September 03, 2020

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,

Subject: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the ‘Listing Regulations’).

Pursuant to Regulation 30 of the Listing Regulations read with SEBI Circular no. SEBI/HO/CFD/CMD1/CIR/P/2020/84 dated May 20, 2020 regarding advisory on disclosure of material impact of COVID-19 pandemic on listed entities, the required information is annexed herewith.

The above information is also available on the Company’s website i.e www.creditaccessgrameen.com

Request you to kindly take the same on your record.

For CreditAccess Grameen Limited

M.J Mahadev Prakash
Head – Compliance, Legal & CS

Our Financial Products

GrameenKoota® Micro Finance
GrameenKoota® Retail Finance
Key Business Highlights – August 2020

- Able to meet >98% centers with 100% employees back to work

- Collection efficiency improved MoM
  - CAGL: **82%** (86% excl. Maharashtra) in August vs. 76% in July and 74% in June
  - MMFL: **75%** in August vs. 64% in July and 54% in June

- Further increase in full/partial paying customers
  - CAGL: **85%** (89% excl. Maharashtra) in August vs. 83% in July and June
  - MMFL: **87%** in August vs. 78% in July and 60% in June

- Disbursements of INR 484.6 Cr in August 2020, new disbursements made only to borrowers making on-time payments
  - CAGL: INR 396.0 Cr, MMFL: INR 88.6 Cr

- Robust liquidity with INR 1,778.0 Cr in cash / bank balance & liquid investments as on 31st August 2020 compared to INR 1,636.0 Cr in July and INR 1,377.2 Cr in June, along with undrawn sanctions of INR 424.0 Cr and new sanctions in pipeline of INR 2,705.0 Cr
  - CAGL: INR 1,573.6 Cr, MMFL: INR 204.4 Cr
  - Undrawn sanctions: CAGL: INR 381.0 Cr, MMFL: INR 43.0 Cr
  - Sanctions in pipeline: CAGL: INR 2,265.0 Cr, MMFL: INR 440.0 Cr

- Continued support to COVID positive customer families and COVID positive employees
  - 126 employees (49 active cases) & 1,115 customers / customer family members (391 active cases) tested COVID positive as on August 2020
Encouraging Collections Trend (CAGL) – August 2020

Improvement in Cumulative Collections

Reduction in Moratorium Book

11% excl. Maharashtra. This should reduce going forward as lockdown / restrictions in Maharashtra have been significantly relaxed in September.
Encouraging Collections Trend (MMFL) – August 2020

**Improvement in Cumulative Collections**

<table>
<thead>
<tr>
<th>Date</th>
<th>Collections (excl. Arrears)</th>
<th>Demand (incl. Moratorium Book)</th>
<th>Collection Efficiency %</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>102</td>
<td>123</td>
<td>54%</td>
</tr>
<tr>
<td>July</td>
<td>189</td>
<td>191</td>
<td>64%</td>
</tr>
<tr>
<td>8th Aug</td>
<td>25</td>
<td>50</td>
<td>49%</td>
</tr>
<tr>
<td>15th Aug</td>
<td>77</td>
<td>135</td>
<td>58%</td>
</tr>
<tr>
<td>23rd Aug</td>
<td>121</td>
<td>185</td>
<td>66%</td>
</tr>
<tr>
<td>30th Aug</td>
<td>136</td>
<td>185</td>
<td>74%</td>
</tr>
<tr>
<td>Overall Aug</td>
<td>138</td>
<td>185</td>
<td>75%</td>
</tr>
</tbody>
</table>

**Reduction in Moratorium Book**

<table>
<thead>
<tr>
<th>Month</th>
<th>April-20</th>
<th>May-20</th>
<th>Jun-20</th>
<th>Jul-20</th>
<th>Aug-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>CE %</td>
<td>1%</td>
<td>10%</td>
<td>54%</td>
<td>64%</td>
<td>25%</td>
</tr>
<tr>
<td>Moratorium %</td>
<td>99%</td>
<td>90%</td>
<td>46%</td>
<td>36%</td>
<td>25%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Pattern - % Borrowers (* at group level)</th>
<th>June</th>
<th>July</th>
<th>August</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% Payment</td>
<td>26%</td>
<td>26%</td>
<td>27%</td>
</tr>
<tr>
<td>50%&lt; Payment &lt;100%</td>
<td>26%</td>
<td>38%</td>
<td>46%</td>
</tr>
<tr>
<td>0%&lt; Payment &lt;50%</td>
<td>8%</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>No Payment</td>
<td>40%</td>
<td>22%</td>
<td>13%</td>
</tr>
</tbody>
</table>
For Further Queries:

Nilesh Dalvi
Head – Investor Relations
Contact No – 9819289131
Email ID – nilesh.dalvi@grameenkoota.org