

August 24, 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 the Listing Regulations, we hereby inform that the Executive, Borrowings and Investment Committee of the Board of Directors of the Company, in its meeting held today, i. e. Tuesday, August 24, 2021, has considered and approved the terms and conditions for issuance of 1000 (One Thousand) rated, senior, secured, listed, transferable, redeemable, principal protected market linked Non-Convertible Debentures of face value of Rs. 10,00,000 (INR Ten Lakhs only) each, aggregating up to Rs. 100,00,00,000 (INR One Hundred Crores only).

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

You are requested to take the same on record.

Thanking you,

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



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

*Encl.: As above*

**Annexure A**

Facility	Rated, senior, secured, listed, transferable, redeemable, principal protected Market Linked Non-Convertible Debentures (NCDs)					
Size of the issue	Issue of rated, senior, secured, listed, transferable, redeemable, principal protected market linked non-convertible debentures denominated in Indian Rupees ("INR") having a face value of INR 10,00,000 (Indian Rupees Ten Lakh) each and an aggregate face value of INR 100,00,00,000 (Indian Rupees One Hundred Crore) together with any further/additional senior, secured, listed, transferable, redeemable, principal protected market linked non-convertible debentures denominated in INR having a face value of INR 10,00,000 (Indian Rupees Ten Lakh) each that may be issued pursuant to any green shoe option as may be determined by the Company (" <b>Debentures</b> ") at a coupon rate linked to the price of the 10yr G-Sec 6.10% 2031 (IN0020210095).					
Listing	Proposed to be listed on the Wholesale Debt Market Segment (WDM) of BSE Limited.					
Date of allotment	August 31, 2021					
Tenure	24 months 5 days					
Date of Maturity	September 05, 2023					
Coupon/interest offered, schedule of payment of coupon/interest and principal;	<p>If the final fixing level is at 25% or below of the initial fixing level, then interest rate on MLDs is 0.0% else the interest rate on MLDs is 8.90% XIRR (translating to 8.56% papm). The yield is payable to the debenture investors on the final maturity date.</p> <table border="1" data-bbox="662 1360 1451 1648"> <tr> <td>Final Fixing Date</td> <td>30 days prior to the Call-Option Date</td> </tr> <tr> <td>Final Fixing Level</td> <td>Official Closing Level of GOVERNMENT SECURITY: 6.10% GS 2031 HAVING ISIN: IN0020210095 MATURING ON "12-Jul-2031" as on Final Fixing Date, as published by FBIL on www.fbil.org.in</td> </tr> </table>		Final Fixing Date	30 days prior to the Call-Option Date	Final Fixing Level	Official Closing Level of GOVERNMENT SECURITY: 6.10% GS 2031 HAVING ISIN: IN0020210095 MATURING ON "12-Jul-2031" as on Final Fixing Date, as published by FBIL on www.fbil.org.in
Final Fixing Date	30 days prior to the Call-Option Date					
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Charge/security, if any, created over the assets;	Receivables (principal amount) against a pool of micro-loans originated by CAGL amounting to a minimum cover of 1.30x on the MLD amount outstanding (including accrued yield on the MLDs). The cover pool assets can be replenished by CAGL					

	<p>as per the pre-defined eligibility criteria during the entire tenor of the MLDs.</p> <p>Only receivables that fall due at any time earlier than or on the date falling on the expiry of forty seven months from the deemed date of allotment, and against assets not overdue by more than 30 days shall be considered for computing the cover. The share of overdue contracts should not constitute more than 5% of the outstanding pool principal amount.</p> <p>The Debenture Trustee shall ensure that the minimum cover stipulated in the transaction is maintained at all points of time during the tenor of the transaction. The Issuer shall provide details of the underlying cover pool on a monthly basis for determining the requisite cover.</p>
Special right/interest/privileges attached to the instrument and changes thereof;	N.A.
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;	None
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;	None
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	N. A