

April 22, 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/Madam,

**Sub.: Intimation under Regulation 30 (read with Part A of Schedule III), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Issuance of Non-Convertible Debentures (NCDs)**

In accordance with provisions of Regulation 30 (read with Part A of Schedule III), SEBI Listing Regulations and in continuation to our previous intimation dated April 19, 2021, we hereby inform that the Executive, Borrowings and Investment Committee of the Board of Directors of the company, in its meeting held today, Thursday, April 22, 2021, has considered and approved terms and conditions for issuance of 710 (seven hundred and ten) Secured, Redeemable, Transferable, Non-Convertible Debentures of face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each, aggregating up to Rs.71,00,00,000/- (Rupees Seventy One Crores Only) to Global Access Fund LP.

The terms and conditions of the issue is provided as Annexure A.

You are requested to take the same on record.

Thanking you,

**Your Truly**  
**For CreditAccess Grameen Limited**



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

*Encl.: As above*

**Annexure A**

**Terms and conditions for the issue 710 Secured, Redeemable, Transferable, Non-Convertible Debentures of face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each, aggregating up to Rs. 71,00,00,000/- (Rupees Seventy One Crores Only)**

Facility	Secured, Redeemable, Transferable, Non-Convertible Debentures
Size of the issue	710 (seven hundred and ten) Secured, Redeemable, Transferable, Non-Convertible Debentures of face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each, aggregating up to Rs. 71,00,00,000/- (Rupees Seventy One Crores Only) (" <b>Debentures</b> ")
Listed/Unlisted	Unlisted
Tenure	36 (thirty six) months and 15 days from the date of allotment of the Debentures (" <b>Deemed Date of Allotment</b> ").
Date of allotment	April 28, 2021 to April 30, 2021
Date of Maturity	May 13, 2024 to May 15, 2024 being 36 (thirty six) months and 15 (fifteen) days from the Deemed Date of Allotment, or, such other date on which the final payment of the principal of the Debentures becomes due and payable in accordance with the terms of the debenture trust deed to be executed between the Company and the debenture trustee (" <b>DTD</b> ").
coupon/interest offered, schedule of payment of coupon/interest and principal;	<p>9.90% gross per annum (inclusive of withholding taxes, surcharge etc.) (being, 9.19% (nine point one nine percent) per annum, net of withholding tax ("<b>Interest Rate</b>")</p> <p>Interest accrued at the interest rate on the outstanding principal balance shall be paid quarterly on March 31, June 30, September 30, and December 31 of each year until May 13 to 15, 2024 (the "<b>Maturity Date</b>"), provided however, that if the first interest payment date falls within 15 days of the initial loan disbursement no interest is due that quarter and the Borrower shall make its first interest payment the following quarter.</p> <p>The principal amount in respect of the Debentures shall be repaid in a single payment on the Maturity Date.</p>
charge/security, if any, created over the assets;	The Debentures shall be secured by way of a first ranking exclusive and continuing charge to be created pursuant to the deed of hypothecation executed by the Company over

	identified receivables up to such threshold as may be mutually agreed.
special right/interest/privileges attached to the instrument and changes thereof;	N.A. The details of the rights of the debenture holders are/will be set out in the DTD.
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	If any monies due in respect of the Debentures are not paid on the respective due dates, such monies shall carry further interest at the rate of 5% (Five Percent) per annum above the Interest Rate, computed from the relevant due date up to the date on which such monies are paid or realised by the holder(s) of the Debentures.
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	N.A.
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	N.A.