

CREDITACCESS GRAMEEN LIMI7

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 ("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 ("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 ("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 ("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 ("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 ("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 ("RBI") to carry on the activities of a non-banking financial company is a NBFC-MFI and holds a certificate of the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company is a NBFC-MFI and holds a certificate of the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company is a NBFC-MFI and holds a certificate of the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company is a NBFC-MFI and holds a certificate of the Reserve Bank of India ("RBI") to carry on the activities of a non-banking financial company is a NBFC-MFI and holds a certificate of the Reserve Bank of India ("RBI") to carry on the activities of the Reserve Bank of India ("RBI") to carry on the activities of the Reserve Bank of In Company including details regarding changes in Registered Office, please see "General Information" and "History and Main Objects" on pages 53 and 148 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 2663 7300; Fax: +91 80 2664 3433; CIN: L51216KA1991PLC053425; PAN: AAECS7201G; 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 CROREAND IS BEING OFFERED BY WAY OF THE TRANCHE II PROSPECTUS DATED AUGUST 18, 2023 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, KARNATAKA AT BENGALURU ("ROC"), STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI") AND CORRIGENDUM TO TRANCHE II PROSPECTUS DATED AUGUST 19, 2023 ("CORRIGENDUM"). THE SHELF PROSPECTUS, AND THE CORRIGENDUM TO TRANHE II PROSPECTUS DATED AUGUST 19 2023 ("CORRIGENDUM") CONSTITUTES THE PROSPECTUS, TRANCHE II PROSPECTUS AND THE CORRIGENDUM TO TRANHE II PROSPECTUS DATED AUGUST 19, 2023 ("CORRIGENDUM"). THE SHELF PROSPECTUS, TRANCHE II PROSPECTUS AND THE CORRIGENDUM TO TRANHE II PROSPECTUS DATED AUGUST 19, 2023 ("CORRIGENDUM"). THE SHELF PROSPECTUS, TRANCHE II PROSPECTUS AND THE CORRIGENDUM TO TRANHE II PROSPECTUS DATED AUGUST 19, 2023 ("CORRIGENDUM"). THE TRANCHE II 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 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 Step I 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.

ISSUE **PROGRAMME****

TRANCHE II ISSUE OPENS ON: THURSDAY, AUGUST 24, 2023 TRANCHE II ISSUE CLOSES ON: WEDNESDAY, SEPTEMBER 6, 2023

**The Tranche II 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 II Prospectus, except that the Tranche II Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company or the EBI Committee subject to compliance with Regulation 33A of the SEBI NCS Regulations and subject to not exceeding thirty days from filing the Tranche II Prospectus with ROC. In the event of an early closure or extension of the Tranche II 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 II Issue has been given on or before such earlier or initial date of Tranche II Issue closure) on or before such earlier or initial date of Issue closure. Application Forms for this 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 Tranche II Issue Period. On the Tranche II 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 II Issue Closing Date. For further details please see "General Information" on page 53 of the Tranche II Prospectus.

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. DITIONS OF THE NODE TO BE ISSUED DUDGUANT TO THE TRANCHE II DROSDECT

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Series	l I	I	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 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 of the Tranche II Prospectus read with the

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 INIFIED PAYMENTS INTERFACE

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/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 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 EBI Master Circular dated August 10, 2021 on as amended

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK 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 EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. 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 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 FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 326 OF THE TRANCHE II PROSPECTUS READ WITH THE CORRIGENDUM. tion 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 432of the Tranche II Prospectus

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON JUNE 30, 2023: 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 ₹ 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: Ramgooal Soni and Babulal Soni were allotted 10

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

continue to be listed on NSF.

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 revalidated 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 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 53 and "Annexure A" of the Tranche II Prospectus.

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 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 'inprinciple' 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 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 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, 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 (https://www.indiaratings.co.in/ating-definitions) (https://www.indiaratings.co.in/ 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 BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by BSE 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 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 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 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 CONSORTIUM MEMBER: A. K. Stockmart Private Limited. 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 For further details please refer the Shelf Prospectus dated November 4, 2022 and Tranche II Prospectus dated August 18, 2023

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 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.

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 SCSBs. Electronic application forms will be available on the websites of the SCSBs 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 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

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Shelf Prospectus and Tranche II Prospectus.

CORRIGENDUM TO THE TRANCHE II PROSPECTUS DATED AUGUST 18, 2023: NOTICE TO INVESTORS AND THE CORRIGENDUM DATED AUGUST 19, 2023 (THE "CORRIGENDUM")

Potential Bidders may note the following

The following details to be included after the table on Allocation Ratio under the heading "Basis of Allotment" beginning on page 380 of the Tranche II Prospectus.

- (a) Allotments in the first instance:
- Applicants belonging to the Institutional Portion, in the first instance, will be allocated NCDs upto 25% of Tranche II Issue Size on first come first serve basis which would be (i) rmined on the date of upload of their Applications in to the electronic platform of the Stock Exchanges;
- (ii) Applicants belonging to the Non-Institutional Portion, in the first instance, will be allocated NCDs upto 30% of Tranche II Issue Size on first come first serve basis which would be determined on the date of upload of their Applications in to the electronic platform of the Stock Exchanges:
- (iii) Applicants belonging to the High Net Worth Individual Investors Portion, in the first instance, will be allocated NCDs up to 20% of Tranche II Issue Size on first come first serve basis which would be determined on the date of upload of their Applications in to the electronic platform of the Stock Exchanges
- (iv) Applicants belonging to the Retail Individual Investors Portion, in the first instance, will be allocated NCDs up to 25% of Tranche II Issue Size on first come first serve basis which would be determined on the date of upload of their Applications in to the electronic platform of the Stock Exchanges

Allotments, in consultation with the Designated Stock Exchange, shall be made on date priority basis i.e. a first-come first-serve basis, based on the date of upload of each Application in to the Electronic Book with Stock Exchanges, in each Portion subject to the Allocation Ratio indicated herein above

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As per the SEBI Master Circular, the allotment in this Tranche II Issue is required to be made on the basis of date of upload of each application into the electronic book of the Stock
Exchanges. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate basis
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(b) Under Subscription

- If there is any under subscription in any Category, priority in Allotments will be given to the Retail Individual Investors Portion, High Net Worth Individual Investors Portion, and (i) balance, if any, shall be first made to applicants of the Non Institutional Portion, followed by the Institutional Portion on a first come first serve basis, on proportionate basis. If there is under subscription in the Tranche II Issue Size due to undersubscription in each Portion, all valid Applications received till the end of last day of the Tranche II Issue Closure day shall be grouped together in each Portion and full and firm Allotments will be made to all valid Applications in each Portion.
- (ii) For each Category, all Applications uploaded on the same day onto the electronic platform of the Stock Exchanges would be treated at par with each other. Allotment would be on and thereafter.
- (iii) Minimum Allotments of 10 NCD and in multiples of 1 NCD thereafter would be made in case of each valid Application to all Applicants.

(c) Allotments in case of oversubscription

In case of an oversubscription, allotments to the maximum extent, as possible, will be made on a first-come first-serve basis and thereafter on proportionate basis, i.e. full allotment of the NCDs to the Applicants on a first come first basis up to the date falling 1 (one) day prior to the date of oversubscription and proportionate allotment of NCDs to the applicants from the date of oversubscription (based on the date of upload of each Application on the electronic platform of the Stock Exchanges, in each Portion).

For the purpose of clarity, in case of oversubscription please see the below indicative scenarios:

(i) prior to the date of oversubscription to respective Portion and proportionate allotment of NCDs to the Applicants from the date of oversubscription in respective Portion (based on 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 the date of upload of each Application on the electronic platform of the Stock Exchanges in each Portion).

- (ii) In case there is oversubscription in Tranche II Issue Size, however there is under subscription in one or more Portion(s). Allotments will be made in the following order
- a) All valid Applications in the undersubscribed Portion(s) uploaded on the electronic platform of the Stock Exchanges till the end of the last day of the Issue Period, shall receive full and firm allotment
- b) In case of Portion(s) that are oversubscribed, allotment shall be made to valid Applications received on a first come first serve basis, based on the date of upload of each Application in to the electronic platform of the Stock Exchanges. Priority for allocation of the remaining undersubscribed Portion(s) shall be given to day wise Applications received in the Retail Individual Investors Portion followed by High Net Worth Individual Investors Portion, next Non-Institutional Portion and lastly Institutional Portion each according to the day of upload of Applications to the Electronic Book with Stock Exchange during the Tranche II Issue period.
- c) For the sake of clarity, once full and firm allotment has been made to all the valid Applications in the undersubscribed portion, the remaining balance in the undersubscribed Portion will be Allocated to the oversubscribed Portion(s) and proportionate allotments shall be made to all valid Applications in the oversubscribed Portion(s) uploaded on the date of oversubscription and thereafter on the remaining days of the Tranche II Issue Period.

(d) Proportionate Allotments:

For each Portion, from the date of oversubscription and thereafter

- (i) Allotments to the Applicants shall be made in proportion to their respective Application size, rounded off to the nearest integer.
- (ii) If the process of rounding off to the nearest integer results in the actual allocation of NCDs being higher than the Tranche II Issue size, not all Applicants will be allotted the number of NCDs arrived at after such rounding off. Rather, each Applicant whose Allotment size, prior to rounding off, had the highest decimal point would be given preference
- (iii) In the event, there are more than one Applicant whose entitlement remain equal after the manner of distribution referred to above, our Company will ensure that the basis of allotment is finalised by draw of lots in a fair and equitable manner.

Applicant applying for more than one Series of NCDs

If an Applicant has applied for more than one Series of NCDs and in case such Applicant is entitled to allocation of only a part of the aggregate number of NCDs applied for, the Series-For each Category, all Applications uploaded on the same day onto the electronic platform of the Stock Exchanges would be treated at par with each other. Allotment would be on wise allocation of NCDs to such Applicants shall be in proportion to the number of NCDs with respect to each Series, applied for by such Applicant, subject to rounding off to the nearest proportionate basis, where NCDs uploaded into the platform of the Stock Exchanges exceeds NCDs to be Allotted for each option respectively from the date of oversubscription integer, as appropriate in consultation with the Lead Manager and the Designated Stock Exchange. Further, in the aforesaid scenario, wherein the Applicant has applied for all the eight Series and in case such Applicant cannot be allotted all the eight Series, then the Applicant would be allotted NCDs, at the discretion of the Company, the Registrar and the Lead Manager wherein the NCDs with the least tenor i.e. Allotment of NCDs with tenor of 24 months followed by Allotment of NCDs with tenor of 33 months.

> All decisions pertaining to the Basis of Allotment of NCDs pursuant to the Tranche II Issue shall be taken by our Company in consultation with the Lead Manager, and the Designated Stock Exchange and in compliance with the aforementioned provisions of the Tranche II Prospectus. Any other queries / issues in connection with the Applications will be appropriately dealt with and decided upon by our Company in consultation with the Lead Manager

> The above changes should be read in conjunction with the Tranche II Prospectus and accordingly the Tranche II Prospectus stands amended pursuant to this Corrigendum. The information in this Corrigendum supplements the Tranche II Prospectus solely to the extent set out above, as applicable

In case of an oversubscription in all Portions resulting in an oversubscription in the Tranche II Issue Size, Allotments to the maximum permissible limit, as possible, will be made on a All capitalised terms used in this Corrigendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Prospectus. All references to the Tranche II first-come first serve basis and thereafter on proportionate basis, i.e. full allotment of the NCDs to the Applicants on a first come first serve basis up to the date falling 1 (one) day Prospectus shall also include this Corrigendum. This Corrigendum is available on the websites of the Company at www.creditaccessgrameen.in and the lead manager at

...continued from previous page.

Place : Bangalore

Date : August 19, 2023

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	JOINT STATUTORY AUDITORS		COMPANY SECRETARY AND CHIEF COMPLIANCE OFFICER	
BUILDING BONDS A.K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East),Mumbai – 400 098, Maharashta 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 Arten consideration India Ratings & Research Private Limited 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	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	Mahadev Prakash Jayakumar Matada New No. 49 (Old No. 725), 46th Cross, 8th Block, Jayanagar, Next to Rajalakshmi Kalyana Mantap, Bengaluru 560 070, 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, 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 "**Tranche II Prospectus**") and the Corrigendum dated August 19, 2023 ("**Corrigendum**") 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 ead with the Corrigendum are available on the Company's website www.creditaccessgrameen.in; on the website of the stock exchanges at www.sebi.gov.in and the website of the lead manager at www.sebi.gov.in and the website of SEBI at www.sebi.gov.in and the website of shelf Prospectus ead with the Corrigendum. Investors proposing to participate in the Tranche II Prospectus read with the Corrigendum. 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 ead with the Corrigendum 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