CreditAccess Grameen Limited

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Website: www.creditaccessgrameen.in
CIN: L51216KA1991PLC053425

Ref: CAGL/EQ/2026-27/68

July 24, 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.: Press Release on the Unaudited Financial Results for the quarter ended June 30, 2026

Pursuant to Regulation 30 of SEBI (Listing Regulations and Disclosure Requirements), 2015, please find enclosed the Press Release on the Unaudited Financial Results for the quarter ended June 30, 2026. The same is also available on the website of the company at www.creditaccessgrameen.in .

Please take the same on record.

Thanking you,

Yours Truly
For **CreditAccess Grameen Limited**

DEEPTI R Digitally signed by DEEPTI R Date: 2026.07.24 18:05:29 +05'30'

Deepti Ramani
Company Secretary & Compliance Officer

Encl.: As above

CreditAccess Grameen Limited - First Quarter FY26-27 Results

AUM Grew 16.4% YoY to INR 30,319 Crore
PPOP Grew 33.6% YoY to INR 873 Crore
PAT Grew 719.7% YoY to INR 493 Crore

Bengaluru, 24th July 2026: CreditAccess Grameen Limited (**NSE:** CREDITACC, **BSE:** 541770, 'CA Grameen'), India's leading rural-focused inclusive financing platform, today announced its unaudited and limited reviewed financial performance for the first quarter for the financial year 2026-2027.

Business Highlights: Q1 FY27

- AUM grew **16.4% YoY** from 26,055 crore to **INR 30,319 crore**
- Disbursements increased by **11.9% YoY** from INR 5,458 crore to **INR 6,107 crore**
- Retail Finance portfolio share at **20.6%** in Jun-26 Vs 18.1% in Mar-26
- Healthy new borrower addition of **2.5 lakh** with **35% being New-to-Credit (NTC)**
- Portfolio share of **unique borrowers** in Group Lending at **46%** in Q1 FY27 Vs 36% in Q1 FY26
- PAR 0+ decreased from 3.0% in Q4 FY26 to **2.2%** in Q1 FY27
- X-Bucket Collection Efficiency stood at **99.68%** in June 26
- Branch network grew by **7.7% YoY** from 2,114 in Jun-25 to **2,276 branches** in Jun-26
- Employee base grew by **3.0% YoY** from 21,333 to **21,981** with annualised quarterly attrition rate of 20.6%

Financial Highlights: Q1 FY27

- Total income increased by **21.9% YoY** to **INR 1,784 crore**
- Pre-provision operating profit (PPOP) increased **33.6 % YoY** to **INR 873 crore**
- Credit cost declined by 62.8% YoY to INR **212.5 crore** or **0.72%** on a non-annualized basis
- Profit Before Tax (PBT) grew **713.7% YoY** from INR 81.1 crore to **INR 660.0 crore**
- Profit After Tax (PAT) grew **719.7% YoY** from INR 60.2 crore to **INR 493.4 crore**
- GNPA / NNPA measured at **60+ dpd** (GL) stood **2.18% / 0.76%,** with PAR 90+ of **1.46%**
- Robust liquidity of **INR 3,535.5 crore** of cash, cash equivalents, and investments, **10.4%** of the total assets
- Healthy capital position with a **CRAR of 24.9%**
- Credit Rating**: AA-/Stable** by CRISIL, ICRA & India Rating

Commenting on the business performance, Mr. Ganesh Narayanan, Managing Director and Chief Executive Officer of CreditAccess Grameen Ltd, remarked, "*The Company delivered a steady and disciplined performance in Q1 FY27. AUM grew 16.4% YoY to INR 30,319 crore, notwithstanding the typical Q1 seasonality and continued write-offs over the past 12 months. Retail Finance now constitutes 20.6% of AUM, up from 18.1% a quarter ago, driven by the graduation of long-vintage, credit-tested customers into secured, higher-ticket products, a trend that is expected to gain further momentum. During the quarter, we also completed a private NCD issuance of INR 425 crore, which further diversifies our liability base. Our overall funding profile remains healthy, with foreign borrowings at 23.9% of our liability mix and capital position remaining strong with CRAR at 24.9%.*

Our asset quality metrics remained within our expected range through the quarter, supported by sustained collection efficiency across all operating geographies. Our continued ability to recover quickly, drove strong improvement in profitability, a trend now visible for the second consecutive quarter. We expect this trajectory to be sustained through the rest of the year helping achieve our FY27 performance guidance. Operating metrics continued to strengthen, with PPOP up 33.6% YoY to INR 873 crore, followed by 62.8% YoY decline in Credit Cost to INR 212 crore, resulting in a PAT of INR 493 crore, up 719.7% YoY. These outcomes lay a strong foundation to undertake 'Project Shakti,' our transformational journey anchored in the strength and resilience of the communities we serve."

About CreditAccess Grameen Limited

CreditAccess Grameen Limited is India's leading rural-focused inclusive financing platform headquartered in Bengaluru. The Company provides a curated lifecycle credit suite to low-middle income households spanning group loans, individual business loans, secured business loans, affordable housing loans, and two-wheeler financing. The Company operates across 457 districts in 16 states (Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh & West Bengal) and one union territory (Puducherry) through 2,276 branches. The Company's Promoter is CreditAccess India B.V., a multinational company focused on inclusive financing, supported by leading global institutional investors.

For more information, please contact:

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DGM – Investor Relations
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