



## India's Largest Microfinance Institution

USD 3.15 Billion AUM | 4.98 Million Women Customers | 19,659 Employees



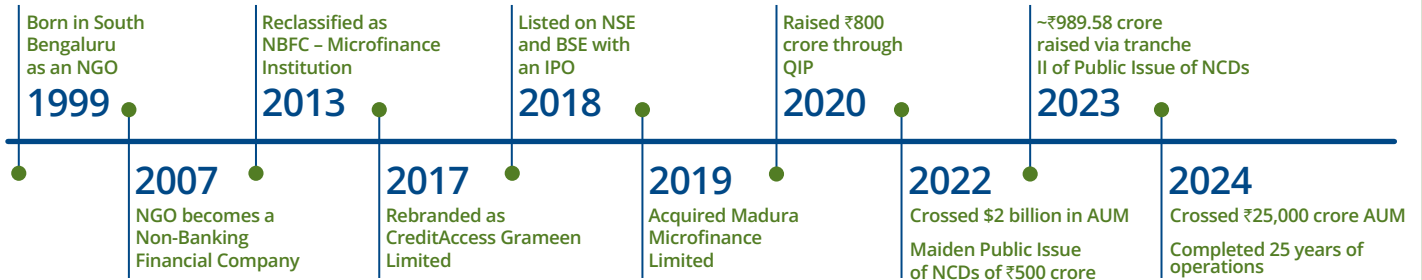
**Unlocking** the  
Entrepreneurship  
Potential of  
**Rural India**



# 25 years of excellence and women empowerment!



CreditAccess Grameen Limited is a publicly listed company and India's largest NBFC-MFI, focused on providing micro-loans to women predominantly in rural areas across India. Our aim is to enable rural transformation by igniting the spirit of enterprise among these women. The company is popularly known as 'Grameen Koota' amongst its customers, translating to 'rural group' in Kannada.



## Catering to life cycle needs of our customers

We offer a bouquet of loan products to cater to various life cycle needs of our customers. These include loans for income generation, health care, education, emergencies, festivals, home improvement, working capital, water and sanitation, etc.



"I have availed the Grameen Unnati Loan to expand my family's pooja essentials store. The processing was quick and easy. I am earning good profits now!"  
Nagamma, CA Grameen customer, Karnataka



"Using CA Grameen loans, I was able to purchase raw materials required to weave Banarasi sarees. My business has taken off now, and I am happy."  
Prabhavati, CA Grameen customer, Uttar Pradesh



### Customer- centric business

- Products to suit life cycle needs
- Strong Client Protection Principles
- Regular customer engagement
- Access to need-based credit
- Robust grievance redressal
- High customer retention rate

## Udaya Kumar Hebbar | Managing Director

"At CA Grameen, we aim to be the most trusted financial partner of low-income and rural households in India. We intend to create a long-term positive impact at the bottom of the social pyramid by offering responsible business products. With our strategy of high-touch, high-tech business model, we continue to achieve scalability and long-term sustainable growth."



### Revolutionizing Rural Finance in India



4.98 Million  
Customers



388  
Districts



19,659  
Employees



1,976  
Branches



16 States  
& 1 UT



USD 3.15  
Billion AUM

\*Data as on 30 June, 2024 | For more info: [www.creditaccessgrameen.in/investors](http://www.creditaccessgrameen.in/investors)



#### Vision

To be the preferred financial partner of Indian households lacking access to formal credit.

#### Mission

To provide affordable credit and other financial services in a responsible, sustainable, reliable way to our customers matching their evolving needs.



#### What makes us a Great Place to Work?

- Equal opportunity employer
- Nurturing employee well-being
- Focus on local employment generation
- Encouraging employee upskilling
- Internal growth opportunities
- Unique incentive structure

# Consistent Value Creator

Our growth roadmap is built around the following unique propositions which help us deliver superior, consistent outcomes and create value for our stakeholders!



- 1 High-touch, high-tech delivery model
- 2 Robust IT infrastructure, end-to-end digitization of field operations
- 3 Focused on rural penetration and customer-centricity
- 4 Strong risk and audit management
- 5 Efficient and stable management team
- 6 Business model with inherent ESG adherence
- 7 Focus on strong governance to protect stakeholder interests
- 8 Consistent growth track record, superior asset quality, and improved operational profitability
- 9 Employee-friendly organization – creative & value-centric work culture

10 Business operations interlinked with UN Sustainable Development Goals





# Our CSR Efforts – Lending a Helping Hand!

Powering communities through an evolving and inclusive development approach

Our CSR activities are executed by **CreditAccess India Foundation**, a 100% subsidiary of CreditAccess Grameen Limited



## Key Focus Areas

- Education
- Healthcare
- Livelihood
- Rural Development
- Disaster Relief



## Impact Created

- 750,000 Corona warriors supported with COVID protection essentials
- 92,792 rural high school students imparted with life-skills training
- 78,877 beneficiaries provided with disaster relief assistance
- 8,661 beneficiaries availed diagnostic facilities via mobile health check-up vans
- 2,293 beneficiaries provided with cancer screening and 7,635 beneficiaries provided with primary healthcare services
- 3,966 rural public institutions and 3,073 anganwadis supported with essential amenities
- 1,826 beneficiaries supported with vocational and livelihood skills training
- 372 specially-abled individuals provided with necessary amenities and support to help them lead better lives
- 1,557 scholarships provided for needy students and 600 rural students benefitted through our digital self-learning centres
- 260 rural household sanitation units constructed
- 4 rainwater harvesting and 1 lake rejuvenation project completed
- 160 million litres of water storage capacity created through watershed management projects.
- 1 smart classroom established for intellectually challenged students

## Jagruti

### Customer Awareness & Financial Literacy Initiative



The initiative spreads awareness among our customers on key socio-economic issues, and we have covered 500+ topics, thus far.

# Awards & Certifications

The awards and certifications that have been bestowed on us are a constant source of inspiration

Best Core Banking Technology Implementation Award 2024

Best Tech of the Year by Quantic India 2022-2023

Breaking Ground in WASH Financing Award at IFI Summit 2022

Prestigious Brands of Asia - 2022 by BARC

Gold Shield Award for Excellence in SDG Reporting by ICAI 2020-2021

India's Best Workplaces™ in BFSI 2020-2023



India's 100 Best Companies To Work For™ - 2023

Microfinance Organization of the Year 2015, 2019, 2020 and 2023

Best Small NBFC at the Mint BFSI Summit & Awards 2023

CNBC-AWAAZ CEO Awards 2019

Great Place to Work® Certified 2020-2025

Gold Level in Client Protection Principle Certification by M-CRIL 2022

## Ratings

AA- (Stable)	AA- (Stable)	AA- (Stable)
Ind-Ra	CRISIL	ICRA
Banking Facility		

AA- (Stable)	AA- (Stable)	AA- (Stable)
Ind-Ra	CRISIL	ICRA
Non-Convertible Debenture		

CRISIL	M1C1
COCA	
ICRA	A1+
Commercial Paper	

## Our Brands

Financial Products

**GrameenKoota**  
Micro Finance

CSR Wing

**CreditAccess**  
India Foundation

Customer Awareness Program

**GrameenKoota**  
Retail Finance

**GrameenKoota**  
Jagruti

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