

Ref: CAGL/EQ/2026-27/16

May 08, 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.: Press Release on the Audited Financial Results for the quarter & financial year ended March 31, 2026

Pursuant to Regulation 30 of SEBI (Listing Regulations and Disclosure Requirements), 2015, please find enclosed the Press Release on the Audited Financial Results for the quarter & financial year ended March 31, 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 Ramani

Company Secretary & Compliance Officer

Encl.: As above



CreditAccess Grameen Limited - Fourth Quarter FY25-26 Results

Navigated With Discipline; Recovered With Conviction

AUM Grew 14.0% YoY to INR 29,590 Crore

Q4 FY26 PAT Grew 619.4% YoY to INR 340 Crore

Q4 FY26 ROA at 4.4% and ROE at 17.8%

Bengaluru, 08th May 2026: CreditAccess Grameen Limited (NSE: CREDITACC, BSE: 541770, 'CA Grameen'), India's leading rural-focused inclusive financing platform, today announced its audited financial performance for the fourth quarter and financial year ending 31 March 2026.

Business Highlights: Q4 FY26

- AUM grew **14.0% YoY** from 25,948 crore to **INR 29,590 crore**
- Disbursements increased by **28.4% YoY** from INR 6,472 crore to **INR 8,313 crore**
- Retail Finance portfolio share at **18.1%** in Mar-26 Vs 5.9% in Mar-25
- Healthy new borrower addition of **3.32 lakh** with **35% being New-to-Credit (NTC)**
- Portfolio share of **unique borrowers** at **46%** in Q4 FY26 Vs 34% in Q4 FY25
- PAR 0+ decreased from 4.4% in Q3 FY26 to **3.0%** in Q4 FY26
- X-Bucket Collection Efficiency stood at **99.84%** in March 26
- Branch network grew by **8.4% YoY** from 2,063 to **2,236 branches**
- Employee base grew by **4.6% YoY** from 20,970 to **21,941** with annualised attrition rate of 29.4%

Financial Highlights: Q4 FY26

- Total income increased by **13.6% YoY** to **INR 1,598.6 crore**
- Pre-provision operating profit (PPOP) increased **23.1% YoY** to **INR 780.3 crore**
- Profit Before Tax (PBT) grew **771.3% YoY** from INR 51.1 crore to **INR 445.0 crore**
- Profit After Tax (PAT) grew **619.4% YoY** from INR 47.2 crore to **INR 339.5 crore**, resulting in ROA of **4.4%** and ROE of **17.8%**
- GNPA / NNPA measured at **60+ dpd** (GL) stood **3.17% / 1.12%**, with PAR 90+ of **2.3%**
- Robust liquidity of **INR 2,402.3 crore** of cash, cash equivalents, and investments, **7.5%** of the total assets
- Healthy capital position with a **CRAR of 24.4%**
- Credit Rating: **AA-/Stable** by CRISIL, ICRA & India Ratings

Financial Highlights: FY26

- Total income increased by **5.3% YoY** to **INR 6,062.5 crore**
- PPOP grew **6.5% YoY** to **INR 2,808.6 crore**
- PAT grew by 46.3% YoY to **INR 777.6 crore** translating to an ROA of **2.7%** and ROE of **10.7%**



Commenting on the business performance, Mr. Ganesh Narayanan, Managing Director and Chief Executive Officer of CreditAccess Grameen Ltd, remarked, “Q4 FY26 marked a clear inflection in our performance trajectory, with AUM growing 14.0% YoY in line with our annual growth guidance. Our growth was purposeful: anchored in first-time customers with guardrail-compliant borrowers, and the graduation of vintage CA Grameen customers into higher-value retail finance products. The share of retail finance has expanded meaningfully to 18.1% as of March 2026 end, up from 5.9% a year ago, a testament to the depth and loyalty within our 44 lakh customer base.

We are building a rural-focused inclusive financing platform that accompanies the customer across their financial lifecycle journey. Starting with group-based microfinance, we are extending into individual business loans, mortgage-backed lending, and two-wheeler financing, all powered by the trust our brand has earned on the ground over the years. With a sharpened product suite, disciplined credit culture, and a clear strategic roadmap, we enter FY27 with confidence. We are guiding the next financial year for AUM growth of 20.0–25.0%, NIM of 12.8–13.2%, cost-to-income of 33.0–35.0%, credit cost of 3.0–4.0%, ROA of 4.0–4.8%, and ROE of 16.0–20.0% reflecting the structural opportunities ahead.

We are pleased to announce ‘Project Shakti’, our transformation agenda to build leadership in the inclusive finance space over the coming decade through a customer-centric approach. Inspired by the strength, resilience, and aspiration of the communities we proudly serve, the initiative is designed to build a future-ready and more impactful institution. Our focus will be on deepening market reach, strengthening household-level relationships, increasing customer wallet share, and significantly enhancing our people, technology, and AI capabilities, thereby positioning us among the leading players in financial inclusion space over the coming years.”

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 451 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 2,236 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:

Sahib Sharma

DGM – Investor Relations

CreditAccess Grameen Ltd

sahib.sharma@cagrameen.in