

October 10, 2022

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.: Intimation of Schedule of Meetings with Group of Investors:

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Schedule III Part A, we hereby inform that the Company has scheduled meetings with Group of Investors, from October 10, 2022 to October 12, 2022, at Mumbai.

A copy of the presentation, which shall be made during the meetings is enclosed.

This is for your information.

Thanking you,

Yours' Truly
For CreditAccess Grameen Limited

M. J. Mahadev Prakash
Company Secretary & Chief Compliance Officer

Encl.: As above



CreditAccess Grameen Limited

Corporate Presentation

October 2022



STOOD THE TEST OF
TIME AND **TRUST**

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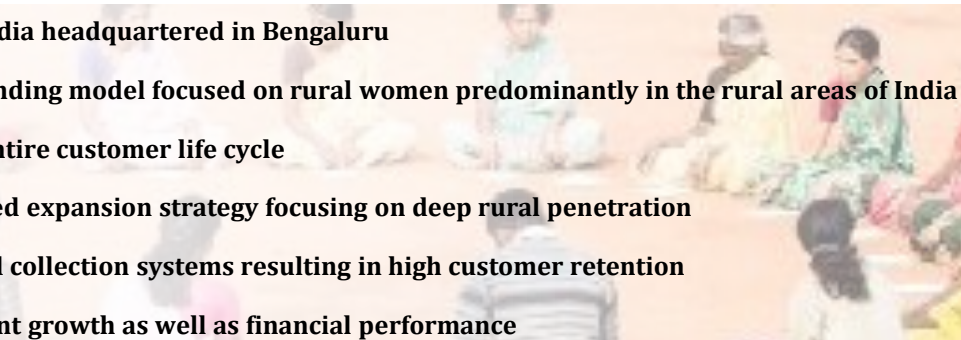
Business Overview

Business Model & Strategy

Key Performance Highlights



Quick Snapshot

- ✔ One of the Leading NBFC-MFIs in India headquartered in Bengaluru
 - ✔ Joint Liability Group (JLG) based lending model focused on rural women predominantly in the rural areas of India
 - ✔ Diverse product suite catering to entire customer life cycle
 - ✔ Calibrated, contiguous district-based expansion strategy focusing on deep rural penetration
 - ✔ Well designed product delivery and collection systems resulting in high customer retention
 - ✔ Track record of delivering consistent growth as well as financial performance
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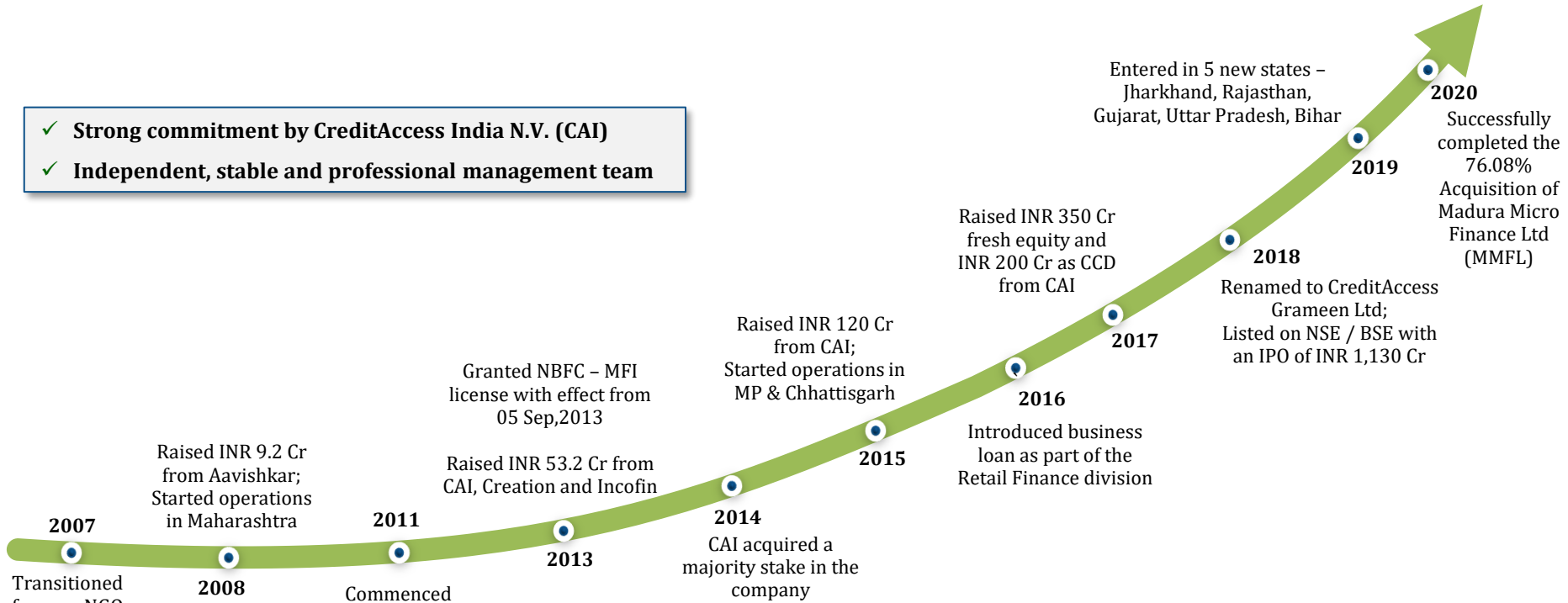
Consolidated Financial and Operational Snapshot (June 2022)

Gross AUM	Active Borrowers	Branches / Districts	Employees	Loan Officers	PAT
INR 15,615 Cr	36.89 Lakh	1,681 / 332	15,642	10,594	INR 140 Cr

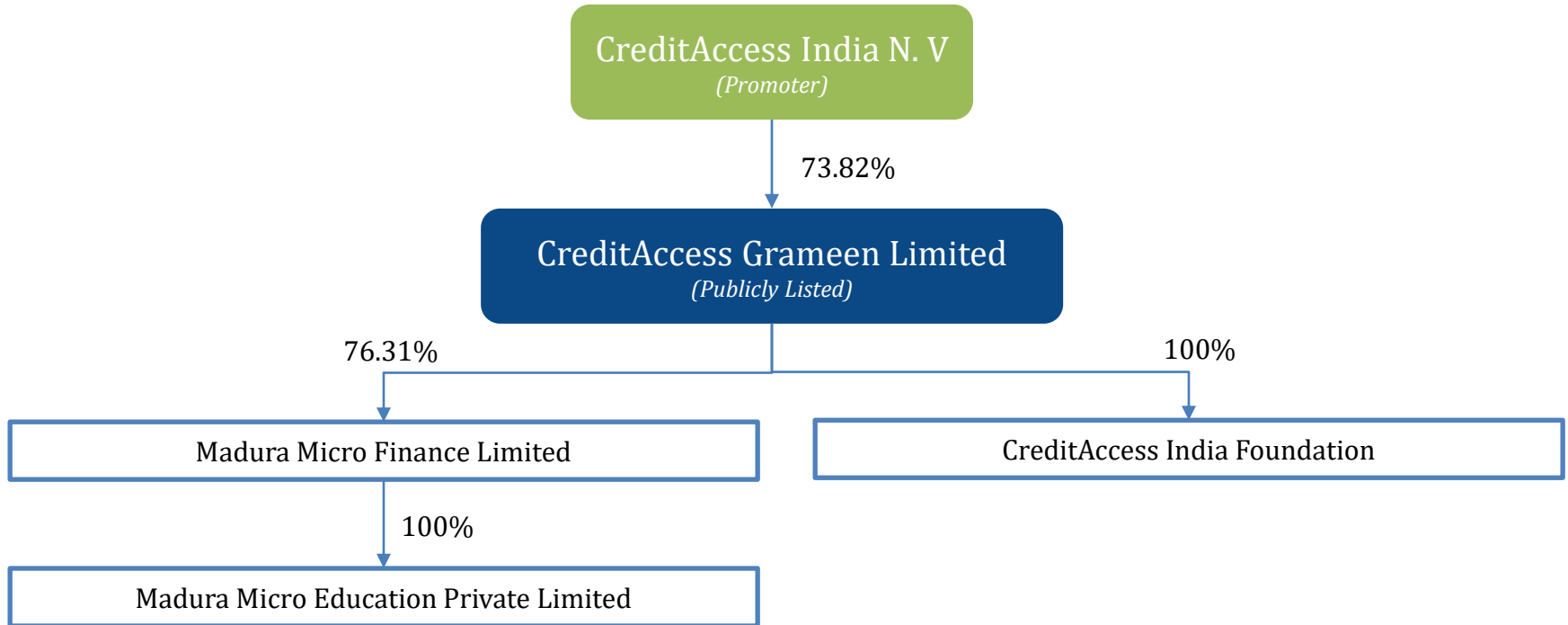
Uniquely Positioned to Capitalise on the Highly Underpenetrated Credit in Rural Areas

Key Milestones

- ✓ Strong commitment by CreditAccess India N.V. (CAI)
- ✓ Independent, stable and professional management team



Consolidated	FY20	FY21	FY22	Q1 FY23
Branches (#)	1,393	1,424	1,635	1,681
Gross AUM (INR Cr)	11,996	13,587	16,599	15,615



* Based on equity shareholding as on June 30, 2022



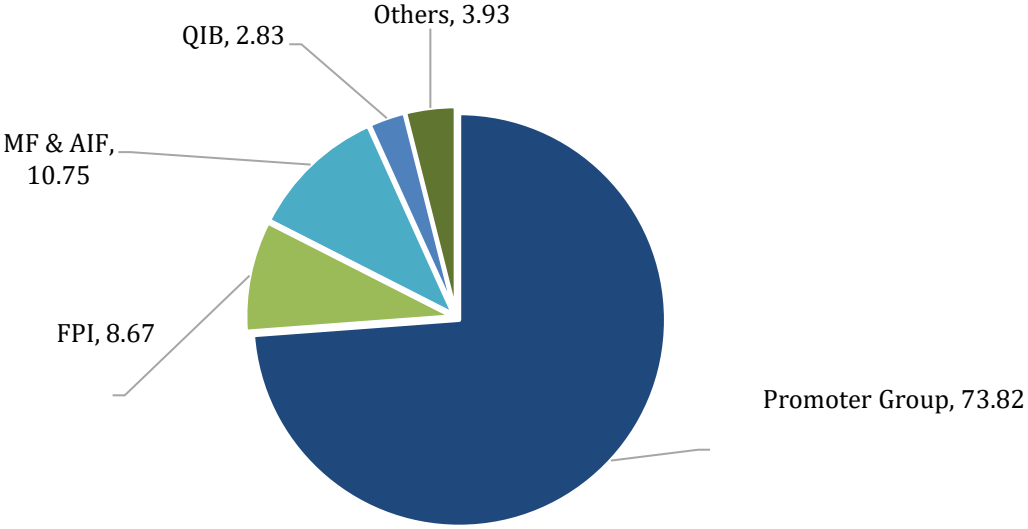
Committed to Micro Finance Business

- CreditAccess India N.V. (CAI) specialises in Micro and Small Enterprises financing
- Widely held shareholding base across 253 shareholders. Marquee investors are as follows -
 - Olympus ACF Pte Ltd. (15.40%)
 - Asian Development Bank (8.76%)
 - Asia Impact Invest SA (8.76%)
 - Conferenza Episcopale Italiana (8.13%)
 - 249 other shareholders holding less than 5% (58.95%)
- Headquartered in Amsterdam, The Netherlands

Strong Financial Support

- Invested through multiple rounds of capital funding along with secondary purchases during 2009 to 2017
- Displayed trust in our business model post demonetization by infusing INR 550 Cr (INR 350 Cr fresh equity + INR 200 Cr CCD) in FY17
- Provides access to global fundraising opportunities in the debt capital markets
- Holds 73.82% in CA Grameen, committed to holding up to the regulatory requirement in future

Shareholding Pattern – June 2022



Equity Share holders – June 2022

Creditaccess India N.V.

Nippon Life India Trustee Ltd-A/C Nippon India Small Cap Fund

SBI Flexicap Fund

Government Pension Fund Global

T. Rowe Price International Discovery Fund

Tata Aia Life Insurance Co Ltd-Whole Life Mid Cap

ICICI Prudential Life Insurance Company Limited

C-Quadrat Special Situations Asia Fund

Nippon Life India Trustee Ltd-A/C Nippon India Growth Fund

SBI Banking & Financial Services Fund

Non-Convertible securities holders – June 2022

Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V. (FMO)

Covered Bonds

Blue Orchard Microfinance Fund

Triodos Investment Management BV

State Bank of India

UTI International Wealth Creator 4

Global Access Fund LP

Bandhan Bank

WaterCredit Investment Fund 3, LP

Bank of India

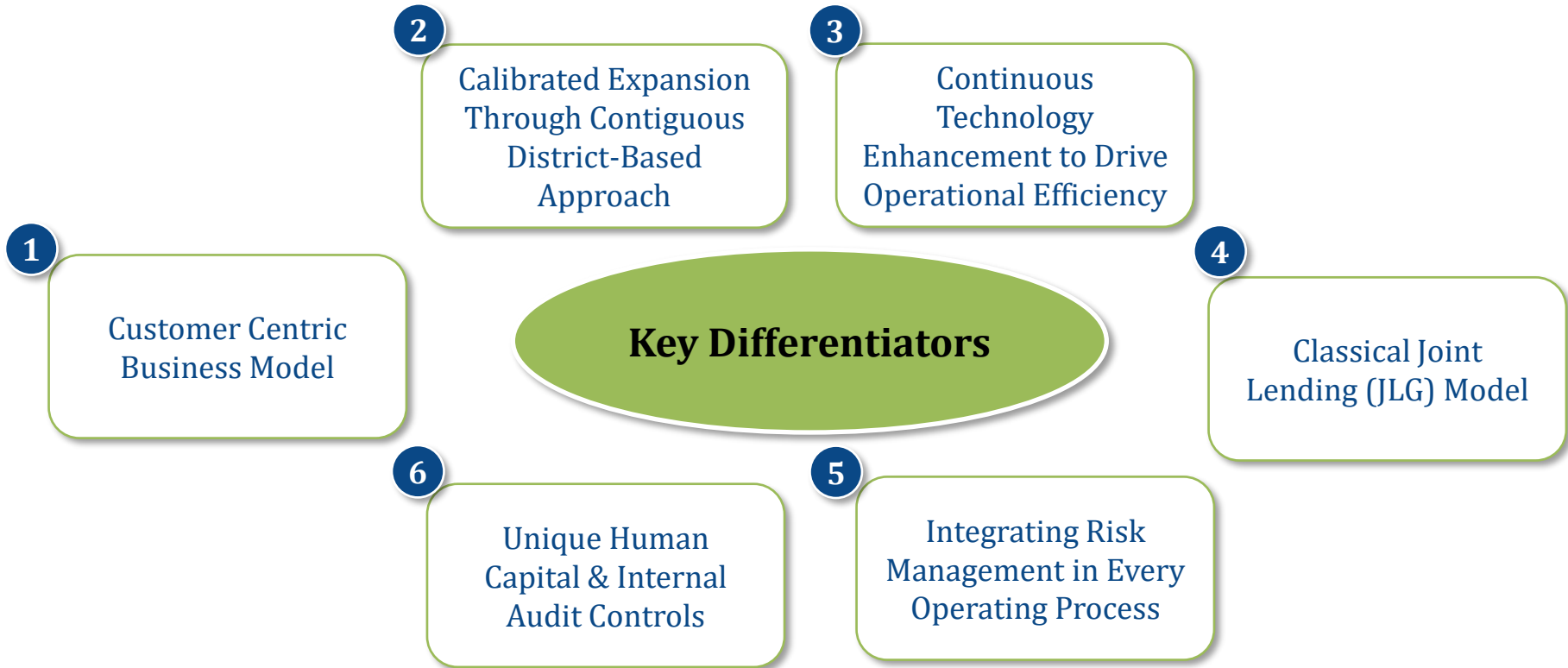
CA Grameen	June 30, 2022	FY22	FY21	FY20
Credit Rating – CRISIL	A+ (Stable)	A+ (Stable)	A+ (Stable)	A+ (Stable)
Credit Rating – ICRA	A+ (Positive)	A+ (Stable)	A+ (Stable)	A+ (Stable)
Credit Rating – Ind-Ra	AA- (Stable)	A+ (Stable)	A+ (Stable)	A+ (RWN)
Comprehensive Microfinance Grading (Institutional Grading/ Code of Conduct Assessment (COCA)) – CRISIL / SMERA	M1C1	M1C1	M1C1	M1C1

Business Overview

Business Model & Strategy

Key Performance Highlights





Uniquely positioned to capitalize on the highly underpenetrated credit in rural areas with one of the lowest lending rate & one of the best operating cost efficiency

One Stop Shop providing Support to Various Lifecycle Needs of the Customer



Diverse product suite:

- Income generation, education, festival, medical, emergency, water, sanitation, home improvement, livelihood improvement, business expansion



Loan size flexibility:

- Ability to borrow as required within assigned credit limit
- Ability to avail multiple loans with flexible size



Repayment flexibility:

- Weekly/ bi-weekly/ monthly repayment options
- Ability to choose repayment frequency based on cash flow cycle
- No pre-payment penalty

Loan Type	Customer Centric Products	Purpose	Ticket Size (INR)	Tenure (months)
Group	Income Generation Loan (IGL)	Business Investments and Income Enhancement activities	5,000 - 1,00,000	12 - 36
Group	Home Improvement Loan	Water Connections, Sanitation and Home Improvement & Extensions	5,000 - 50,000	12 - 36
Group	Family Welfare Loan	Festival, Medical, Education and Livelihood Improvement	Up to 20,000	3 - 12
Group	Emergency Loan	Emergencies	1,000	3
Retail Finance	Retail Finance Loan	Purchase of inventory, machine, assets or for making capital investment in business or business expansion	Up to 20,00,000	6 - 180

High customer satisfaction & borrower retention rate

Sustainable & Socially Relevant

Significant growth from existing customer

Lower customer acquisition cost

Calibrated Expansion Through Contiguous District-Based Approach

- ✓ Systematic geography selection based on availability of infrastructure, competition, historical performance trend, social/ economic/ political/ climate risk, growth potential
- ✓ Ensures consistent replication of processes/ controls
- ✓ Familiarity with demographics/ culture of nearby districts enables effective customer evaluation and better servicing
- ✓ Achieving deeper penetration within a particular district within three years of commencement of operations
- ✓ Gradual expansion into the next (typically adjoining) district
- ✓ Lower exposure to a particular district (92% of districts \leq 1% of Gross AUM, No single district has $>$ 4% of total Gross AUM)

Continuous Technology Enhancement to Drive Operational Efficiency



Ensures Quick And Seamless Delivery of Need Based Financial Products and Services backed by Robust Technology Infrastructure

High touch-high tech delivery model:

- Digitized all customer touchpoints
- Field staff equipped with handheld tabs for managing Kendra meetings & collections
- Automated/ paperless customer on-boarding, faster KYC, and CB checks
- Lower TAT, same day and on-field loan disbursements
- Cashless disbursement / digital repayment options for customers
- Robust CBS to support innovative product features, and enhanced data analytics for anticipating future trends
- Strong tech-enabled internal audit, risk, and control systems to enable real-time field risk monitoring

Committed to Basics Through Classical JLG Lending Model

Microfinance loans are unsecured. JLG mechanism acts as security/ loan collateral

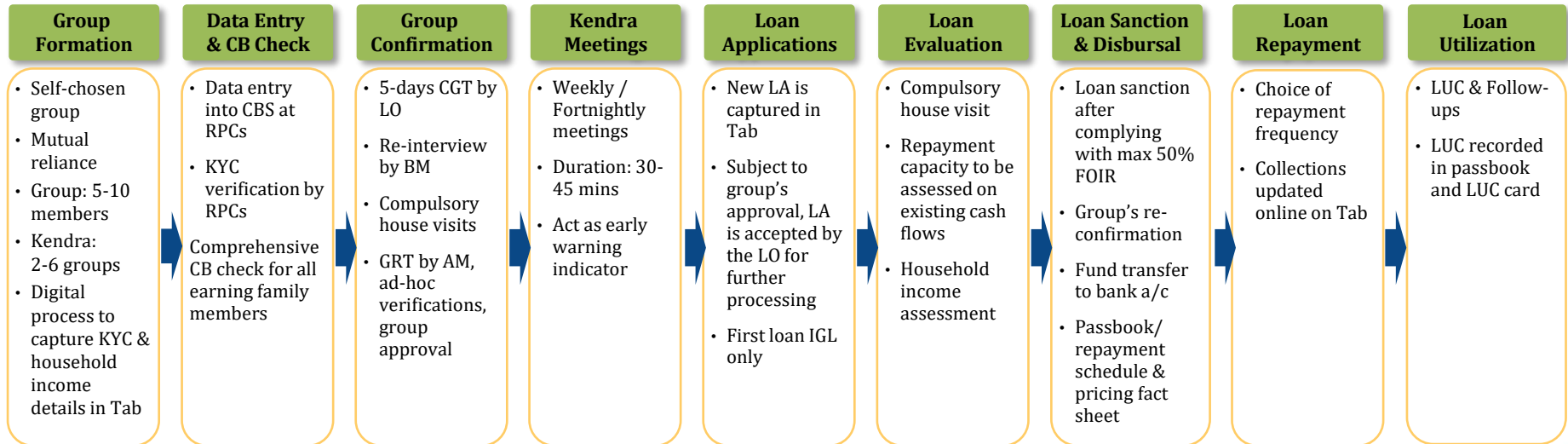
JLG Benefits:

- ✓ Strong group bonding
- ✓ Mutual support – both financial & emotional
- ✓ Guidance & grievance resolution
- ✓ Building awareness
- ✓ High quality customer – good behaviour & strong credit discipline

Fully aligned with new harmonized guidelines in terms of -

- ✓ Formulation of Board approved policies
- ✓ Process modifications
- ✓ Underwriting changes
- ✓ Technology changes in Core Banking System
- ✓ Training to all the employees

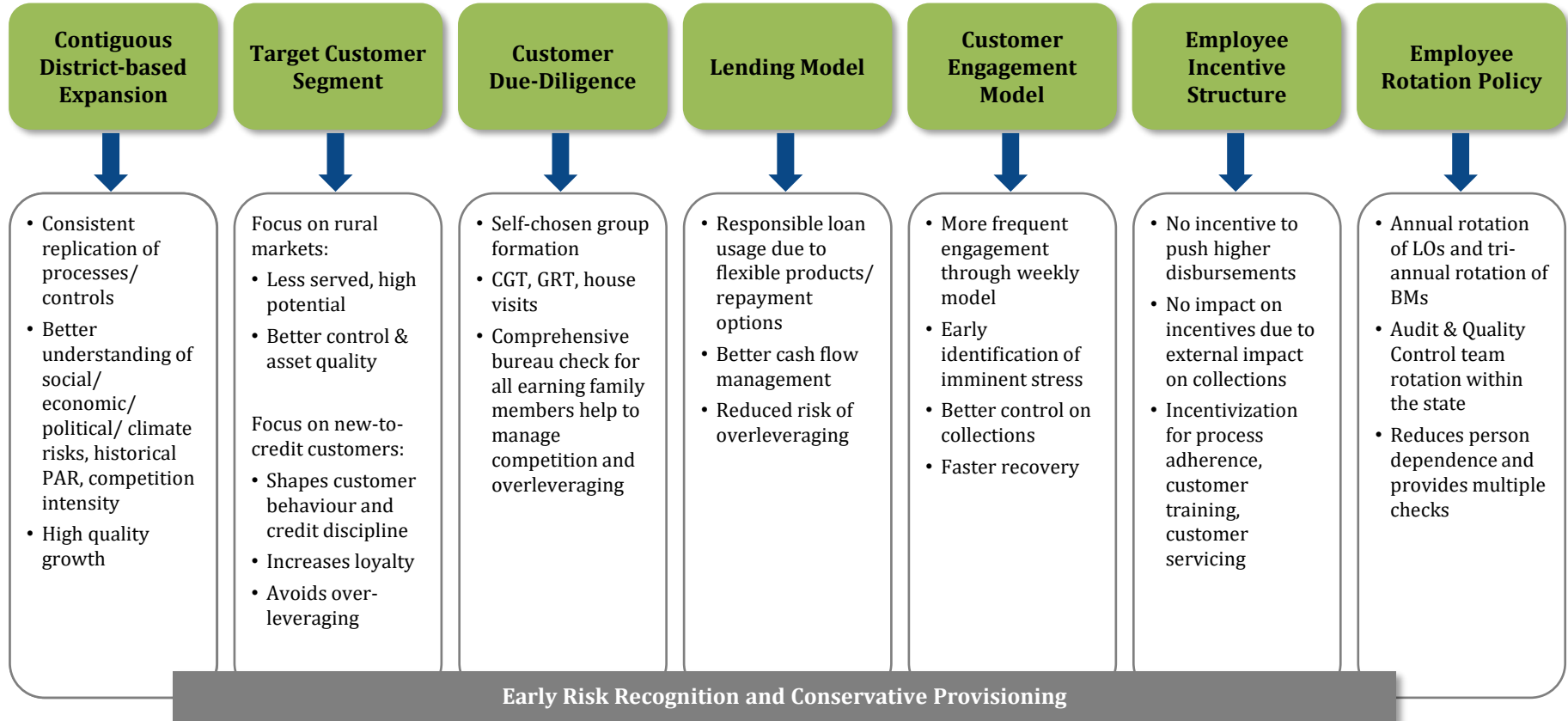
JLG Mechanism allows Multiple Layers of Checks before and after disbursement of loan



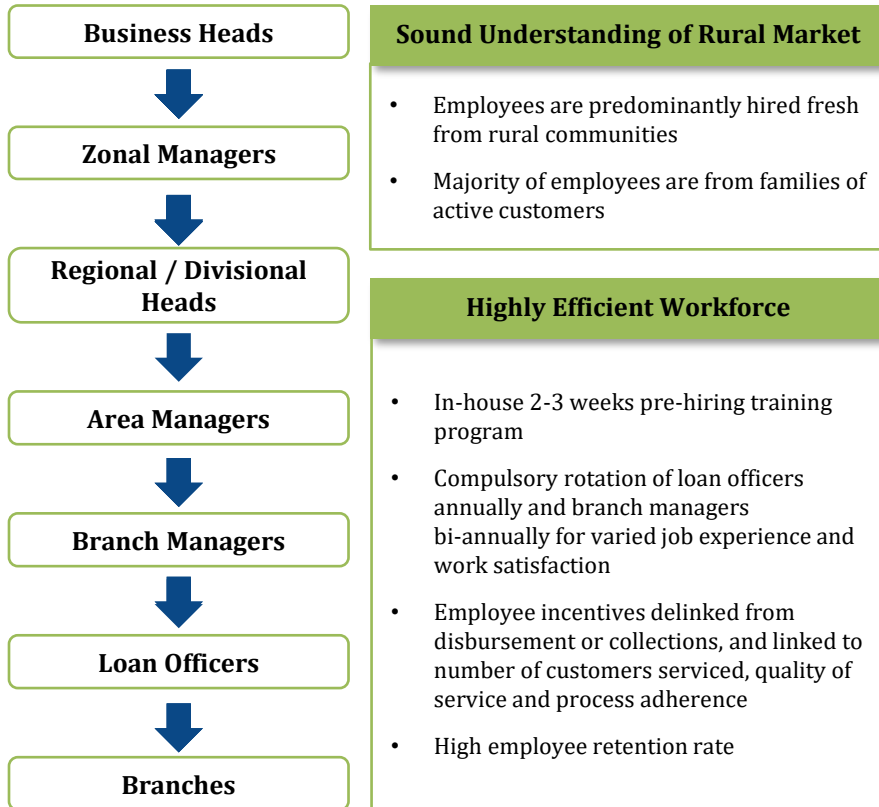
Note: CB: Credit Bureau, CBS: Core Banking System, RPC: Regional Processing Center, CGT: Compulsory Group Training, LO: Loan Officer, BM: Branch Manager, AM: Area Manager, LA: Loan Application, LUC: Loan Utilization Check

Integrating Risk Management in Every Operating Process

Microfinance is a Collection Business, hence Risk Management is Integral to Core Strategy and Operating Processes



Well-Established Operational Structure



Multi-Pronged Approach For Risk Management



Business Overview

Business Model & Strategy

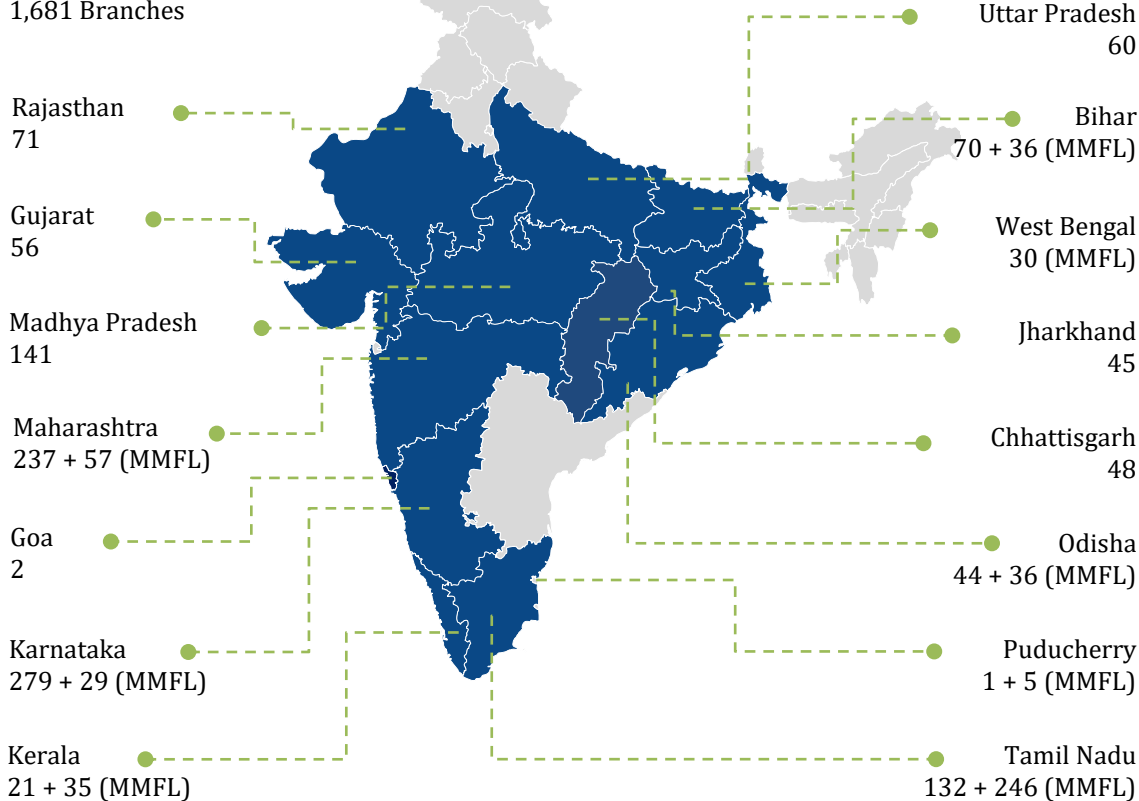
Key Performance Highlights



Well-Diversified Presence Across India

Our Presence as on Jun-22

14 States & 1 UT
332 Districts
1,681 Branches

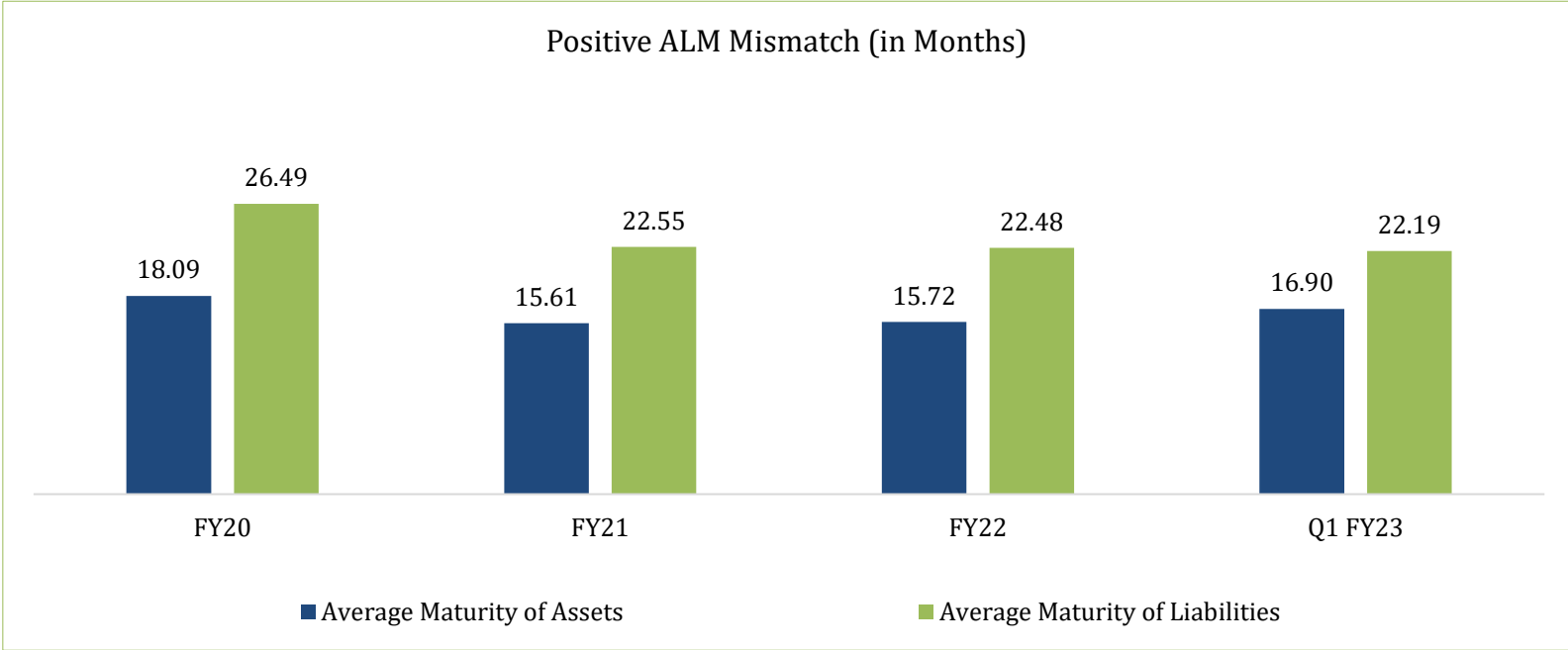


Q1 FY23	Branches
Karnataka	308
Maharashtra	294
Tamil Nadu	378
Madhya Pradesh	141
Other States & UT	560
Total	1,681

Q1 FY23	Borrowers ('000)
Karnataka	1,026
Maharashtra	758
Tamil Nadu	862
Madhya Pradesh	301
Other States & UT	743
Total	3,689

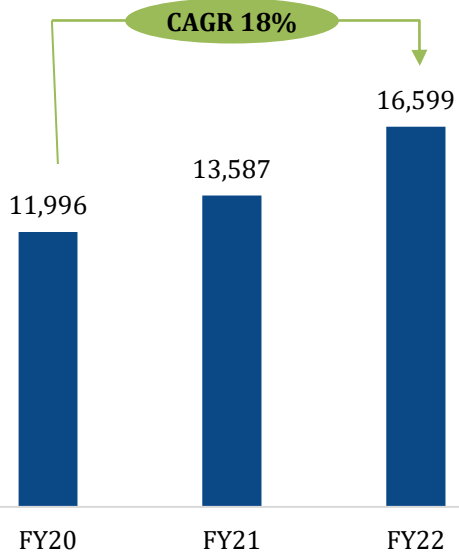
Q1 FY23	Gross AUM (INR Cr)
Karnataka	5,589
Maharashtra	3,309
Tamil Nadu	3,260
Madhya Pradesh	1,115
Other States & UT	2,343
Total	15,615

Positive ALM Continues To Contribute Growth

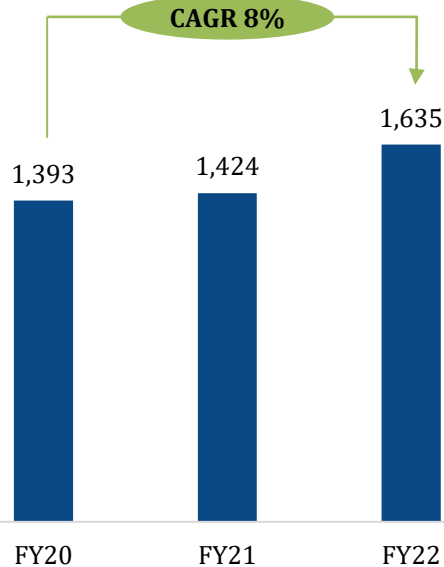


Consolidated Historical Performance Trend 1/4

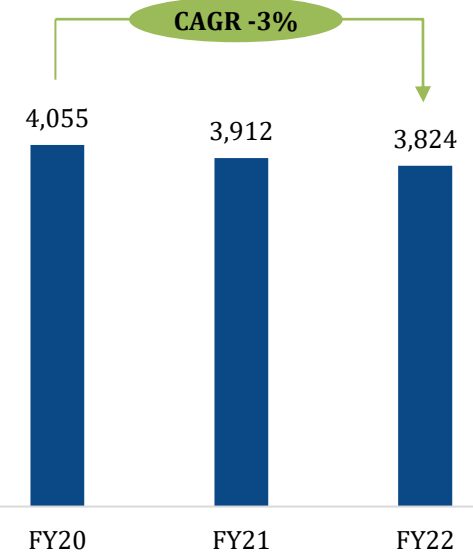
Gross AUM (INR Cr)



Branch Network

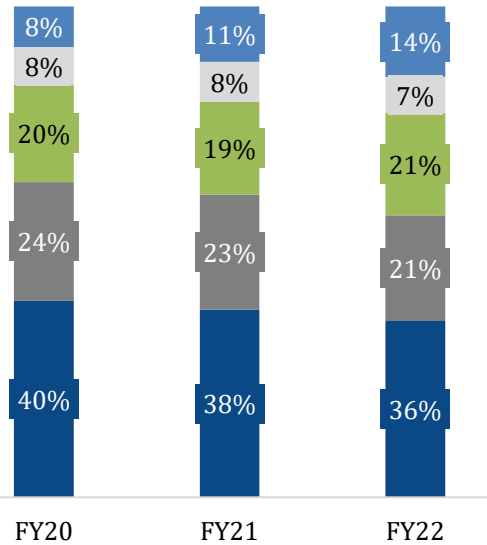


Active Borrowers ('000)

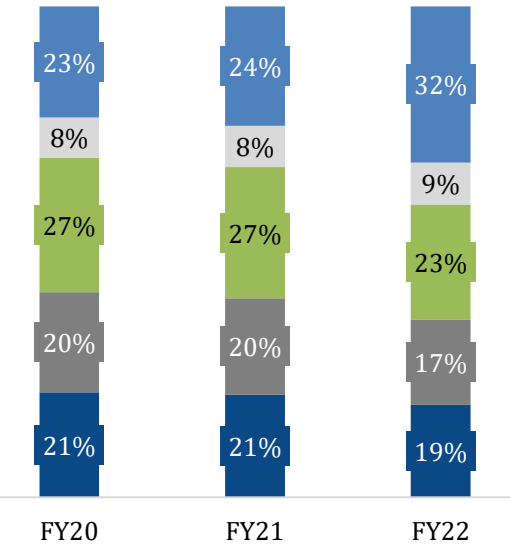


Consolidated Historical Performance Trend 2/4

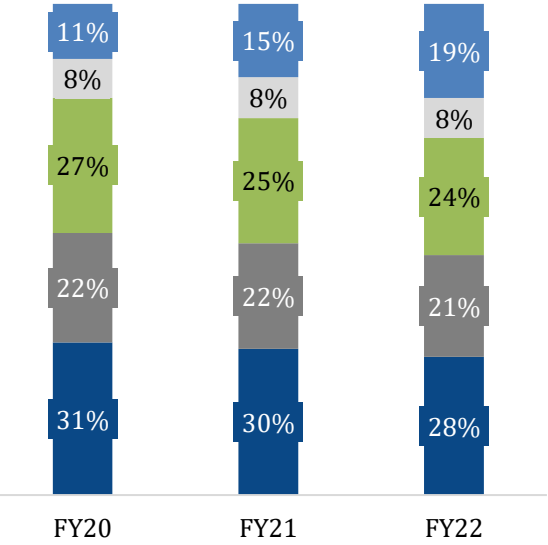
Gross AUM – State-wise % Mix



Branch – State-wise % Mix



Active Borrowers – State-wise % Mix



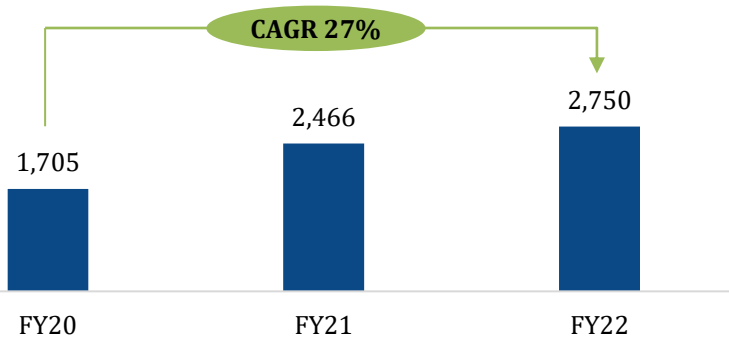
■ Karnataka
■ Maharashtra
■ Tamil Nadu
■ Madhya Pradesh
■ Other States

■ Karnataka
■ Maharashtra
■ Tamil Nadu
■ Madhya Pradesh
■ Other States

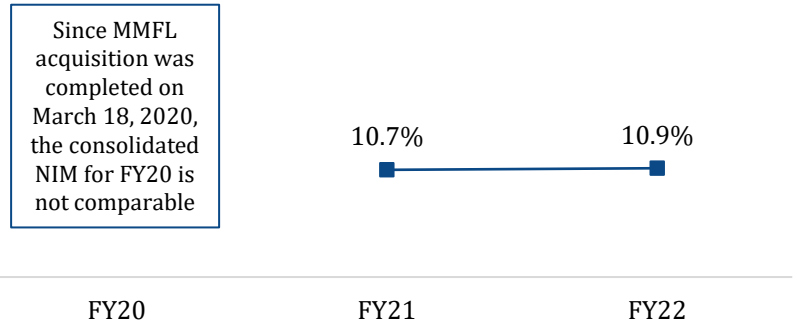
■ Karnataka
■ Maharashtra
■ Tamil Nadu
■ Madhya Pradesh
■ Other States

Consolidated Historical Performance Trend 3/4

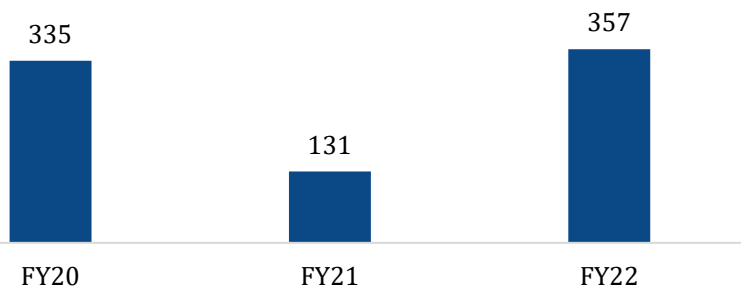
Total Revenues (INR Cr)



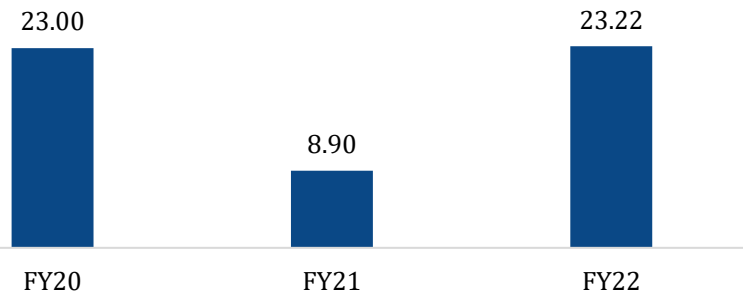
Net Interest Margin (%)



PAT (INR Cr)



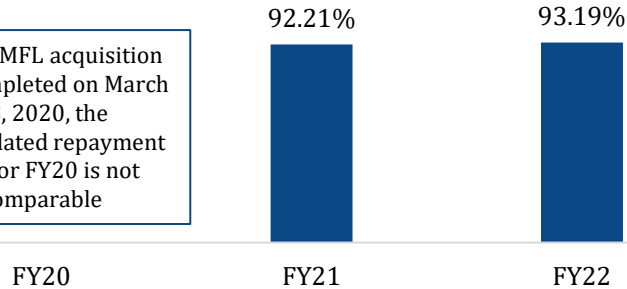
EPS - Diluted (INR)



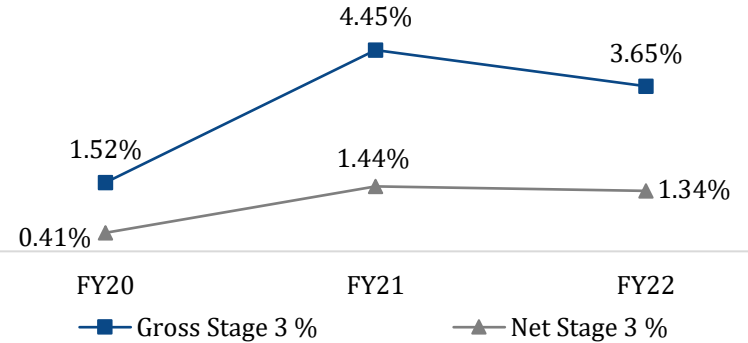
Consolidated Historical Performance Trend 4/4

Repayment Rate %

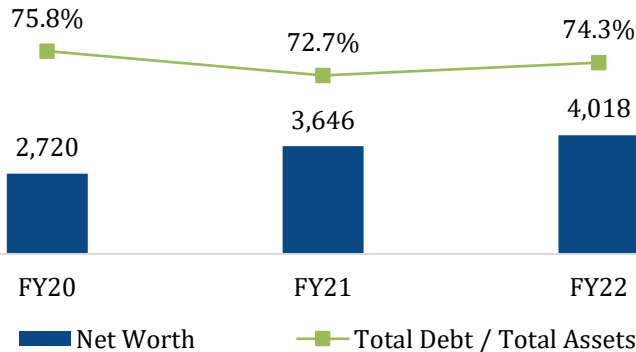
Since MMFL acquisition was completed on March 18, 2020, the consolidated repayment rate for FY20 is not comparable



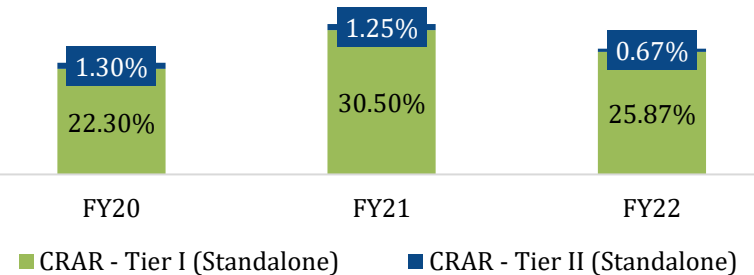
Asset Quality %



Net Worth (INR Cr) & Total Debt/Total Assets Ratio



Capital Adequacy (%)





Thank You

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