

Name of the Issue: Public Issue by CreditAccess Grameen Limited - Tranche I (Issue Opening Date: November 14, 2022)		Last updated on: November 15, 2024			
1	<b>Type of Issue :</b> Public Issue by CreditAccess Grameen Limited ("CAGL" or the "Company" or the "Issuer") of Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") for an amount of ₹ 250 crores ("Base Issue Size") with an option to retain oversubscription up to ₹ 250 crores aggregating up to 50,00,000 NCDs amounting to ₹500 crores ("Tranche I Issue Limit") ("Tranche I Issue").				
2	<b>Tranche I Issue size (Rs. crore):</b> Public Issue by CreditAccess Grameen Limited ("CAGL" or the "Company" or the "Issuer") of Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") for an amount of ₹ 250 crores ("Base Issue Size") with an option to retain oversubscription up to ₹250 crores aggregating up to 50,00,000 NCDs amounting to ₹ 500 crores ("Tranche I Issue Limit") ("Tranche I Issue"). The Issuer has issued and allotted NCDs aggregating to Rs. 500 crores. (Source: Minutes of the Meeting dated November 22, 2022 held between CAGL; the Lead Manager; and the Registrar)				
3	<b>Rating of instrument alongwith name of the rating agency</b>				
	(i) As disclosed in the offer document: IND AA-/Stable by India Ratings & Research Private Limited				
	(ii) at the end of FY 2023: IND AA-/Stable by India Ratings & Research Private Limited				
	(iii) at the end of FY 2024: IND AA-/Stable by India Ratings & Research Private Limited				
	(iv) at the end of FY 2025*: NA				
*Credit Rating not disclosed as reporting for the relevant fiscal years has not been completed					
4	<b>Whether the secured debt securities are secured by hundred percent security cover or higher security cover as per the terms of the offer document or Debenture Trust Deed .(Regulation 23(5) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021: Yes</b>				
5	<b>Subscription level (number of times):</b> After considering the not Banked and technical rejection cases, the Tranche I Issue was subscribed 2.9226 times of the Base Issue Size and 1.4613 times of the Tranche I Issue Size. (Source: Minutes of the Meeting dated November 22,2022 held between CAGL; the Lead Manager; and the Registrar)				
6	<b>Financials of the issuer (as per the annual financial results submitted to stock exchanges under Regulation 52 of SEBI (Listing Obligation and Disclosure Requirements ) Regulations, 2015</b>				
			<b>Rs. (In Crores) on consolidated basis</b>		
	<b>Parameters</b>		<b>1st FY ( FY 2023)</b>	<b>2nd FY (FY 2024)</b>	<b>3rd FY (FY 2025)*</b>
	Income from operations		3,545.12	5,166.67	NA
	Net Profit for the period		826.06	1,445.93	NA
	Paid-up equity share capital		158.91	159.38	NA
Reserves excluding revaluation reserves		4,948.06	6,410.60	NA	
*Financials not disclosed as reporting for the relevant fiscal years has not been completed					
7	<b>Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)</b>				
	(i) at the end of FY 2023: Listed and traded on BSE and NSE (Source: www.bseindia.com & www.nseindia.com)				
	(ii) at the end of FY 2024: Listed and traded on BSE and NSE (Source: www.bseindia.com & www.nseindia.com)				
	(iii) at the end of FY 2025*: NA				
	* Trading status not disclosed as reporting for the relevant fiscal years has not been completed				
NCDs are listed on the BSE Limited and NSE and admitted to dealings with effect from November 25, 2022					
8	<b>Change, if any, in directors of issuer from the disclosures in the offer document</b>				
	(i) at the end of FY 2023:	Ms. Sucharita Mukherjee	Cessation as Independent Director	10-Sep-22	
		Ms. Rekha Warriar	Appointed as Non- Executive Independent Director	3-Jan-23	
		Mr. Paolo Brichetti	Appointed as Vice Chairman and Non Executive Director	3-Jan-23	
	(ii) at the end of FY 2024: NA	Mr. Udaya Kumar Hebbar	Extension of term as Mananging Director and Chief Executive Officer	26-Apr-23	
	(iii) at the end of FY 2025*: NA				
* Change in Directors not disclosed in the above table as reporting for the relevant fiscal years has not been completed.					
9	<b>Status of utilization of issue proceeds (as submitted to stock exchanges under under Regulation 52 of SEBI (Listing Obligation and Disclosure Requirements ) Regulations, 2015</b>				
	(i) As disclosed in the offer document: 1. For the purpose of onward lending, financing and for repayment of interest and principal of existing borrowings of the Company* - Atleast 75% of amount proposed to be financed from Net Proceeds. 2. General Corporate Purposes** - Maximum of up to 25% of amount proposed to be financed from Net Proceeds *Our Company shall not utilise the proceeds of this Tranche I Issue towards payment of prepayment penalty, if any **The Net Proceeds will be first utilized towards the Objects mentioned above. The balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the amount raised in the Issue, in compliance with the SEBI NCS Regulations.				
	(ii) Actual utilization: Yes utilised. (There is no deviation in the amount of funds actually utilized as against what was originally disclosed as certified by the company in certificate submitted with the stock exchanges).				
	(iii) Reasons for deviation, if any: Not Applicable				
10	<b>Delay or default in payment of interest/ principal amount (Yes/ No) (If yes, further details of the same may be given).</b>				
	(i) Disclosures in the offer document in terms of issue: The Debenture Trustee will protect the interest of the NCD Holders in the event of default by us in regard to timely payment of interest and repayment of principal and they will take necessary action at our cost. (Source: Tranche I Prospectus dated November 4, 2022)				
	(ii) Delay in payment from the due date: NA				
	(iii) Reasons for delay/ non-payment, if any: NA				
<b>Any other Material Information:</b>					
Board of Directors of the Company approved Uaudited Financial Results (Standalone & Consolidated) of the Company for the quarter and half year ended September 30, 2024.			25-Oct-24		
Company amended the Code of Conduct under the SEBI (PIT) Regulations, 2024.			25-Oct-24		
Board of Directors approved appointment of Mr. Nagananda Kumar as Head of Internal Audit of the Company w.e.f November 01, 2024			25-Oct-24		
Board of Directors approved appointment of Mr. Gururaj Kumar Rao K S as the Chief Operating Officer (KMP) of the Company w.e.f November 01, 2024.			25-Oct-24		
Company provided Key Business Update for the quarter ended September 30, 2024 to the Stock Exchange.			10-Oct-24		

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	Board of Directors approved appointment of Mr. Nilesh Dalvi as the Chief Financial Officer (KMP) of the Company.	6-Sep-24
	In the Annual General Meeting following business were transacted and approved by Shareholders : 1) Adoption of Annual Financial Statements 2) Declaration of Dividend 3) Appointment of Mr. Sumit Kumar as a Director who is liable to retire by rotation 4) Appointment of M/s. Walker Chandio & Co LLP, Chartered Accountants as one of the Joint Statutory Auditors of the Company a) Re-appointment of Mr. Manoj Kumar, as Independent Director of the Company for a second term of 5 (five) years b) Increase of existing Borrowing Limits of the Company & c) Amendments to CAGL Employees Stock Option Plan-2011	12-Aug-24
	Allotment of 2,800 Equity Shares of Rs. 10/- each to 4 employees, who had exercised their Options under CAGL Employees Stock Option Plan - 2011	7-Aug-24
	Resignation of Mr. S. Balakrishna Kamath as Chief Financial Officer & Key Managerial Personnel of the Company vide his resignation letter dated August 1, 2024.	1-Aug-24
	The Board of Directors approved the Unaudited Financial Results (Standalone & Consolidated) of the Company for the quarter ended June 30, 2024.	19-Jul-24
	Allotment of 25,500 Equity Shares of Rs. 10/- each to 10 employees, who had exercised their Options under CAGL Employees Stock Option Plan - 2011. Out of the above, 14,500 equity shares have been allotted to Mr. Udaya Kumar Hebbar, Managing Director.	11-Jul-24
	Allotment of 5,902 Equity Shares of Rs. 10/- each to 13 employees, who had exercised their Options under CAGL Employees Stock Option Plan - 2011.	5-Jul-24
	Board of Directors at meeting approved creation of 58,08,600 additional employee stock options ("ESOPs") under the Company's ESOP Plan and amendments to the existing ESOP Plan, subject to approval of the shareholders.	5-Jul-24
	Company has completed a Direct Assignment transaction amounting to Rs.333.33 Crore during the month of June 2024. During the quarter ending June 2024, the Company raised a total fund of Rs.1,099 Crore through Term loans and Direct assignments.	28-Jun-24
	Allotment of 8,550 Equity Shares of Rs. 10/- each to 3 employees, who had exercised their Options under CAGL Employees Stock Option Plan - 2011	21-Jun-24
	Allotment of 19,985 Equity Shares of Rs. 10/- each to 19 employees, who had exercised their Options under CAGL Employees Stock Option Plan - 2011.	12-Jun-24
	Allotted ESOP of 6,327 of equity shares at 10/- each to 13 employees, who had exercised their option under CAGL Employees stock option plan- 2011	9-May-24
	Board of Directors have recommended one-time final dividend of ₹10/- per equity share of face value of Rs. 10/- each on the fully paid-up equity shares of the Company for the financial year ended March 31, 2024, subject to the approval of shareholders	7-May-24
	Board of Directors have recommended the re-appointment of Mr Manoj Kumar as Independent Director for a further period of 5 years, subject to the approval of shareholders	7-May-24
	CreditAccess Grameen Limited has completed a Direct Assignment Transaction amounting to Rs.555.54 Cr. during the Month of March 2024. During the Q4 of FY24, the Company has raised a total fund of Rs. 5884.99 Cr. through Term Loans and Direct Assignments.	30-Mar-24
	Received Demand Order from the Income Tax Department, Ministry of Finance seeking additional tax demand of ₹46.03 Crore for AY 2022-23	20-Mar-24
	Allotment of 40,270 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	20-Mar-24
	Allotment of 36,992 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	8-Mar-24
	CreditAccess Grameen Touches Historic Mark of INR 25,000 Crore AUM	26-Feb-24
	Allotment of 95,400 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011, out of the above, 45,000 and 16,825 equity shares have been allotted to Mr. Udaya Kumar Hebbar, Managing Director and Mr. Ganesh Narayanan, CEO, respectively.	14-Feb-24
	CreditAccess Grameen Limited in collaboration with Nagarro has undergone a successful transformation of its Core Banking Solution (CBS) through the implementation of the advanced Temenos platform.	31-Jan-24
	CreditAccess Grameen conferred with "Best Small NBFC" 2023 at Mint BFSI Summit & Awards	12-Jan-24
	Allotment of 28,298 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	5-Jan-24
	CreditAccess Grameen, awarded with the 'Microfinance Organisation of the Year Award' in the large category.	13-Dec-23
	Allotment of 25,897 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	8-Dec-23
	CRISIL Rating has upgraded Credit Ratings on the long term bank loan facilities and Non-Convertible Debentures of the Company to 'CRISIL AA-/Stable'. Further, CRISIL Ratings has withdrawn its credit rating on Non-Convertible Debentures (ISIN INE741K07322) based on the independent confirmation that the instruments have been fully redeemed.	30-Nov-23
	Allotment of 12,620 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	10-Nov-23
	Update on intimations dated June 30, 2021, July 06, 2021, July 22, 2021, January 21, 2022, March 01, 2023 and July 21, 2023 pursuant to the Income Tax Demand Notice - Company would like to inform that the Commissioner of Income Tax (Appeals), has vide its order dated October 17, 2023, has considered and accepted the appeal of the Company thereby effectively rejecting all the grounds on which the Income Tax Demand of ₹122.63 Crores was made against the Company for AY18-19.	17-Oct-23
	Allotment of 24,222 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	10-Oct-23
	Allotment of 32,822 equity shares pursuant to exercise of options under CAGL Employees Stock Option Plan - 2011	13-Sep-23
	Resignation of Mr. Narayan M Chief Integration Officer of the Company with effect from close of business hours on September 30, 2023, due to his age and other consideration	11-Sep-23
	Allotment of 98,95,794 Non-Convertible Debentures of face value of ₹1,000 each for cash at par, aggregating to ₹ 989.58 Crore, on Public Issue basis	7-Sep-23
	Amendment to Articles of Association of the Company, empowering the Debenture Trustees to nominate a Director on the Board, in accordance with the stipulation under Securities Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021	25-Aug-23
	Approval by Shareholders for appointment of Mr. Ganesh Narayanan as Chief Executive Officer (CEO) of the Company for 5 (five) years w.e.f. August 1, 2023 and Re-Designation of Mr. Udaya Kumar Hebbar (DIN: 07235226) as Managing Director of the Company	25-Aug-23
	Approval by Shareholders for increase in the Borrowing limits of the Company from the existing limit of Rs. 20,000 crore to Rs. 30,000 crore outstanding at any point of time, subject to the approval of shareholders	25-Aug-23
	Approval by Shareholders for appointment of M/s. Varma & Varma as one of the Joint Statutory Auditors of the Company	25-Aug-23
	Allotment of 16,112 equity shares pursuant to the CAGL Employees Stock Option Plan - 2011	10-Aug-23

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Further to the Order passed by Assessment Unit of Income Tax Department dated February 28, 2023, the Principal Commissioner of Income Tax, Bengaluru, vide order dated July 17, 2023, has granted stay of outstanding demand till disposal of appeal by the National Faceless Appeal Centre subject to payment of 15% of the outstanding demand by July 28, 2023	21-Jul-23
Approval by Board for increase in the Borrowing limits of the Company from the existing limit of Rs. 20,000 crore to Rs. 30,000 crore outstanding at any point of time, subject to the approval of shareholders	21-Jul-23
Amendment to Articles of Association of the Company, empowering the Debenture Trustees to nominate a Director on the Board, in accordance with the stipulation under Securities Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021	21-Jul-23
Approval by Board for appointment of Mr. Ganesh Narayanan as Chief Executive Officer (CEO) of the Company for 5 (five) years w.e.f. August 1, 2023, subject to the approval of shareholders	21-Jul-23
Approval by Board for re-designation of Mr. Udaya Kumar Hebbar as Managing Director of the Company w.e.f. August 1, 2023, subject to the approval of shareholders	21-Jul-23
Approval by Board for continuation of directorship of Mr. George Joseph as an Independent Director beyond the age of 75 years, subject to the approval of shareholders	21-Jul-23
Allotment of 1,36,926 shares under the ESOP Scheme out of which 1,10,000 equity shares have been allotted to Mr. Udaya Kumar Hebbar, Managing Director & CEO	7-Jul-23
Sale of equity shares by the Promoter, CreditAccess India B.V, of up to 5.76% bringing down their shareholding in the Company to 67.92%	30-Jun-23
Signed syndicated social loan facility of up to USD 200 million qualifying as ECB under the automatic route of RBI.	27-Jun-23
Allotment of 16,379 equity shares pursuant to the CAGL Employees Stock Option Plan - 2011	14-Jun-23
Allotment of 4,586 equity shares of the company upon exercise of options under the ESOP scheme of the company	17-May-23
Extension of the term of Mr. Udaya Kumar Hebbar (DIN: 07235226) as Managing Director & Chief Executive Officer of the Company	26-Apr-23
Confirmation from the Company that it is a 'Large Corporate' as per the applicability criteria given in SEBI Circular dated April 13, 2022	24-Apr-23
Provided Key Business Updates for the Quarter and Year ended March 31, 2023	6-Apr-23
Completed three Direct Assignment transactions aggregating to Rs. 936.63 Crore and a PTC transaction of Rs. 98.77 Crore during the month of March 2023.	31-Mar-23
Raised External Commercial Borrowings of USD 20 Million from M/s Oesterr. Entwicklungsbank AG with a door-to-door tenure of five years	29-Mar-23
Allotment of 26,75,351 Equity Shares to the eligible equity shareholders of Madura Micro Finance Limited of pursuant to the Scheme of Amalgamation	27-Mar-23
Allotment of 18,637 equity shares of the company upon exercise of options under the ESOP scheme of the company	24-Mar-23
AUM of the Company crossed ₹20,000 Crore	13-Mar-23
Allotment of 3,561 equity shares of the company upon exercise of options under the ESOP scheme of the company	6-Mar-23
Reduction in Income Tax demand under the fresh Assessment Order dated February 28, 2023, received from the Assessment Unit of Income Tax Department	1-Mar-23
The Scheme of Amalgamation becomes effective from February 15, 2023 and Record Date is fixed as March 3, 2023 for allotment of equity shares under the Scheme.	15-Feb-23
Allotment of 22,989 equity shares of the company upon exercise of options under the ESOP scheme of the company	9-Feb-23
Grant of 7,68,600 additional Stock Options to eligible employees under CAGL Employees Stock Option Plan – 2011	7-Feb-23
Appointment of M/s. Varma & Varma ('V&V'), Chartered Accountants as Joint Statutory Auditors of the company for three years from FY 23-24, subject to approval of the Members of the Company	7-Feb-23
Scheme of Amalgamation between the Company and Madura Micro Finance Limited approved by the National Company Law Tribunal, Bengaluru Bench	7-Feb-23
Company has been awarded 'Breaking Ground in WASH Financing' award at the 19th Inclusive Finance India Summit	18-Jan-23
Allotment of 15,173 equity shares of the company upon exercise of options under the ESOP scheme of the company	10-Jan-23
Appointment of Mr. Paolo Brichetti as Vice Chairman and Non- Executive Director of the Company by shareholders through Postal Ballot	3-Jan-23
Appointment of Ms. Rekha Warriar as Non-Executive-Independent Director of the Company by shareholders through Postal Ballot	3-Jan-23
The petition for approval of Scheme of Amalgamation reserved for Order by the National Company Law Tribunal, Bengaluru	19-Dec-22
Allotment of 42,747 equity shares of the company upon exercise of options under the ESOP scheme of the company	15-Dec-22
<i>Source: Stock Exchange Intimations</i>	