

Form No. MGT-7

Annual Return (other than OPCs and Small Companies)

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

All fields marked in * are mandatory

Refer instruction kit for filing the form



Form language

☒ English ☐ Hindi

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN)

L51216KA1991PLC053425

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY)

01/04/2024

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY)

31/03/2025

(c) *Type of Annual filing

☒ Original

☐ Revised

(d) SRN of MGT-7 filed earlier for the same financial years

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	CREDITACCESS GRAMEEN LIMITED	CREDITACCESS GRAMEEN LIMITED
Registered office address	New No.49(OldNo725),46th Cross,,8th Block, Jayanagar (Next to Rajalakshmi Kalyana Mantapa),,B Sk II Stage,Bangalore South,Bangalore,Karnataka,India,560070	New No.49(OldNo725),46th Cross,,8th Block, Jayanagar (Next to Rajalakshmi Kalyana Mantapa),,B Sk II Stage,Bangalore South,Bangalore,Karnataka,India,560070
Latitude details	77	77
Longitude details	12	12

(a) *Photograph of the registered office of the Company showing external building and name prominently visible

RO - Photo.pdf

(b) *Permanent Account Number (PAN) of the company

AA*****1G

(c) *e-mail ID of the company

*****grameen.in

(d) *Telephone number with STD code

08*****00

(e) Website

https://www.creditaccessgramee
n.in/

iv *Date of Incorporation (DD/MM/YYYY)

12/06/1991

v (a) *Class of Company (as on the financial year end date)

(Private company/Public Company/One Person Company)

Public company

(b) *Category of the Company (as on the financial year end date)

(Company limited by shares/Company limited by guarantee/Unlimited company)

Company limited by shares

(c) *Sub-category of the Company (as on the financial year end date)

(Indian Non-Government company/Union Government Company/State Government Company/
Guarantee and association company/Subsidiary of Foreign Company)

Non-government company

vi *Whether company is having share capital (as on the financial year end date)

☒ Yes

☐ No

vii (a) Whether shares listed on recognized Stock Exchange(s)

☒ Yes

☐ No

(b) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)
2	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)

viii Number of Registrar and Transfer Agent

1

CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent
L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Kurla, Mumbai, Mumbai, Maharashtra, India, 400070	INR000000221

ix * (a) Whether Annual General Meeting (AGM) held

☒ Yes

☐ No

(b) If yes, date of AGM (DD/MM/YYYY)

30/07/2025

(c) Due date of AGM (DD/MM/YYYY)

30/09/2025

(d) Whether any extension for AGM granted

☐ Yes

☒ No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *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 activities	66	Other financial activities	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given

2

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Jo int Venture	% of shares held
1		60281758	CreditAccess India B.V.	Holding	66.43
2	U85300KA2021NPL147906		CREDITACCESS INDIA FOUNDATION	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
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Total number of equity shares	170000000	159719622	159719622	159719622
Total amount of equity shares (in rupees)	1700000000.00	1597196220.00	1597196220.00	1597196220.00

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Equity Shares				
Number of equity shares	170000000	159719622	159719622	159719622
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1700000000.00	1597196220.00	1597196220.00	1597196220.00

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares				
Total amount of preference shares (in rupees)				

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)				
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(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	2669	159374298	159376967.00	1593769670	1593769670	
Increase during the year	0.00	343440.00	343440.00	3434400.00	3434400.00	227932577.00
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	342655	342655.00	3426550	3426550	227932577
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify						
Dematerialisation	0	785	785.00	7850	7850	
Decrease during the year	785.00	0.00	785.00	7850.00	7850.00	
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
iv Others, specify <div>Dematerialisation</div>	785	0	785.00	7850	7850	
At the end of the year	1884.00	159717738.00	159719622.00	1597196220.00	1597196220.00	227932577.00
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	
Increase during the year	0.00	0.00	0.00	0.00	0.00	
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify <div>0</div>	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify <div>0</div>	0	0	0.00	0	0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

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		
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

Number of transfers

Attachments:

1. Details of shares/Debentures Transfers

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes

2

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Non - Convertible Debentures	2400	1000000	2400000000.00
Non - Convertible Debentures	12792041	1000	12792041000.00
Total	12794441.00	1001000.00	15192041000.00

Classes of non-convertible 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	5332000000	0	2932000000	2400000000.00
Non - Convertible Debentures	14895794000	0	2103753000	12792041000.00
Total	20227794000.00	0.00	5035753000.00	15192041000.00

(b) Partly convertible debentures

*Number of classes

0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible 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
Total				

(c) Fully convertible debentures

*Number of classes

0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible 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
Total				

(d) Summary of Indebtedness

Particulars	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	20227794000.00	0.00	5035753000.00	15192041000.00
Partly convertible debentures				

Fully convertible debentures				
Total	20227794000.00	0.00	5035753000.00	15192041000.00

v Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total	0.00		0.00		0.00

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

i *Turnover

57523342812

ii * Net worth of the Company

69559288585

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00

	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	106109028	66.43	0	0.00
10	Others <div></div>	0	0.00	0	0.00
	Total	106109028.00	66.43	0.00	0.00

Total number of shareholders (promoters)

1

B Public/Other than promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	12140156	7.60	0	0.00
	(ii) Non-resident Indian (NRI)	848189	0.53	0	0.00
	(iii) Foreign national (other than NRI)	13	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00

	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	2578850	1.61	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	16997065	10.64	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	763663	0.48	0	0.00
10	Others	20282658	12.70	0	0.00
	AIF-678633, FPC-1817				
	Total	53610594.00	33.56	0.00	0.00

Total number of shareholders (other than promoters)

122266

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

122267.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	Category	
1	Individual - Female	27018
2	Individual - Male	59026
3	Individual - Transgender	0
4	Other than individuals	36223
	Total	122267.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company

0

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS**[Details of 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)	69823	122266
Debenture holders	18620	14977

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	5	1	5	0.17	0.00
i Non-Independent	1	1	1	1	0.17	0
ii Independent	0	4	0	4	0	0
C Nominee Directors representing	0	2	0	2	0.00	0.00
i. Banks and 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	2	0	2	0	0
Total	1	7	1	7	0.17	0.00

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

11

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
REKHA GOPAL WARRIAR	08152356	Director	0	
GEORGE JOSEPH	00253754	Director	1000	
PAOLO BRICHETTI	01908040	Director	13	
MANOJ KUMAR	02924675	Director	0	
LILIAN JESSIE PAUL	02864506	Director	0	
MASSIMO VITA	07863194	Nominee Director	0	
SUMIT KUMAR	07415525	Nominee Director	0	
UDAYA KUMAR HEBBAR	07235226	Managing Director	274505	25/06/2025
GANESH NARAYANAN	AEIPG7707A	CEO	500	
NILESH SHRIKRISHNA DALVI	AIHPD7500M	CFO	4550	
MAHADEV PRAKASH JAYAKUMAR MATADA	AJQPP6304F	Company Secretary	0	09/08/2025

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

2

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
SADANANDA BALAKRISHNA KAMATH	AGGPK3296C	CFO	05/09/2024	Cessation
NILESH SHRIKRISHNA DALVI	AIHPD7500M	CFO	06/09/2024	Appointment

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 (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance
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			Number of members attended	% of total shareholding
AGM	12/08/2024	95695	72	67.05

B BOARD MEETINGS

*Number of meetings held

8

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	25/10/2024	8	7	87.50
2	19/07/2024	8	8	100.00
3	08/04/2024	8	7	87.50
4	07/05/2024	8	8	100.00
5	05/07/2024	8	8	100.00
6	06/09/2024	8	8	100.00
7	24/01/2025	8	8	100.00
8	06/02/2025	8	5	62.50

C COMMITTEE MEETINGS

Number of meetings held

70

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	07/05/2024	4	4	100.00
2	Audit Committee	19/07/2024	4	4	100.00
3	Audit Committee	06/09/2024	4	3	75.00
4	Audit Committee	25/10/2024	4	4	100.00

5	Audit Committee	24/01/2025	4	4	100.00
6	STAKEHOLDERS' RELATIONSHIP COMMITTEE	06/05/2024	3	3	100.00
7	STAKEHOLDERS' RELATIONSHIP COMMITTEE	18/07/2024	3	3	100.00
8	STAKEHOLDERS' RELATIONSHIP COMMITTEE	24/10/2024	3	2	66.67
9	STAKEHOLDERS' RELATIONSHIP COMMITTEE	23/01/2025	3	3	100.00
10	NOMINATION & REMUNERATION COMMITTEE	06/05/2024	3	3	100.00
11	NOMINATION & REMUNERATION COMMITTEE	21/06/2024	3	3	100.00
12	NOMINATION & REMUNERATION COMMITTEE	06/09/2024	3	3	100.00
13	NOMINATION & REMUNERATION COMMITTEE	24/10/2024	3	2	66.67
14	NOMINATION & REMUNERATION COMMITTEE	23/01/2025	3	3	100.00
15	CSR & ESG Committee	06/05/2024	4	4	100.00
16	CSR & ESG Committee	18/07/2024	4	4	100.00
17	CSR & ESG Committee	24/10/2024	4	3	75.00
18	CSR & ESG Committee	23/01/2025	4	4	100.00
19	RISK MANAGEMENT COMMITTEE	06/05/2024	5	5	100.00
20	RISK MANAGEMENT COMMITTEE	18/07/2024	5	5	100.00
21	RISK MANAGEMENT COMMITTEE	24/10/2024	5	5	100.00
22	RISK MANAGEMENT COMMITTEE	23/01/2025	5	5	100.00
23	ASSET - LIABILITY MANAGEMENT COMMITTEE	06/05/2024	5	5	100.00
24	ASSET - LIABILITY MANAGEMENT COMMITTEE	18/07/2024	5	5	100.00

25	ASSET - LIABILITY MANAGEMENT COMMITTEE	24/10/2024	5	5	100.00
26	ASSET - LIABILITY MANAGEMENT COMMITTEE	23/01/2025	6	6	100.00
27	IT STRATEGY COMMITTEE	06/05/2024	6	6	100.00
28	IT STRATEGY COMMITTEE	18/07/2024	6	6	100.00
29	IT STRATEGY COMMITTEE	24/10/2024	6	6	100.00
30	IT STRATEGY COMMITTEE	23/01/2025	6	6	100.00
31	EBI Committee	18/04/2024	4	3	75.00
32	EBI Committee	03/05/2024	4	4	100.00
33	EBI Committee	09/05/2024	4	4	100.00
34	EBI Committee	11/06/2024	4	4	100.00
35	EBI Committee	12/06/2024	4	2	50.00
36	EBI Committee	21/06/2024	4	4	100.00
37	EBI Committee	05/07/2024	4	3	75.00
38	EBI Committee	11/07/2024	4	2	50.00
39	EBI Committee	29/07/2024	4	3	75.00
40	EBI Committee	07/08/2024	4	4	100.00
41	EBI Committee	19/08/2024	4	3	75.00
42	EBI Committee	21/08/2024	4	3	75.00
43	EBI Committee	04/09/2024	4	3	75.00
44	EBI Committee	12/09/2024	4	3	75.00
45	EBI Committee	24/09/2024	4	2	50.00
46	EBI Committee	01/10/2024	4	2	50.00
47	EBI Committee	07/10/2024	4	3	75.00
48	EBI Committee	15/10/2024	4	2	50.00
49	EBI Committee	24/10/2024	4	4	100.00
50	EBI Committee	11/11/2024	4	3	75.00
51	EBI Committee	18/11/2024	4	2	50.00
52	EBI Committee	22/11/2024	4	2	50.00

53	EBI Committee	06/12/2024	4	2	50.00
54	EBI Committee	12/12/2024	4	2	50.00
55	EBI Committee	20/12/2024	4	2	50.00
56	EBI Committee	25/12/2024	4	2	50.00
57	EBI Committee	31/12/2024	4	2	50.00
58	EBI Committee	08/01/2025	4	3	75.00
59	EBI Committee	21/01/2025	4	4	100.00
60	EBI Committee	27/01/2025	4	3	75.00
61	EBI Committee	29/01/2025	4	3	75.00
62	EBI Committee	05/02/2025	4	3	75.00
63	EBI Committee	19/02/2025	4	3	75.00
64	EBI Committee	10/03/2025	4	4	100.00
65	EBI Committee	15/03/2025	4	3	75.00
66	EBI Committee	24/03/2025	4	3	75.00
67	EBI Committee	25/03/2025	4	3	75.00
68	EBI Committee	27/03/2025	4	2	50.00
69	EBI Committee	30/03/2025	4	3	75.00
70	EBI Committee	31/03/2025	4	4	100.00

D ATTENDANCE OF DIRECTORS

S. N o	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 attenda nce	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attend ance	
								30/07/2025 (Y/N/NA)
1	REKHA GOPAL WARRIAR	8	7	87.50	10	10	100.00	Yes
2	GEORGE JOSEPH	8	8	100.00	17	17	100.00	Yes
3	PAOLO BRICHETTI	8	7	87.50	9	9	100.00	Yes
4	MANOJ KUMAR	8	7	87.50	58	43	74.14	Yes

5	LILIAN JESSIE PAUL	8	7	87.50	13	10	76.92	Yes
6	MASSIMO VITA	8	7	87.50	17	16	94.12	Yes
7	SUMIT KUMAR	8	8	100.00	12	12	100.00	Yes
8	UDAYA KUMAR HEBBAR	8	8	100.00	60	46	76.67	Not applicable

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *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 HEBBAR	Managing director	50734750	0	82909610	0	133644360.00
	Total		50734750.00	0.00	82909610.00	0.00	133644360.00

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

4

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	GANESH NARAYANAN	CEO	35238988	0	0	0	35238988.00
2	NILESH SHRIKRISHNA DALVI	CFO	6397292	0	0	0	6397292.00
3	MAHADEV PRAKASH JAYAKUMAR MATADA	Company Secretary	10835897	0	2397612	0	13233509.00
4	SADANANDA BALAKRISHNA KAMATH	CFO	10000000	0	0	0	10000000.00
	Total		62472177.00	0.00	2397612.00	0.00	64869789.00

C *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	SUMIT KUMAR	Nominee director	0	0	0	1550000	1550000.00

2	GEORGE JOSEPH	Director	0	4020000	0	2140000	6160000.00
3	PAOLO BRICHETTI	Director	0	0	0	1200000	1200000.00
4	MANOJ KUMAR	Director	0	3450000	0	2080000	5530000.00
5	LILIAN JESSIE PAUL	Director	0	3100000	0	1390000	4490000.00
6	REKHA GOPAL WARRIAR	Director	0	2870000	0	1430000	4300000.00
7	MASSIMO VITA	Nominee director	0	0	0	1860000	1860000.00
	Total		0.00	13440000.00	0.00	11650000.00	25090000.00

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 (DD/MM/YYYY)	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 (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder

137244

XIV Attachments

(a) List of share holders, debenture holders

Details of Shareholder or
Debenture holder.xlsm

(b) Optional Attachment(s), if any

CA Grameen_Clarification
Letter_MGT 7_FY26.pdf

XV 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.

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 applicable provisions of the Act during the financial year.
- (c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
- (d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of

CREDITACCESS GRAMEEN
LIMITED

as required to be

maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2025

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:

A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.

B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:

- 1 its status under the Act;
- 2 maintenance of registers/records & making entries therein within the time prescribed therefor;
- 3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal, Court or other authorities within/beyond the prescribed time;
- 4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
- 5 closure of Register of Members / Security holders, as the case may be.

6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7 contracts/arrangements with related parties as specified in section 188 of the Act;
8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/
alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in
compliance with the provisions of the Act
10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor
Education and Protection Fund in accordance with section 125 of the Act;
11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub -
sections (3), (4) and (5) thereof;
12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key
Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other
authorities under the various provisions of the Act;
15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction
of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the
provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name

Sukumar Sandeep

Date (DD/MM/YYYY)

21/09/2025

Place

Chennai

Whether associate or fellow:

☐ Associate ☒ Fellow

Certificate of practice number

5*8*

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person

35488

*(b) Name of the Designated Person

RAMANI DEEPTI

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* dated*
(DD/MM/YYYY) to sign this form and declare that all the requirements of 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:

1 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.

2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

***Designation**

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

Director

***DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator**

0*1*0*4*

***To be digitally signed by**

☒ Company Secretary ☐ Company secretary in practice

***Whether associate or fellow:**

☒ Associate ☐ Fellow

Membership number

3*4*8

Certificate of practice number

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AB7127143

eForm filing date (DD/MM/YYYY)

26/09/2025

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