

November 05, 2022

**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.: Public issue of Secured redeemable Non-Convertible Debentures of face value of ₹1,000 each (the "NCDs"), for an amount upto ₹250 crores ("Base Issue Size") with an option to retain oversubscription up to ₹250 crores, aggregating up to ₹500 crores ("Tranche I Issue Limit") ("Tranche I Issue") which is within the shelf limit of ₹1,500 crores ("Shelf Limit")**

Further to our intimation dated March 23, 2022 on the proposal of raising funds through public issue of non-convertible debentures (NCDs) in domestic market up to ₹1,500 (Rupees One Thousand Five Hundred Crore Only) Crore in different tranches, and in accordance with provisions of the SEBI Listing Obligations & Disclosure Requirements) Regulations, 2015, we hereby inform that a meeting of the Executive, Borrowings and Investment Committee of the Board of Directors of the Company was held on November 04, 2022, wherein it has *inter-alia* considered and approved the public issue of secured Non-Convertible debentures of face value of ₹1,000 each ("NCDs") for an amount up to ₹ 250 crores ("Base Issue Size") with an option to retain oversubscription up to ₹ 250 crores, aggregating up to ₹500 crores ("Tranche I Issue Limit") ("Tranche I Issue"), which is within the shelf limit of ₹1,500 crores.

Shelf Prospectus along with Tranche I Prospectus dated November 04, 2022 have also been filed with the Registrar of Companies, Bengaluru, the Securities and Exchange Board of India, National Stock Exchange of India Limited and BSE Limited. The copies of Shelf Prospectus and Tranche I Prospectus dated Nov 4, 2022, have also been uploaded on the Company's website which can be accessed through the link - <https://www.creditaccessgrameen.in/investors/shareholder-services/public-issue-of-ncd/>.

Further details as per the SEBI circular number CIR/CFD/CMD/4/2015 dated September 09, 2015 are provided as Annexure I.

Please take this intimation on record.

Thanking you,

**Yours' Truly**  
**For CreditAccess Grameen Limited**

**M. J Mahadev Prakash**  
**Company Secretary & Chief Compliance Officer**

**Annexure I**

Type of Issue	Public issue of Secured, redeemable, Non-convertible debentures
Issue size	₹ 250 crores ("Base Issue Size") with an option to retain oversubscription up to ₹ 250 crores, aggregating up to ₹500 crores
Issue opening and closing dates	Tranche I Issue opening date: Monday, November 14, 2022 Tranche I Issue closing date: Friday, December 2, 2022*
Proposed to be listed on	National Stock Exchange of India Limited (NSE) and BSE Limited (NSE is the designated stock exchange)
Credit ratings	IND AA-/Stable
Deemed Date of allotment	The date on which the Board of Directors or the Executive, Borrowings & Investment Committee approves the Allotment of the NCDs for the Issue or such date as may be determined by the Board of Directors/ or the Executive, Borrowings & Investment Committee thereof and notified to the Designated Stock Exchanges. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment. All benefits relating to the NCDs including interest on NCDs shall be available to the Debenture Holders from the Deemed Date of Allotment.
Tenor	Series I & II- 24 months, Series III & IV- 36 months and Series V & VI- 60 months
Redemption date	24 months, 36 months and 60 months from the deemed date of allotment, as detailed in Annexure A
Redemption amount	As per Annexure A- Issue Structure
Details of coupon/ interest offered, schedule of payment of coupon/interest and principal	As per Annexure A- Issue Structure
Charge/security, if any, created over the assets	The principal amount of the NCDs to be issued in terms of this Shelf Prospectus together with all interest due and payable on the NCDs, thereof shall be secured by an exclusive charge by way of hypothecation of identified book debts of the Company, created in favour of the Debenture Trustee, as specifically set out in and fully described in the Debenture Trust Deed, such that a security cover to the extent of 1.10 times of the outstanding principal amounts of the NCDs and all interest due and payable thereon in respect of the NCDs is maintained at all times as security until the Maturity Date.
Special right / interest / privileges attached to the instrument, and changes thereof	N.A
Default in payment of interest / principal	Our Company shall pay interest, over and above the agreed coupon rate, in connection with any delay in allotment, refunds, listing, dematerialized credit, execution of Debenture Trust Deed, payment of interest, redemption of principal amount beyond the time limits prescribed under applicable statutory and/or

	<p>regulatory requirements, at such rates as stipulated/ prescribed under applicable laws.</p> <p>Our Company shall pay at least two percent per annum to the debenture holder, over and above the agreed coupon rate, till the execution of the trust deed if our Company fails to execute the trust deed within such period as prescribed under applicable law.</p>
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 it 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 issues) and debentures	N. A

*\*The Tranche I Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated in the Tranche I Prospectus, except that the Tranche I Issue may close on such earlier date or extended date as may be decided by the Executive, Borrowings & Investment Committee thereof. In the event of an early closure or extension of the Tranche I Issue; the Company shall ensure that notice of the same is provided to the prospective investors through an advertisement on or before such earlier or extended date of Tranche I Issue closure in all newspapers in which the advertisement for opening of the Tranche I Issue has been given.*

**Annexure A- Issue Structure**

Series	I	II	III	IV*	V	VI
Frequency of Interest Payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Cumulative
Minimum Application	₹ 10,000 (10 NCDs) across all series					
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)					
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000					
Tenor	<b>24 months</b>	<b>24 months</b>	<b>36 months</b>	<b>36 months</b>	<b>60 months</b>	<b>60 months</b>
Coupon (% per annum) for NCD Holders in all Categories	<b>9.45%</b>	<b>NA</b>	<b>9.60%</b>	<b>NA</b>	<b>10.00%</b>	<b>NA</b>
Effective Yield (% per annum) for NCD Holders in all Categories	<b>9.83%</b>	<b>9.83%</b>	<b>10.02%</b>	<b>10.02%</b>	<b>10.46%</b>	<b>10.46%</b>
Mode of Interest Payment	Not Applicable					
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories	<b>₹1,000</b>	<b>₹1,206.57</b>	<b>₹1,000</b>	<b>₹1,332.07</b>	<b>₹1,000</b>	<b>₹1,644.91</b>
Maturity / Redemption Date (from the Deemed Date of Allotment)	<b>24 months</b>	<b>24 months</b>	<b>36 months</b>	<b>36 months</b>	<b>60 months</b>	<b>60 months</b>
Put and Call Option	Not Applicable					

*\*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.*