

FORM NO. MGT-7

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

cs@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

U72400TG2017PLC117649

Pre-fill

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES 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 01/04/2021 (DD/MM/YYYY) To date 31/03/2022 (DD/MM/YYYY)

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

(a) If yes, date of AGM

25/07/2022

(b) Due date of AGM

30/09/2022

(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

4

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	CreditAccess India NV		Holding	73.85
2	MADURA MICRO FINANCE LIM	U65929TN2005PLC057390	Subsidiary	76.31

3	MADURA MICRO EDUCATION I	U80301TN2013PTC091745	Subsidiary	100
4	CREDITACCESS INDIA FOUNDA	U85300KA2021NPL147906	Subsidiary	99.99

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	155,866,346	155,866,346	155,866,346
Total amount of equity shares (in Rupees)	1,600,000,000	1,558,663,460	1,558,663,460	1,558,663,460

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of equity shares	160,000,000	155,866,346	155,866,346	155,866,346
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1,600,000,000	1,558,663,460	1,558,663,460	1,558,663,460

(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)	0	0		

(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
	Physical	DEMAT	Total			
Equity shares						
At the beginning of the year	0	155,582,040	155582040	1,555,820,400	1,555,820,400	
Increase during the year	0	284,306	284306	2,843,060	2,843,060	27,388,475.00
i. Public Issues	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	0	0	0	0	
v. ESOPs	0	284,306	284306	2,843,060	2,843,060	27,388,475.00
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	155,866,346	155866346	1,558,663,400	1,558,663,400	
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	
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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	12,641	1000000	12,640,666,666
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			12,640,666,666

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	14,552,833,333	1,710,000,000	3,622,166,667	12,640,666,666
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

2

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	552	1000000	552,000,000	1000000	552,000,000
RUPEE DENOMINATED	170	1000000	170,000,000	1000000	170,000,000
Total	722		722,000,000		722,000,000

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

(i) Turnover

22,244,315,485

(ii) Net worth of the Company

39,397,930,409

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	73.85	0	
10.	Others	0	0	0	
	Total	115,109,028	73.85	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	3,986,712	2.56	0	
	(ii) Non-resident Indian (NRI)	158,969	0.1	0	
	(iii) Foreign national (other than NRI)	57	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	16,956,347	10.88	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	262,427	0.17	0	
10.	Others FPC-12837378,AIF-99530,El	19,392,806	12.44	0	
	Total	40,757,318	26.15	0	0

Total number of shareholders (other than promoters)

34,567

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

34,568

**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)	38,987	34,567
Debenture holders	23	114

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	1	4	1	4	0.14	0
(i) Non-Independent	1	0	1	0	0.14	0
(ii) Independent	0	4	0	4	0	0
C. Nominee Directors representing	0	3	0	2	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	2	0	0
Total	1	7	1	6	0.14	0

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

9

(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 MUKHER.	02569078	Director	0	
LILIAN JESSIE PAUL	02864506	Director	0	
MANOJ KUMAR	02924675	Director	0	
SUMIT KUMAR	07415525	Nominee director	0	
MASSIMO VITA	07863194	Nominee director	0	
UDAYA KUMAR HEBB,	07235226	Managing Director	224,500	
SADANANDA BALAKR	AGGPK3296C	CFO	0	
MAHADEV PRAKASH .	AJQPP6304F	Company Secretar	0	

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

4

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)
PAOLO BRICHETTI	01908040	Nominee director	30/07/2021	Cessation
GEORGE JOSEPH	00253754	Director	16/09/2020	Re-Appointment
LILIAN JESSIE PAUL	02864506	Director	12/04/2021	Regularised as the Independent Dire
GEORGE JOSEPH	00253754	Director	11/08/2021	Appointed as the Chairman of Board

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

1

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
AGM	30/07/2021	38,997	78	74.65

B. BOARD MEETINGS

*Number of meetings held

9

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	06/05/2021	8	7	87.5
2	25/06/2021	8	7	87.5
3	28/07/2021	8	5	62.5
4	11/08/2021	7	7	100
5	09/11/2021	7	7	100
6	21/12/2021	7	7	100
7	04/02/2022	7	7	100
8	16/02/2022	7	6	85.71
9	23/03/2022	7	6	85.71

C. COMMITTEE MEETINGS

Number of meetings held

64

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 COMM	06/05/2021	4	3	75
2	AUDIT COMM	25/06/2021	4	4	100

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
3	AUDIT COMM	11/08/2021	4	4	100
4	AUDIT COMM	09/11/2021	4	4	100
5	AUDIT COMM	21/12/2021	4	4	100
6	AUDIT COMM	04/02/2022	4	4	100
7	AUDIT COMM	23/03/2022	4	4	100
8	STAKEHOLDE	05/05/2021	3	2	66.67
9	STAKEHOLDE	10/08/2021	3	3	100
10	STAKEHOLDE	08/11/2021	3	3	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	25/07/2022
								(Y/N/NA)
1	GEORGE JOS	9	9	100	19	19	100	Yes
2	SUCHARITA I	9	6	66.67	17	11	64.71	No
3	LILIAN JESSII	9	8	88.89	12	10	83.33	No
4	MANOJ KUMA	9	9	100	52	52	100	Yes
5	SUMIT KUMA	9	9	100	11	11	100	Yes
6	MASSIMO VIT	9	8	88.89	18	18	100	Yes
7	UDAYA KUMA	9	9	100	51	50	98.04	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

1

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	UDAYA KUMAR HE	Managing Direct	27,696,355		31,256,975		58,953,330
	Total		27,696,355	0	31,256,975	0	58,953,330

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

3

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	SADANANDA BALA	CFO	10,834,925	0	0	0	10,834,925
2	MAHADEV PRAKA	Company Secre	5,808,718	0	0	0	5,808,718
3	GANESH NARAYA	Deputy CEO & C	15,515,577	0	0	0	15,515,577
	Total		32,159,220	0	0	0	32,159,220

Number of other directors whose remuneration details to be entered

7

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	PAOLO BRICHETT	Nominee directc	120,000	0			120,000
2	GEORGE JOSEPH	Director	990,000	2,500,000			3,490,000
3	SUCHARITA MUKH	Director	610,000	1,760,000			2,370,000
4	MANOJ KUMAR	Director	890,000	2,000,000			2,890,000
5	MASSIMO VITA	Nominee directc	790,000	0			790,000
6	SUMIT KUMAR	Nominee directc	600,000	0			600,000
7	LILIAN JESSIE PA	Director	510,000	1,620,000			2,130,000
	Total		4,510,000	7,880,000	0		12,390,000

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

Whether associate or fellow Associate Fellow

Certificate of practice number

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. ... dated

(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:

- 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.
- 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: 2022.09.19
14:05:48 +05'30'

DIN of the director

07235226

To be digitally signed by

M J
MAHADEV
PRAKASH
Digitally signed by M
J MAHADEV
PRAKASH
Date: 2022.09.19
14:06:31 +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

List_of_Shareholders_as_on_March 31_20
List of Meetings and Debentures List FY 21
MGT-8 Signed_2021-22.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