Dwarakanath C
Company Secretary in Practice &
Insolvency Professional
B.Com., LL.B., FCS., IP

Secretarial Compliance Report of CreditAccess Grameen Limited

For the financial year ended 31st March 2022

I Chennur Dwarakanath, Company Secretary in Practice, have examined:

a) all the documents and records made available to us and explanation provided by **CREDITACCESS GRAMEEN LIMITED** having **CIN: L51216KA1991PLC053425** and having registered office at New No.49 (Old No.725), 46th Cross, 8th Block, Jayanagar (Next to Rajalakshmi Kalyana Mantap) Bangalore – 560071, Karnataka ("the listed entity"),
b) the filings / submissions made by the listed entity to the stock exchanges,
c) website of the listed entity,
d) any other document, filing, as may be relevant, which has been relied upon to make this certification,

for the year ended 31st March 2022 ("Review Period") in respect of compliance with the provisions of:

a) The Securities and Exchange Board of India Act, 1992 ("SEBI Act") and the Regulations, circulars, guidelines issued thereunder; and
b) The Securities Contracts (Regulation) Act, 1956 ("SCRA"), rules made thereunder and the Regulations, circulars, guidelines issued thereunder by the Securities and Exchange Board of India ("SEBI")

The specific Regulations, whose provisions and the circulars / guidelines issued thereunder, have been examined, include:-

a) Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;
b) Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018; - ***Not Applicable;***
c) Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011; - ***Not applicable;***
d) Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018 - **Not applicable**;

C. DWARAKANATH
FCS 7723
C.P. 4847
Company Secretary in Practice

#31, "Vidhya Bhavan", 3rd Floor, Rear Block, Opp. Karanji Anjaneya Temple, W.A.T Street, Basavanagudi, Bengaluru-560 004.
Phone : 080 41203012 | Mobile : +91 94483 62485 | Email : dwarakanath.c@gmail.com, csworkgroup.dwarakanath@gmail.com

e) The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;

f) The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;

g) Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;

h) Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009 - **Not applicable**;

i) Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;

and based on the above examination, I hereby report that, during the Review Period:

a) The listed entity has complied with the provisions of the above Regulations and circulars/ guidelines issued thereunder, except in respect of matters specified below:-

Sl No.	**Compliance Requirement (Regulations/circulars/guidelines including specific clause)**	**Deviations**	**Observations/Remarks of the Practicing Company Secretary**
1	Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015	Refer (c) below	

b) The listed entity has maintained proper records under the provisions of the above Regulations and circulars/ guidelines issued thereunder insofar as it appears from my/our examination of those records.

c) The following are the details of actions taken against the listed entity / its promoters / directors / material subsidiaries either by SEBI or by Stock

M. C. DWARAKANATH
FCS 7723
C.P. 4847
Company Secretary in Practice

Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under the aforesaid Acts/ Regulations and circulars/ guidelines issued thereunder:

Sl. No.	Action taken by	Details of violation	Details of action taken	Observations/remarks of the Practicing Company Secretary, if any.
1	BSE Limited vide its E-mail Communication dated 10th December 2021 has levied a fine for Non-Compliance of Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015	Non-Disclosure of extent and nature of security created and maintained with respect to secured listed NCDs in the financial Statements for the Quarter ended 30th September 2021. However, the Company furnished the deficit information to BSE Limited and in the process there is a delay of 21 days.	Fine of Rs.1000 per day (Number of days of delay – 21 days) Basic Fine – 21000 plus GST @18%. Total Fine payable is Rs. 24,780/-	The Company has made a representation to BSE Limited vide e-mail dated 13th December 2021 to waive-off the penalty levied. However, reply from BSE Limited is awaited.

C. DWARAKANATH
FCS 7723
C.P. 4847
Company Secretary in Practice

d) The listed entity has taken the following actions to comply with the observations made in previous reports:

Sl. No.	Observations of the Practicing Company Secretary in the previous reports	Observations made in the secretarial compliance report for the ended	Actions taken by the listed entity, if any	Comments of the Practicing Company Secretary on the actions taken by the listed entity
NIL				

Place: Bengaluru
Date:30th May 2022

C. Dwarakanath
Company Secretary in Practice
FCS No: 7723; CP No: 4847
UDIN: F007723D000423193
Peer Review Certificate No: 674/2020

C. DWARAKANATH
FCS 7723
C.P. 4847
Company Secretary in Practice