

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 "General Information" and "History and Main Objects" on pages 53 and 148 respectively of the Tranche II Prospectus. **Registered Office and Corporate Office:** New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 070, 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, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT OF ₹ 400 CRORE ("BASE ISSUE SIZE") WITH A GREEN SHOE OPTION OF UP TO ₹ 600 CRORE AMOUNTING TO ₹ 1,000 CRORE ("TRANCHE II ISSUE LIMIT") ("TRANCHE II ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 1,500 CRORE AND HAS BEEN OFFERED BY WAY OF THE TRANCHE II PROSPECTUS DATED AUGUST 18, 2023 AND CORRIGENDUM TO TRANCHE II PROSPECTUS DATED AUGUST 19, 2023 ("CORRIGENDUM") CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE II ISSUE ("TRANCHE II PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED NOVEMBER 4, 2022 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, KARNATAKAAT BENGALURU ("ROCC"), STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE II PROSPECTUS AND THE CORRIGENDUM CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE TRANCHE II ISSUE HAS BEEN 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 MASTER 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 Master 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 326 of the Tranche II Prospectus read with the Corrigendum.

## TRANCHE II ISSUE CLOSES ON: FRIDAY, SEPTEMBER 01, 2023\*\*

**Last date for submitting application is Friday, September 01, 2023**

### NOTICE TO INVESTORS ADDENDUM TO THE TRANCHE II PROSPECTUS DATED AUGUST 18, 2023 ("ADDENDUM")

**Potential Bidders may note the following:**  
The Members of the Company at its annual general meeting ("AGM") held on Friday, August 25, 2023 has approved inter alia the following:  
(i) the Appointment of M/s. Varma & Varma, as one of the Joint Statutory Auditors of the Company for a period of 3 years from the date of AGM;  
(ii) increase in borrowing limits of the Company from ₹ 20,000 crores (Rupees Twenty Thousand Crores) to ₹ 30,000 crores (Rupees Thirty Thousand Crores) pursuant to the provisions of Section 180(1)(c) and other applicable provisions of the Companies Act, 2013 and rules made thereunder;  
(iii) alteration of Articles of Association of the Company ("AOA") pursuant to section 14 of Companies Act, 2013 and Regulation 23(6) of SEBI NCS Regulations to alter Clause 46 (Debtenture Directors) of AOA.  
Disclosure under section titled "Material Developments" on page 187 of the Tranche II Prospectus shall stand updated to include the above. The details of the Statutory Auditors of the Issuer as appearing on the cover page, page no. 3 and 56 of the Tranche II Prospectus, shall now include reference to M/s. Varma & Varma instead of Deloitte Haskins & Sells pursuant to the aforementioned. The Borrowing powers of the Company as provided on page no. 156 of the Tranche II Prospectus under the head "Borrowing Powers of the Board" shall now be read as ₹ 30,000 crores (Rupees Thirty Thousand Crores) instead of ₹ 20,000 crores (Rupees Twenty Thousand Crores).  
The Tranche II Prospectus shall be read in conjunction with the Corrigendum to the Tranche II Prospectus dated August 19, 2023 ("Corrigendum") and this Addendum dated August 29, 2023 ("Addendum"). The above information in this Addendum supplements and supersedes the Tranche II Prospectus and Abridged Prospectus, as applicable.  
Any reference to the Tranche II Prospectus in relation to the Issue shall be deemed to include reference to the Corrigendum and this Addendum.  
**\*\*Early Closure**  
Further, pursuant to the Tranche II Prospectus dated August 18, 2023 the Issue opened on Thursday, August 24, 2023 and was scheduled to close on Wednesday, September 6, 2023, with an option for early closure or extension by such period as may be decided by the Board of Directors of our Company or the EBI Committee thereof. In terms of Tranche II Prospectus, our Company has exercised the option of early closure and the EBI Committee vide its resolution dated August 29, 2023 decided to close the Issue on Friday, September 01, 2023. In terms of the Tranche II Prospectus, our Company is giving this public notice of such early closure. Application Forms for the Tranche II Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) 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 5:00 p.m. on one Working Day post the Tranche II Issue Closing Date i.e. Friday, September 01, 2023. For further details, see "General Information" on page 53 of the Tranche II Prospectus.  
All capitalised terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Tranche II Prospectus. All references to the Tranche II Prospectus shall also include this Addendum. This Addendum is available on the websites of the Company at www.creditaccessgrameen.in and the lead manager at www.akgroup.co.in and shall also be available on the websites of SEBI, BSE and NSE at www.sebi.gov.in, www.bseindia.com and www.nseindia.com, respectively.  
All the bidders please provide attention to the abovementioned update.

**Our Promoter is CreditAccess India B.V. (formerly, CreditAccess India N.V.); Email: info@creditaccess.com; Tel: +31 20 808 0654. For details of our Promoter, see "Our Promoter" on page 168 of the Tranche II Prospectus.**

Series	I	II	III	IV*	V	VI	VII	VIII
Frequency of Interest Payment	Monthly	Cumulative	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	33 months	33 months	50 months	50 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories	9.10%	NA	9.25%	NA	9.40%	NA	9.70%	NA
Effective Yield (% per annum) for NCD Holders in all Categories	9.48%	9.48%	9.64%	9.64%	9.81%	9.81%	10.13%	10.13%
Mode of Interest Payment	Through various modes available							
Amount (₹ / NCD) on Maturity for NCD Holders in all Categories	₹ 1,000	₹ 1,198.82	₹ 1,000	₹ 1,288.12	₹ 1,000	₹ 1,477.11	₹ 1,000	₹ 1,621.19
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	33 months	33 months	50 months	50 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.  
With respect to Series where interest is to be paid on a monthly basis, relevant interest will be paid on the same date of each month from the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. Subject to applicable tax deducted at source, if any. For further details, please see the section entitled "Statement of Possible Tax Benefits" on page 80 of the Tranche II Prospectus.  
Please refer to "Annexure C" of the Tranche II Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Master Circular.  
Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of Issue" on page 352 and 332 respectively of the Tranche II Prospectus read with the 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/NSE goBID / 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 352 of the Tranche II Prospectus read with the Corrigendum. 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 II Issue, in accordance with the requirement of the SEBI Master Circular dated August 10, 2021 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 326 OF THE TRANCHE II PROSPECTUS READ WITH THE CORRIGENDUM.  
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 148 of Tranche II 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 II Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 432 of the Tranche II Prospectus.  
**LIABILITY OF MEMBERS:** Limited by shares  
**AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON JUNE 30, 2023:** The Authorized 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 ₹ 158,92,74,080 divided into 15,89,27,408 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 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 Babulani 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.  
**LIMITING:** The NCDs offered through the Tranche II Prospectus read with the Corrigendum 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 its letter no. NSE/ILST/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 is risky 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 pages 20 and 187, respectively of the Tranche II Prospectus, before making an investment in such Issue. The Tranche II 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 this document.

**DISCLAIMER CLAUSE OF OFSE:** It is to be distinctly understood that the permission given by OFSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by OFSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Tranche II Prospectus for the full text of the "Disclaimer Clause of OFSE."  
**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 Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Tranche II 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 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. 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 etc.; are cleared or approved by NSE; nor does it warrant in any manner, 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 Issuer, its promoters, its management or any scheme or project of the Issuer.  
It is also to be distinctly understood that the approval 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 in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Tranche II Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.  
**DISCLAIMER CLAUSE OF THE RBI:** A copy of the Shelf Prospectus and the Tranche II 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 II 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 the 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 re-evaluated vide letter dated September 8, 2022 and further affirmed vide letter dated April 24, 2023. Ratings issued by India Ratings will continue to be valid for the life of the instrument unless withdrawn or reviewed 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 subject 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 53 and "Annexure A" of the Tranche II 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.nseindia.com or can be accessed through mobile app. Further, application forms will also be provided to Designated Intermediaries at their request.  
**AVAILABILITY OF TRANCHE II PROSPECTUS:** Investors are advised to refer to the Tranche II Prospectus and the "Risk Factors" on page 20 of the Tranche II Prospectus, before applying to the Tranche II Issue. Physical copy of the Tranche II Prospectus may be obtained from the Registered Office of the Company and the Lead Manager. Full copies of the Tranche II 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 Shelf Prospectus and Tranche II Prospectus. For further details please refer the Shelf Prospectus dated November 4, 2022 and Tranche II Prospectus dated August 18, 2023.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER
<b>A.K. Capital Services Limited</b> 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 Waghe/ Milan Soni	<b>KFIN Technologies Limited</b> Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Maharashtra Tel: +91 40 6716 2222 Email: cagl.ncdipo@kfintech.com Website: www.kfintech.com Contact Person: M. Murali Krishna	<b>Catalyst Trustee Limited*</b> GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud Pune – 411 038, Maharashtra Tel: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@cttrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi	<b>India Ratings &amp; Research &amp; Research Private Limited</b> Wockhardt Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra, (E), Mumbai – 400 051 Tel: +91 9920988970 Email: aishwarya.khandelwal@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Aishwarya Khandelwal	<b>Deloitte Haskins &amp; Sells</b> ASV N Ramana Tower, 52, Venkatnarayana Road, N. Nagar, Chennai – 600 017 Tel: + 91 44 6688 5000 Email: sgk@deloitte.com Contact Person: G. K. Subramaniam	<b>PKF Sridhar &amp; Santhanam LLP</b> 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 Trustee Limited under regulation 8 of SEBI NCS Regulations shall be 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, Rated, Listed, 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 II Prospectus dated August 18, 2023 (the "Tranche II Prospectus"), the Corrigendum dated August 19, 2023 ("Corrigendum") and Addendum dated August 29, 2023 ("Addendum") with the Registrar of Companies, Karnataka at Bengaluru, National Stock Exchange of India Limited, BSE Limited and SEBI. The Shelf Prospectus and the Tranche II Prospectus read with the Corrigendum and the Addendum dated August 29, 2023 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 II Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche II Prospectus read with the Corrigendum and the Addendum. 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 II Prospectus read with the Corrigendum and Addendum and your attention is drawn to the section on "Risk Factors" beginning on page 20 of the Tranche II Prospectus.

For CreditAccess Grameen Limited  
Sd/-  
Udaya Kumar Hebbar  
Managing Director  
DIN: 072355226  
CONCEPT