

April 11, 2021

**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/ Ma'am,

**Sub.: Q4-FY21 Business Update**

We hereby enclose the Business Update for the fourth quarter ended March 31, 2021.

This is for your information and records.

Thank you,

**Yours Faithfully**  
**For CreditAccess Grameen Limited**



**M. J. Mahadev Prakash**  
**Head – Compliance, Legal & Company Secretary**

**Our Financial Products**



CreditAccess Grameen Limited

Q4 FY21 Business Update

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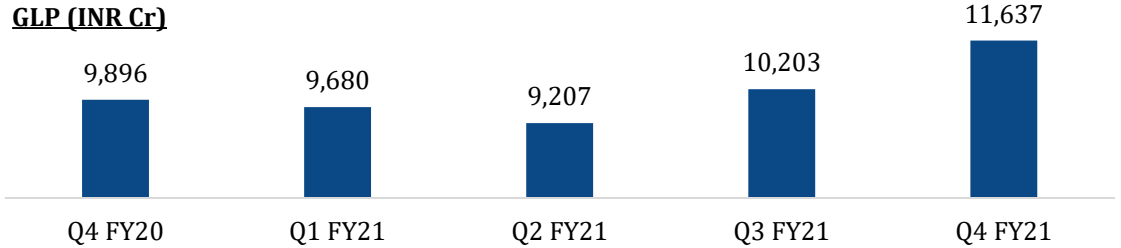
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# Q4 FY21: Key Highlights

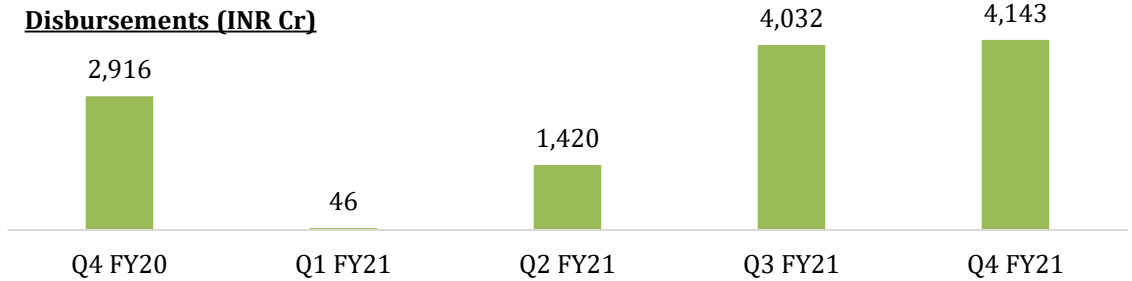
	CAGL	MMFL
GLP	INR 11,637 Cr (+17.6% YoY, +14.1% QoQ)	INR 2,241 Cr (+6.7% YoY, +5.8% QoQ)
Disbursements	INR 4,413 Cr (+42.1% YoY, +2.8% QoQ)	INR 583 Cr (+40.6 YoY, +4.5% QoQ)
Active Borrowers	29.63 Lakh (+2.0% YoY, +4.4% QoQ)	10.98 Lakh (-9.7% YoY, -2.9% QoQ)
Borrower Additions	2.12 Lakh (+28.8% QoQ)	0.76 Lakh (+13.5% QoQ)
Branch Network	964 (35 branches opened in Mar-21)	460

# CAGL: Strong Growth Post Moratorium in H2 FY21

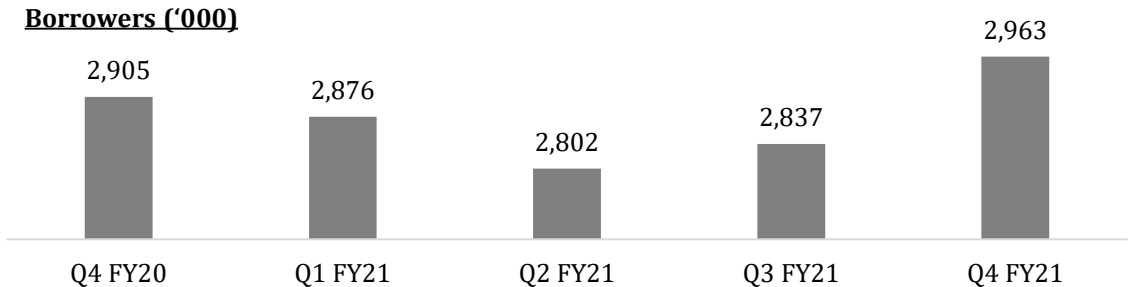
GLP grew by 26.4% in H2 FY21



Strong Growth post Moratorium  
84.8% of FY21 Disbursements in H2 FY21

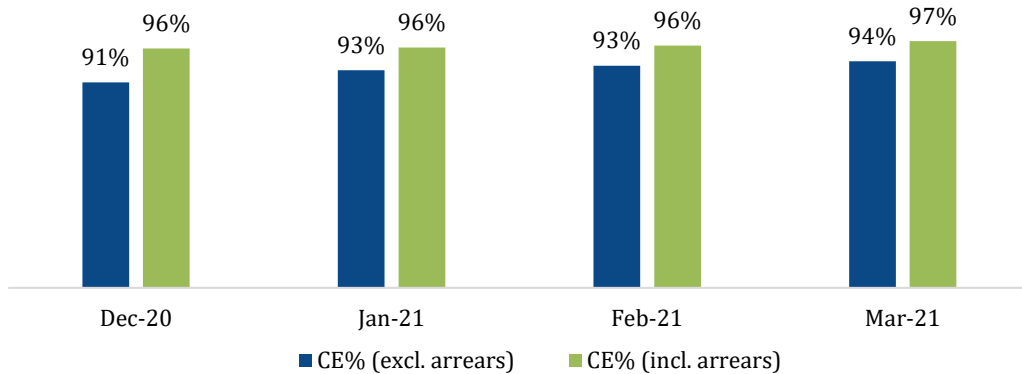


Borrower base grew by 5.8% in H2 FY21  
377,882 borrowers added in H2 FY21

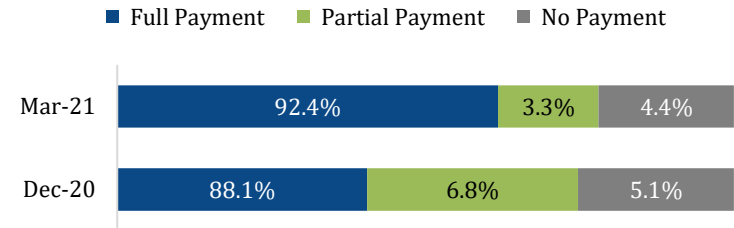


# CAGL: Consistent Improvement in Collection Efficiency

## MoM Improvement in Collection Efficiency



## Reduction in % Portfolio of Non-Paying Customers



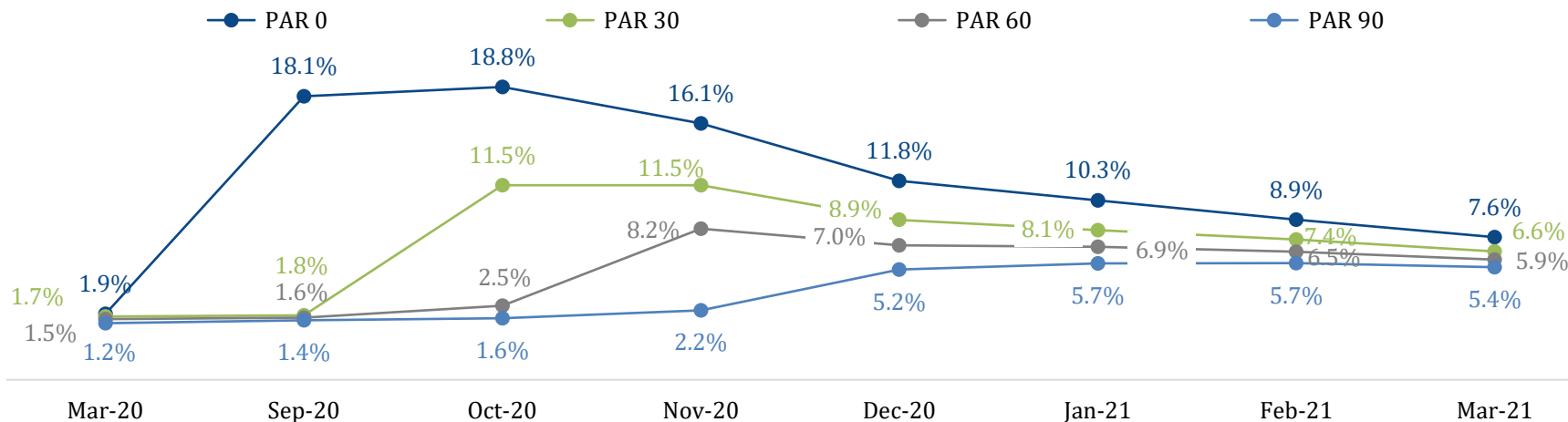
CE % (excl. arrears)	Dec-20	Jan-21	Feb-21	Mar-21
Karnataka	93%	95%	95%	96%
Tamil Nadu	94%	94%	95%	95%
Madhya Pradesh	92%	93%	94%	94%
Others	94%	95%	96%	97%
<b>Total (Excl. Maharashtra)</b>	<b>93%</b>	<b>94%</b>	<b>95%</b>	<b>96%</b>
Maharashtra	86%	88%	89%	90%
<b>Total</b>	<b>91%</b>	<b>93%</b>	<b>93%</b>	<b>94%</b>

CE % (incl. arrears)	Dec-20	Jan-21	Feb-21	Mar-21
Karnataka	97%	97%	97%	98%
Tamil Nadu	97%	96%	97%	97%
Madhya Pradesh	96%	96%	96%	97%
Others	97%	98%	98%	99%
<b>Total (Excl. Maharashtra)</b>	<b>97%</b>	<b>97%</b>	<b>97%</b>	<b>98%</b>
Maharashtra	95%	94%	94%	96%
<b>Total</b>	<b>96%</b>	<b>96%</b>	<b>96%</b>	<b>97%</b>

NOTE: Restructured Book amounts to INR 75 Cr (0.6% of GLP) as on Mar-21

# CAGL: Gradual Reduction in PAR

MoM Reduction in PAR



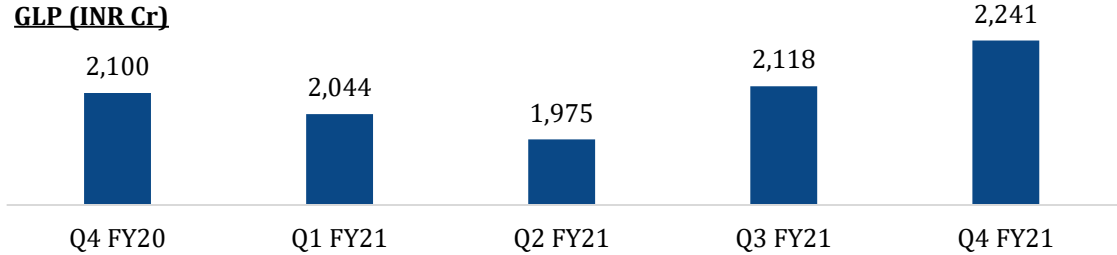
PAR 0	Dec-20	Jan-21	Feb-21	Mar-21
Karnataka	8.6%	7.4%	6.4%	5.4%
Tamil Nadu	10.1%	9.8%	8.4%	7.1%
Madhya Pradesh	9.8%	8.7%	7.7%	6.5%
Others	8.3%	6.3%	4.9%	3.7%
<b>Total (Excl. Maharashtra)</b>	<b>9.0%</b>	<b>7.9%</b>	<b>6.7%</b>	<b>5.6%</b>
Maharashtra	19.1%	16.9%	14.9%	13.2%
<b>Total</b>	<b>11.8%</b>	<b>10.3%</b>	<b>8.9%</b>	<b>7.6%</b>

Mar-21	PAR 60	PAR 90
Karnataka	4.4%	4.0%
Tamil Nadu	4.6%	3.7%
Madhya Pradesh	5.1%	4.7%
Others	2.8%	2.5%
<b>Total (Excl. Maharashtra)</b>	<b>4.4%</b>	<b>3.9%</b>
Maharashtra	10.4%	9.5%
<b>Total</b>	<b>5.9%</b>	<b>5.4%</b>

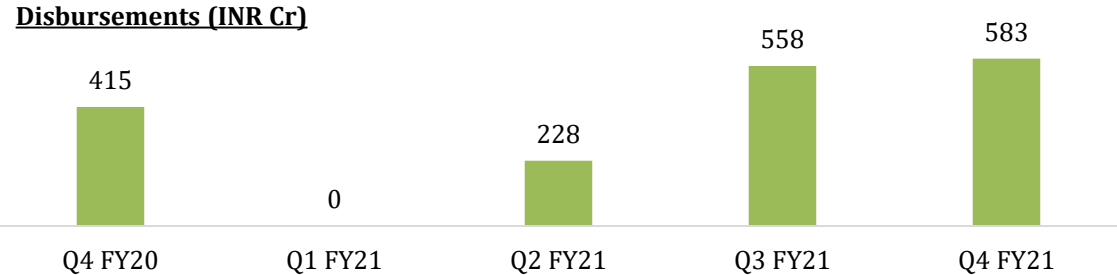
NOTE: Restructured Book amounts to INR 75 Cr (0.6% of GLP) as on Mar-21

# MMFL: Strong Growth Post Moratorium in H2 FY21

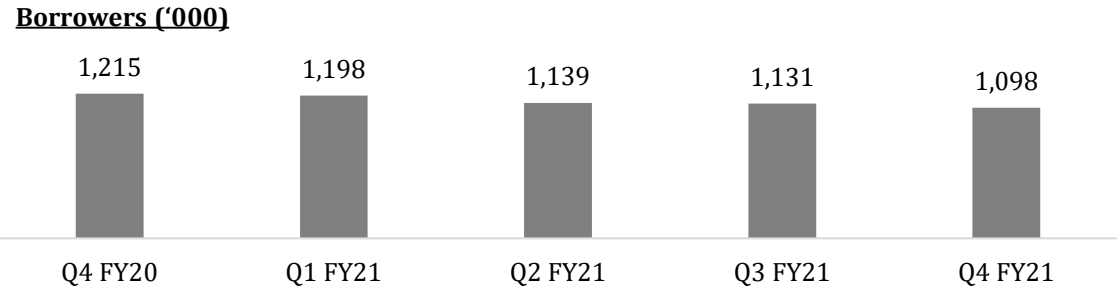
GLP grew by 13.4% in H2 FY21



Strong Growth post Moratorium  
83.3% of FY21 Disbursements in H2 FY21



149,691 borrowers added in H2 FY21  
Total customers declined due to lower renewals

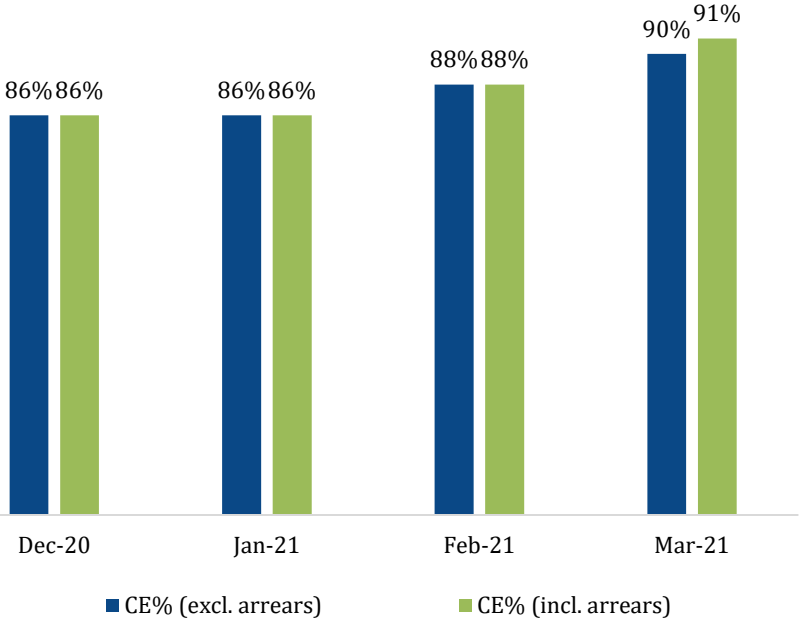




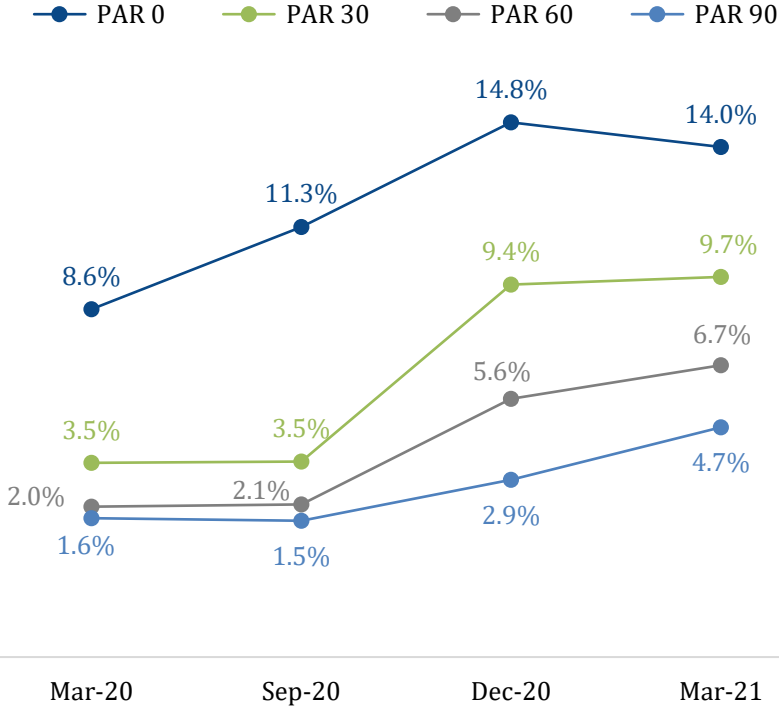
# MMFL: Improvement in Collection Efficiency & Reduction in PAR



MoM Improvement in Collection Efficiency



MoM Reduction in PAR





## For Further Queries:

Nilesh Dalvi  
Head - Investor Relations  
Contact No - 9819289131  
Email ID - [nilesh.dalvi@grameenkoota.org](mailto:nilesh.dalvi@grameenkoota.org)

