

July 31, 2019

The General Manager
Department of Corporate Services – Listing Dept.
BSE Limited
Phiroze Jeejeebhoy Towers Dalal
Street
Mumbai 400001
Scrip code: **541770**

The Vice President, Listing Department National
Stock Exchange of India Limited The Exchange
Plaza
Bandra Kurla Complex Bandra
(East) Mumbai 400051
Scrip code: **CREDITACC**

Dear Sir/Madam,

Subject: Intimation of Investor Presentation

Further to the intimation dated July 23, 2019 regarding Earnings Conference Call, we hereby enclose the Investor Presentation Q1FY20.

Thanking you,

Yours sincerely,

CreditAccess Grameen Limited



Syam Kumar R
Company Secretary

CreditAccess Grameen Limited

(Formerly known as Grameen Koota Financial Services Pvt Ltd.)

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The journey of transforming lives



CreditAccess Grameen Limited
Q1 FY20 Investor Presentation
July 2019

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Q1 FY20 Result Update

Investment Rationale

Business Outlook

Annexure



Q1 FY20: Key Performance Highlights

GLP
Rs 7,619 Cr
(+39.4% YoY)

Disbursements
Rs 2,310 Cr
(+42.9% YoY)

Weighted Avg. COB
10.2%
Marginal COB
9.4%

Cost/Income Ratio
35.4%
Opex/GLP Ratio
4.8%

Capital Adequacy Ratio
34.6%
Tier 1 Ratio
33.2%

ROA
4.8%
ROE
15.9%

PAT
Rs 96 Cr
(+32.7% YoY)

Total Equity
Rs 2,459 Cr
D/E Ratio
2.0x

GNPA 0.55%
Provisioning 1.10%
NNPA 0.00%

Branches 753
(+31.4% YoY)
Employees 8,641
(+31.4% YoY)

Active Borrowers
25.6 Lakh
(+32.1%)

Entered Jharkhand in
Q1 FY20
Entered Rajasthan &
Gujarat in July 2019

Q1 FY20: Profit & Loss Statement

Profit & Loss Statement (Rs. Cr)	Q1 FY20	Q1 FY19	YoY%	Q4 FY19	QoQ%	FY19
Interest income	364.2	284.0	28.2%	312.4	16.6%	1,218.3
- Interest on Loans	352.5	280.1	25.9%	297.8	18.4%	1,156.1
- Income from Securitisation	10.2	3.5	192.8%	11.6	-11.4%	55.2
- Interest on Deposits with Banks and FIs	1.4	0.4	219.5%	3.0	-52.7%	7.0
Income from Direct Assignment	6.3	0.0	NM	17.5	-63.8%	46.0
Finance Cost on Borrowings	120.1	97.3	23.5%	99.5	20.7%	398.7
Cost on Financial Liability towards Securitisation	3.5	0.2	NM	3.2	10.2%	18.1
Net Interest Income	246.9	186.6	32.4%	227.2	8.7%	847.6
Non-interest Income & Other Income	6.1	2.1	198.3%	6.5	-5.5%	19.0
Total Net Income	253.1	188.6	34.2%	233.7	8.3%	866.6
Employee Expenses	58.6	40.5	44.7%	50.0	17.4%	186.1
Other Expenses	27.6	20.3	35.9%	30.2	-8.7%	100.1
Depreciation, Amortisation & Impairment	3.3	1.6	104.4%	2.0	60.0%	7.8
Pre-Provision Operating Profit	163.6	126.2	29.6%	151.5	8.0%	572.6
Impairment of Financial Instruments	15.5	13.9	11.5%	33.9	-54.3%	74.9
Profit Before Tax	148.1	112.4	31.8%	117.6	25.9%	497.7
Total Tax Expense	52.3	40.1	30.3%	41.3	26.6%	176.0
Profit After Tax	95.8	72.2	32.7%	76.3	25.6%	321.8
Other comprehensive income	-3.7	22.3	-116.5%	-11.8	-68.9%	-9.9
Total Comprehensive Income	92.2	94.5	-2.5%	64.5	42.9%	311.8
Key Ratios	Q1 FY20	Q1 FY19		Q4 FY19		FY19
Portfolio Yield ¹	19.7%	20.7%		18.6%		20.0%
Cost of Borrowings ²	10.2%	10.5%		9.9%		10.4%
NIM ³	12.6%	13.2%		12.0%		12.7%
Cost/Income Ratio	35.4%	33.1%		35.2%		33.9%
Opex/GLP Ratio ⁴	4.8%	4.8%		5.0%		5.0%

1) Portfolio Yield = (Interest on portfolio loans excluding processing fees + Income from securitisation) / Avg. quarterly onbook loans

2) Cost of Borrowings = Borrowing cost including processing fees and other charges / Monthly average borrowings

3) NIM = Net Interest Income less processing fees, interest on deposits, income from direct assignment / Avg. quarterly onbook loans

4) Opex/GLP Ratio = Operating cost / Avg. quarterly GLP

Q1 FY20: Balance Sheet

Balance Sheet (Rs. Cr)	Q1 FY20	Q1 FY19	YoY%	Q4 FY19	QoQ%
Cash & Other Bank Balances	526.4	205.9	155.6%	615.5	-14.5%
Loans					
- Balance sheet assets (Net of Impairment Loss Allowance)	6,902.2	5,275.5	30.8%	6,404.2	7.8%
- Securitised assets	194.4	139.5	39.4%	198.6	-2.1%
Property, plant and equipment	21.4	10.7	100.2%	18.7	14.7%
Intangible assets	8.1	7.4	9.0%	8.4	-3.6%
Right to use assets	13.5	0.0	NM	0.0	NM
Other Financial & Non-Financial Assets	111.4	87.2	27.7%	111.9	-0.4%
Total Assets	7,777.4	5,726.2	35.8%	7,357.3	5.7%
Debt Securities	562.9	712.6	-21.0%	556.2	1.2%
Borrowings (other than debt securities)	4,373.5	3,185.9	37.3%	4,114.5	6.3%
Subordinated Liabilities	25.0	79.7	-68.6%	37.1	-32.6%
Financial liability towards Portfolio securitised	187.6	148.9	26.0%	158.8	18.1%
Lease liabilities	13.8	0.0	NM	0.0	NM
Other Financial & Non-financial Liabilities	156.0	65.9	136.7%	125.7	24.1%
Total Equity	2,458.6	1,533.3	60.4%	2,365.1	4.0%
Total Liabilities and Equity	7,777.4	5,726.2	35.8%	7,357.4	5.7%
Key Ratios	Q1 FY20	Q1 FY19		Q4 FY19	
ROA ¹	4.8%	5.3%		4.1%	
D/E ²	2.0	2.6		2.0	
ROE ¹	15.9%	19.4%		13.1%	
GNPA ³	0.55%	0.88%		0.61%	
Provisioning ⁴	1.10%	1.38%		1.17%	
NNPA	0.00%	0.0%		0.00%	

1) ROA = PAT/Avg. Quarterly Total Assets (including direct assignment) (Annualized), ROE = PAT/Avg. Quarterly Total Equity (Annualized)

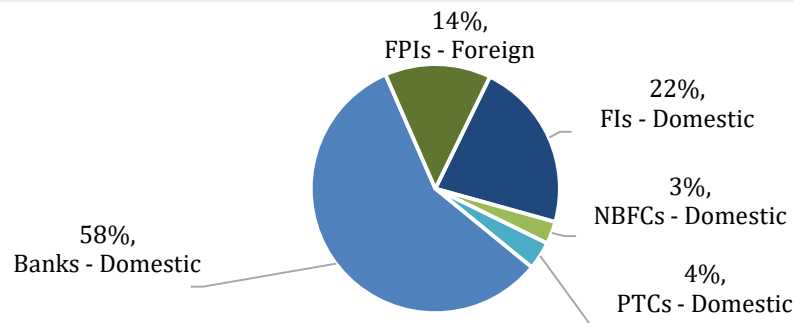
2) Debt = Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities

3) GNPA = Stage III (ECL) exposure at default / (Sum of exposure at default of Stage I + Stage II + Stage III) [From Mar-19, Stage I = 0 to 15 days, Stage II = 16 to 60 days, Stage III > 60 days]

4) Provisioning including management overlay

Q1 FY20: Well-Diversified Liability Mix

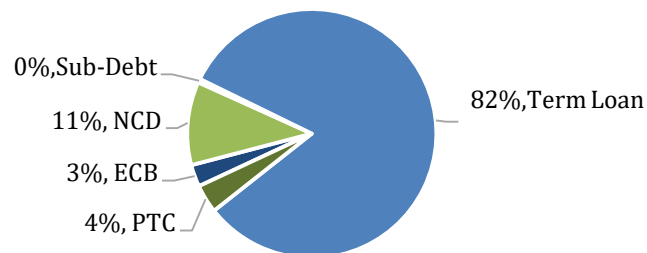
Liability Mix - Institution Wise (%)



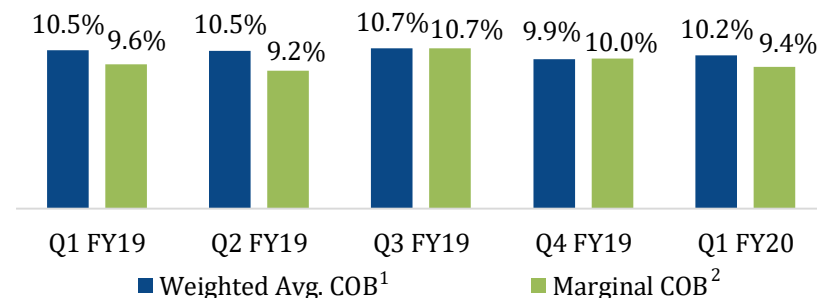
Focus on dynamic liability management

- Focus on long-term funding with a mix of domestic & foreign sources
- Target to meet 40%-50% of funding requirement through foreign sources
- Diverse lenders' base:
 - 26 Commercial Banks, 3 Financial Institutions, 8 Foreign Institutional Investors, 3 NBFCs
- Strong parentage of CreditAccess Asia providing access to diverse global lender base

Liability Mix - Instrument Wise (%)



One Of The Lowest Marginal Borrowing Cost (%)



Note: Rs 125 Cr of Direct Assignment and Rs 98.8 Cr of Securitisation transaction were completed in Q1 FY20 at an avg. cost of 9.5%

1) Marginal COB = (Borrowings availed during the period * interest rate + processing fees and other charges) / Borrowings availed during the period

2) Weighted Avg. COB = Borrowing cost including processing fees and other charges / Monthly average borrowings

Q1 FY20: Comfortable Liquidity Position To Meet Obligations And Fulfil Growth Requirements

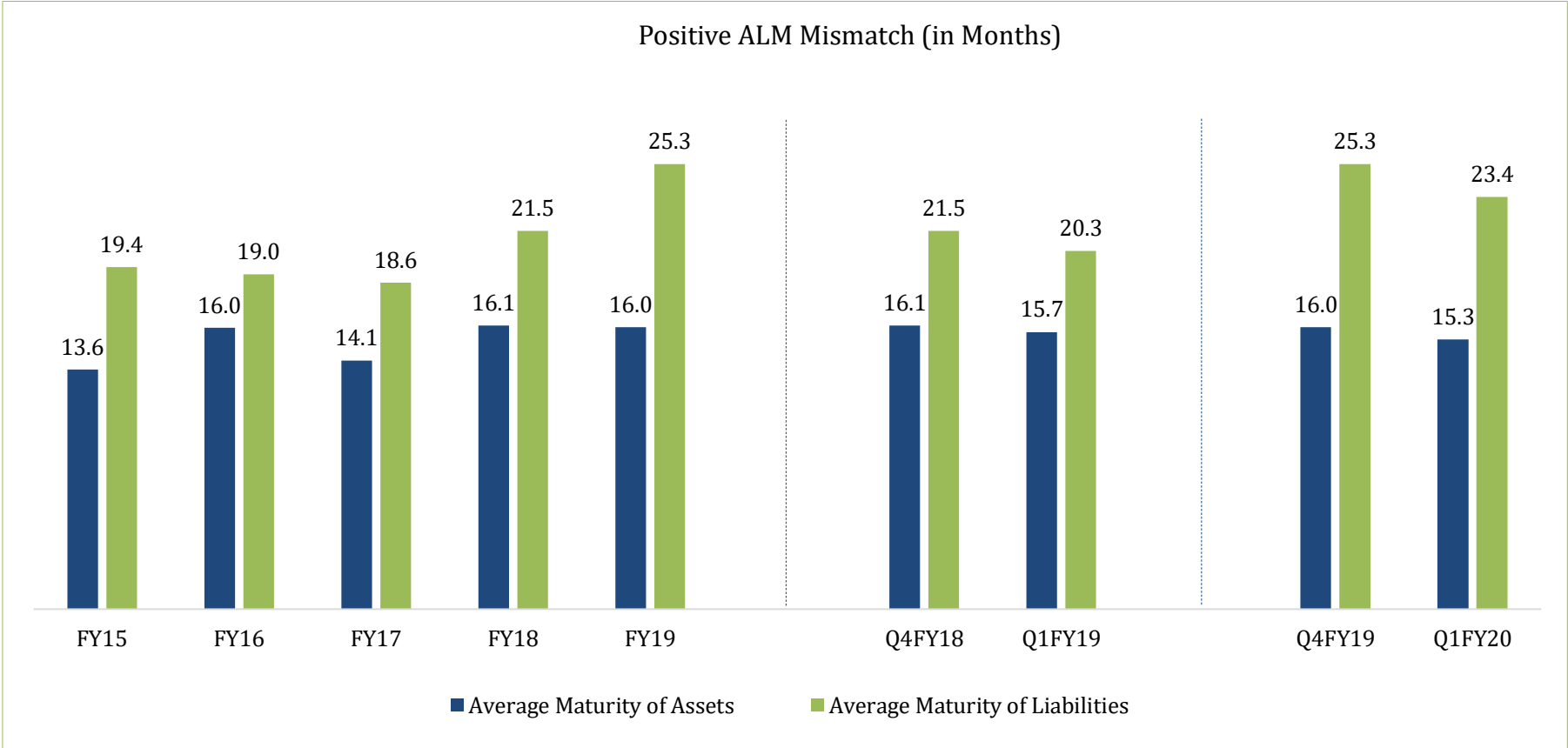
Particulars (Rs Cr)	For the month			For the Financial year	
	Jul-19	Aug-19	Sep-19	2019-2020 (July-19 to Mar-20)	2021
Opening Cash & Equivalents* (A)	525.5	710.7	953.5	525.5	1,976.0
Loan recovery [Principal] (B)	578.7	547.9	505.0	4,341.0	3,112.1
Total Inflow (C=A+B)	1,104.2	1,258.6	1,458.6	4,866.5	5,088.1
Borrowing Repayment [Principal]					
Term loans and Others (D)	289.3	154.2	199.2	1,933.4	1,471.3
NCDs (E)	0.0	37.0	100.0	217.0	243.6
Securitisation and DA (F)	104.2	113.8	103.0	740.1	50.4
Total Outflow G=(D+E+F)	393.5	305.1	402.2	2,890.5	1,765.3
Closing Cash and equivalents (H= C-G)	710.7	953.5	1,056.3	1,976.0	3,322.8
Static Liquidity (B-G)	185.2	242.8	102.8	1,450.5	1,346.8

* Details of Opening Cash & Equivalents

Particulars	Rs. Cr
Cash and Bank Balance	248.4
Short Term Deposits with Banks	251.0
Term Deposits with Banks	26.1
Total	525.5

- Diversified funding sources with mix of Domestic and Foreign sources (All are Term Loans)
- There are no commercial papers
- No Bonds/NCDs from Mutual funds
- Limited exposure to NBFCs stands at ~3%

**Month on month positive Static Liquidity Gap
Funds in pipeline Rs. 2,838 Crore (Banks and FIs)**



Q1 FY20: Rating Upgrade & Reaffirmations

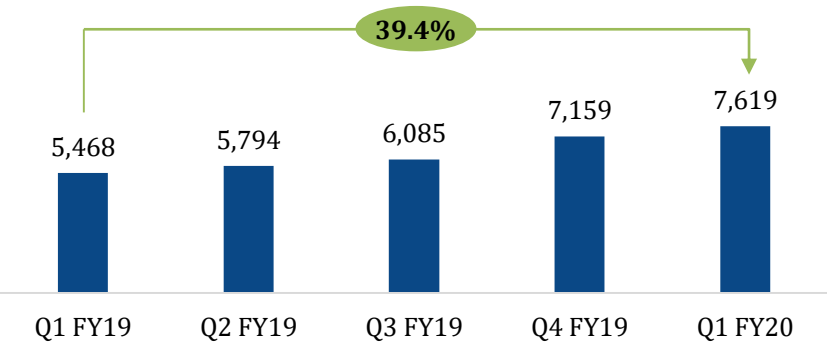
Rating Instrument	Rating Agency	Q1 FY19	Q1 FY20
		Rating/Grading	Rating/Grading
Bank facilities	ICRA	ICRA A (Stable)	ICRA A+ (Stable)
Non-convertible debentures	ICRA	ICRA A (Stable)	ICRA A+ (Stable)
Subordinated debt	ICRA	ICRA A (Stable)	ICRA A+ (Stable)
Commercial Paper	ICRA	ICRA A1	ICRA A1+
Comprehensive Microfinance Grading(Institutional Grading/Code of Conduct Assessment (COCA))	CRISIL/SMERA	mfR1	M1C1
Social Rating	M-CRIL	$\Sigma\alpha$	$\Sigma\alpha$

* As per SIDBI guidelines, comprehensive Microfinance grading should be done by the same organization (CRISIL is our rating agency)

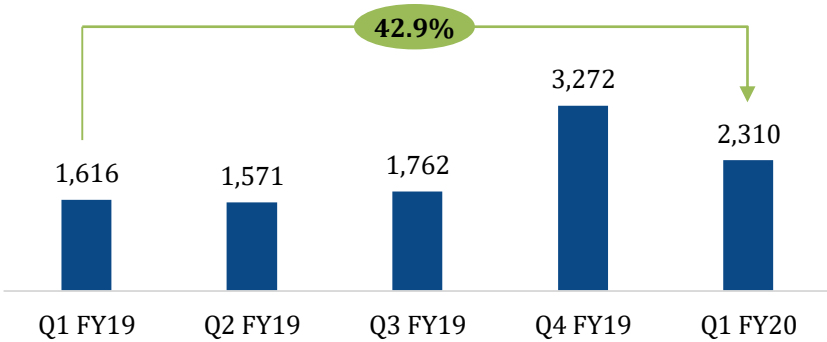
M1 - Microfinance Institutional Grading – Reflects CRISIL's opinion on the ability of an MFI to conduct its operations in a scalable and sustainable manner
C1 - Social Rating – Expert opinion in the social performance of a financial institution , and likelihood that it meets social goals in line with accepted social values

Q1 FY20: Robust Quarterly Performance Trend (1/2)

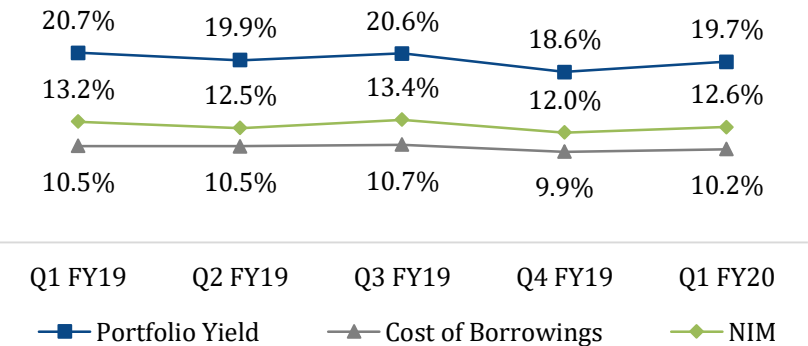
Gross Loan Portfolio (GLP) (Rs Cr)



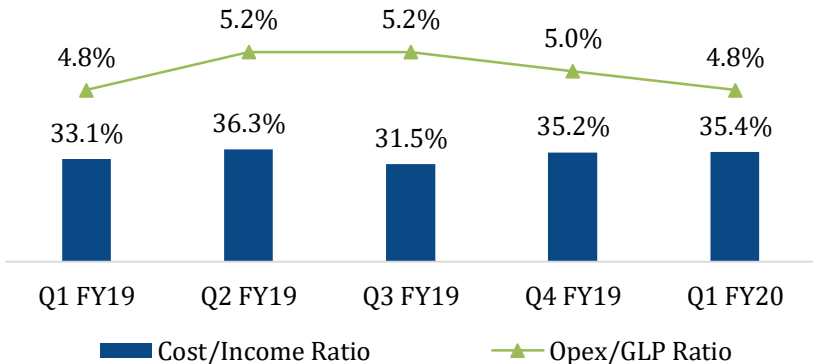
Disbursements (Rs Cr)



Margin Analysis (%)

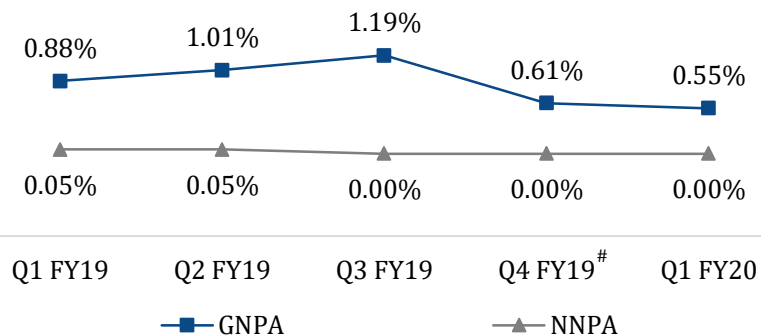


Operating Efficiency (%)

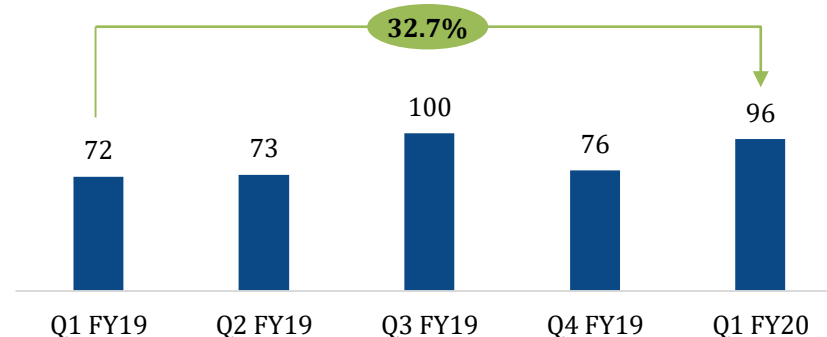


Q1 FY20: Robust Quarterly Performance Trend (2/2)

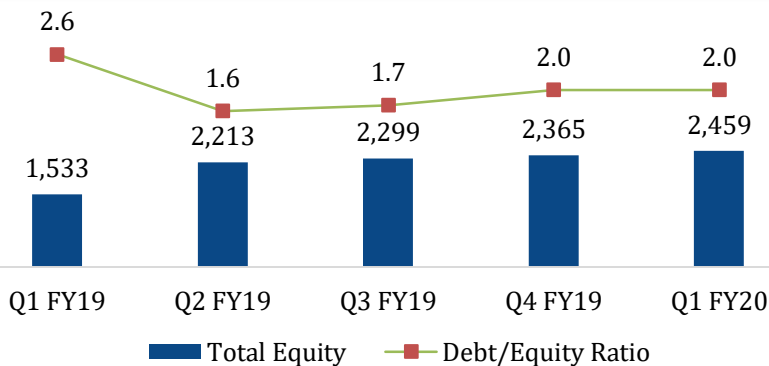
Asset Quality (%)



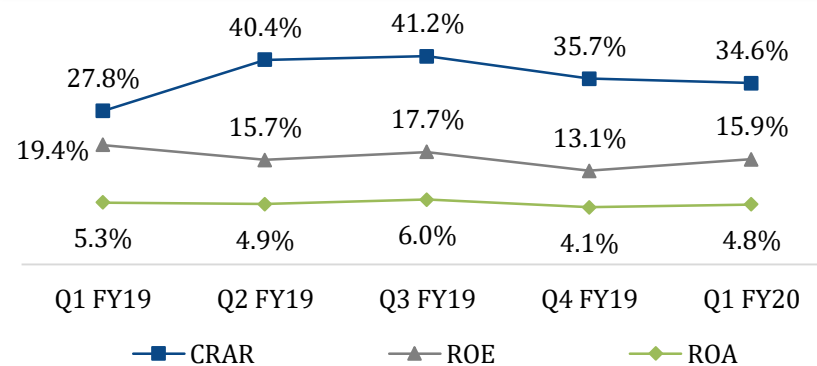
PAT (Rs Cr)



Total Equity (Rs Cr) & Debt/Equity Ratio

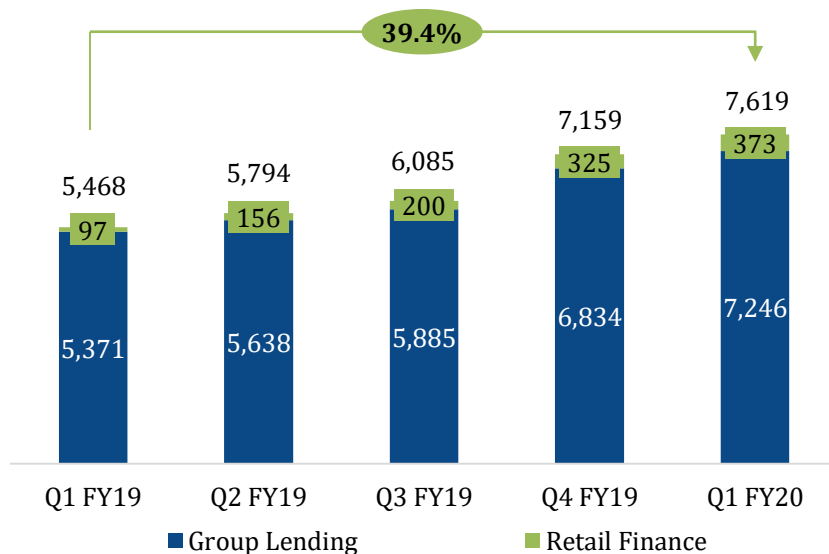


Return Ratios & Capital Adequacy (%)

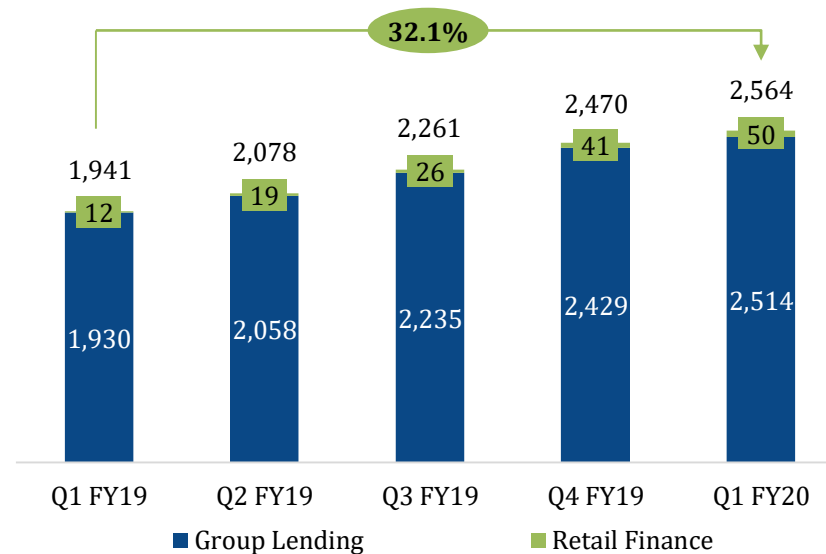


Q1 FY20: Strong Business Traction With Rural Focus...

Gross Loan Portfolio (GLP) (Rs Cr)



Borrowers ('000)

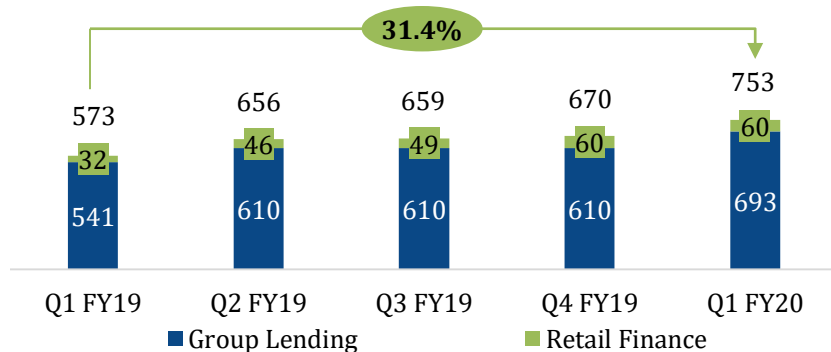


- Strong focus on non-urban geographies with 82% borrowers
- Group Lending (GL) 95.1%, Retail Finance (RF) 4.9%
- GL Loan Usage – Animal Husbandry 43%, Trading 19%, Partly Agri related 16%, Production 8%, Housing 4%, Education 3%, Others 7%

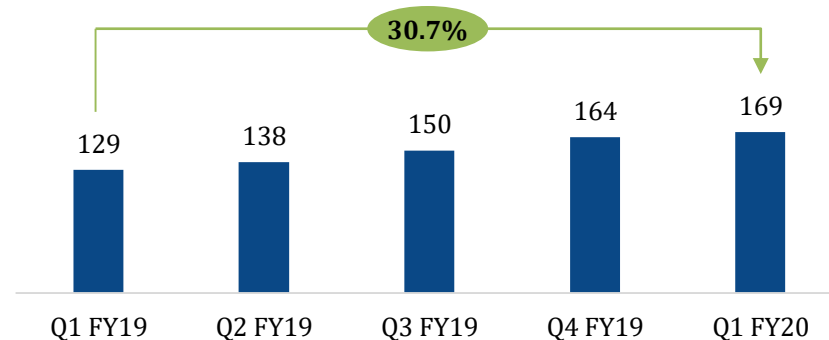
- 8.1 Lakh GL borrowers have completed 3 years, with strong client retention
- Collection frequency: GL (53% weekly, 39% bi-weekly, 8% monthly), RF (100% monthly)
- Collection efficiency: 98.8%

Q1 FY20: ...Backed by Consistent Growth In Infrastructure

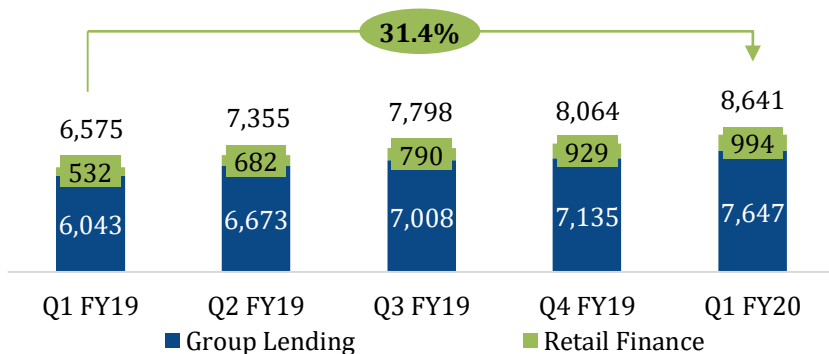
Branches



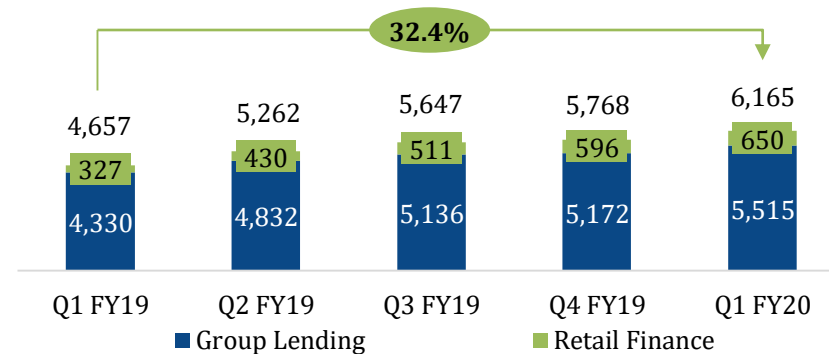
Kendras (Group Lending) ('000)



Employees

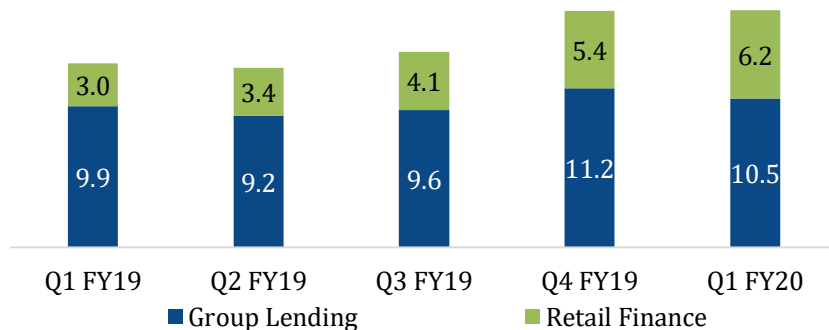


Loan Officers

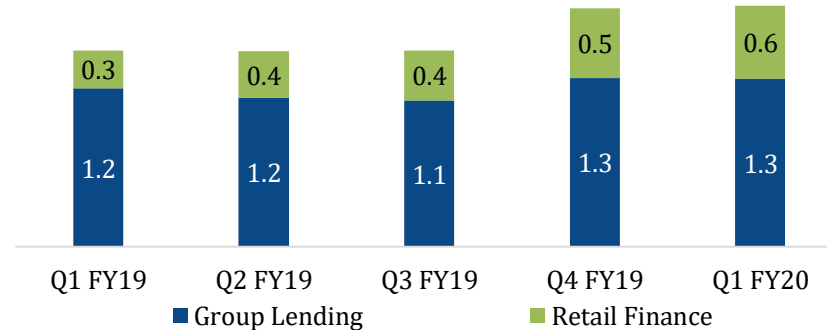


Q1 FY20: ...Along With Sustainable Productivity

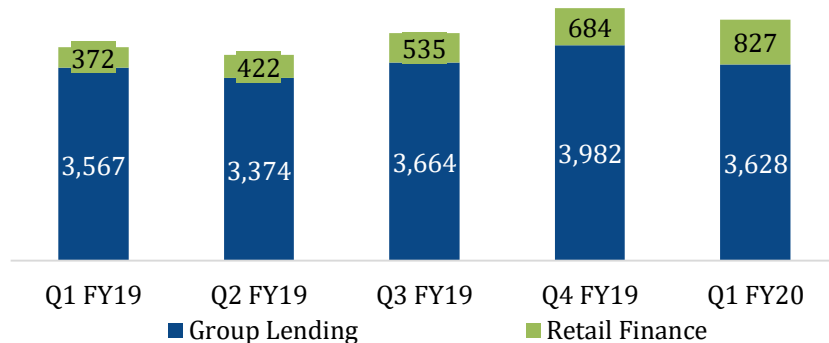
GLP / Branch (Rs Cr)



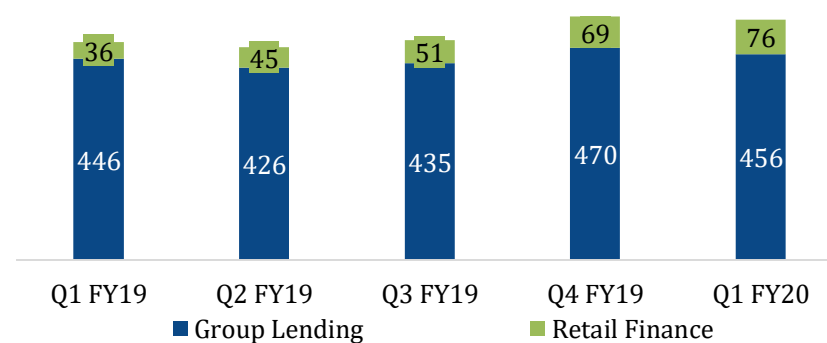
GLP / Loan Officer (Rs Cr)



Borrowers / Branch



Borrowers / Loan Officer



Q1 FY20: ...Product Range To Meet Diverse Customer Needs

GLP - Product Mix	Q1 FY19		Q2 FY19		Q3 FY19		Q4 FY19		Q1 FY20	
	(Rs Cr)	% of Total	(Rs Cr)	% of Total	(Rs Cr)	% of Total	(Rs Cr)	% of Total	(Rs Cr)	% of Total
IGL	4,364	80%	4,509	78%	4,725	78%	6,088	85%	6,454	85%
Family Welfare	380	7%	378	7%	261	4%	93	1%	264	3%
Home Improvement	625	11%	749	13%	894	15%	643	9%	518	7%
Emergency	2	0%	2	0%	5	0%	10	0%	10	0%
Retail Finance	97	2%	156	3%	200	3%	325	5%	373	5%
Total	5,468	100%	5,794	100%	6,085	100%	7,159	100%	7,619	100%

GLP - Avg. Ticket Size (Rs '000)	Q1 FY19		Q2 FY19		Q3 FY19		Q4 FY19		Q1 FY20	
IGL	18.7		17.9		17.3		20.8		20.9	
Family Welfare	8.2		7.4		5.0		2.9		7.6	
Home Improvement	10.5		10.0		9.6		9.1		8.2	
Emergency	0.6		0.6		0.6		0.7		0.6	
Retail Finance	77.1		76.5		73.5		77.2		73.4	
Total	15.9		15.1		14.2		17.3		17.8	

GLP - Avg. Outstanding Per Borrower (Rs '000)	Q1 FY19		Q2 FY19		Q3 FY19		Q4 FY19		Q1 FY20	
Group Lending	27.8		27.4		26.3		28.1		28.8	
Retail Finance	81.6		80.3		76.5		79.3		75.3	

Q1 FY20: District Wise Exposure Trend

Portfolio Exposure of Districts (% of Portfolio)	Q1 FY19		Q2 FY19		Q3 FY19		Q4 FY19		Q1 FY20	
	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts
< 0.5%	91	62%	101	65%	103	66%	105	67%	118	69%
0.5% - 1%	23	16%	24	15%	20	13%	19	12%	19	11%
1% - 3%	26	18%	26	17%	29	19%	29	18%	29	17%
3% - 5%	5	3%	4	3%	3	2%	3	2%	4	2%
> 5%	1	1%	1	1%	1	1%	1	1%	-	0%
Total	146	100%	156	100%	156	100%	157	100%	170	100%

Borrowers Exposure of Districts (% of Borrowers)	Q1FY19		Q2FY19		Q3FY19		Q4FY19		Q1 FY20	
	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts	No. of Districts	% of Total Districts
< 0.5%	84	58%	94	60%	97	62%	100	64%	112	66%
0.5% - 1%	25	17%	26	17%	25	16%	25	16%	26	15%
1% - 3%	33	23%	32	21%	30	19%	28	18%	28	16%
3% - 5%	4	3%	4	3%	4	3%	4	3%	4	2%
> 5%	-	0%	-	0%	-	0%	-	0%	-	0%
Total	146	100%	156	100%	156	100%	157	100%	170	100%

District in terms of GLP	Q1FY19		Q2FY19		Q3FY19		Q4FY19		Q1 FY20	
	% of Total GLP	Contribution to Overall Growth %	% of Total GLP	Contribution to Overall Growth %	% of Total GLP	Contribution to Overall Growth %	% of Total GLP	Contribution to Overall Growth %	% of Total GLP	Contribution to Overall Growth %
Top 1	6%	5%	5%	3%	5%	-1%	5%	5%	5%	3%
Top 3	14%	12%	14%	12%	13%	2%	13%	11%	13%	9%
Top 5	22%	20%	21%	11%	20%	1%	20%	16%	19%	14%
Top 10	35%	31%	34%	18%	32%	-4%	32%	27%	31%	25%
Other	65%	69%	66%	82%	68%	104%	68%	73%	69%	75%

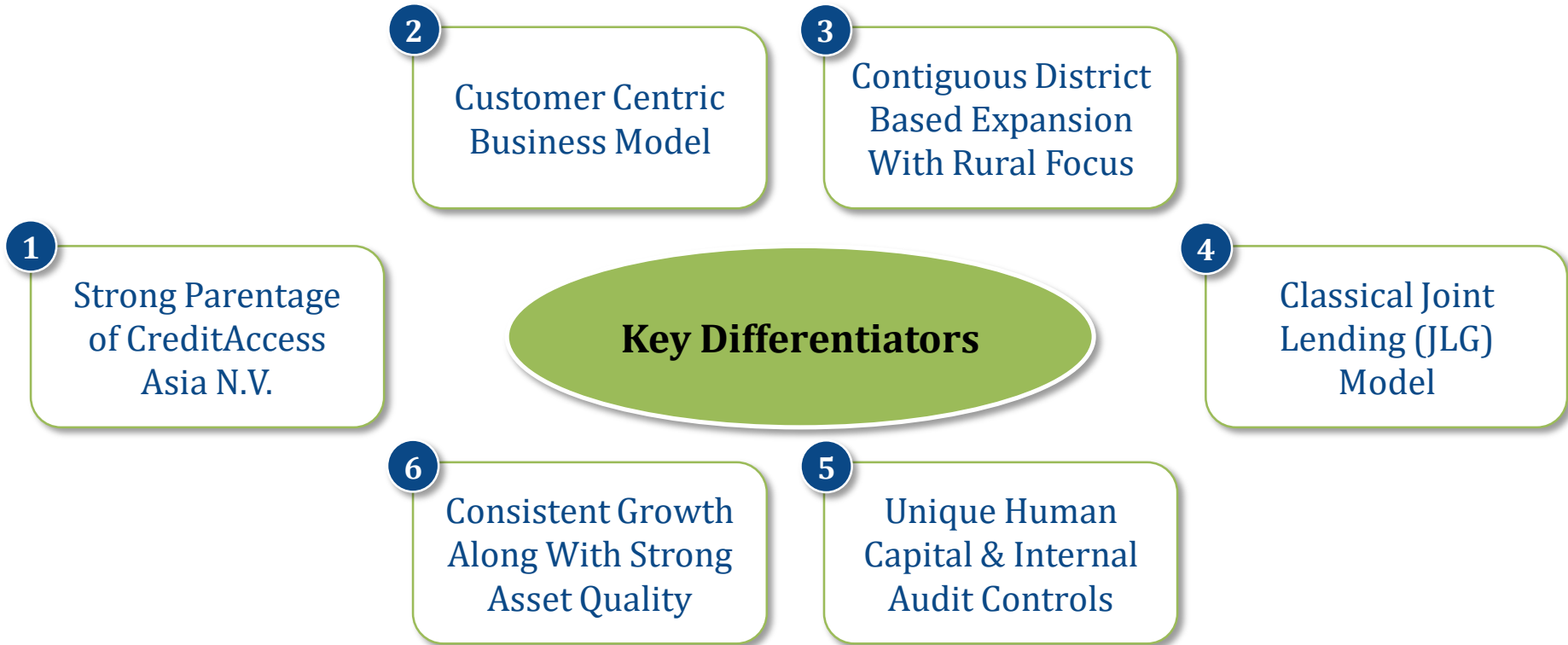
Q1 FY20 Result Update

Investment Rationale

Business Outlook

Annexure





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



Committed to Micro Finance Business

- CreditAccess Asia N.V. (CAA) specialises in Micro and Small Enterprises financing
- Operates in India & SE Asia through subsidiaries in India, Indonesia, Philippines and Vietnam
- Widely held shareholding base: 191 investors - Olympus ACF Pte Ltd. 18.6%, Asian Development Bank 9.6%, individuals/HNIs/Family Offices 71.8%
- Headquartered in Amsterdam, The Netherlands

Strong Financial Support

- Invested through multiple rounds of capital funding along with secondary purchase during 2009 to 2017
- Displayed trust in our business model post demonetisation by infusing Rs 550 Cr in FY17
- Provides access to global fundraising opportunities leveraging CAA's network and relationships
- Holds 80.14% in CAGL, committed to hold up to the regulatory requirement in future

Customer Centric Business Model (1/2)



Partnering in growth with diverse product suite catering to entire customer life cycle



59% of GLP has interest rate of 18%-19%



Customer flexibility - Even in a group, borrowers can have different borrowing limit, ticket size, disbursement & repayment schedule, no pre-payment penalty



Customer can have multiple loans within the credit line/borrowing limit to meet specific requirements



High customer engagement through predominantly weekly Kendra meetings



Strong focus on client protection in collection, awareness building and grievance resolution

High customer satisfaction
87% Borrower retention rate

Portfolio stability with
lower loan run-off

Significant growth
from existing customer

Lower customer
acquisition cost

Customer Centric Business Model (2/2)

Loan Type	Customer Centric Products	Purpose	Ticket Size (Rs.)	Tenure (months)	Yield	% of GLP
Group	Income Generation Loan(IGL)	Business Investments and Income Enhancement activities	5,000 - 80,000	12-24	21%	36.2%
					19%	48.5%
Group	Home Improvement Loans	Water Connections, Sanitation and Home Improvement & Extensions	5,000 - 50,000	12-48	18%	6.8%
Group	Family Welfare Loans	Festival, Medical, Education and Livelihood Improvement	1,000 - 15,000	3-12	18%	3.5%
Group	Emergency Loans	Emergencies	1,000	3	18%	0.1%
Individual	Retail Finance Loans	Purchase of inventory, machine, assets or for making capital investment in business or business expansion	Up to 5,00,000	6-60	20%-22%	4.9%

Cashless shift based on customer's preference

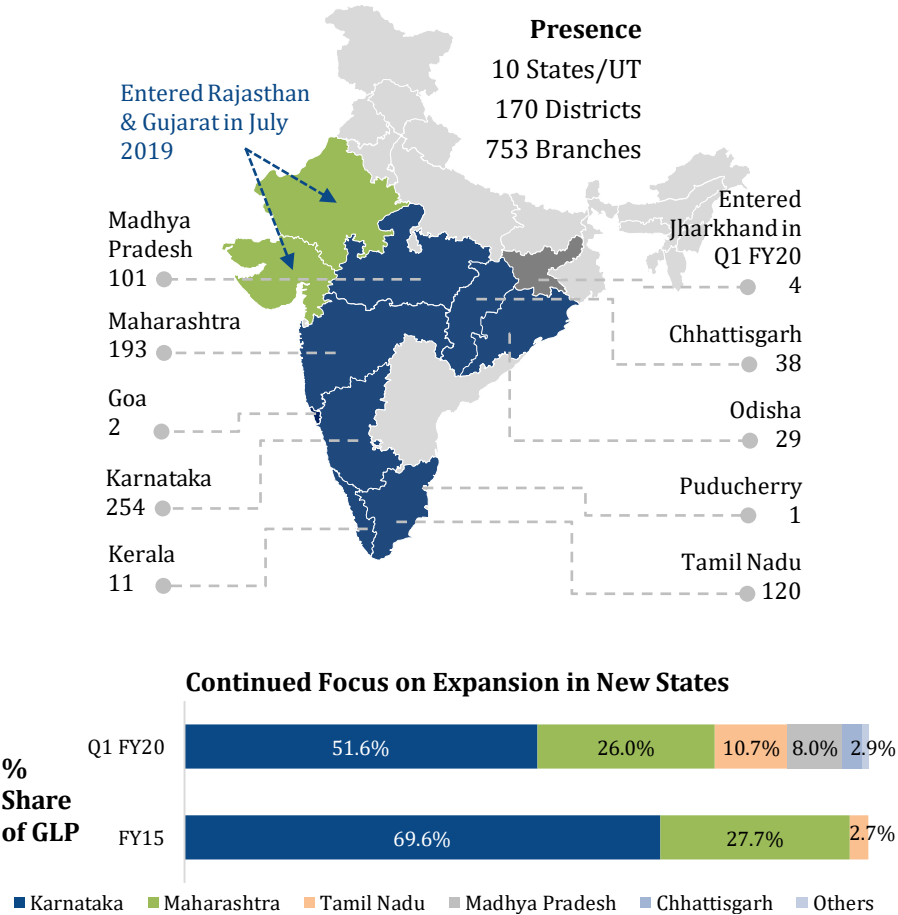
- Small loans: Cash/Cashless
Larger Loans: Cashless
- 100% of branches enabled for cashless disbursements
- Currently, 52% disbursements are on cashless mode
- 100% cashless in retail finance business

Retail Finance

- Retail Finance was launched in 2016 to support the enhanced credit needs of our graduated customers, making CAGL 'One stop shop' for various customer requirements
- Currently there are 8.1 Lakh GL borrowers who have completed 3 years and are captive potential for retail finance business

Calibrated, Contiguous District Based Expansion Strategy

Focusing on Deep Rural Penetration



Focus on achieving deep penetration within a particular district within three years of commencement of operations



Gradual expansion into the next (typically adjoining) district



Systematic methodology in selection of new districts based on availability of infrastructure, competition, historical performance trend, socio-economic risk, growth potential



Contiguous expansion provides significant scale and diversification advantages

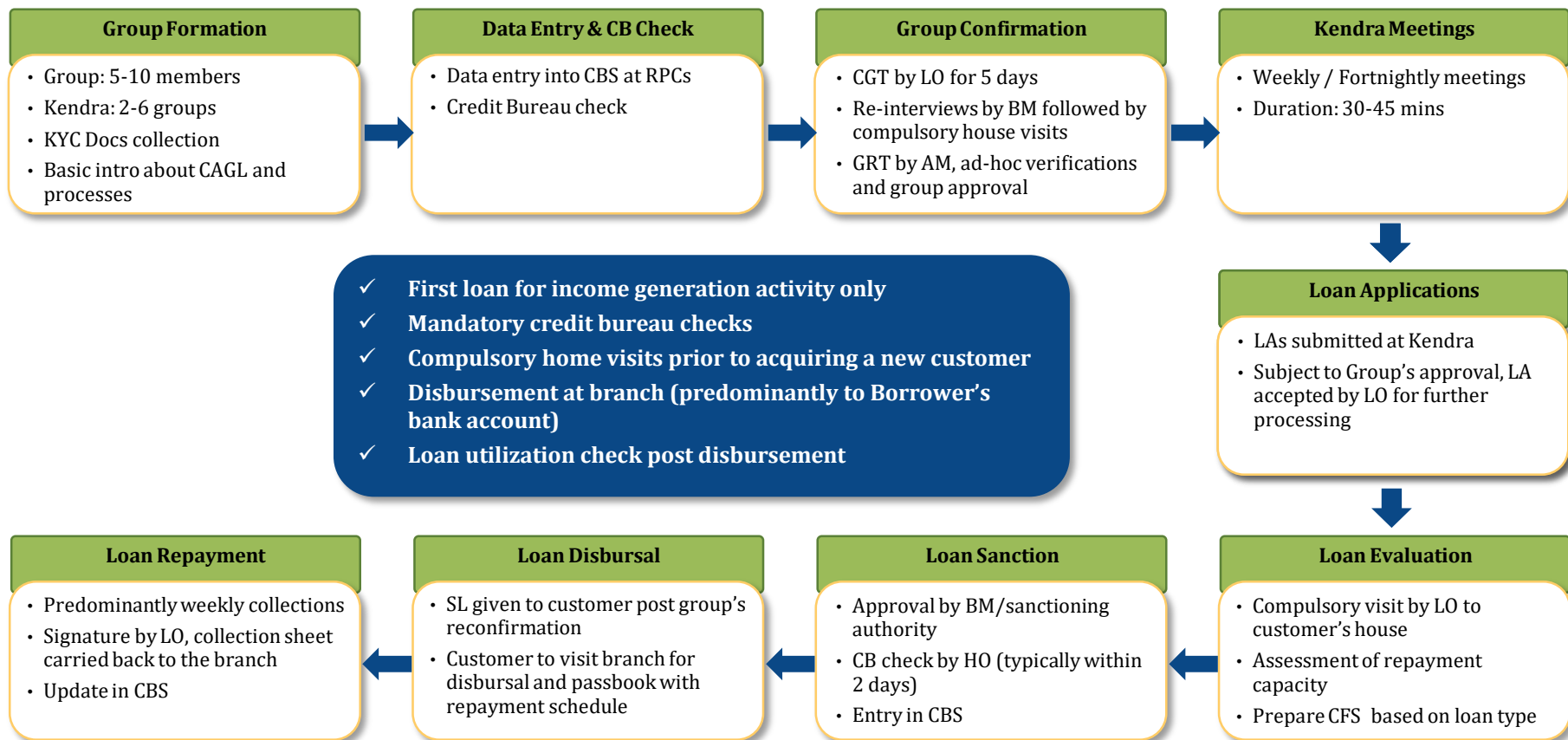


Familiarity of the loan officers with demographics of nearby districts enables effective customer evaluation and better servicing



Lower exposure to a particular district (97% of districts \leq 3% of GLP, No single district has > 5% of total GLP)

Classical JLG Lending Model



Note: CB: Credit Bureau, CBS: Core Banking System, RPC: Regional Processing Center, CGT: Compulsory Group Training, LO: Loan Officer, BM: Branch Manager, CFS: Cash Flow Statement, AM: Area Manager, LA: Loan Application, HO: Head Office, SL: Sanction Letter, KM: Kendra Meeting

Unique Human Capital

Well-established Operational Structure

Business Heads



**21
Regional Heads**



**186
Area Managers**




**1,228
Branch Managers**




**6,165
Loan Officers**



**753
Branches**



**Multiple layers
of checks during
customer selection,
loan sanctioning,
loan disbursement,
loan utilization check**



Sound Understanding of Rural Market

- ~90% of employees are hired fresh from rural communities
- ~40%-45% of employees are from families of active customers

Highly Efficient Workforce

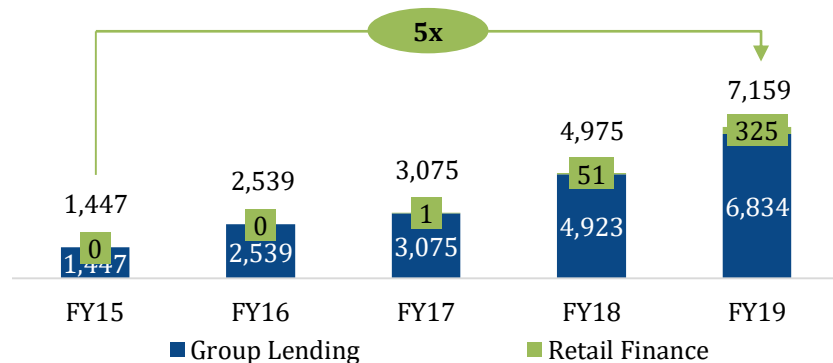
- In-house 4-weeks pre-hiring training program
- Compulsory rotation of loan officers annually and branch managers bi-annually for varied job experience and work satisfaction
- Employee incentives delinked from disbursement or collections, and linked to number of customers serviced and quality of service
- High employee retention rate

Internal Audit & Controls

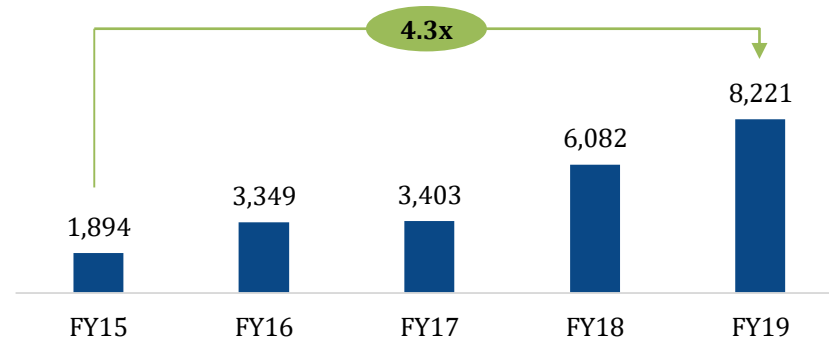
- Strong internal audit team of 137 people
- Internal audit frequency – 6 times in a year at branches, 4 times at regional offices, 4 times at head office
- Internal audit teams are responsible for HO, branch and field audits
- Internal audit of back-end process at head office
- The Audit Committee of our Board is updated every quarter on significant internal audit observations, compliances, risk management practices and control systems

Strong Performance Track Record (1/3)

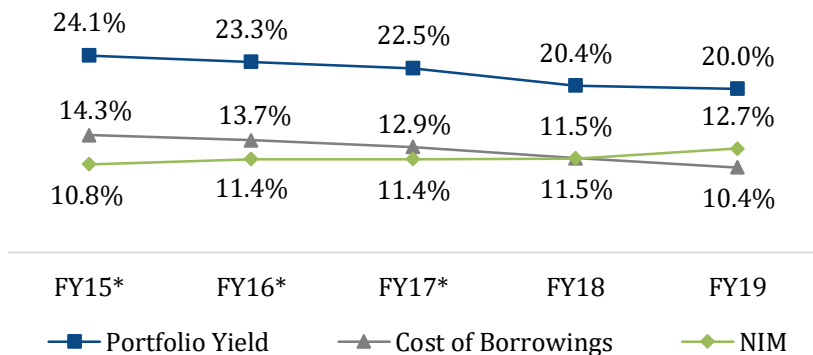
Gross Loan Portfolio (GLP) (Rs Cr)



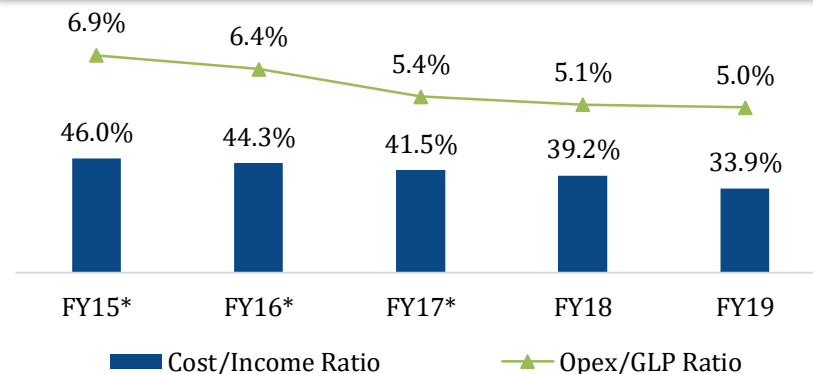
Disbursements (Rs Cr)



Margin Analysis (%)

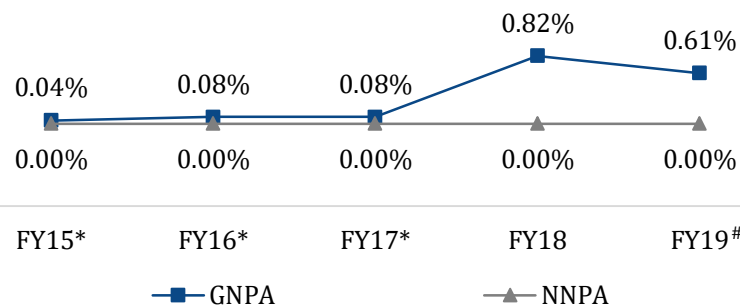


Operating Efficiency (%)

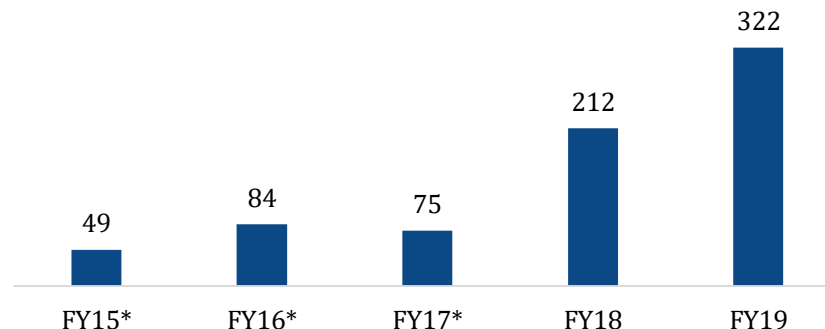


Strong Performance Track Record (2/3)

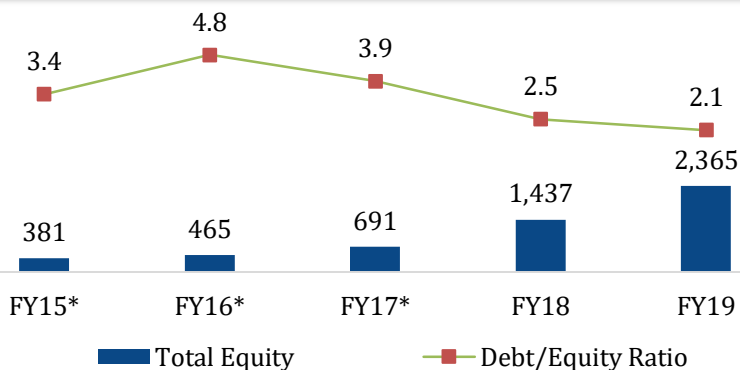
Asset Quality (%)



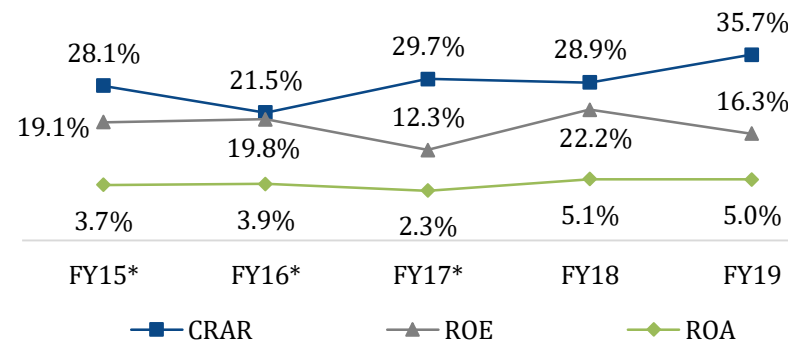
PAT (Rs Cr)



Total Equity (Rs Cr) & Debt/Equity Ratio



Return Ratios & Capital Adequacy (%)

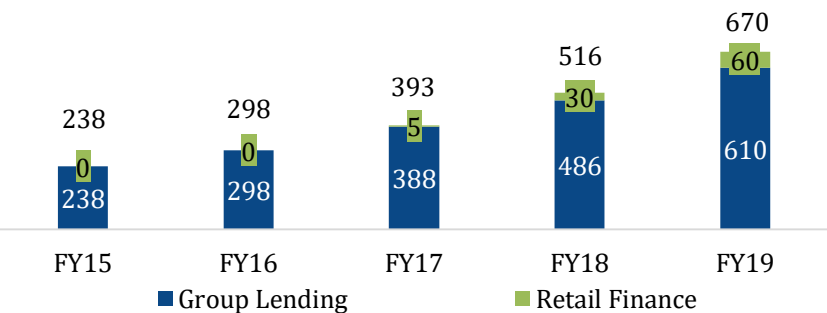


* Based on I-GAAP

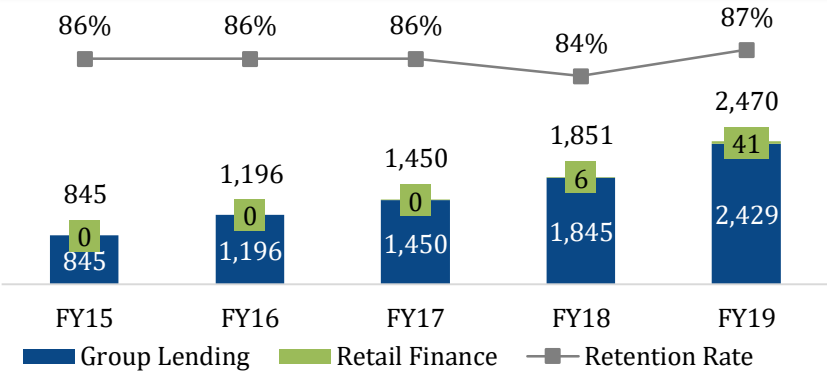
Revised Provisioning Policy (Stage III reclassified to 60 daysdpd from 90 days dpd)

Strong Performance Track Record (3/3)

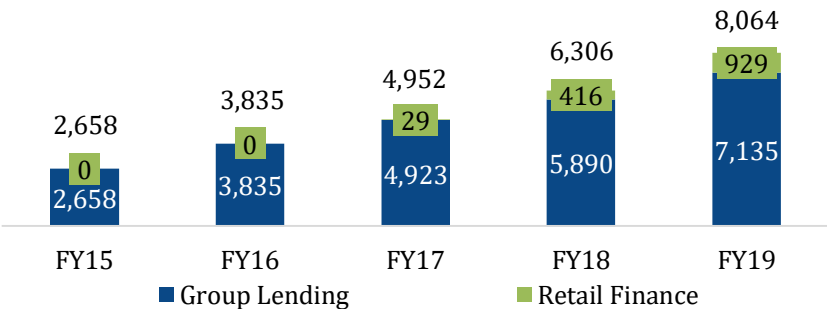
Branches



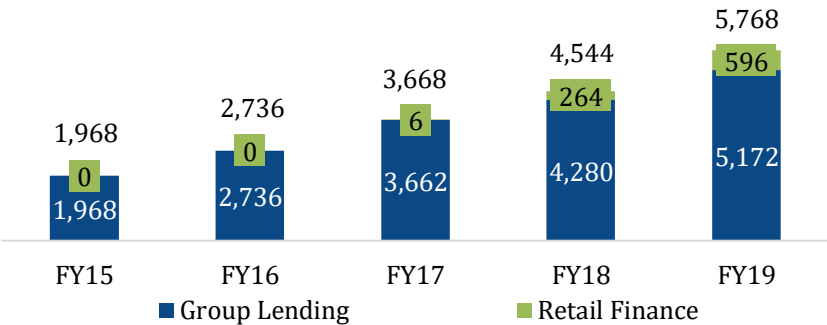
Borrowers ('000) & Retention Rate (%)



Employees



Loan Officers



Q1 FY20 Result Update

Investment Rationale

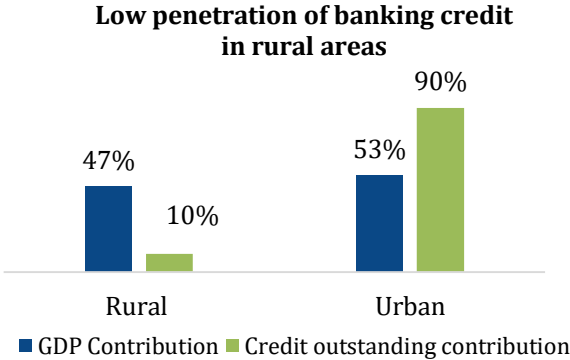
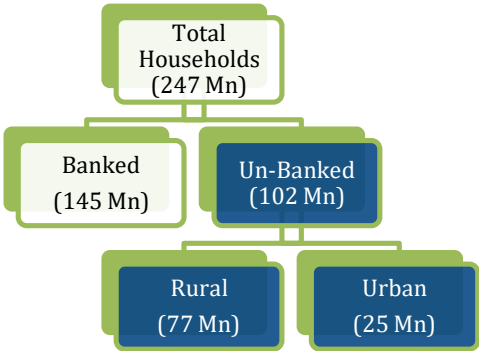
Business Outlook

Annexure



75% Unbanked Households in Rural Areas¹- Large Untapped Opportunity

- Massive Govt. thrust to boost financial inclusion - NBFC-MFIs to play a key role in furthering this
- Significant opportunity to capture share from unorganized players will continue to drive MFI industry growth
- Rural areas account for only 10% of overall o/s bank-credit while comprising of 2/3rd households and contributing ~47% of FY16 GDP in India



Favourable Factors (For NBFC-MFI Industry)

Funding Certainty	<ul style="list-style-type: none">• MFIs continue to be under priority sector• MFIs are proven successful model to address un-banked segment	Proven Operating Model	<ul style="list-style-type: none">• Distribution reach where traditional banks do not lend• Default rates are lowest in financial sector• High customer touch points, 52 times in a year
Government and Regulatory Support	<ul style="list-style-type: none">• Strong thrust on financial inclusion• Relaxation of maximum outstanding per customer• Established Credit Bureaus framework	Customer centric practises	<ul style="list-style-type: none">• Doorstep delivery of services• High focus on financial literacy of customer/s

¹ India Census 2011

PAT (Rs Cr)

425 - 450

Q1 FY20 Result Update

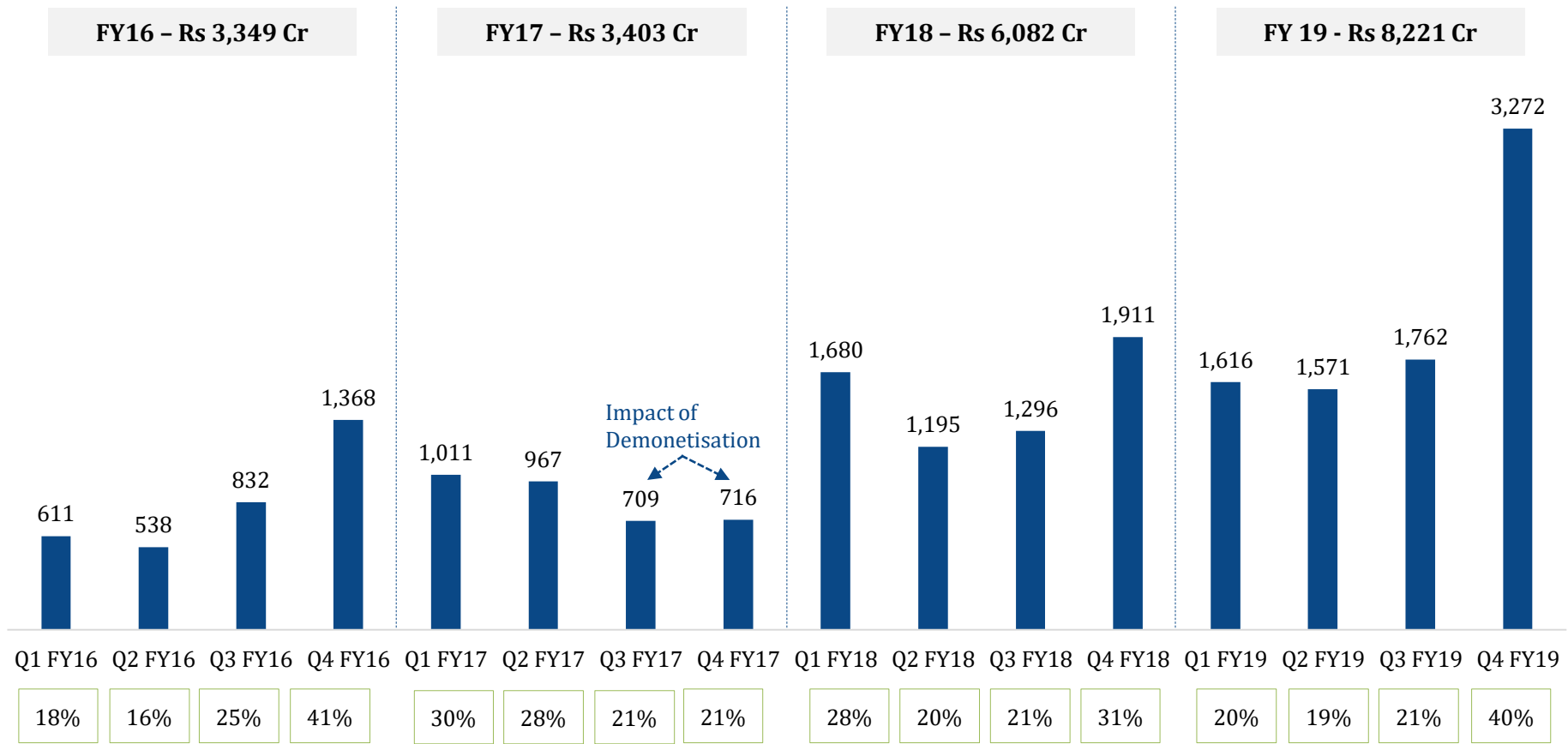
Investment Rationale

Business Outlook

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Quarterly Disbursement Trend



Provisioning Policy

	RBI Norms	
Asset Classification	Standard Assets	0-90 days
	Sub-Standard Assets	91-180 days
	Loss Assets	>180 days

IND-AS	
Stage I	0-30 days
Stage II	31-90 days
Stage III	>90 days

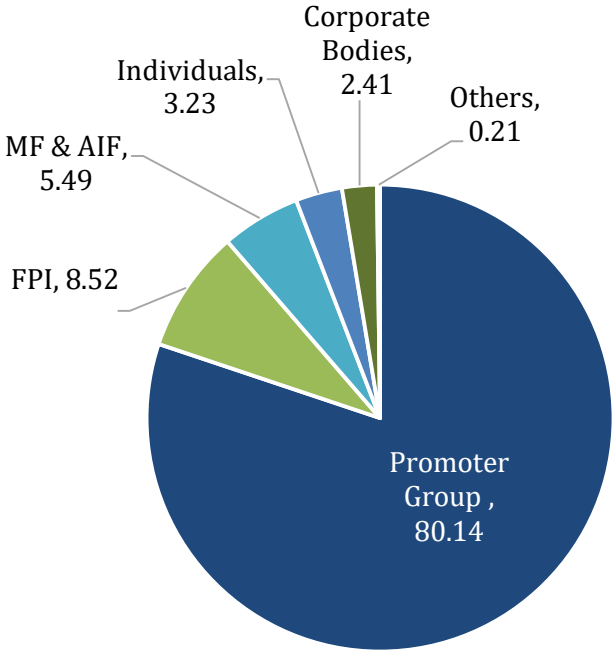
CAGL Policy	
(Earlier)	(Revised w.e.f. Q4 FY19)
0-30 days	0-15 days
31-90 days	16-60 days
>90 days	>60 days

	RBI Norms
Provisioning Norms	Higher value among the following: <ul style="list-style-type: none"> • 1% of on-book Loan Assets; or • [50% of aggregate overdue loan installments in respect of Sub-Standard Loan Assets; and • 100% of aggregate overdue loan installments in respect of Loss Loan Assets]

IND-AS	
Stage I	ECL Methodology
Stage II	
Stage III	

CAGL Policy	
Provisioning	Write-offs
1.10% of Exposure at Default (Q1 FY20)	>270 days

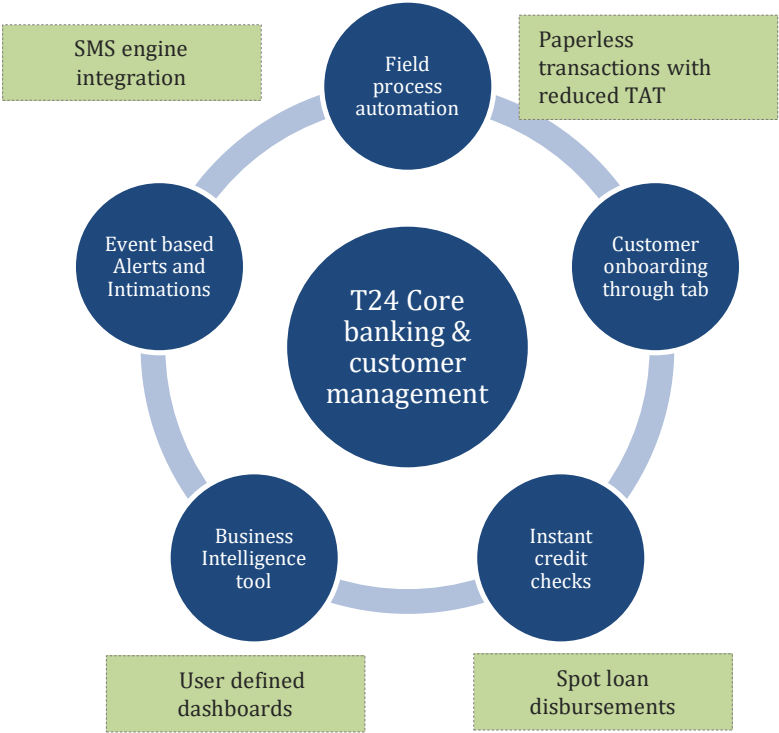
Shareholding Pattern (%) - June 2019



Top 10 Investors - June 2019

- Canara Robeco MF
- Eastspring Investments India
- HDFC Life Insurance Co.
- ICICI Prudential Life Insurance Co.
- ICICI Prudential MF
- IIFL AMC
- Matthews India Fund
- Neuberger Berman Emerging Markets Fund
- Robeco Capital Growth Fund
- Sundaram MF

Key Technology Initiatives



Key Technology Partners



TEMENOS

(Core Banking Solution)



Microsoft

(Email and Collaboration)



(End to end insurance claim management)



(Audit automation)



(Business Intelligence Tool)



(Data Centre & Disaster Recovery Infrastructure)



(Mobility solution)



(Cloud based email solution)



(Network & Server protection)



(Data Warehouse solution)



(Digital customer engagement platform)



(Business Intelligence & Reporting)



Social Rating - $\Sigma\alpha$ (retained)



Client Protection Certification



Comprehensive Micro Finance Grading – M1C1



SKOCH Resilient India Award 2017 for 'Sanitation Loan'



2017 ISC FICCI Sanitation Awards for Best Financial Accessibility



STAR MFI Certification - 100% Compliance



2015 Large MFI Award

- Company aims to meet its responsibility towards society through:
 - Diligently follow responsible financing practices & client protection principles
 - Ensure transparency with all stakeholders
 - Design products & processes appropriate to customers changing needs
 - Conduct awareness programs on financial literacy, water, sanitation, education etc.
 - Undertake Customer/s awareness workshops to promote financial literacy to the customers through associate entities
 - Track social performance and poverty progress on a continuous basis
- Client Protection Principles, Responsible Financing & Social Values continue to reflect in company's positioning in the industry with relevant products and processes

Conducts various activities spread across states of Karnataka, Maharashtra, Tamil Nadu and Madhya Pradesh which complement its regular microfinance operations by contributing to improving living conditions of the customer/s.

WASH (Water
Sanitation, Hygiene)

Events Conducted

17,834

Beneficiaries

84,285



Encourage hygienic practices by building awareness about the impact of unsanitary practices on health and wellbeing. The program is conducted at Village, Taluk and District levels with different activities campaign, trainings, orientation etc.

SUSHIKSHANA

Events Conducted

46

Beneficiaries

2,881



Education program, with the objective of educating school children on non-curricular topics such as water, sanitation, hygiene, financial literacy and career guidance for 8th, 9th and 10th Standard Government/Aided school students.

SUGRAMA

Open Defecation Free % in GPs

Hosa Vantamuri

82%

Urdigere

97%



Achieve 100% sanitation coverage in its target areas and to conduct and be part of various community development activities - Two GPs (Hosa Vanatamuri – Belgaum and Urdigere –Tumkur a total of 26 Villages) have been adopted to make the villages Open Defecation Free



Thank You

For any investor related queries , please mail to csinvestors@grameenkoota.org