd.

*The Company ensures rightful disposal / recycling of the E-waste through CPCB authorized recycling agency.

**In the absence of end-use recycling certificates, waste generation has been conservatively recorded as equivalent to waste disposal.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

Not Applicable.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Not Applicable.

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Not Applicable.

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Not Applicable.

Leadership Indicators

1. Water withdrawal, consumption, and discharge in areas of water stress (in kilolitres):

Not Applicable.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY2026	FY2025
Total Scope 3 emissions	Metric tonnes of CO_2 equivalent	3,027,921.31	27,56,436.52*
Total Scope 3 emissions per million rupee of turnover	Metric tonnes of CO_2 equivalent/ turnover in million	49.97	47.92*
Total Scope 3 emission intensity (calculated on number of full-time employees)	Metric tonnes of CO_2 equivalent/ FTE	170.86	162.74*

Note: Limited Assurance has been conducted by BDO India Services Private Ltd.

* Restated Figures: Scope 3, Category 15 (Financed Emissions) figures for the previous year reflect a correction in the classification codes assigned to disbursed loans, aligning the data with relevant purpose of lending. Additionally, Intensity is now calculated using Revenue from Operations instead of Total Income.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Not Applicable.

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Yes.

https://www.creditaccessgrameen.in/governance/policies/

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

Not Applicable.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

Not Applicable.

07 PRINCIPLE:

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.

b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Microfinance Industry Network (MFIN)	National
2	Association of Karnataka Microfinance Institutions	State
3	Federation of Karnataka Chamber of Commerce and Industry	State
4	Odisha State Association for Financial Inclusion Institutions	State
5	Kerala Association of Microfinance Institutions	State
6	Uttar Pradesh Microfinance Association	State
7	The Association of Microfinance Institutions in West Bengal	State

2. Provide details of corrective action taken or underway on any issues related to anti- competitive conduct by the entity, based on adverse orders from regulatory authorities.

Nil.

Leadership Indicators

1. Details of public policy positions advocated by the entity:

Nil.

08 PRINCIPLE:

Businesses should promote inclusive growth and equitable development.

Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**

   Not Applicable.

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity.**

   Not Applicable.

3. **Describe the mechanisms to receive and address grievances of the community.**

   Refer to Page 53 of the Integrated Annual Report.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

	FY2026	FY2025
Directly sourced from MSMEs/ small producers	7.9%	8.3%
Directly from within India	97.1%	99.3%

5. **Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost.**

Location	FY2026	FY2025
Rural	57.12%	60.78%
Semi-urban	4.96%	3.05%
Urban	36.05%	34.41%
Metropolitan	1.87%	1.76%

Leadership Indicators

1. **Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):**

   Not Applicable.

2. **Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

Sl. No.	State	District	Total Amount Spent in INR
1	Andhra Pradesh	Vizianagaram	₹ 1,33,444
2	Bihar	Sitamarhi	₹ 80,271
3	Bihar	Araria	₹ 2,97,286
4	Bihar	Purnia	₹ 2,19,726
5	Bihar	Katihar	₹ 4,96,146
6	Bihar	Muzaffarpur	₹ 5,09,676
7	Bihar	Begusarai	₹ 2,68,448
8	Bihar	Khagaria	₹ 3,93,225
9	Bihar	Banka	₹ 4,30,162
10	Bihar	Aurangabad	₹ 3,76,474
11	Bihar	Gaya	₹ 6,29,241
12	Bihar	Nawada	₹ 1,39,725
13	Bihar	Jamui	₹ 30,850
14	Chhattisgarh	Korba	₹ 17,82,800
15	Chhattisgarh	Rajnandgaon	₹ 1,17,800
16	Chhattisgarh	Mahasamund	₹ 2,96,838
17	Chhattisgarh	Kanker	₹ 1,38,150
18	Chhattisgarh	Bastar	₹ 1,52,246
19	Chhattisgarh	Kondagaon	₹ 30,000
20	Gujarat	Dahod	₹ 3,93,163
21	Jharkhand	Garhwa	₹ 1,43,121
22	Jharkhand	Chatra	₹ 59,500
23	Jharkhand	Giridih	₹ 3,47,435
24	Jharkhand	Godda	₹ 77,318
25	Jharkhand	Sahibganj	₹ 20,790
26	Jharkhand	Pakur	₹ 20,135
27	Jharkhand	Bokaro	₹ 2,63,232
28	Jharkhand	Lohardaga	₹ 1,90,175
29	Jharkhand	Palamu	₹ 30,000
30	Jharkhand	Latehar	₹ 40,000
31	Jharkhand	Hazaribagh	₹ 1,62,071
32	Jharkhand	Dumka	₹ 3,59,881
33	Jharkhand	Ranchi	₹ 10,27,645
34	Jharkhand	Khunti	₹ 1,24,221
35	Jharkhand	Gumla	₹ 94,270
36	Karnataka	Raichur	₹ 55,12,612
37	Karnataka	Yadgir	₹ 7,12,078
38	Madhya Pradesh	Chhatarpur	₹ 66,958
39	Madhya Pradesh	Damoh	₹ 2,06,173
40	Madhya Pradesh	Barwani	₹ 80,750
41	Madhya Pradesh	Rajgarh	₹ 1,41,581
42	Madhya Pradesh	Vidisha	₹ 16,413
43	Madhya Pradesh	Guna	₹ 1,08,263
44	Madhya Pradesh	Khandwa	₹ 2,63,408
45	Maharashtra	Nandurbar	₹ 9,77,125
46	Maharashtra	Washim	₹ 3,45,490
47	Maharashtra	Gadchiroli	₹ 3,03,973
48	Odisha	Dhenkanal	₹ 6,19,349
49	Odisha	Balangir	₹ 2,01,424
50	Odisha	Kalahandi	₹ 2,76,135
51	Odisha	Nuapada	₹ 10,000
52	Rajasthan	Sirohi	₹ 24,353
53	Rajasthan	Baran	₹ 10,000
54	Tamil Nadu	Virudhunagar	₹ 27,23,634
55	Tamil Nadu	Ramanathapuram	₹ 30,70,644
56	Uttar Pradesh	Fatehpur	₹ 33,468
57	Uttar Pradesh	Bahraich	₹ 1,62,676
58	Uttar Pradesh	Siddharthnagar	₹ 1,07,220
59	Uttar Pradesh	Chandauli	₹ 1,16,640
60	Uttar Pradesh	Sonbhadra	₹ 25,15,068
		Total	**₹ 2,84,80,899**

3. (a) **Do you have a preferential procurement policy where you give preference to purchase from supplier comprising marginalized /vulnerable groups?**

No

(b) **From which marginalized /vulnerable groups do you procure?**

Not Applicable

(c) **What percentage of total procurement (by value) does it constitute?**

Not Applicable

4. **Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:**

Nil.

5. **Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.**

Nil.

6. **Details of beneficiaries of CSR Projects.**

Refer to Page 53 of the Integrated Annual Report.

09 PRINCIPLE

Businesses should engage with and provide value to their consumers in a responsible manner.

Essential Indicators

1. **Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

Refer to Page 52 of the Integrated Annual Report

2. **Turnover of products and/ services as a percentage of turnover from all products/service that carry information about environmental and social parameters.**

100%

3. **Number of consumer complaints in respect of the following:**

	FY2026		Remarks	FY2025		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	Nil	Nil	-	Nil	Nil	-
Advertising	Nil	Nil	-	Nil	Nil	-
Cyber-security	Nil	Nil	-	Nil	Nil	-
Delivery of essential services	Nil	Nil	-	Nil	Nil	-
Restrictive Trade Practices	Nil	Nil	-	Nil	Nil	-
Unfair Trade Practices	Nil	Nil	-	Nil	Nil	-
Other	2,038	Nil	-	1,526	Nil	-

4. **Details of instances of product recalls on account of safety issues.**

Not Applicable.

5. **Does the entity have a framework/ policy on cyber security and risks related to data privacy? If available, provide a web-link of the policy.**

Yes. https://www.creditaccessgrameen.in/governance/policies/

6. **Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services**

Nil.

7. **Provide the following information relating to data breaches:**

a. **Number of instances of data breaches**

Nil

b. **Percentage of data breaches involving personally identifiable information of customers**

Nil

c. **Impact, if any, of the data breaches**

Nil

Leadership Indicators

1. **Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).**

   The information on goods and services of the business can be accessed on the Company website (www.creditaccessgrameen.in), help desk, centre meetings.

2. **Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

   The customers are provided with adequate training and assistance to ensure appropriate usage of the loan products available to support various lifecycle needs. At the time of customer on-boarding, Compulsory Group Training is conducted over three days to educate customers on responsible usage of various loan products, followed by interaction with branch manager and area manager to ensure customer understanding. Further, at the time of loan disbursement, branch manager reiterates the importance of credit discipline and responsible usage of loan to the customers. Furthermore, the minutes book captures the details on every centre meeting and in case of any deviations identified, corrective steps are taken to educate the customers.

3. **Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

   Weekly/ bi-weekly centre meetings provide a robust platform to engage with customers and keep them informed about any risk of disruption/ discontinuation of essential services.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

   Yes. As per the Fair Practices code, the Company is required to display the interest being charged and other practices being adopted by the Company while lending loans to its Borrowers. The loan passbook mentions details about the rate of interest, loan tenure, repayment cycle and repayment instalment, processing fees, insurance and other terms & conditions for all loan products. In addition, a Key Fact Sheet is also provided to clients which has all the relevant details to help make an informed decision.

   The Company regularly conducts customer satisfaction surveys relating to its products and services. Refer to Page 52 of the Integrated Annual Report.