

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]



सत्यमेव जयते

Annual Return (other than OPCs and Small Companies)

Form language ☒ English ☐ Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) * Corporate Identification Number (CIN) of the company

L51216KA1991PLC053425

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AAECS7201G

(ii) (a) Name of the company

CREDITACCESS GRAMEEN LIM

(b) Registered office address

New No.49(OldNo725),46th Cross,8th Block,Jayanagar
(Next to Rajalakshmi Kalyana Mantap)
Bangalore
Bangalore
Karnataka
560071

(c) *e-mail ID of the company

csinvestors@cagrameen.in

(d) *Telephone number with STD code

08022637300

(e) Website

www.creditaccessgrameen.in

(iii) Date of Incorporation

12/06/1991

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public Company	Company limited by shares	Indian Non-Government company

(v) Whether company is having share capital

☒ Yes

☐ No

(vi) *Whether shares listed on recognized Stock Exchange(s)

☒ Yes

☐ No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
	BSE Limited	1
	National Stock Exchange Limited	1,024

(b) CIN of the Registrar and Transfer Agent

U72400TG2017PTC117649

Pre-fill

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES PRIVATE LIMITED

Registered office address of the Registrar and Transfer Agents

Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda, Serilingampally

(vii) *Financial year From date 01/04/2020 (DD/MM/YYYY) To date 31/03/2021 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held ☒ Yes ☐ No

(a) If yes, date of AGM

30/07/2021

(b) Due date of AGM

30/09/2021

(c) Whether any extension for AGM granted

☐ Yes ☒ No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities

1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K8	Other financial activities	91.48

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

*No. of Companies for which information is to be given

3

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	CreditAccess Asia NV		Holding	73.99
2	MADURA MICRO FINANCE LIM	U65929TN2005PLC057390	Subsidiary	76.25

3	MADURA MICRO EDUCATION I	U80301TN2013PTC091745	Subsidiary	100
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IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) *SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	160,000,000	155,582,040	155,582,040	155,582,040
Total amount of equity shares (in Rupees)	1,600,000,000	1,555,820,400	1,555,820,400	1,555,820,400

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of equity shares	160,000,000	155,582,040	155,582,040	155,582,040
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1,600,000,000	1,555,820,400	1,555,820,400	1,555,820,400

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
Equity shares	Physical	DEMAT	Total			
At the beginning of the year	0	143,985,459	143985459	1,439,854,5	1,439,854,5	
Increase during the year	0	11,596,581	11596581	115,965,810	115,965,810	7,930,574,00
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	11,315,323	11315323	113,153,230	113,153,230	7,886,691,60
v. ESOPs	0	281,258	281258	2,812,580	2,812,580	43,882,385.8
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify						
Decrease during the year	0	0	0	0	0	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify						
At the end of the year	0	155,582,040	155582040	1,555,820,4	1,555,820,4	
Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0

iii. Others, specify						
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify						
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

INE741K01010

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

☒ Nil

[Details being provided in a CD/Digital Media]

☐ Yes ☐ No ☐ Not Applicable

Separate sheet attached for details of transfers

☐ Yes ☐ No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting

Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor		<input type="text"/>	
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee		<input type="text"/>	
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor		<input type="text"/>	
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee		<input type="text"/>	
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

(iv) *Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	14,553	1000000	14,552,833,333
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			14,552,833,333

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	6,280,000,000	9,560,000,000	1,287,166,667	14,552,833,333
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

1

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Rupee Denominated B	170	1000000	170,000,000	1000000	170,000,000
Total	170		170,000,000		170,000,000

V. *Turnover and net worth of the company (as defined in the Companies Act, 2013)

(i) Turnover

20,162,586,095

(ii) Net worth of the Company

36,348,132,202

VI. (a) *SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	

2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	115,109,028	73.99	0	
10.	Others	0	0	0	
	Total	115,109,028	73.99	0	0

Total number of shareholders (promoters)

1

(b) *SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	3,508,171	2.25	0	
	(ii) Non-resident Indian (NRI)	122,431	0.08	0	
	(iii) Foreign national (other than NRI)	13	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	

4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	10,157,951	6.53	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	178,429	0.11	0	
10.	Others (Trust - 354, Clearing Membr	26,506,017	17.04	0	
	Total	40,473,012	26.01	0	0

Total number of shareholders (other than promoters)

38,987

**Total number of shareholders (Promoters+Public/
Other than promoters)**

38,988

**VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)**

Details	At the beginning of the year	At the end of the year
Promoters	1	1
Members (other than promoters)	41,743	38,987
Debenture holders	8	23

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A. Promoter	0	0	0	0	0	0
B. Non-Promoter	2	5	1	4	0.16	0
(i) Non-Independent	2	0	1	0	0.16	0
(ii) Independent	0	5	0	4	0	0
C. Nominee Directors representing	0	3	0	3	0	0

(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	3	0	3	0	0
Total	2	8	1	7	0.16	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

10

(B) (i) *Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
GEORGE JOSEPH	00253754	Director	1,000	
SUCHARITA MUKHERJEE	02569078	Director	0	
MANOJ KUMAR	02924675	Director	0	
PAOLO BRICHETTI	01908040	Nominee director	13	
SUMIT KUMAR	07415525	Nominee director	0	
MASSIMO VITA	07863194	Nominee director	0	
UDAYA KUMAR HEBBAR	07235226	Managing Director	254,539	
LILIAN JESSIE PAUL	02864506	Director	0	
SADANANDA BALAKRISHNAN	AGGPK3296C	CFO	0	
MAHADEV PRAKASH J	AJQPP6304F	Company Secretary	0	

(ii) Particulars of change in director(s) and Key managerial personnel during the year

7

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
ANAL KUMAR JAIN	01239653	Director	25/06/2020	Cessation
PRABHA RAVEENDRA	01828812	Director	03/11/2020	Cessation
RAM DIWAKAR BODDI	02775640	Whole-time director	06/11/2020	Cessation as Whole Time Director &
SADANANDA BALAKR	AGGPK3296C	CFO	07/11/2020	Appointment
UDAYA KUMAR HEBBA	07235226	Managing Director	11/08/2020	Re-appointment
LILIAN JESSIE PAUL	02864506	Additional director	16/09/2020	Appointment
MANOJ KUMAR	02924675	Director	11/08/2020	Change in Designation

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

Number of meetings held

2

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	11/08/2020	37,582	50	80.52
Extra-Ordinary General Meeting	26/09/2020	38,012	54	80.4

B. BOARD MEETINGS

*Number of meetings held

11

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	06/05/2020	10	10	100
2	07/05/2020	10	9	90
3	30/05/2020	10	9	90
4	16/06/2020	10	9	90
5	01/08/2020	9	7	77.78

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
6	03/09/2020	9	9	100
7	23/09/2020	10	10	100
8	23/10/2020	10	9	90
9	06/11/2020	9	9	100
10	29/01/2021	8	8	100
11	11/02/2021	8	7	87.5

C. COMMITTEE MEETINGS

Number of meetings held

68

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	21/04/2020	6	6	100
2	Audit Committee	05/05/2020	6	5	83.33
3	Audit Committee	30/05/2020	6	5	83.33
4	Audit Committee	01/08/2020	6	4	66.67
5	Audit Committee	23/09/2020	6	6	100
6	Audit Committee	06/11/2020	4	4	100
7	Audit Committee	29/01/2021	4	4	100
8	Audit Committee	11/02/2021	4	3	75
9	Nomination and Remuneration Committee	22/05/2020	5	5	100
10	Nomination and Remuneration Committee	15/06/2020	5	5	100

D. *ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	30/07/2021
								(Y/N/NA)

1	GEORGE JOS	11	11	100	19	19	100	Yes
2	SUCHARITA M	11	5	45.45	18	12	66.67	Yes
3	MANOJ KUMA	11	11	100	54	53	98.15	Yes
4	PAOLO BRICH	11	11	100	50	39	78	No
5	SUMIT KUMA	11	11	100	11	11	100	Yes
6	MASSIMO VIT	11	10	90.91	20	19	95	Yes
7	UDAYA KUMA	11	11	100	53	53	100	Yes
8	LILIAN JESSIE	5	5	100	6	6	100	Yes

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	UDAYA KUMAR HE	Managing Direct	21,497,001		10,366,650		31,863,651
2	RAM DIWAKAR BO	Whole-Time Dire	8,835,077		2,407,560		11,242,637
	Total		30,332,078	0	12,774,210		43,106,288

Number of CEO, CFO and Company secretary whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	SADANANDA BALA	CFO	10,037,445	0	0	0	10,037,445
2	MAHADEV PRAKA	Company Secre	4,265,864	0	0	0	4,265,864
	Total		14,303,309	0	0	0	14,303,309

Number of other directors whose remuneration details to be entered

9

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	PAOLO BRICHETT	Nominee Directo	760,000				760,000
2	ANAL KUMAR JAIN	Director	270,000				270,000
3	GEORGE JOSEPH	Director	885,000	1,200,000			2,085,000
4	SUCHARITA MUKH	Director	440,000	760,000			1,200,000

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
5	MANOJ KUMAR	Director	785,000	1,000,000			1,785,000
6	MASSIMO VITA	Nominee Director	710,000				710,000
7	SUMIT KUMAR	Nominee Director	575,000				575,000
8	PRABHA RAVEENI	Director	565,000				565,000
9	LILIAN JESSIE PAUL	Additional Director	300,000	650,000			950,000
	Total		5,290,000	3,610,000			8,900,000

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

- * A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year ☒ Yes ☐ No

B. If No, give reasons/observations

XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

(B) DETAILS OF COMPOUNDING OF OFFENCES ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

☒ Yes ☐ No

XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

Dwarakanath C

Whether associate or fellow

☐ Associate ☒ Fellow

Certificate of practice number

4847

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ... **D7** dated **22/01/2020**

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

UDAYA
KUMAR
HEBBAR
Digitally signed by
UDAYA KUMAR
HEBBAR
Date: 2021.09.26
20:18:42 +05'30'

DIN of the director

07235226

To be digitally signed by

MATADA
JAYAKUMAR
MAHADEV
PRAKASH
Digitally signed by
MATADA JAYAKUMAR
MAHADEV PRAKASH
Date: 2021.09.26
20:19:07 +05'30'

☒ Company Secretary

☐ Company secretary in practice

Membership number

16350

Certificate of practice number

Attachments

1. List of share holders, debenture holders
2. Approval letter for extension of AGM;
3. Copy of MGT-8;
4. Optional Attachement(s), if any

Attach**Attach****Attach****Attach****List of attachments**

Shareholders list.pdf
MGT-8 2020-21.pdf
List of Meetings and Debentures List.pdf

Remove attachment

Modify

Check Form

Prescrutiny

Submit

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company