

Name of the Issue: Public Issue by CreditAccess Grameen Limited - Tranche II (Issue Opening Date: August 24, 2023)		Last updated on: August 14, 2024		
1	Type of Issue : Public Issue by CreditAccess Grameen Limited ("CAGL" or the "Company" or the "Issuer") 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 an option to retain oversubscription up to ₹ 600 crores aggregating up to 1,00,00,000 NCDs amounting to ₹1,000 crores ("Tranche II Issue Limit") ("Tranche II Issue").			
2	Tranche II Issue size (Rs. crore): Public Issue by CreditAccess Grameen Limited ("CAGL" or the "Company" or the "Issuer") 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 an option to retain oversubscription up to ₹ 600 crores aggregating up to 1,00,00,000 NCDs amounting to ₹ 1,000 crores ("Tranche II Issue Limit") ("Tranche II Issue"). The Issuer has issued and allotted NCDs aggregating to Rs. 989.58 crores. (Source: Minutes of the Meeting dated September 6, 2023 held between CAGL; the Lead Manager; and the Registrar)			
3	Rating of instrument alongwith name of the rating agency*			
	(i) As disclosed in the offer document: IND AA-/Stable by India Ratings & Research Private Limited			
	(ii) at the end of FY 2024: IND AA-/Stable by India Ratings & Research Private Limited			
	(iii) at the end of FY 2025: NA			
	(iv) at the end of FY 2026: NA			
*Credit Rating not disclosed as reporting for the relevant fiscal years has not been completed				
4	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			
5	Subscription level (number of times): After considering the Amount not blocked, RC 10 (Mandate approval pending with investor) and Other than RC 10 cases (Transaction Declined by Customer/Cancelled) and the rejection cases, the Issue was subscribed 2.4739 times of the Base Issue Size and 0.9896 times of the Tranche II Issue Size. (Source: Minutes of the Meeting dated September 6, 2023 held between CAGL; the Lead Manager; and the Registrar)			
6	Financials of the Issuer (as per the annual financial results submitted to stock exchanges under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015			
	Rs. (In Crores) on consolidated basis			
	Parameters	1st FY (FY 2024)	2nd FY (FY 2025)*	3rd FY (FY 2026)*
	Income from operations	5,166.67	NA	NA
	Net Profit for the period	1 445.93	NA	NA
	Paid-up equity share capital	159.38	NA	NA
	Reserves excluding revaluation reserves	6,410.60	NA	NA
*Financials not disclosed as reporting for the relevant fiscal years has not been completed				
7	Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.) *			
	(i) at the end of FY 2024: Traded and Listed on BSE (www.bseindia.com) and NSE (www.NSEindia.com)			
	(ii) at the end of FY 2025*: NA			
	(iii) at the end of FY 2026*: 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 September 11, 2023				
8	Change, if any, in directors of issuer from the disclosures in the offer document*			
	(i) at the end of FY 2024:	Mr. Udaya Kumar Hebbar	Extension of term as Mananging Director and Chief Executive Officer	26-Apr-23
	(ii) at the end of FY 2025*: NA			
	(iii) at the end of FY 2026*: NA			
	* Change in Directors not disclosed in the above table as reporting for the relevant fiscal years has not been completed.			
9	Status of utilization of issue proceeds (as submitted to stock exchanges under Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)			
	(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 II 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	Delay or default in payment of interest/ principal amount (Yes/ No) (If yes, further details of the same may be given).			
	(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 II Prospectus dated August 18, 2023)			
	(ii) Delay in payment from the due date: NA			
	(iii) Reasons for delay/ non-payment, if any: NA			
Any other Material Information:				
In the Annual General Meeting following special business were transacted and approved by Shareholders :				
a) Re-appointment of Mr. Manoj Kumar (DIN: 02924675), as Independent Director of the Company for a second term of 5 (five) years			12-Aug-24	
b) Increase of existing Borrowing Limits of the Company &				
c) Amendments to CAGL Employees Stock Option Plan-2011				
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	

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	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 there 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 Mach 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
11	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 of Rs. 10/- each under the CAGL Employees Stock Option Plan - 2011.	13-Sep-23
	Resignation of Mr. Narayanan M., as Chief Integration Officer of the Company with effect from close of business hours on September 30, 2023	11-Sep-23
	<i>Source: Stock Exchange Intimations</i>	