

Ref: CAGL/EQ/2023-24/73

August 28, 2023

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 Investor's Meeting:

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, please find the below details of Investor's meeting:

Date	Time	Investor(s)	Location
29.08.2023	11:00 AM - 12:00 Noon	Mirae Asset Capital Markets Conference	Bengaluru

A copy of the presentation to be made to the investor in enclosed.

This is for your information and records.

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

August 2023

A large, decorative graphic on the left side of the slide. It consists of numerous concentric, hand-drawn style circular lines in shades of blue and green, radiating from a central point. Small white dots are scattered along these lines, creating a starry or orbital effect. In the center of this graphic is a white, stylized circular arc, similar to the one in the logo above.

Forging a Path
Towards a
Stronger Future



Disclaimer



By accessing this presentation, you agree to be bound by the following terms and conditions. This presentation (which may reflect some price-sensitive information in terms of SEBI regulations and Companies Act, 2013, as amended from time to time) has been prepared by CreditAccess Grameen Limited (the "Company"). The Company may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any persons of such change or changes.

This presentation may contain certain "forward-looking statements". These statements include descriptions regarding the intent, belief or current expectations of the Company or its management and information currently available with its management, including with respect to the results of operations and the financial condition of the company. By their nature, such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions that the Company believes to be reasonable in the light of its operating experience in recent years. Many factors could cause the actual results, performances, or achievements of the Company to be materially different from those contemplated by the relevant forward-looking statement. Significant factors that could make a difference to the Company's operations include domestic and international economic conditions, changes in government regulations, tax regimes, and other statutes. There may be additional material risks that are currently not considered to be material or of which the Company and its advisors or representatives are unaware. Against the background of these uncertainties, readers should not rely on these forward-looking statements. Neither the Company nor any of its advisors or representatives, on behalf of the Company, assumes any responsibility to update or revise any forward-looking statement that may be made from time to time by or on behalf of the Company or to adapt such forward-looking statement to future events or developments.

This presentation contains certain supplemental measures of performance and liquidity that are not required by or presented in accordance with Ind AS, and should not be considered an alternative to profit, operating revenue, or any other performance measures derived in accordance with Ind AS or an alternative to cash flow from operations as a measure of liquidity of the Company.

No representation, warranty, guarantee, or undertaking (express or implied) is made as to, and no reliance should be placed on, the accuracy, completeness, or correctness of any information, including any projections, estimates, targets, opinions, contained herein, and no liability whatsoever is accepted as to any errors, omissions or misstatements contained herein and, accordingly, none of the Company, its advisors and representative and any of its or their affiliates, officers, directors, employees or agents, and anyone acting on behalf of such persons accepts any responsibility or liability whatsoever, in negligence or otherwise, for any loss or damage, direct, indirect, consequential or otherwise arising directly or indirectly from use of this presentation or its contents or otherwise arising in connection therewith.

This presentation is based on information regarding the Company and the economic, regulatory, market, and other conditions as in effect on the date hereof. It should be understood that subsequent developments may affect the information contained in this presentation, which neither the Company nor its advisors or representatives are under an obligation to update, revise or affirm.

You must make your own assessment of the relevance, accuracy, and adequacy of the information contained in this presentation and must make such independent investigation as you may consider necessary or appropriate for such purpose. Any opinions expressed in this presentation are subject to change without notice and past performance is not indicative of future results. By attending this presentation, you acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Company and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the Company's business.

This presentation and its contents are not and should not be construed as a prospectus or an offer document, including (as defined under the Companies Act, 2013, to the extent notified and in force) or an offer document under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended. The information contained herein does not constitute or form part of an offer, solicitation, or invitation of an offer to purchase or subscribe, for securities nor shall it or any part of it form the basis of or be relied on in connection with any contract, commitment or investment decision in relation thereto.

By accessing this presentation, you accept that this disclaimer and any claims arising out of the use of the information from this presentation shall be governed by the laws of India and only the courts in Bangalore, and no other courts shall have jurisdiction over the same.



Business Overview

Business Model & Strategy

Key Performance Highlights



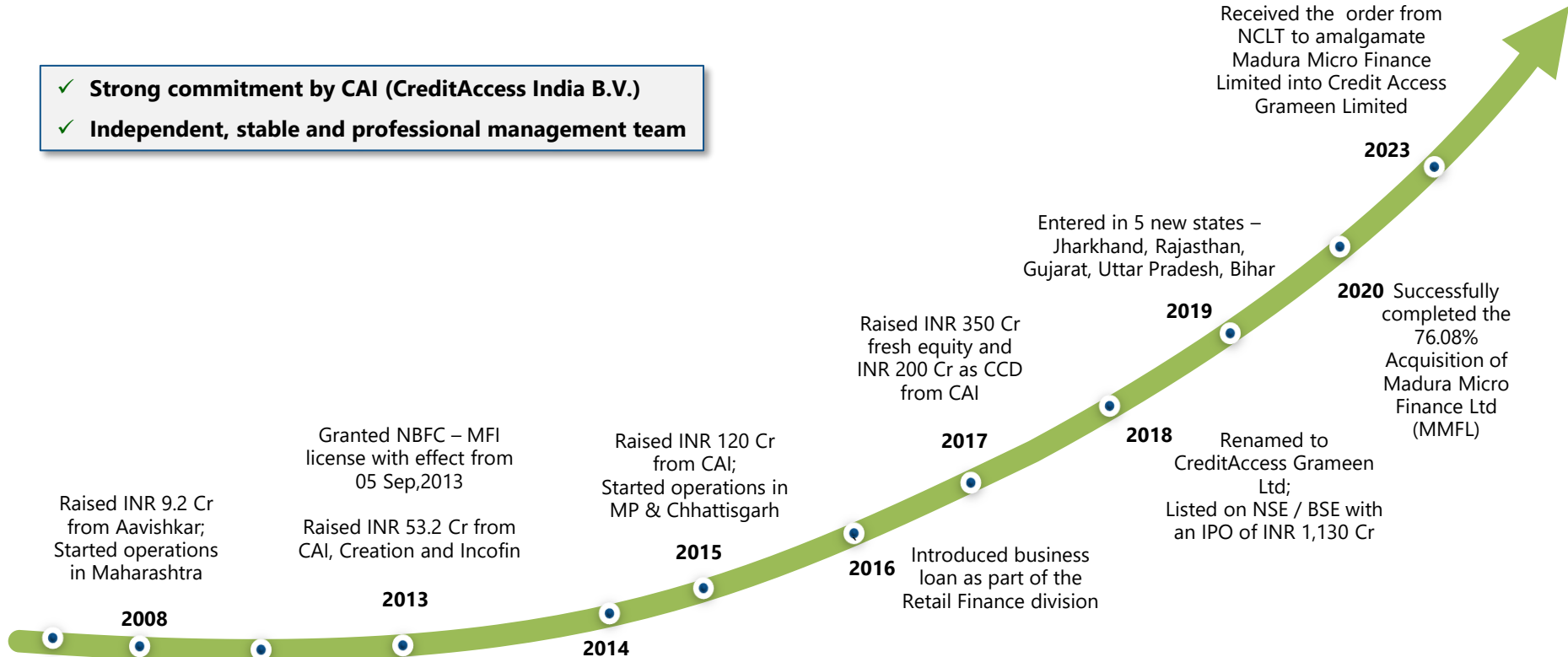
- ✓ One of the Leading NBFC-MFIs in India headquartered in Bengaluru
- ✓ Joint Liability Group (JLG) based lending model focused on rural women predominantly in the rural areas of India
- ✓ Diverse product suite catering to entire customer life cycle
- ✓ Calibrated, contiguous district-based expansion 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

Consolidated Financial and Operational Snapshot (June 2023)

Gross AUM	Active Customers	Branches / Districts	Employees	Loan Officers	Q1 FY24 PAT
INR 21,814 Cr	44.2 Lakh	1,826 / 353	17,391	12,044	INR 348 Cr

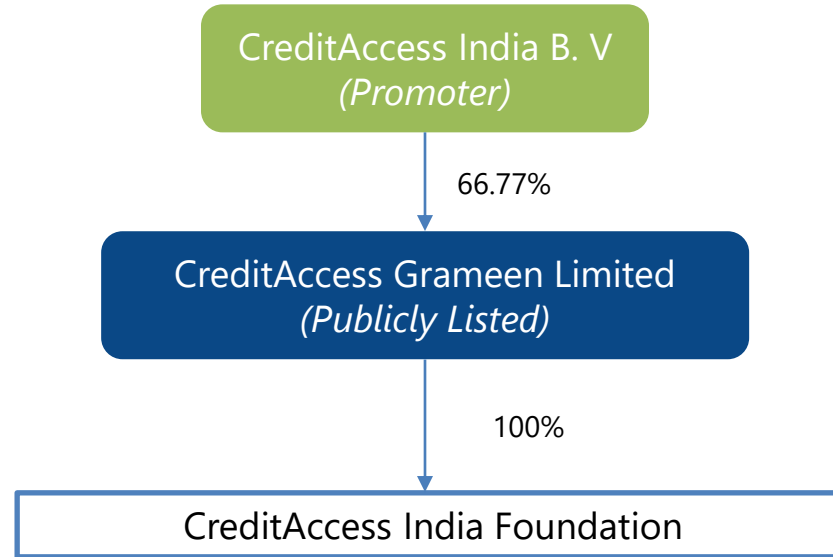
Key Milestones

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



Consolidated	FY21	FY22	FY23	Q1 FY24
Branches (#)	1,424	1,635	1,786	1,826
Gross AUM (INR Cr)	13,587	16,599	21,031	21,814





* Based on equity shareholding as on June 30, 2023



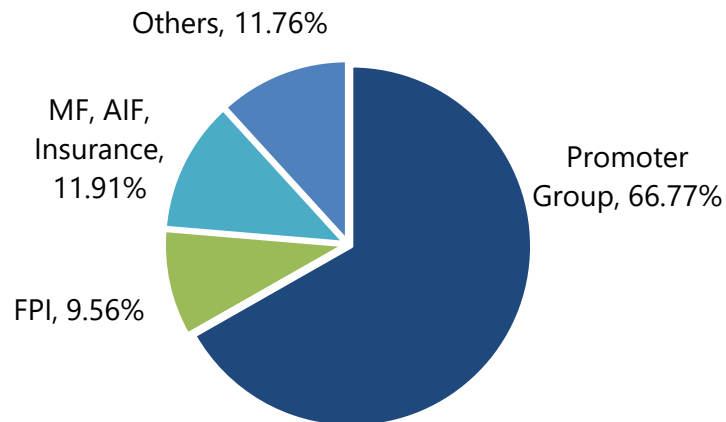
Committed to Micro Finance Business

- CreditAccess India B.V. (CAI) specialises in Micro & Small Enterprises financing
- Widely held shareholding base: 247 shareholders
 - Olympus ACF Pte Ltd. 15.4%
 - Asian Development Bank 8.8%
 - Asia Impact Invest SA 8.8%
 - Conferenza Episcopale Italian 8.1%
 - Individuals/HNIs/Family Offices 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 500 Cr in FY17
- Provides access to global fundraising opportunities leveraging CAI's network and relationships
- Holds 66.77% in CA Grameen, committed to holding up to the regulatory requirement in the future

Shareholding Pattern – June 30, 2023



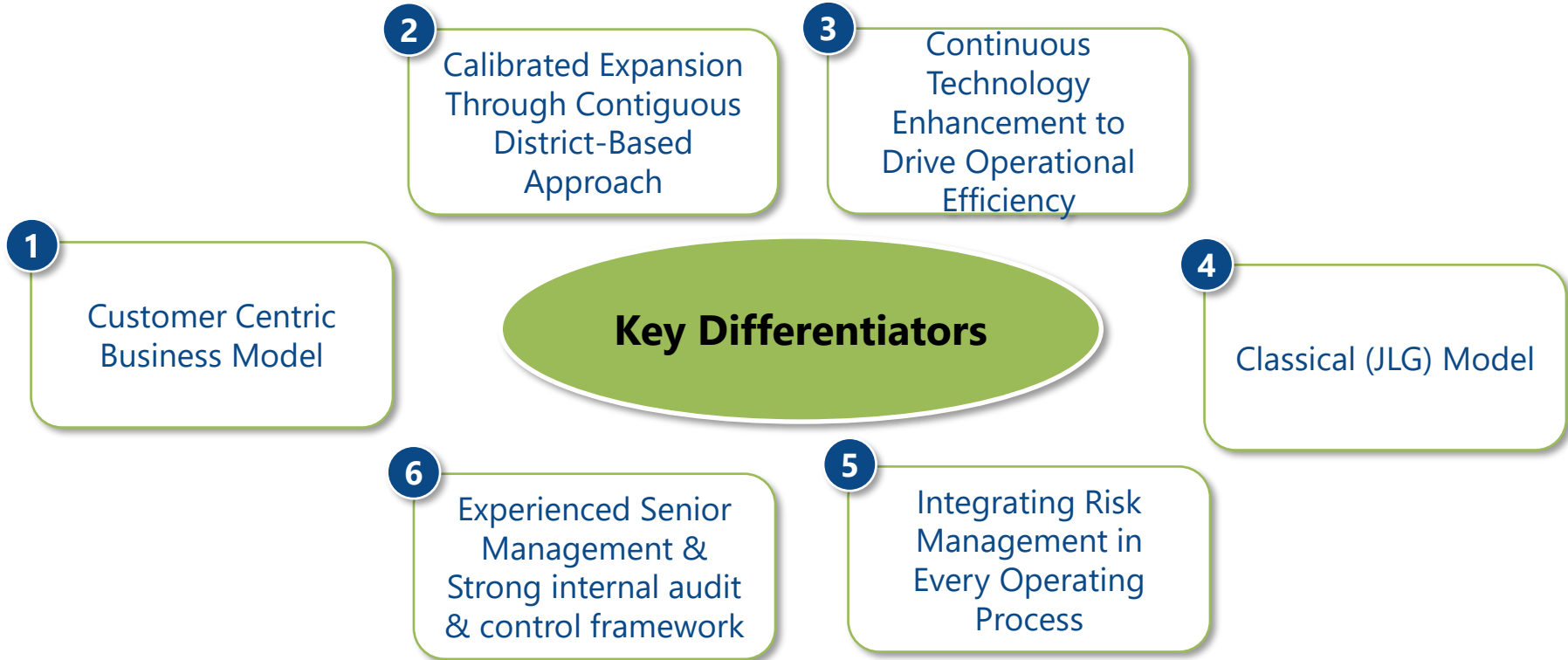
CA Grameen	June 30, 2023	FY23	FY22	FY21
Credit Rating – ICRA	AA- (Stable)	AA- (Stable)	A+ (Stable)	A+ (Stable)
Credit Rating – Ind-Ra	AA- (Stable)	AA- (Stable)	A+ (Stable)	A+ (Stable)
Credit Rating – CRISIL	A+ (Positive)	A+ (Positive)	A+ (Stable)	A+ (Stable)
Comprehensive Microfinance Grading (Institutional Grading/ Code of Conduct Assessment (COCA)) – CRISIL	M1C1	M1C1	M1C1	M1C1

Business Overview

Business Model & Strategy

Key Performance Highlights





Uniquely positioned to capitalize on the highly underpenetrated credit in rural areas

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

Loan Type	Customer Centric Products	Purpose	Ticket Size (INR)	Tenure (weeks / months)
Group	Income Generation Loan (IGL)	Business Investments and Income Enhancement activities	Up to 1,10,000	52 – 156 weeks
Group	Family Welfare Loan	Festival, Medical, Education and Livelihood Improvement	Up to 20,000	24 – 104 weeks
Group	Emergency Loan	Emergencies	1,000	11 – 12 weeks
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	3 – 180 months

✓ 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

High customer satisfaction & customer retention rate

Sustainable & Socially Relevant

Significant contribution from existing customer

Optimising operating costs

Calibrated Expansion Through Contiguous District-Based Approach

- ✓ Systematic geography selection based on availability of infrastructure, competition, historical performance trend and growth potential
- ✓ 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 (93% of districts < 1% of consolidated Gross AUM, No single district has > 3% of total consolidated Gross AUM)

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
- Tailor-made product offerings providing flexibility to customers
- Cashless disbursement / digital repayment options for customers
- Robust CBS customized for our business operations, with higher levels of automation, controls and flexibility
- Strong tech-enabled internal audit, risk, and control systems to enable real-time field risk monitoring

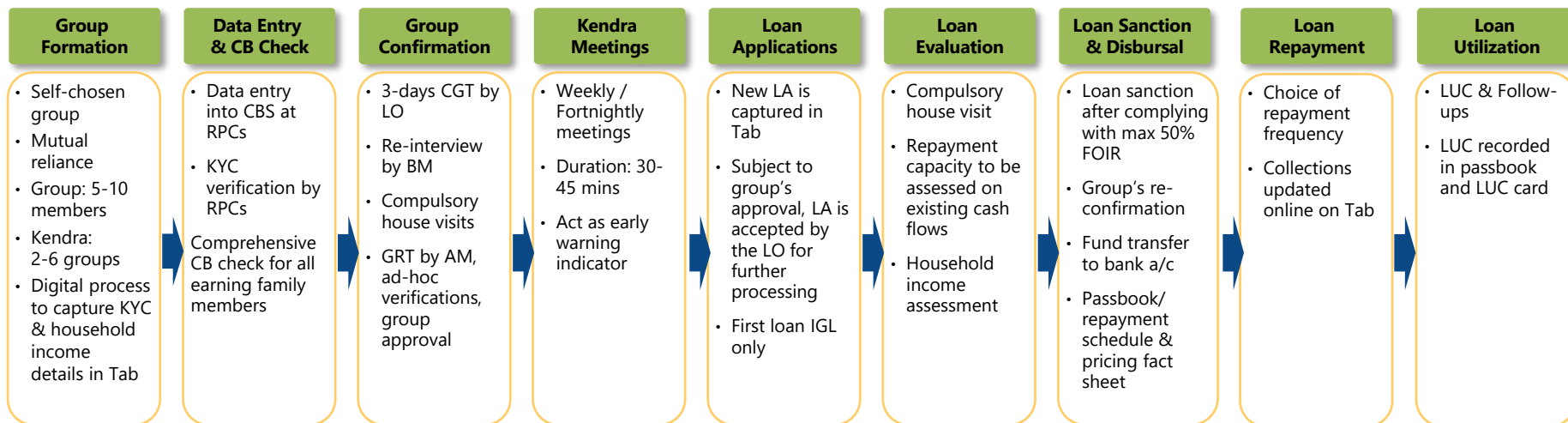
Microfinance loans are unsecured. JLG mechanism acts as security/ loan collateral –

- ✓ 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 -

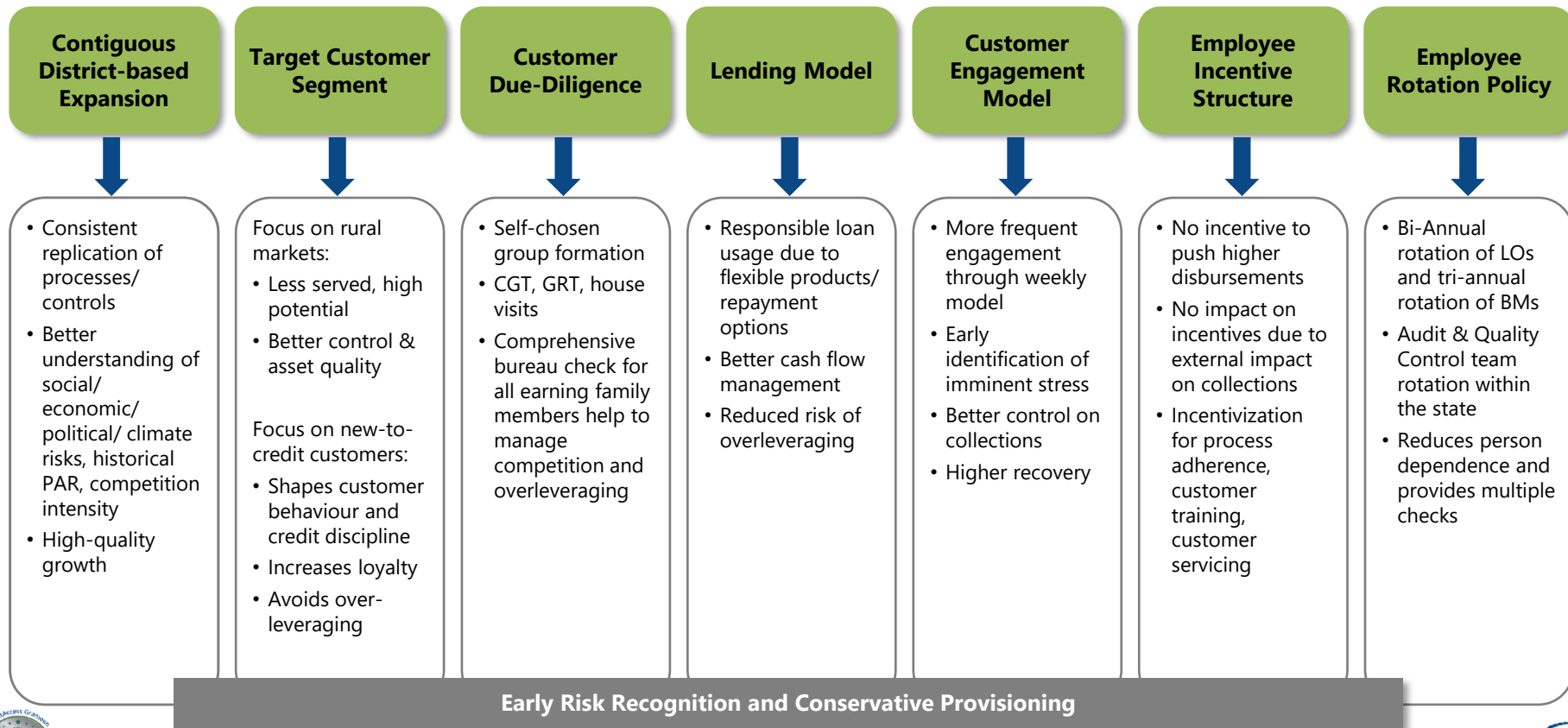
- ✓ Formulation of Board approved policies
- ✓ Process modifications
- ✓ Underwriting changes
- ✓ Technology changes in Core Banking System
- ✓ Training to all the employees

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

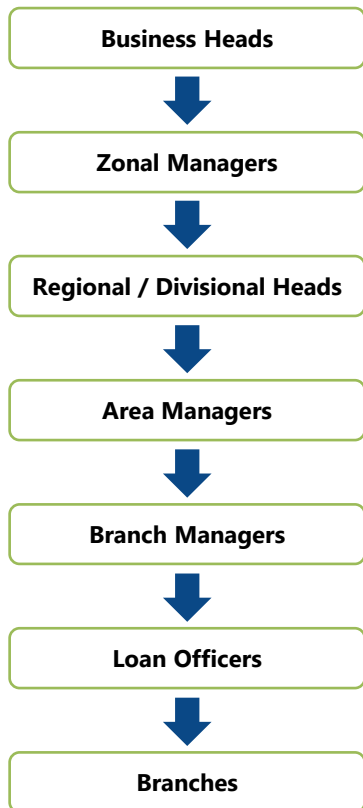


Note: CB: Credit Bureau, CBS: Core Banking System, RPC: Regional Processing Center, CGT: Compulsory Group Training, LO: Loan Officer, BM: Branch Manager, AM: Area Manager, LA: Loan Application, LUC: Loan Utilization Check

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



Well-Established Operational Structure



Sound Understanding of Rural Market

Employees are predominantly hired fresh from rural communities

Highly Efficient Workforce

- In-house 2-3 weeks pre-hiring training program
- Compulsory rotation of loan officers bi-annually and branch managers tri-annually for varied job experience and work satisfaction
- Employee incentives delinked from disbursement or collections, and linked to number of customers serviced, quality of service and process adherence
- High employee retention rate

Multi-Pronged Approach For Risk Management



Internal Audit (IA):

- IA frequency – 6 times in a year at branches, 4 times at RO, 4 times at HO
- The entire audit process is automated enabling real-time data analytics
- The Audit Committee of our Board is updated every quarter on significant internal audit observations, compliances, risk management practices and control systems



Quality Control (Business Support):

- Complements internal audit function by early identification of operational risks
- Ensures proactive and comprehensive review of processes, accurate documentation in branches and kendra meetings and adherence to the code of conduct



Field Risk Control (FRC):

- FRC adds strength to proactive operational risk management
- FRC complements the field operations supervision, quality control and internal audit function

Business Overview

Business Model & Strategy

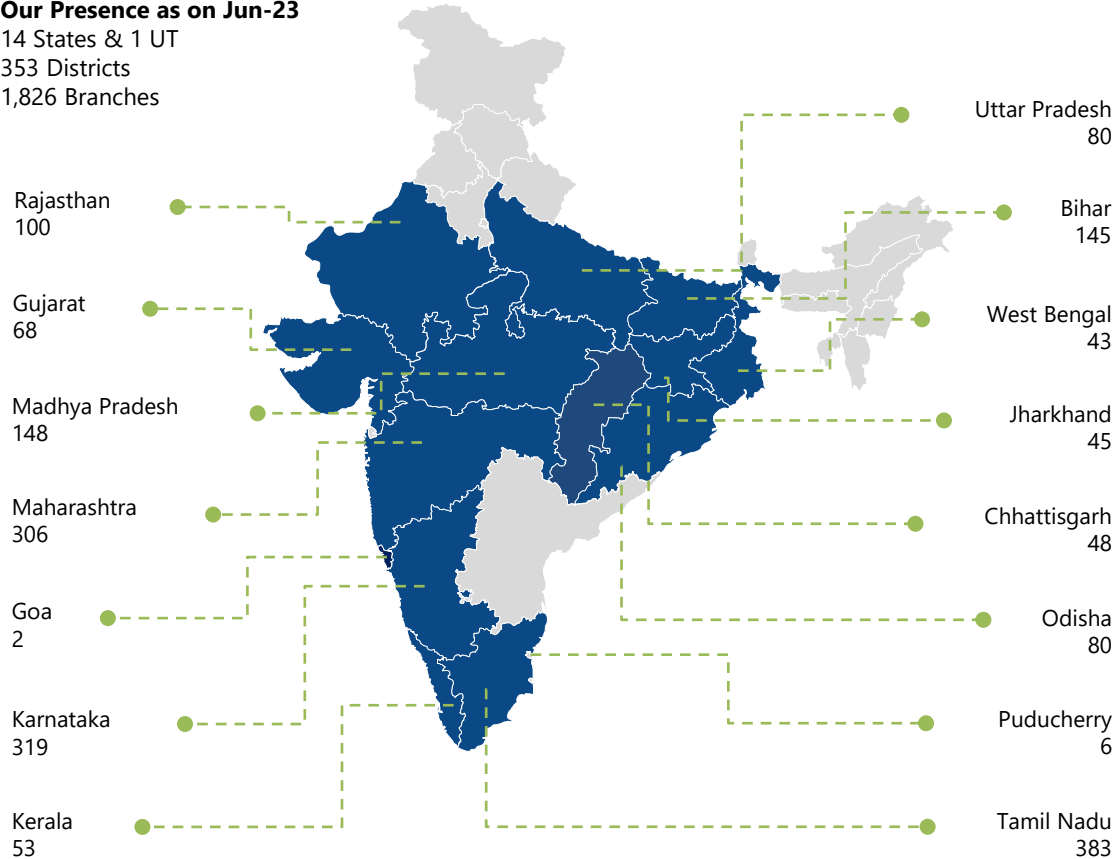
Key Performance Highlights



Well-Diversified Presence Across India

Our Presence as on Jun-23

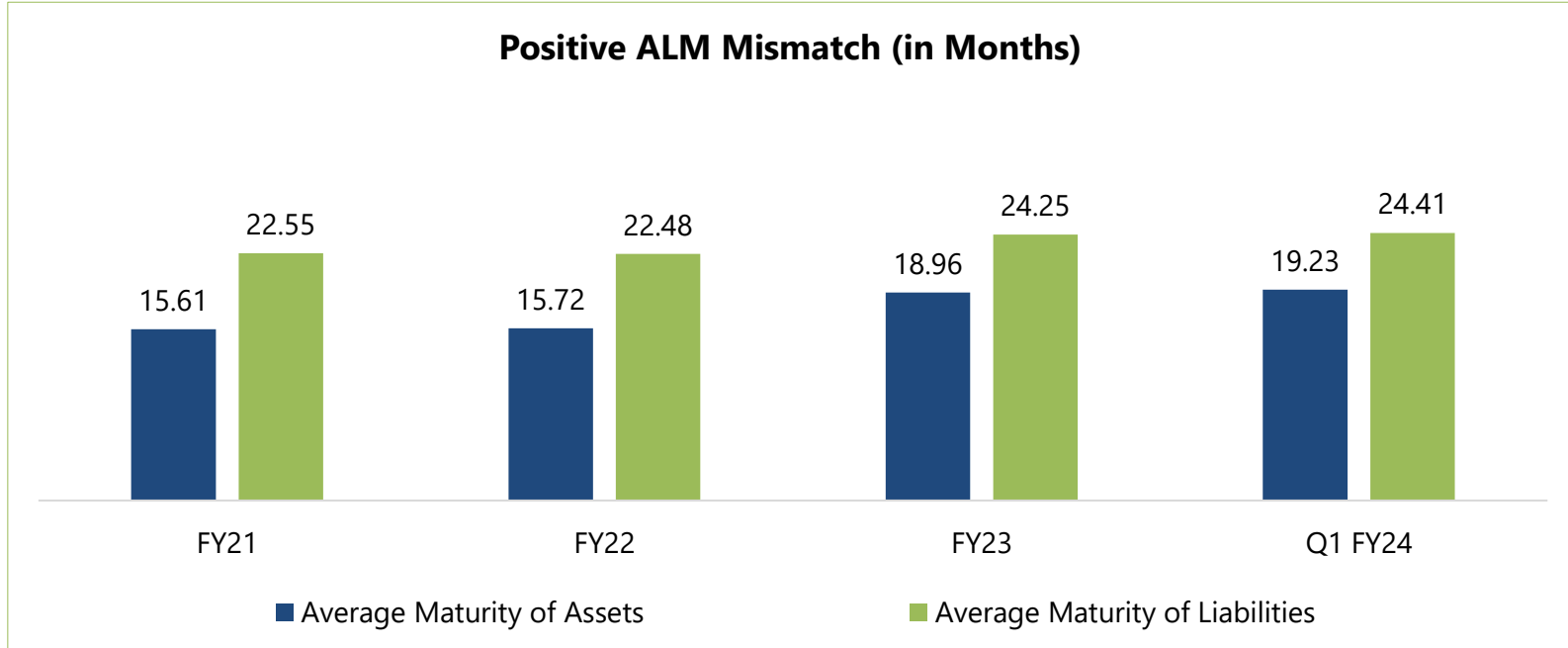
14 States & 1 UT
353 Districts
1,826 Branches



June 2023	Branches
Karnataka	319
Maharashtra	306
Tamil Nadu	383
Madhya Pradesh	148
Other States & UT	670
Total	1,826

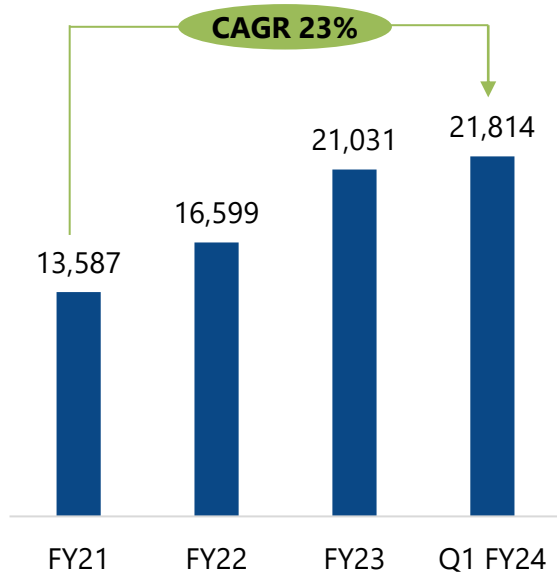
June 2023	Customers ('000)
Karnataka	1,152
Maharashtra	873
Tamil Nadu	917
Madhya Pradesh	337
Other States & UT	1,145
Total	4,423

June 2023	Gross AUM (INR Cr)
Karnataka	7,204
Maharashtra	4,484
Tamil Nadu	4,331
Madhya Pradesh	1,420
Other States & UT	4,374
Total	21,814

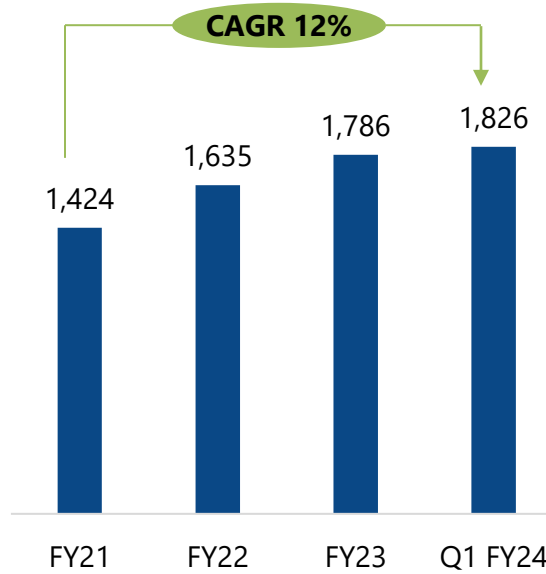


Consolidated Historical Performance Trend (1/4)

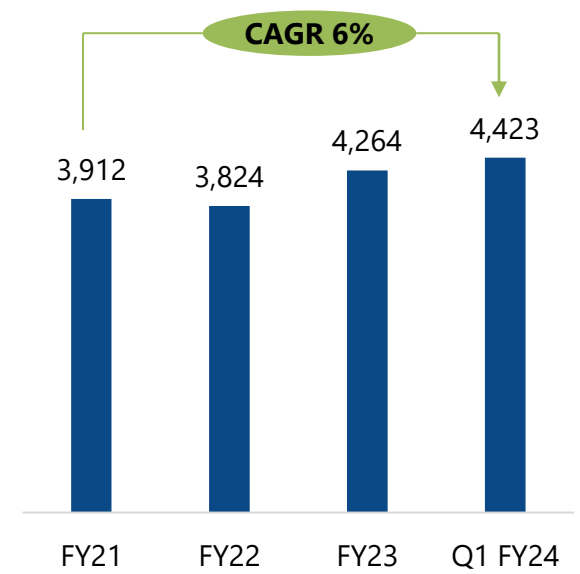
Gross AUM (INR Cr)



Branch Network



Active Customers ('000)

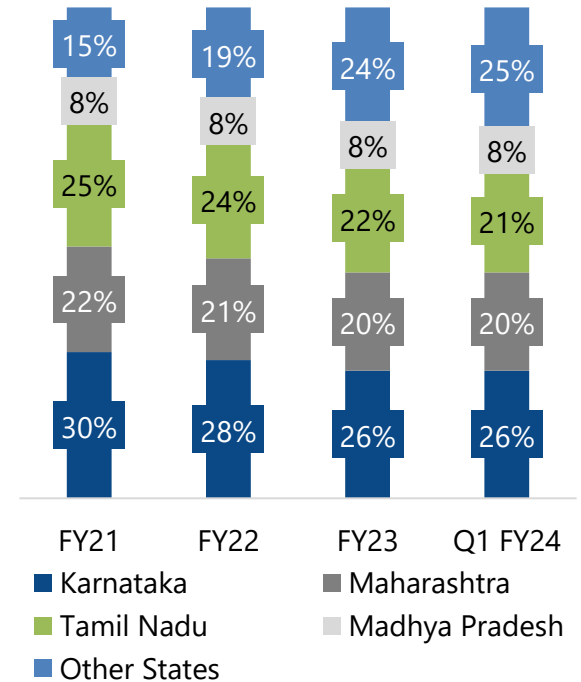
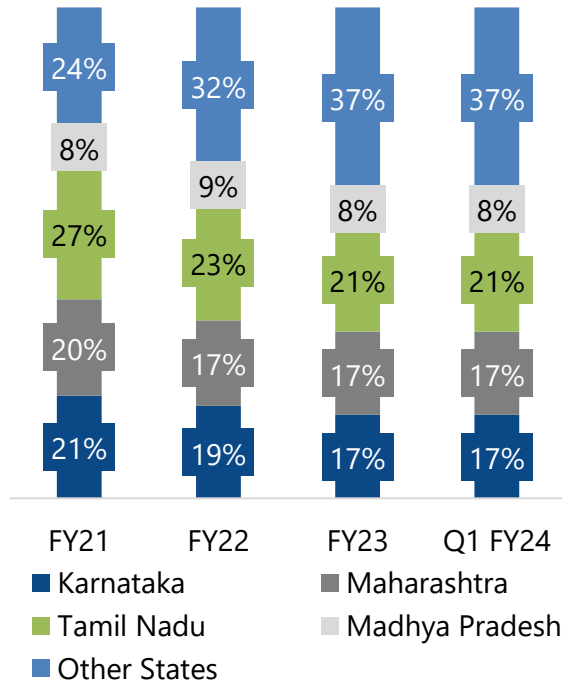
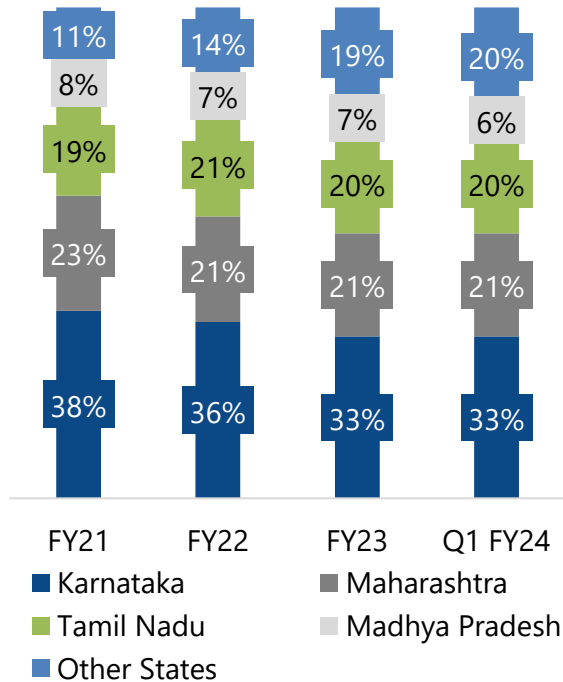


Consolidated Historical Performance Trend (2/4)

Gross AUM – State-wise % Mix

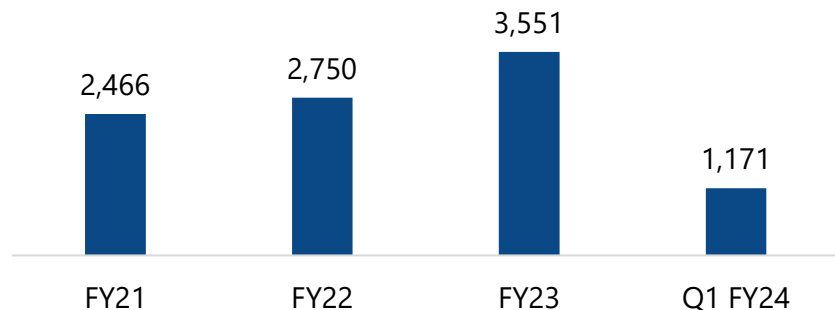
Branch – State-wise % Mix

Active Customers – State-wise % Mix

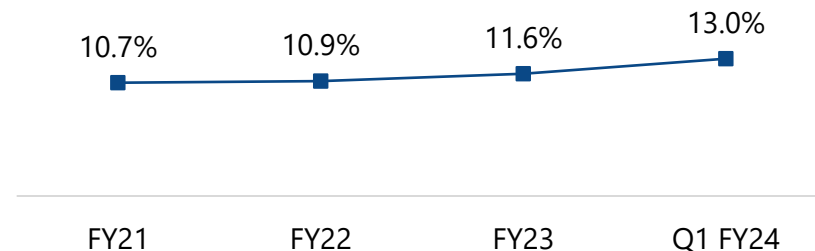


Consolidated Historical Performance Trend (3/4)

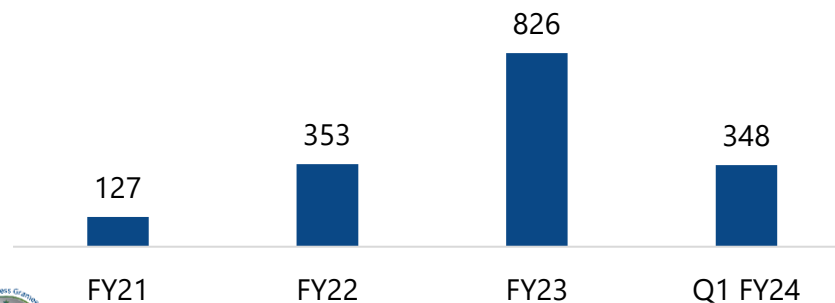
Total Revenues (INR Cr)



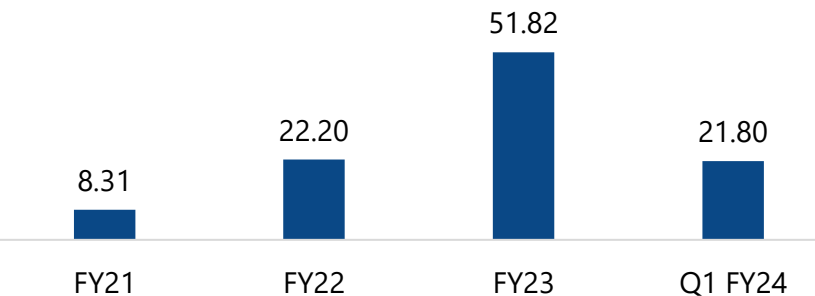
Net Interest Margin (%)



PAT (INR Cr)

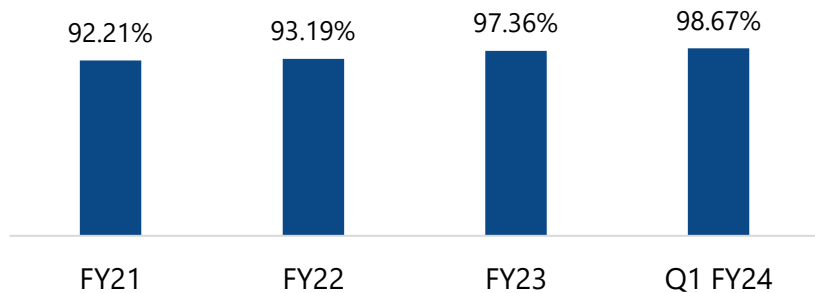


EPS - Diluted (INR)

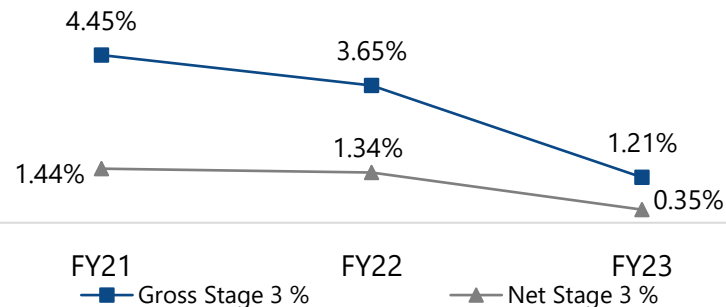


Consolidated Historical Performance Trend (4/4)

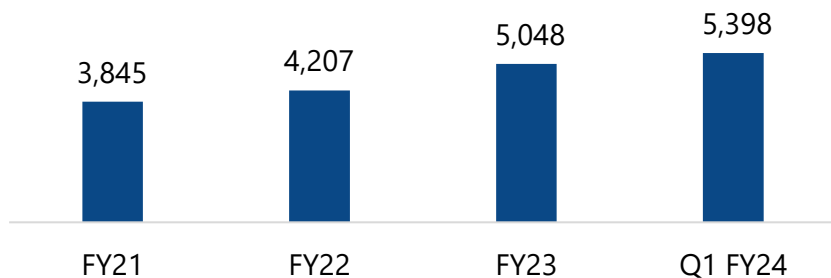
Repayment Rate %



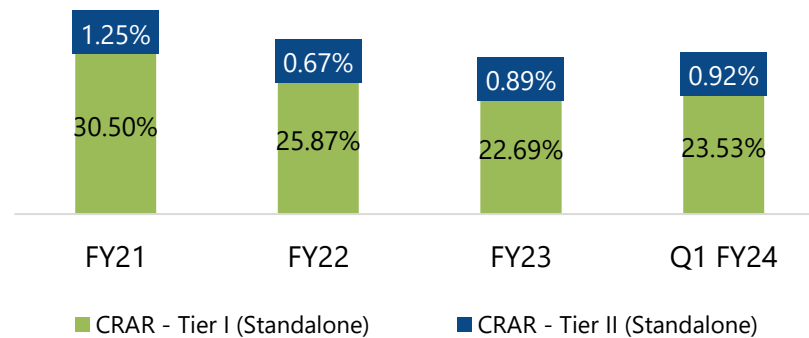
Asset Quality %



Net Worth (INR Cr)



Capital Adequacy (%)



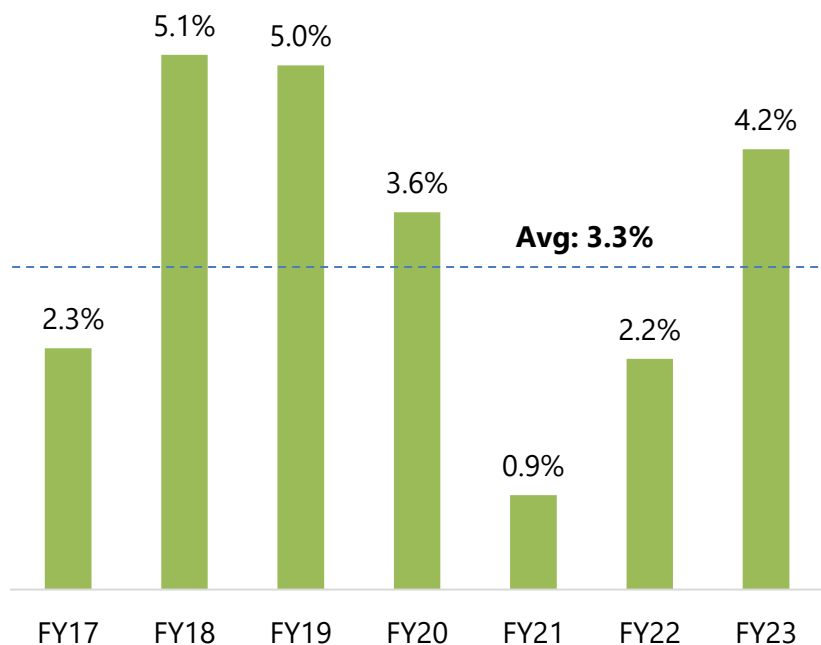
FY22 and FY21 figures pertain to pre-merger standalone CreditAccess Grameen Limited



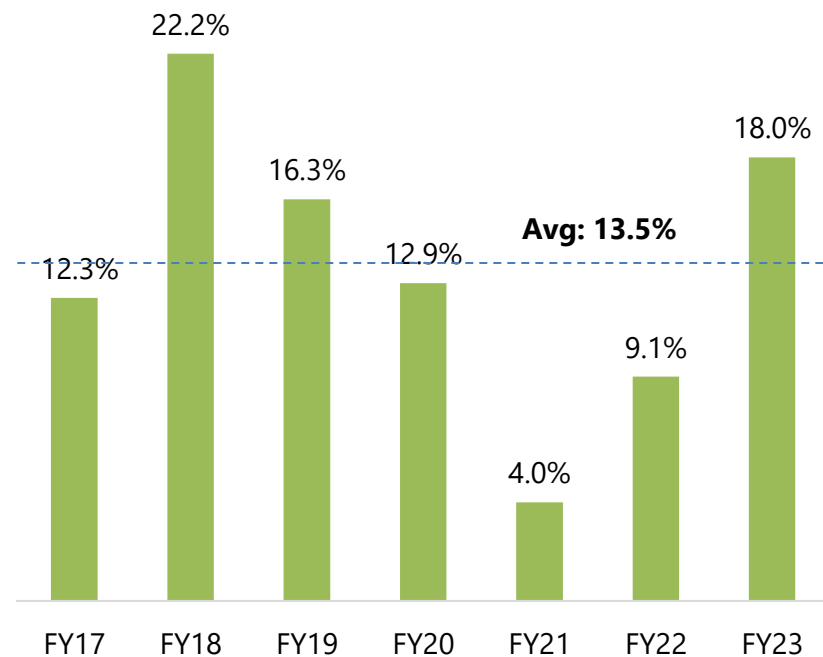
Best-In-Class Cross-Cyclical Performance in the Last 7 Financial Years

Consistently Delivering Best-In-Class Cross Cycle Return Metrics

Cross-Cycle ROA (%)



Cross-Cycle ROE (%)





Thank You

