

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.



CREDITACCESS GRAMEEN LIMITED

CreditAccess Grameen Limited ("Company" or "Issuer") was incorporated as Sanni Collection Private Limited on June 12, 1991 at Calcutta, West Bengal, India as a private limited company under the Companies Act, 1956. Our Company's name was changed from Sanni Collection Private Limited to Grameen Financial Services Private Limited and a fresh certificate of incorporation consequent upon change of name was issued to our Company by the Registrar of Companies, West Bengal on March 14, 2008. Our Company's name was changed to Grameen Koota Financial Services Private Limited pursuant to a fresh certificate of incorporation issued by the Registrar of Companies, Bangalore on November 13, 2014. Subsequently, our Company was converted into a public limited company pursuant to a special resolution passed by our Shareholders at the EGM held on November 27, 2017 and the name of our Company was changed to Grameen Koota Financial Services Limited. A fresh certificate of incorporation consequent upon conversion to a public limited company was issued by the Registrar of Companies, Karnataka at Bengaluru ("RoC") on December 18, 2017. Subsequently, pursuant to a resolution passed by our shareholders at the EGM held on January 2, 2018, the name of our Company was changed to CreditAccess Grameen Limited, and a fresh certificate of incorporation consequent upon change of name was issued by the RoC on January 12, 2018. Our Company is a NBFC-MFI and holds a certificate of registration dated January 19, 2018 bearing registration number B-02.00252 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For more information about our Company including details regarding changes in Registered Office, please see "History and Main Objects" on page 162 of the Shelf Prospectus and "General Information" on page 19 of the Tranche I Prospectus.

Registered Office and Corporate Office: New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 071, Karnataka; Tel: +91 80 2263 7300; Fax: +91 80 2664 3433; CIN: L51216KA1991PLC053425; PAN: AAEC57201G; Website: www.creditaccessgrameen.in; Email: csinvestors@cagrameen.in
 Company Secretary and Chief Compliance Officer: Mahadev Prakash Jayakumar Matada; Tel: +91 80 2263 7300; Email: cs@cagrameen.in
 Chief Financial Officer: S. Balakrishna Kamath; Tel: +91 80 2263 7300; Email: csinvestors@cagrameen.in

THE ISSUE

PUBLIC ISSUE BY THE COMPANY OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT UPTO ₹ 250 CRORE ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 250 CRORES, AGGREGATING UP TO ₹ 500 CRORES ("TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 1,500 CRORES ("SHELF LIMIT") AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 4, 2022 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED NOVEMBER 4, 2022 (THE "SHELF PROSPECTUS" AND COLLECTIVELY WITH THE TRANCHE I PROSPECTUS, THE "PROSPECTUS"). THIS TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating: "IND AA-/Stable" by India Ratings & Research Private Limited

Allotment on first come first serve basis*

*Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 69 of the Tranche I Prospectus.

TRANCHE I ISSUE OPENS ON: MONDAY NOVEMBER 14, 2022 TRANCHE I ISSUE CLOSES ON: FRIDAY DECEMBER 2, 2022

ISSUE PROGRAMME**

**The Tranche I 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 the Tranche I Prospectus, except that this Tranche I Issue may close on such earlier date or extended date (subject to a maximum period of 30 days from the date of the Tranche I Prospectus) as may be decided by the Board of Directors of our Company or the EBI Committee, subject to relevant approvals. In the event of an early closure or extension of this Tranche I 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 I Issue has been given) on or before such earlier or initial date of Tranche I Issue closure. On the Tranche I 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. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5 p.m. on one Working Day post the Tranche I Issue Closing Date. For further details please see "General Information" on page 19 of the Tranche I Prospectus.

Our Promoter is CreditAccess India N.V. (formerly, CreditAccess Asia N.V.); Email: info@creditaccess.com; Tel: +31 20 808 0654. For details of our Promoter, see "Our Promoter" on page 180 of the Shelf Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE I PROSPECTUS

Series	I	II	III	IV*	V	VI
Frequency of Interest Payment	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	36 months	36 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories	9.45%	NA	9.60%	NA	10.00%	NA
Effective Yield (% per annum) for NCD Holders in all Categories	9.83%	9.83%	10.02%	10.02%	10.46%	10.46%
Mode of Interest Payment	Through various modes available*					
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in all Categories	₹1,000	₹1,206.57	₹1,000	₹1,332.07	₹1,000	₹1,644.91
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	60 months	60 months
Put and Call Option	Not Applicable					

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series. | *Pursuant to this Addendum-cum-Corrigendum

ASBA*

Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below. Mandatory in public issues. No cheque will be accepted.



UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000 applying through Designated Intermediaries, SCBs or through the BSE Direct App/NSEgoBID / Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 94 of the Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. ICICI Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2022 as amended.

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO.

HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 69 OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 4, 2022.

Information required under Section 30 of Companies Act, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled "History and Main Objects" on page 162 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 127 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2022: The Authorised Share Capital of the Company is ₹ 160,00,00,000 divided into 16,00,00,000 Equity Shares of ₹ 10/- each. The Issued, Subscribed and Paid-up Share Capital is ₹ 156,10,54,580 divided into 15,61,05,458 Equity Shares of ₹ 10/- each.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹ 10/- each by them at the time of signing of Memorandum of Association: Ramgopal Soni and Babulal Soni were allotted 10 Equity Shares at the time of incorporation of the Company aggregating to 20 Equity Shares of value of ₹ 10/- each.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE"). Our Company has received an 'in-principle' approval from NSE vide their letter no. NSE/LIST/D/2022/0142 dated October 3, 2022 and from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/013/22-23 dated October 3, 2022. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in debt securities involves a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved. Specific attention of the Investors is invited to the chapters "Risk Factors" and "Material Developments" on page 17 and 389, respectively of the Shelf Prospectus and "Material Developments" on page 41 of the Tranche I Prospectus, before making an investment in such Issue. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India nor do they guarantee the accuracy or adequacy of the document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of BSE."

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of NSE."

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the NSE to use their network and Online Platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company; LM is cleared or approved by NSE; nor does it warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or projects of the Company.

DISCLAIMER CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche I Prospectus has not been filed with or submitted to the Reserve Bank of India ("RBI"), it is distinctly understood that the Shelf Prospectus and the Tranche I Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

CREDIT RATING: The NCDs proposed to be issued under this Tranche I Issue have been rated IND AA-/Stable for an amount of ₹1500 Crores by India Ratings & Research Private Limited by way of their rating letter dated August 4, 2022 and further reevaluated vide letter dated September 8, 2022. Ratings issued by India Ratings will continue to be valid for the life of the instrument unless withdrawn or reviewed by India Ratings & Research Private Limited, in terms of the rating agreement dated July 19, 2022. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. These ratings are subjected to a periodic review during which they may be raised, affirmed, lowered, withdrawn, or placed on Rating Watch at any time on the basis of factors such as new information. The rating should be evaluated independently of any other rating. The Credit Rating Agency's website will have the latest information on all its outstanding ratings. In case of any change in credit ratings till the listing of NCDs, our Company will inform the investors through public notices/ advertisements in all those newspapers in which pre issue advertisement has been given. For the rating, rating rationale and press release for the above ratings, see "General Information" on page 19 and Annexure A of the Tranche I Prospectus.

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: <https://www.indiaratings.co.in/rating-definitions>. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site. (<https://www.indiaratings.co.in/rating-definitions>) (<https://www.indiaratings.co.in>).

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: **CREDITACCESS GRAMEEN LIMITED - Telephone No.:** +91 80 2263 7300; **Fax:** +91 80 2664 3433; **LEAD MANAGER: A.K. CAPITAL SERVICES LIMITED - Telephone No.:** +91 22 6754 6500; and the offices of Consortium Member, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCBs. Electronic application forms will be available on the websites of the SCBs that permit submission of ASBA Application electronically. Application forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Consortium Member. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "NSE goBID". Further, BSE Direct platform can be accessed at <https://www.bsedirect.com> and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, application forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF THE PROSPECTUS: Investors are advised to refer to the Tranche I Prospectus and the "Risk Factors" on page 17 of the Shelf Prospectus, before applying to the Tranche I Issue. Physical copy of the Prospectus may be obtained from the Registered Office of the Company and the Lead Manager. Full copies of the Prospectus will also be available on the website of the Issuer at www.creditaccessgrameen.in, of the Lead Manager at www.akgroup.co.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: ICICI Bank Limited
CONSORTIUM MEMBER: A. K. Stockmart Private Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus. For further details please refer to the Prospectus dated November 4, 2022.

ADDENDUM CUM CORRIGENDUM TO THE SHELF PROSPECTUS AND TRANCHE I PROSPECTUS EACH DATED NOVEMBER 4, 2022: NOTICE TO INVESTORS ("ADDENDUM CUM CORRIGENDUM")

Potential Applicants may note that: Our Company has on November 9, 2022 allotted 6,012 (Six Thousand Twelve Shares) Equity Shares of ₹ 10/- (Rupees Ten Only) each in pursuance to Company's CAGL Employees' Stock Option Scheme, 2011. Accordingly, this would be updated under point (1) on page 389 of the Shelf Prospectus and on page 41 of the Tranche I Prospectus under the section titled "Material Developments". Further, the disclosure set out for Mode of Interest Payment under Specific terms for NCDs on page 74 of the Tranche I Prospectus under the section titled "Issue Structure", shall be replaced with "Through various modes available". The Shelf Prospectus and the Tranche I Prospectus shall stand amended accordingly and should be read in conjunction with this Addendum cum Corrigendum. The information in this Addendum cum Corrigendum supplements and supersedes the Shelf Prospectus and Tranche I Prospectus and updates the information in the Shelf Prospectus, Tranche I Prospectus and the Abridged Prospectus, as applicable. All capitalised terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Tranche I Prospectus. Any reference to the Shelf Prospectus, Tranche I Prospectus and the Abridged Prospectus in the Issue shall be deemed to include reference to this Addendum cum Corrigendum.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER:
 A. K. Capital Services Limited 603, 8th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098, Maharashtra Tel: +91 22 6754 6500 Email: cagl.ncd2022@akgroup.co.in Website: www.akgroup.co.in Contact person: Aanchal Wagle/ Milan Soni	 KFIN Technologies Limited Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana Tel: +91 40 6716 2222 Email: cagl.ncdipo@kfintech.com Website: www.kfintech.com Contact Person: M. Murali Krishna	 Catalyst Trusteeship Limited* GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud Pune - 411 038, Maharashtra Tel: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi	 India Ratings & Research Private Limited Wockhardi Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra (E), Mumbai - 400 015 Tel: +91 22 4000 1700 Email: info@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Amit Rane	Deloitte Haskins & Sells ASV N Ramana Tower, 52, Venkatnarayana Road, T. Nagar, Chennai - 600 017 Tel: +91 44 6688 5000 Email: sgk@deloitte.com Contact Person: G. K. Subramaniam	PKF Sridhar & Santhanam LLP T8 & T9, Third Floor Gem Plaza, 66, Infantry Road Bangalore - 560 001, India Tel: +91 80 4130 7244 Email: admin@pkfindia.in Contact Person: Seethalakshmi M

*Catalyst Trusteeship Limited under regulation 8 of SEBI NCS Regulations has by its letter dated June 7, 2022 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

Disclaimer: CREDITACCESS GRAMEEN LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") and has filed the Shelf Prospectus dated November 4, 2022 (the "Shelf Prospectus") and the Tranche I Prospectus dated November 4, 2022 (the "Tranche I Prospectus") with the Registrar of Companies, Karnataka at Bengaluru, National Stock Exchange of India Limited, BSE Limited and SEBI. The Shelf Prospectus and the Tranche I Prospectus are available on the Company's website www.creditaccessgrameen.in; on the website of the stock exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the website of the lead manager at www.akgroup.co.in. Investors proposing to participate in the Tranche I Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche I Prospectus. Investors should note that investment in this Public Issue of NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and the Tranche I Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 17 of the Shelf Prospectus.

For CREDITACCESS GRAMEEN LIMITED

Sd/-
Udaya Kumar Hebbar
 Managing Director and CEO
 DIN: 07235226

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CREDITACCESS GRAMEEN LIMITED

CreditAccess Grameen Limited ("Company" or "Issuer") was incorporated as Sanni Collection Private Limited on June 12, 1991 at Calcutta, West Bengal, India as a private limited company under the Companies Act, 1956. Our Company's name was changed from Sanni Collection Private Limited to Grameen Financial Services Private Limited and a fresh certificate of incorporation consequent upon change of name was issued to our Company by the Registrar of Companies, West Bengal on March 14, 2008. Our Company's name was changed to Grameen Koota Financial Services Private Limited pursuant to a fresh certificate of incorporation issued by the Registrar of Companies, Bangalore on November 13, 2014. Subsequently, our Company was converted into a public limited company pursuant to a special resolution passed by our Shareholders at the EGM held on November 27, 2017 and the name of our Company was changed to Grameen Koota Financial Services Limited. A fresh certificate of incorporation consequent upon conversion to a public limited company was issued by the Registrar of Companies, Karnataka at Bengaluru ("RoC") on December 18, 2017. Subsequently, pursuant to a resolution passed by our Shareholders at the EGM held on January 2, 2018, the name of our Company was changed to CreditAccess Grameen Limited, and a fresh certificate of incorporation consequent upon change of name was issued by the RoC on January 12, 2018. Our Company is a NBFC-MFI and holds a certificate of registration dated January 19, 2018 bearing registration number B-02 00252 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For more information about our Company including details regarding changes in Registered Office, please see "History and Main Objects" on page 162 of the Shelf Prospectus and "General Information" on page 19 of the Tranche I Prospectus.

Registered Office and Corporate Office: New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 071, Karnataka; Tel.: +91 80 2263 7300; Fax: +91 80 2664 3433; CIN: L51216KA1991PLC053425; PAN: AAECST201G; Website: www.creditaccessgrameen.in; Email: csinvestors@cagrameen.in
Company Secretary and Chief Compliance Officer: Mahadev Prakash Jayakumar Matada; Tel.: +91 80 2263 7300; Email: cs@cagrameen.in
Chief Financial Officer: S. Balakrishna Kamath; Tel.: +91 80 2263 7300; Email: csinvestors@cagrameen.in

THE ISSUE

PUBLIC ISSUE BY THE COMPANY OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT UPTO ₹ 250 CRORE ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 250 CRORES, AGGREGATING UP TO ₹ 500 CRORES ("TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 1,500 CRORES ("SHELF LIMIT") AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 4, 2022 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED NOVEMBER 4, 2022 (THE "SHELF PROSPECTUS") AND COLLECTIVELY WITH THE TRANCHE I PROSPECTUS, THE "PROSPECTUS"). THIS TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating: "IND AA-/Stable" by India Ratings & Research Private Limited

Allotment on first come first serve basis*

*Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 69 of the Tranche I Prospectus.

ISSUE PROGRAMME**

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TRANCHE I ISSUE CLOSURES ON: FRIDAY DECEMBER 2, 2022

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Our Promoter is CreditAccess India N.V. (formerly, CreditAccess Asia N.V.); Email: info@creditaccess.com; Tel: +31 20 808 0654. For details of our Promoter, see "Our Promoter" on page 180 of the Shelf Prospectus.

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Frequency of Interest Payment	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	36 months	36 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories	9.45%	NA	9.60%	NA	10.00%	NA
Effective Yield (% per annum) for NCD Holders in all Categories	9.83%	9.83%	10.02%	10.02%	10.46%	10.46%
Mode of Interest Payment	Through various modes available [†]					
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in all Categories	₹ 1,000	₹ 1,206.57	₹ 1,000	₹ 1,332.07	₹ 1,000	₹ 1,644.91
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	60 months	60 months
Put and Call Option	Not Applicable					

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series. [†]Pursuant to this Addendum-cum-Corrigendum

ASBA*

Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below. Mandatory in public issues. No cheque will be accepted.



UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000 applying through Designated Intermediaries, SCBs or through the BSE Direct App/NSEgoBID / Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 94 of the Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. ICICI Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2022 as amended.

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO.

HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 69 OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 4, 2022.

Information required under Section 30 of Companies Act, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled "History and Main Objects" on page 162 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 127 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2022: The Authorised Share Capital of the Company is ₹ 160,00,00,000 divided into 16,00,00,000 Equity Shares of ₹ 10/- each. The Issued, Subscribed and Paid-up Share Capital is ₹ 156,10,54,580 divided into 15,61,05,458 Equity Shares of ₹ 10/- each.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹ 10/- each by them at the time of signing of Memorandum of Association: Ramgopal Soni and Babul Soni were allotted 10 Equity Shares at the time of incorporation of the Company aggregating to 20 Equity Shares of face value of ₹ 10/- each.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE"). Our Company has received an 'in-principle' approval from NSE vide their letter no. NSE/LIST/D/2022/0142 dated October 3, 2022 and from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/013/22-23 dated October 3, 2022. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in debt securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved. Specific attention of the Investors is invited to the chapters "Risk Factors" and "Material Developments" on page 17 and 389, respectively of the Shelf Prospectus and "Material Developments" on page 41 of the Tranche I Prospectus, before making an investment in such Issue. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India nor do they guarantee the accuracy or adequacy of the document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of BSE."

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DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the NSE to use their network and Online Platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company; LM is cleared or approved by NSE; nor does it warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or projects of the Company.

DISCLAIMER CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche I Prospectus has not been filed with or submitted to the Reserve Bank of India ("RBI"). It is distinctly understood that the Shelf Prospectus and the Tranche I Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

CREDIT RATING: The NCDs proposed to be issued under this Tranche I Issue have been rated IND AA-/Stable for an amount of ₹ 1500 Crores by India Ratings & Research Private Limited by way of their rating letter dated August 4, 2022 and further revalidated vide letter dated September 8, 2022. Ratings issued by India Ratings will continue to be valid for the life of the instrument unless withdrawn or reviewed by India Ratings & Research Private Limited, in terms of the rating agreement dated July 19, 2022. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. These ratings are subjected to a periodic review during which they may be raised, affirmed, lowered, withdrawn, or placed on Rating Watch at any time on the basis of factors such as new information. The rating should be evaluated independently of any other rating. The Credit Rating Agency's website will have the latest information on all its outstanding ratings. In case of any change in credit ratings till the listing of NCDs, our Company will inform the investors through public notices/ advertisements in all those newspapers in which pre issue advertisement has been given. For the rating, rating rationale and press release for the above ratings, see "General Information" on page 19 and Annexure A of the Tranche I Prospectus.

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: <https://www.indiaratings.co.in/rating-definitions>. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site. (<https://www.indiaratings.co.in/rating-definitions>) (<https://www.indiaratings.co.in>).

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: CREDITACCESS GRAMEEN LIMITED - Telephone No.: +91 80 2263 7300; Fax: +91 80 2664 3433; LEAD MANAGER: A. K. CAPITAL SERVICES LIMITED - Telephone No.: +91 22 6754 6500; and the offices of Consortium Member, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCBs. Electronic application forms will be available on the websites of the SCBs that permit submission of ASBA Application electronically. Application forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Consortium Member. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "NSE goBID". Further, BSE Direct platform can be accessed at <https://www.bsedirect.com> and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, application forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF THE PROSPECTUS: Investors are advised to refer to the Tranche I Prospectus and the "Risk Factors" on page 17 of the Shelf Prospectus, before applying to the Tranche I Issue. Physical copy of the Prospectus may be obtained from the Registered Office of the Company and the Lead Manager. Full copies of the Prospectus will also be available on the website of the Issuer at www.creditaccessgrameen.in, of the Lead Manager at www.akgroup.co.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: ICICI Bank Limited
CONSORTIUM MEMBER: A. K. Stockmart Private Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus.
 For further details please refer to the Prospectus dated November 4, 2022.

ADDENDUM CUM CORRIGENDUM TO THE SHELF PROSPECTUS AND TRANCHE I PROSPECTUS EACH DATED NOVEMBER 4, 2022: NOTICE TO INVESTORS ("ADDENDUM CUM CORRIGENDUM")

Potential Applicants may note that:
 Our Company has on November 9, 2022 allotted 6,012 (Six Thousand Twelve Shares) Equity Shares of ₹ 10/- (Rupees Ten Only) each in pursuance to Company's CAGL Employees' Stock Option Scheme, 2011. Accordingly, this would be updated under point (1) on page 389 of the Shelf Prospectus and on page 41 of the Tranche I Prospectus under the section titled "Material Developments".
 Further, the disclosure set out for "Mode of Interest Payment" under Specific terms for NCDs on page 74 of the Tranche I Prospectus under the section titled "Issue Structure", shall be replaced with "Through various modes available".
 The Shelf Prospectus and the Tranche I Prospectus shall stand amended accordingly and should be read in conjunction with this Addendum cum Corrigendum. The information in this Addendum cum Corrigendum supplements and supersedes the Shelf Prospectus and Tranche I Prospectus and updates the information in the Shelf Prospectus, Tranche I Prospectus and the Abridged Prospectus, as applicable. All capitalized terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Tranche I Prospectus. Any reference to the Shelf Prospectus, Tranche I Prospectus and the Abridged Prospectus in the Issue shall be deemed to include reference to this Addendum cum Corrigendum.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER:	
<p>A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098, Maharashtra Tel: +91 22 6754 6500 Email: cagl.ncd2022@akgroup.co.in Website: www.akgroup.co.in Contact person: Aanchal Wagle/ Milan Soni</p>	<p>KFIN Technologies Limited Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana Tel: +91 40 6716 2222 Email: cagl.ncdipo@kfinetech.com Website: www.kfinetech.com Contact Person: M. Murali Krishna</p>	<p>Catalyst Trusteeship Limited* GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud, Pune - 411 038, Maharashtra Tel: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@cltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi</p>	<p>India Ratings & Research Private Limited Wockhardi Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051 Tel: +91 22 4000 1700 Email: info@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Amit Rane</p>	<p>Deloitte Haskins & Sells ASV N Ramana Tower, 52, Venkatnarayana Road, T. Nagar, Chennai - 600 017 Tel: + 91 44 6688 5000 Email: sgk@deloitte.com Contact Person: G. K. Subramaniam</p>	<p>PKF Sridhar & Santhanam LLP T8 & T9, Third Floor, Gem Plaza, 66, Infantry Road, Bangalore - 560 001, India Tel: +91 80 4130 7244 Email: admin@pkfindia.in Contact Person: Seethalakshmi M</p>	<p>Mahadev Prakash Jayakumar Matada New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 071, Karnataka, India Tel: +91 80 2263 7300; Fax: +91 80 2664 3433 E-mail: cs@cagrameen.in</p> <p>Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post issue related issues such as non-receipt of Allotment advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc.</p>

*Catalyst Trusteeship Limited under regulation 8 of SEBI NCS Regulations has by its letter dated June 7, 2022 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

Disclaimer: CREDITACCESS GRAMEEN LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") and has filed the Shelf Prospectus dated November 4, 2022 (the "Shelf Prospectus") and the Tranche I Prospectus dated November 4, 2022 (the "Tranche I Prospectus") with the Registrar of Companies, Karnataka at Bengaluru, National Stock Exchange of India Limited, BSE Limited and SEBI. The Shelf Prospectus and the Tranche I Prospectus are available on the Company's website www.creditaccessgrameen.in; on the website of the stock exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the website of the lead manager at www.akgroup.co.in. Investors proposing to participate in the Tranche I Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche I Prospectus. Investors should note that investment in this Public Issue of NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and the Tranche I Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 17 of the Shelf Prospectus.

For CREDITACCESS GRAMEEN LIMITED

Sd/-
Udaya Kumar Hebbar
 Managing Director and CEO
 DIN: 07235226
 CONCEPT

Place : Bengaluru
 Date : November 10, 2022

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.



CREDITACCESS GRAMEEN LIMITED

CreditAccess Grameen Limited ("Company" or "Issuer") was incorporated as Sanni Collection Private Limited on June 12, 1991 at Calcutta, West Bengal, India as a private limited company under the Companies Act, 1956. Our Company's name was changed from Sanni Collection Private Limited to Grameen Financial Services Private Limited and a fresh certificate of incorporation consequent upon change of name was issued to our Company by the Registrar of Companies, West Bengal on March 14, 2008. Our Company's name was changed to Grameen Koota Financial Services Private Limited pursuant to a fresh certificate of incorporation issued by the Registrar of Companies, Bangalore on November 13, 2014. Subsequently, our Company was converted into a public limited company pursuant to a special resolution passed by our Shareholders at the EGM held on November 27, 2017 and the name of our Company was changed to Grameen Koota Financial Services Limited. A fresh certificate of incorporation consequent upon conversion to a public limited company was issued by the Registrar of Companies, Karnataka at Bengaluru ("RoC") on December 18, 2017. Subsequently, pursuant to a resolution passed by our shareholders at the EGM held on January 2, 2018, the name of our Company was changed to CreditAccess Grameen Limited, and a fresh certificate of incorporation consequent upon change of name was issued by the RoC on January 12, 2018. Our Company is a NBFC-MFI and holds a certificate of registration dated January 19, 2018 bearing registration number B-02,00252 issued by the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. For more information about our Company including details regarding changes in Registered Office, please see "History and Main Objects" on page 162 of the Shelf Prospectus and "General Information" on page 19 of the Tranche I Prospectus.

Registered Office and Corporate Office: New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 071, Karnataka; **Tel.:** +91 80 2263 7300; **Fax:** +91 80 2664 3433; **CIN:** L51216KA1991PLC053425; **PAN:** AAEC57201G; **Website:** www.creditaccessgrameen.in; **Email:** csinvestors@cagrameen.in
Company Secretary and Chief Compliance Officer: Mahadev Prakash Jayakumar Matada; **Tel.:** +91 80 2263 7300; **Email:** cs@cagrameen.in
Chief Financial Officer: S. Balakrishna Kamath; **Tel.:** +91 80 2263 7300; **Email:** csinvestors@cagrameen.in

THE ISSUE

PUBLIC ISSUE BY THE COMPANY OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT UPTO ₹ 250 CRORE ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 250 CRORES, AGGREGATING UP TO ₹ 500 CRORES ("TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 1,500 CRORES ("SHELF LIMIT") AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 4, 2022 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED NOVEMBER 4, 2022 (THE "SHELF PROSPECTUS" AND COLLECTIVELY WITH THE TRANCHE I PROSPECTUS, THE "PROSPECTUS"). THIS TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating: "IND AA-/Stable" by India Ratings & Research Private Limited

Allotment on first come first serve basis*

*Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 69 of the Tranche I Prospectus.

ISSUE PROGRAMME**	TRANCHE I ISSUE OPENS ON: MONDAY NOVEMBER 14, 2022
	TRANCHE I ISSUE CLOSES ON: FRIDAY DECEMBER 2, 2022

**The Tranche I 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 the Tranche I Prospectus, except that this Tranche I Issue may close on such earlier date or extended date (subject to a maximum period of 30 days from the date of the Tranche I Prospectus) as may be decided by the Board of Directors of our Company or the EBI Committee, subject to relevant approvals. In the event of an early closure or extension of this Tranche I 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 I Issue has been given) on or before such earlier or initial date of Tranche I Issue closure. On the Tranche I 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. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5 p.m. on one Working Day post the Tranche I Issue Closing Date. For further details please see "General Information" on page 19 of the Tranche I Prospectus.

Our Promoter is CreditAccess India N.V. (formerly, CreditAccess Asia N.V.); Email: info@creditaccess.com; Tel: +31 20 808 0654. For details of our Promoter, see "Our Promoter" on page 180 of the Shelf Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE I PROSPECTUS

Series	I	II	III	IV*	V	VI
Frequency of Interest Payment	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	36 months	36 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories	9.45%	NA	9.60%	NA	10.00%	NA
Effective Yield (% per annum) for NCD Holders in all Categories	9.83%	9.83%	10.02%	10.02%	10.46%	10.46%
Mode of Interest Payment	Through various modes available ¹					
Redemption Amount (₹/ NCD) on Maturity for NCD Holders in all Categories	₹1,000	₹1,206.57	₹1,000	₹1,332.07	₹1,000	₹1,644.91
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	60 months	60 months
Put and Call Option	Not Applicable					

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series. ¹Pursuant to this Addendum-cum-Corrigendum

ASBA* Simple, Safe, Smart way of Application!!! Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below. **Mandatory in public issues. No cheque will be accepted.**

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000 applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSGoBID / Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 94 of the Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. ICICI Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2022 as amended.

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO.

HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 69 OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 4, 2022.

Information required under Section 30 of Companies Act, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled "History and Main Objects" on page 162 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 127 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2022: The Authorised Share Capital of the Company is ₹ 160,00,00,000 divided into 16,00,00,000 Equity Shares of ₹ 10/- each. The Issued, Subscribed and Paid-up Share Capital is ₹ 156,10,54,580 divided into 15,61,05,458 Equity Shares of ₹ 10/- each.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹ 10/- each by them at the time of signing of Memorandum of Association: Ramgopal Soni and Babul Soni were allotted 10 Equity Shares at the time of incorporation of the Company aggregating to 20 Equity Shares of face value of ₹ 10/- each.

LISTING: The NCDs offered through the Prospectus are proposed to be listed on National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE"). Our Company has received an 'in-principle' approval from NSE vide their letter no. NSE/LIST/D/2022/0142 dated October 3, 2022 and from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/013/22-23 dated October 3, 2022. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in debt securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved. Specific attention of the Investors is invited to the chapters "Risk Factors" and "Material Developments" on page 17 and 389, respectively of the Shelf Prospectus and "Material Developments" on page 41 of the Tranche I Prospectus, before making an investment in such Issue. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India nor do they guarantee the accuracy or adequacy of the document.

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DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of NSE."

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the NSE to use their network and Online Platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company; LM is cleared or approved by NSE; nor does it warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or projects of the Company.

DISCLAIMER CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche I Prospectus has not been filed with or submitted to the Reserve Bank of India ("RBI"), it is distinctly understood that the Shelf Prospectus and the Tranche I Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

CREDIT RATING: The NCDs proposed to be issued under this Tranche I Issue have been rated IND AA-/Stable for an amount of ₹150 Crores by India Ratings & Research Private Limited by way of their rating letter dated August 4, 2022 and further revalidated vide letter dated September 8, 2022. Ratings issued by India Ratings will continue to be valid for the life of the instrument unless withdrawn or reviewed by India Ratings & Research Private Limited, in terms of the rating agreement dated July 19, 2022. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. These ratings are subjected to a periodic review during which they may be raised, affirmed, lowered, withdrawn, or placed on Rating Watch at any time on the basis of factors such as new information. The rating should be evaluated independently of any other rating. The Credit Rating Agency's website will have the latest information on all its outstanding ratings. In case of any change in credit ratings till the listing of NCDs, our Company will inform the investors through public notices/ advertisements in all those newspapers in which pre issue advertisement has been given. For the rating, rating rationale and press release for the above ratings, see "General Information" on page 19 and Annexure A of the Tranche I Prospectus.

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: <https://www.indiaratings.co.in/rating-definitions>. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site. (<https://www.indiaratings.co.in/rating-definitions>) (<https://www.indiaratings.co.in>)

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: CREDITACCESS GRAMEEN LIMITED - Telephone No.: +91 80 2263 7300; Fax: +91 80 2664 3433; LEAD MANAGER: A.K. CAPITAL SERVICES LIMITED - Telephone No.: +91 22 6754 6500; and the offices of Consortium Member, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCBSs. Electronic application forms will be available on the websites of the SCBSs that permit submission of ASBA Application electronically. Application forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Consortium Member. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "NSE goBID". Further, BSE Direct platform can be accessed at <https://www.bsedirect.com> and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, application forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF THE PROSPECTUS: Investors are advised to refer to the Tranche I Prospectus and the "Risk Factors" on page 17 of the Shelf Prospectus, before applying to the Tranche I Issue. Physical copy of the Prospectus may be obtained from the Registered Office of the Company and the Lead Manager. Full copies of the Prospectus will also be available on the website of the Issuer at www.creditaccessgrameen.in, of the Lead Manager at www.akgroup.co.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: ICICI Bank Limited
CONSORTIUM MEMBER: A. K. Stockmart Private Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus.
For further details please refer to the Prospectus dated November 4, 2022.

ADDENDUM CUM CORRIGENDUM TO THE SHELF PROSPECTUS AND TRANCHE I PROSPECTUS EACH DATED NOVEMBER 4, 2022: NOTICE TO INVESTORS ("ADDENDUM CUM CORRIGENDUM")

Potential Applicants may note that: Our Company has on November 9, 2022 allotted 6,012 (Six Thousand Twelve Shares) Equity Shares of ₹ 10/- (Rupees Ten Only) each in pursuance to Company's CAGL Employees' Stock Option Scheme, 2011. Accordingly, this would be updated under point (1) on page 389 of the Shelf Prospectus and on page 41 of the Tranche I Prospectus under the section titled "Material Developments". Further, the disclosure set out for "Mode of Interest Payment" under Specific terms for NCDs on page 74 of the (Tranche I Prospectus under the section titled "Issue Structure", shall be replaced with "Through various modes available". The Shelf Prospectus and the Tranche I Prospectus shall stand amended accordingly and should be read in conjunction with this Addendum cum Corrigendum. The information in this Addendum cum Corrigendum supplements and supersedes the Shelf Prospectus and Tranche I Prospectus and updates the information in the Shelf Prospectus, Tranche I Prospectus and the Abridged Prospectus, as applicable. All capitalised terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Tranche I Prospectus. Any reference to the Shelf Prospectus, Tranche I Prospectus and the Abridged Prospectus in the Issue shall be deemed to include reference to this Addendum cum Corrigendum.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER	
 A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai - 400 098, Maharashtra Tel: +91 22 6754 6500 Email: cagl.ncd2022@akgroup.co.in Website: www.akgroup.co.in Contact person: Aanchal Wagle/ Milani Soni	 KFIN Technologies Limited Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana Tel: +91 40 6716 2222 Email: cagl.ncdipo@kfintech.com Website: www.kfintech.com Contact Person: M Murali Krishna	 Catalyst Trusteeship Limited* GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud Pune - 411 038, Maharashtra Tel: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi	 India Ratings & Research Private Limited Workhardt Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051 Tel: +91 22 4000 1700 Email: info@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Amit Rane	Deloitte Haskins & Sells ASV N Ramana Tower, 52, Venkatnarayana Road, T. Nagar, Chennai - 600 017 Tel: +91 44 6688 5000 Email: sgk@deloitte.com Contact Person: G. K. Subramaniam	PKF Sridhar & Santhanam LLP Gem Plaza, 66, Infantry Road Bangalore - 560 001, India Tel: +91 80 4130 7244 Email: admin@pkfindia.in Contact Person: Seethalakshmi M	Mahadev Prakash Jayakumar Matada New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 071, Karnataka, India Tel: +91 80 2263 7300; Fax: +91 80 2664 3433 E-mail: cs@cagrameen.in Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post issue related issues such as non-receipt of Allotment advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc.

*Catalyst Trusteeship Limited under regulation 8 of SEBI NCS Regulations has by its letter dated June 7, 2022 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

Disclaimer: CREDITACCESS GRAMEEN LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") and has filed the Shelf Prospectus dated November 4, 2022 (the "Tranche I Prospectus") with the Registrar of Companies, Karnataka at Bengaluru, National Stock Exchange of India Limited, BSE Limited and SEBI. The Shelf Prospectus and the Tranche I Prospectus are available on the Company's website www.creditaccessgrameen.in; on the website of the stock exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the website of the lead manager at www.akgroup.co.in. Investors proposing to participate in the Tranche I Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche I Prospectus. Investors should note that investment in this Public Issue of NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and the Tranche I Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 17 of the Shelf Prospectus.

For CREDITACCESS GRAMEEN LIMITED
Sd/-
Udaya Kumar Hebbur
Managing Director and CEO
DIN: 07235226
CONCEPT

Place : Bengaluru
Date : November 10, 2022