

Ref: CAGL/EQ/2023-24/69

August 18, 2023

To BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
Scrip code: 541770

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai 400051
Scrip code: CREDITACC

Dear Sir/Madam,

Sub.: Public issue of Secured, Rated, Listed, Redeemable Non-Convertible Debentures of face value of ₹1,000 each (the "NCDs"), for an amount of ₹400 crores ("Base Issue Size") with with a Green Shoe Option of up to ₹600 crores, amounting to ₹1,000 crores ("Tranche II Issue Limit") ("Tranche II Issue") which is within the shelf limit of ₹1,500 crores ("Shelf Limit")

Ref.: Intimation dated March 23, 2022 on the proposal of raising funds through public issue of nonconvertible 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 would like to inform you that a meeting of the Executive, Borrowings and Investment Committee of the Board of Directors of the Company was held today i.e. August 18, 2023, wherein the Committee has inter-alia considered and approved the Public Issue of Secured Rated, Listed, Redeemable Non-Convertible Debentures of face value of ₹1,000 each ("NCDs") for an amount of ₹400 crores ("Base Issue Size") with with a Green Shoe Option of up to ₹600 crores, amounting to ₹1,000 crores ("Tranche II Issue Limit") ("Tranche II Issue") which is within the shelf limit of ₹1,500 crores ("Shelf Limit").

Tranche II Prospectus dated August 18, 2023 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. A copy of Tranche II Prospectus has 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 SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 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

Encl.: As above

Annexure I

Type of Issue	Public issue of Secured, Rated, Listed, Redeemable Non-Convertible Debentures
Issue size	₹400 crores ("Base Issue Size") with a Green Shoe Option of up to ₹600 crores, amounting to ₹1,000 crores
Issue opening and closing dates*	Tranche II Issue opening date: Thursday, August 24, 2023 Tranche II Issue closing date: Wednesday, September 6, 2023
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 EBI Committee approves the Allotment of the NCDs for the Issue or such date as may be determined by the Board of Directors/ or the EBI 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
Tenure	Series I & II - 24 months; Series III & IV - 33 months; Series V & VI – 50 months; and Series VI & VII - 60 months
Redemption date	24 months, 36 months, 50 months and 60 months from the deemed date of allotment, as detailed in Annexure A
Redemption amount	
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 Tranche II 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 and interest thereon is maintained at all times until the Maturity Date.
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;	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 regulatory requirements, at such rates as stipulated/ prescribed under applicable laws. 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.
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 II Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in this Tranche II Prospectus, except that the Tranche II Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company or the EBI Committee subject to compliance with Regulation 33A of the SEBI NCS Regulations and subject to not exceeding thirty days from filing this Tranche II Prospectus with ROC. In the event of an early closure or extension of the Tranche II Issue, our Company shall*

ensure that notice of the same is provided to the prospective investors through an advertisement in an English daily national newspaper with wide circulation and a regional daily with wide circulation where the registered office of the Company is located (in all the newspapers in which pre-issue advertisement for opening of this Tranche II Issue has been given on or before such earlier or initial date of Tranche II Issue closure) on or before such earlier or initial date of Issue closure. Application Forms for this Tranche II Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Tranche II Issue Period. On the Tranche II Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchanges.

Annexure A – Issue Structure

Series	I	II	III	IV*	V	VI	VII	VIII
Frequency of Interest Payment	Monthly	Cumulative	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	24 months	24 months	33 months	33 months	50 months	50 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories	9.10%	NA	9.25%	NA	9.40%	NA	9.70%	NA
Effective Yield (% per annum) for NCD Holders in all Categories	9.48%	9.48%	9.64%	9.64%	9.81%	9.81%	10.13%	10.13%
Mode of Interest Payment	Through various modes available							
Amount (₹ / NCD) on	₹1,000	₹1,198.82	₹1,000	₹1,288.12	₹1,000	₹1,477.11	₹1,000	₹1,621.19

Maturity for NCD Holders in all Categories								
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	33 months	33 months	50 months	50 months	60 months	60 months
Put and Call Option	N.A.							

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