



## **CREDITACCESS GRAMEEN LIMITED**

Regd. Office: No. 49, 46<sup>th</sup> Cross, Next to Rajalakshmi Kalyana  
Mantapa, 8<sup>th</sup> Block Jayanagar, Bengaluru – 560070 (Karnataka)  
CIN: L51216KA1991PLC053425  
Website: [www.creditaccessgrameen.in](http://www.creditaccessgrameen.in) Email: [cs@cagrameen.in](mailto:cs@cagrameen.in)

### **NOTICE TO THE SHAREHOLDERS**

**NOTICE** is hereby given that the 35<sup>th</sup> Annual General Meeting ('AGM') of the Members of CreditAccess Grameen Limited will be held on **Friday, July 03, 2026, at 3:00 P.M. (IST)** through Videoconferencing / Other Audio-Visual means ('VC/OAVM'), to transact the following businesses:

#### **ORDINARY BUSINESSES:**

##### **Item No. 1: Adoption of Annual Financial Statements:**

To consider and, if thought fit, to pass the following resolution as an *Ordinary Resolution*:

***"RESOLVED THAT*** the Audited Financial Statements (Standalone & Consolidated Financial Statements) of the company for the financial year ended March 31, 2026, together with the Notes to Accounts, Schedules, together with the Report of the Board of Directors and Auditors thereon, be and are hereby considered, approved and adopted."

##### **Item No. 2: Appointment of Mr. Massimo Vita (DIN: 07863194) as a Director who is liable to retire by rotation:**

To consider and, if thought fit, to pass, the following resolution as an *Ordinary Resolution*:

***"RESOLVED THAT*** pursuant to the provisions of Section 152 and other applicable provisions of the Companies Act, 2013, the Rules made thereunder and the Articles of Association of the Company, Mr. Massimo Vita (DIN: 07863194), Director who retires by rotation, and being eligible, has offered his candidature for re-appointment, be and is hereby re-appointed as a Director, liable to retire by rotation."

**Item No. 3: Appointment of M/s Sundaram & Srinivasan, Chartered Accountants as one of the Joint Statutory Auditors of the Company:**

To consider and, if thought fit, to pass, the following resolution as an *Ordinary Resolution*:

***“RESOLVED THAT*** in accordance with the provisions of Sections 139, 141, 142 and other applicable provisions, if any, of the Companies Act, 2013, read with the Rules made thereunder, from time to time, the RBI Guidelines on Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) dated April 27, 2021 including any statutory modification(s) or amendment(s) or re-enactment(s) thereof for the time being in force, read with the policy on Appointment of Statutory Auditors and based on the recommendation of the Audit Committee and the Board of Directors, the consent of the Members be and is hereby accorded for the appointment of M/s. Sundaram and Srinivasan, Chartered Accountants, (FRN: 0042075) as one of the Joint Statutory Auditors of the Company for a period of 3 (three) years, from the conclusion of this Annual General Meeting till the conclusion of 38<sup>th</sup> Annual General Meeting of the Members of the Company, to be held in the year 2029 upon such terms and conditions including remuneration, as may be fixed by the Board of Directors of the Company, from time to time in this behalf, in consultation with the above Joint Statutory Auditors.

***RESOLVED FURTHER THAT*** the Board (the term ‘Board’ shall deem to include any Committee thereof, if so authorized by the Board, from time to time) be and is hereby authorized for and on behalf of the Company to do or cause to do such acts, deeds, things as may be considered necessary in connection with or incidental to giving effect to the above resolution.”

**No.49, 46<sup>th</sup> Cross, 8<sup>th</sup> Block,  
Jayanagar Bengaluru – 560070.**

**By order of the Board of Directors of  
CreditAccess Grameen Limited**

**Place: Bengaluru  
Date: May 08, 2026**

**Sd/-  
Deepti Ramani  
Company Secretary & Compliance Officer  
Membership No: A35488**

## NOTES:

1. Additional information pursuant to Regulation 36(3) & 36(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and applicable Secretarial Standards is provided for Item no. 2 & 3, respectively.
2. Ministry of Corporate Affairs ("MCA") vide its General Circular No. 03/2025 dated September 22, 2025 read with circulars issued earlier on the subject ("MCA Circulars") and the circulars issued by Securities Exchange Board of India ("SEBI Circulars") in this regard from time to time, have permitted the companies to conduct the Annual General Meeting ("AGM") through Videoconferencing / Other Audio-Visual means, subject to compliance with various conditions specified thereon. Accordingly, the Company has enabled the members to participate at the 35<sup>th</sup> AGM through VC facility and the instruction for joining the meeting is given at the end of this Notice.
3. Since the AGM is being held through VC/OAVM, the facility for appointment of proxies by the members will not be available. Hence, proxy form, attendance slip, and route map are not attached to this Notice. The proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company situated at No. 49, 46<sup>th</sup> Cross, 8<sup>th</sup> Block, Jayanagar, Bengaluru - 560070, Karnataka, India, which shall be the deemed venue of the AGM.
4. Participation of members for the AGM through VC will be reckoned for the purpose of quorum as per Section 103 of the Companies Act, 2013 ("the Act").
5. Corporate members intending to authorize their representatives to participate and vote at the AGM are requested to update in the e-voting portal i.e. [evoting@Kfintech.com](mailto:evoting@Kfintech.com), the scanned certified copy of the Board resolution / authorization letter to the Company, together with attested specimen signature(s) of the duly authorised representative(s). Alternatively, these details can be shared with the scrutinizer at [rajiv@beyondcompliance.in](mailto:rajiv@beyondcompliance.in).
6. All documents referred to in the Notice will be available for electronic inspection without any fee by the members from the date of circulation of this Notice up to the date of AGM, i.e. Friday, July 03, 2026. Further, the Register of Directors and Key Managerial Personnel maintained under Section 170 of the Act, the Register of Contracts or Arrangements in which the directors are interested, maintained under Section 189 of the Act and the Certificate from the Secretarial Auditors of the Company as required under Regulation 13 of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 on compliance with the same, will also be available for electronic inspection without any fee by the members during the aforesaid period. Members seeking to inspect such documents may send an email to [cs@cagrameen.in](mailto:cs@cagrameen.in).

7. Members whose shareholding is in electronic mode are requested to notify about change of address, mobile number and email IDs to their respective Depository Participants(s) (DPs) and also to quote Folio Number/Client ID/DP ID, in all their correspondence with the Company/DP.
8. In compliance with Section 108 of the Act, read with the corresponding Rules, Regulation 44 of the SEBI Listing Regulations, and in terms of SEBI Circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 and other relevant Circulars as may be issued in this regard from time to time, the Company is providing a facility to its members to exercise their votes electronically through the electronic voting (“e-voting”) facility provided by KFin Technologies Limited (“KFintech”).
9. The Board of Directors have appointed Mr. Rajiv Balakrishnan, (DIN: 01945724), Director – Beyond Compliance Corporate Services Private Limited, having his office at No. 530/B, Sri Sai Nilaya, 18<sup>th</sup> Main Road, Sector 3, HSR Layout, Bangalore – 560102, as the Scrutinizer to scrutinize the remote e-voting as well as the e-voting process at the AGM, in a fair and transparent manner.
10. Members holding shares as on cut-off date, i.e. **Friday, June 26, 2026**, may cast their votes electronically. A member will not be allowed to vote again on any resolution on which his vote has already been cast. The voting rights of members shall be proportionate to their share of the paid-up equity share capital of the Company as on the cut-off date. A person who is not a member as on the cut-off date is requested to treat this Notice for information purposes only.
11. Remote e-voting facility will be made available to shareholders to cast their vote **from 9.00 a.m. (IST) on Monday, June 29, 2026, up to 5:00 p.m. (IST) on Thursday, July 02, 2026**.
12. Once the vote on a Resolution is cast by the shareholder either through remote e-voting or at the AGM, he/she shall not be allowed to change it subsequently.
13. The facility for e-voting at the AGM will also be made available. Members present at the AGM through VC/OAVM and who have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through the e-voting system during the AGM. The instructions for remote e-voting by members holding shares in dematerialized mode and for members who have not registered their email address is provided in the e-voting section, which forms part of this Notice.
14. The results of the remote e-voting and voting at the AGM shall be declared within 2 (two) working days of conclusion of the AGM, which will be published on the website of the Company and also intimated to the Stock Exchanges.
15. In compliance with the Circulars, the Annual Report for FY26, the Notice of 35<sup>th</sup> AGM, and the instructions for remote e-voting along with relevant information are being sent only through electronic mode to those members whose email address is registered with the Company / DPs.

16. We urge members to support our commitment to environmental protection by choosing to receive the Company's communication through email. Members holding shares in demat mode, who have not registered/updated their email addresses are requested to register /update their email addresses as per the instructions provided by your respective DPs or the RTA. Further, Members holding shares in physical form are requested to update their email address and contact details with KFinTech, Registrar and Share Transfer Agent of the Company by sending request to [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com) by sending Form ISR-1.
17. Members may also note that the Notice of the 35<sup>th</sup> AGM and the Annual Report for FY 2025-26 will be available on the Company's website <https://www.creditaccessgrameen.in/> websites of the Stock Exchanges, i.e., BSE Limited and National Stock Exchange of India Limited, at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively, and on the website of RTA at [www.kfintech.com](http://www.kfintech.com).
18. Members who have acquired shares after the dispatch of this Notice and before the cut-off date i.e. **Friday, June 26, 2026**, may approach the Company/ RTA for issuance of User ID and Password for exercising their votes by electronic means.
19. In case of joint shareholders, only such joint holders whose name is appearing first in the Register of Members will be entitled to vote at the AGM.
20. SEBI has mandated the submission of the Permanent Account Number (PAN) by every participant in the securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN to their DPs. Members holding shares in physical form are required to submit their PAN details to the RTA by sending Form ISR-1.
21. SEBI vide Circular Nos. SEBI/HO/OIAE/OIAE\_IAD1/P/CIR/2023/131 dated July 31, 2023, and SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/135 dated August 4, 2023, read with Master Circular No. SEBI/HO/ OIAE/OIAE\_IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated as on August 11, 2023), as may be amended from time to time, has established a common Online Dispute Resolution Portal ("ODR Portal") for resolution of disputes arising in the Indian Securities Market. Pursuant to the above-mentioned Circulars, post exhausting the option to resolve their grievances with the RTA/Company directly and through existing SCORES platform, the investors can initiate dispute resolution through the ODR Portal (<https://smartodr.in/login>).
22. In case of any queries regarding the Integrated Annual Report, or to request for the hard copy of the Integrated Annual Report, the members may write to [csinvestors@cagrameen.in](mailto:csinvestors@cagrameen.in)

**A. ADDITIONAL INFORMATION PURSUANT TO REGULATION 36(3) & 36(5) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AND APPLICABLE SECRETARIAL STANDARDS:**

**Item No. 2: Appointment of Mr. Massimo Vita (DIN: 07863194) as a Director who is liable to retire by rotation:**

**Brief Profile of Mr. Massimo Vita:**

Mr. Massimo Vita holds a Master’s Diploma of 2<sup>nd</sup> level in Development, Innovation and Change from Bologna University in Bologna, Italy, Degree in Economics and Commerce from Verona University in Verona, Italy and Certified Expert in Risk Management from Frankfurt School of Finance & Management. He has over 25 years of experience in the financial sector and microfinance. He is a Chief Portfolio Advisor at A-Impact Advisors S.A. and sits on the Boards of most investees of A-Impact SICAF-RAIF and companies in the CreditAccess Network. Previously, he served as a Chief Risk Officer at CreditAccess for eight years. Massimo is also a co-founder and a Board member of MF Rating Srl and has conducted over 100 microfinance ratings worldwide. Earlier in his career he held consulting roles at Microfinanza Srl (seconded at Symbiotics SA), Arthur Andersen, and taught at the Boulder Institute, primarily focusing on risk management and corporate governance.

Name & DIN	Mr. Massimo Vita (DIN: 07863194)
Age & Date of Birth (DoB)	Age: 53 & DoB: November 23, 1972
Nationality	Italian
Date of first appointment on the Board	July 25, 2017
Date of previous appointment on the Board	October 21, 2022
Relationship with other Directors, inter-se, Manager and other Key Managerial Personnel of the company	None
Qualification, Experience and Nature of expertise in specific functional areas	<ul style="list-style-type: none"> <li>• A degree in Economics and Commerce from Verona University in Verona, Italy</li> <li>• Masters diploma of 2nd level in development, innovation and change from Bologna University in Bologna, Italy</li> <li>• DEUF Diplome Francais from the Universite de J. Moulin</li> </ul> <p>Expertise: Audit &amp; Financial Statement, Financing, Investment, Entrepreneurship, Micro-Finance, Management, Human Resource Development and Risk Management</p>
Terms and conditions of appointment or reappointment along with details of remuneration sought to be paid	He is a Non-Executive Director liable to retire by rotation. He is eligible for remuneration by way of sitting fees for attending the meetings of Board & Committees.

Remuneration last drawn during FY26	₹26.5 lakh (sitting fee)
Number of shares & percentage of holding	Nil
List of Directorships held in other Companies	CAA-BOS Limited, Creditaccess Philippines Financing Company Inc, Microfinanza Rating S.R.L., MFR Credit Ratings S.R.L, Banyan Nation Inc, Alfagiakama S.R.L., Impact+ Advisory SG Pte. Ltd, Vilcart Solutions Private Limited, PT Bina Artha Ventura, PT Consultasi Mikro Ventura, Machinemaze Integration Services Private Limited and Creditas Solutions Private Limited
Chairmanships / Memberships held in the Committees of the Company (proposed to be continued)	Risk Management Committee – Chairman ECL Committee – Chairman Audit Committee – Member ALM Committee - Member Stakeholders’ Relationship & Customer Service Committee – Member CSR & ESG Committee - Member
Chairmanships/Memberships of Committees in other Companies	Nil
Listed entities from which the person has resigned in the past three years	Nil
Number of Board meetings attended during FY26	Held: 8 Attended: 8

Further, he is not disqualified from being appointed as a Director in terms of section 164 of the Companies Act, 2013 (the ‘Act’).

Except Mr. Massimo Vita, none of the Directors or Key Managerial Personnel of the Company including their relatives are concerned or interested, financially or otherwise in the proposed resolution except to the extent of their shareholding, if any, in the Company.

The Board recommends the resolution set forth at Item No. 2 of the Notice for approval of the members by way of Ordinary Resolution.

**Item No. 3: Appointment of M/s Sundaram & Srinivasan, Chartered Accountants as one of the Joint Statutory Auditors:**

Pursuant to the RBI Guidelines on Appointment of Statutory Auditors dated April 27, 2021 (‘RBI Guidelines’), M/s Varma & Varma, Chartered Accountants would be completing their tenure of three years as Joint Statutory Auditors, at the conclusion of this Annual General Meeting (“AGM”).

Further, as per the RBI Guidelines, given that the Company’s asset size is more than the stipulated threshold of 15,000 Crore as on March 31, 2023 (which continues till date), the Company was required to appoint a minimum of two Joint Statutory Auditors.

In view of the above and based on the recommendation of the Audit Committee, the Board of Directors in its meeting held on October 28, 2025 had, in accordance with the RBI Guidelines and provisions of Section 139 read with Section 141 of the Companies Act, 2013 (the "Act") and such other applicable provisions, if any and the Company's policy on Appointment of Statutory Auditors, recommended for appointment of M/s Sundaram & Srinivasan, (Firm Reg. No. 004207S) as one of the Joint Statutory Auditors of the Company for a period of 3 (three) years i.e. from the conclusion of 35<sup>th</sup> AGM until the conclusion of 38<sup>th</sup> AGM of the Company to be held in the year 2029, subject to the approval of shareholders and the firm satisfying the eligibility norms each year. Accordingly, approval of the shareholders of the Company is sought for the appointment of M/s Sundaram & Srinivasan, Chartered Accountants as one of the Joint Statutory Auditors of the Company for the aforesaid period. During the said tenure, the Board, including relevant Committees thereof as authorized by the Board, are empowered to alter and vary the terms and conditions of appointment including the necessity arising out of conditions stipulated by RBI and/or any other authority.

Accordingly, M/s. Walker Chandiok & Co LLP, (Firm Reg. No. 001076N/N500013) will act as Joint Statutory Auditors of the Company who were already appointed as one of the Joint Statutory Auditors of the Company on August 12, 2024, at the 33<sup>rd</sup> AGM of the Company along with M/s Sundaram & Srinivasan.

Pursuant to Section 139 of the Act and the Rules framed thereunder, the Company has received written consent from M/s Sundaram & Srinivasan, Chartered Accountants ("S&S") to act as the Joint Statutory Auditors ("JSA"). Further, S&S has confirmed that they meet the eligibility criteria as stipulated under the Act and the RBI Guidelines and that they are not disqualified for appointment as JSA in terms of the provisions of the Section 141 of the Act read with applicable provisions of the Companies (Audit and Auditors) Rules, 2014 and the RBI Guidelines. S&S has also confirmed that they hold a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India.

None of the Directors or Key Managerial Personnel of the Company including their relatives are concerned or interested, financially or otherwise in the proposed resolution, except to the extent of their shareholding, if any, in the Company.

The Board recommends the resolution set forth at Item No. 3 of the Notice for approval of the members by way of Ordinary Resolution.

The other disclosures relating to the above agenda are as under:

Proposed audit fee payable to Auditors	₹55 Lakh, towards limited review and statutory audit for FY27. The said remuneration excludes certification fee, applicable taxes, reimbursements and other outlays.
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	The fees for subsequent years shall be decided mutually between the Board of Directors and the Joint Statutory Auditors.
Material changes in fee payable to auditor from that paid to the outgoing auditor along with the rationale for such change	There is no material change in the fee payable to the proposed Auditors from that paid to the outgoing Auditors.
Term of appointment	3 (three) years - From the conclusion of this AGM till 38th AGM to be held in the year 2029.
Basis of recommendation and auditor Credentials	<p>The Board of Directors of the Company vide its Resolution dated October 28, 2025, based on the recommendations of the Audit Committee, recommended the appointment M/s. Sundaram &amp; Srinivasan, Chartered Accountants, (ICAI Firm Registration No. 004207S), as the Joint Statutory Auditors of the Company to hold office for a period of three years with effect from the conclusion of this Annual General Meeting ("AGM") until the 38th AGM to be held in the year 2029.</p> <p>M/s. Sundaram &amp; Srinivasan was recommended based on their fulfilment of eligibility criteria in accordance with applicable RBI guidelines, the Companies Act, 2013, and other regulatory requirements. The firm's comprehensive experience in auditing NBFC-MFIs, the expertise and strength of its in-house staff, its presence in Bangalore, and the availability of support from in-house technical teams have also been taken into consideration.</p>

## PROCEDURE FOR REMOTE E-VOTING AND ATTENDING THE AGM THROUGH VC/OAVM

- i. In compliance with the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, Regulation 44 of the SEBI Listing Regulations and in terms of SEBI vide circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 in relation to e-Voting Facility Provided by Listed Entities, the Members are provided with the facility to cast their vote electronically, through the e-Voting services provided by KFintech, on all the resolutions set forth in this Notice. The instructions for e-Voting are given below.
- ii. However, in pursuant to SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on "e-Voting facility provided by Listed Companies", e-Voting process has been enabled to all the **individual demat account holders**, by way of single login credential, through their demat accounts / websites of Depositories / DPs in order to increase the efficiency of the voting process.

- iii. Individual demat account holders would be able to cast their vote without having to register again with the e-Voting service provider (ESP) thereby not only facilitating seamless authentication but also ease and convenience of participating in e-Voting process. Shareholders are advised to update their mobile number and e-mail ID with their DPs to access e-Voting facility.
- iv. The e-voting period commences on **Monday, June 29, 2026 (9:00 a.m. IST) and ends on Thursday, July 02, 2026 (5:00 p.m. IST)**. The e-voting facility will be disabled by KFintech thereafter.
- v. The voting rights of Members shall be in proportion to their shares in the paid-up equity share capital of the Company as on the cut-off date.
- vi. Any person holding shares in physical form and non-individual shareholders, who acquires shares of the Company and becomes a Member of the Company after sending of this Notice and holding shares as of the cut-off date, may obtain the login ID and password by sending a request to [evoting@kfintech.com](mailto:evoting@kfintech.com).

However, if he / she is already registered with KFintech for remote e-Voting then he /she can use his / her existing User ID and password for casting the vote.

- vii. In case of Individual Shareholders holding securities in demat mode and who acquires shares of the Company and becomes a Member of the Company after sending of this Notice and holding shares as of the cut-off date may follow steps mentioned below under "Login method for remote e-Voting and joining virtual meetings for Individual shareholders holding securities in demat mode."
- viii. The details of the process and manner for remote e-Voting and e-AGM are explained below:

**Step 1:** Access to Depositories e-Voting system in case of individual shareholders holding shares in demat mode.

**Step 2:** Access to KFintech e-Voting system in case of shareholders holding shares in physical and non-individual shareholders in demat mode.

**Step 3:** Access to join virtual meetings (AGM) of the Company on KFintech system to participate and vote at the AGM.

**Details on Step 1 are mentioned below:**

**I. Login method for remote e-Voting for Individual shareholders holding securities in demat mode.**

<b>Type of shareholders</b>	<b>Login Method</b>
<p>Individual Shareholders holding securities in demat modewith NSDL</p>	<p><b>1. User already registered for IDeAS facility:</b></p> <ol style="list-style-type: none"> <li>I. Visit URL: <a href="https://eservices.nSDL.com">https://eservices.nSDL.com</a></li> <li>II. Click on the "Beneficial Owner" icon under "Login" under 'IDeAS' section.</li> <li>III. On the new page, enter User ID and Password. Post successful authentication, click on "Access to e-Voting"</li> <li>IV. Click on company name or e-Voting service provider and you will be re- directed to e-Voting service provider website for casting the vote duringthe remote e-Voting period.</li> </ol> <p><b>2. User not registered for IDeAS e-Services</b></p> <ol style="list-style-type: none"> <li>I. To register click on link: <a href="https://eservices.nSDL.com">https://eservices.nSDL.com</a></li> <li>II. Select "Register Online for IDeAS" or click at <a href="https://eservices.nSDL.com/SecureWeb/IdeasDirectReg.jsp">https://eservices.nSDL.com/SecureWeb/IdeasDirectReg.jsp</a></li> <li>III. Proceed with completing the required fields.</li> <li>IV. Follow steps given in point 1</li> </ol> <p><b>3. Alternatively, by directly accessing the e-Voting website of NSDL</b></p> <ol style="list-style-type: none"> <li>I. Open URL: <a href="https://www.evoting.nSDL.com/">https://www.evoting.nSDL.com/</a></li> <li>II. Click on the icon "Login" which is available under 'Shareholder/Member' section.</li> <li>III. A new screen will open. You will have to enter your User ID (i.e. your sixteen-digit demat account number held with NSDL), Password / OTP and a Verification Code as shown on the screen.</li> <li>IV. Post successful authentication, you will be requested to select the name of the company and the e-Voting Service Provider name, i.e. KFintech.</li> <li>V. On successful selection, you will be redirected to KFintech e-Voting page for casting your vote during the remote e-Voting period.</li> </ol>
<p>Individual Shareholders holding securities in demat modewith CDSL</p>	<p><b>1. Existing user who has opted for Easi / Easiest</b></p> <ol style="list-style-type: none"> <li>I. Visit URL: <a href="https://web.cdslindia.com/myeasitoken/home/login">https://web.cdslindia.com/myeasitoken/home/login</a> orURL: <a href="http://www.cdslindia.com">www.cdslindia.com</a></li> <li>II. Click on New System Myeasi</li> <li>III. Login with your registered user id and password.</li> <li>IV. The user will see the e-Voting Menu. The Menu will have links of ESP i.e.KFintech e-Voting portal.</li> <li>V. Click on e-Voting service provider name to cast your vote.</li> </ol>

	<p><b>2. User not registered for Easi/Easiest</b></p> <ol style="list-style-type: none"> <li>I. Option to register is available at <a href="https://web.cdslindia.com/myeasitoken/home/login">https://web.cdslindia.com/myeasitoken/home/login</a></li> <li>II. Proceed with completing the required fields.</li> <li>III. Follow the steps given in point 1</li> </ol> <p><b>3. Alternatively, by directly accessing the e-Voting website of CDSL</b></p> <ol style="list-style-type: none"> <li>I. Visit URL: <a href="http://www.cdslindia.com">www.cdslindia.com</a></li> <li>II. Provide your demat Account Number and PAN No.</li> <li>III. System will authenticate user by sending OTP on registered Mobile &amp; Email as recorded in the demat Account.</li> <li>IV. After successful authentication, user will be provided links for the respective ESP, i.e., KFintech where the e- Voting is in progress.</li> </ol>
Individual Shareholder login through their demat accounts / Website of Depository Participant	<ol style="list-style-type: none"> <li>I. You can also login using the login credentials of your demat account through your DP registered with NSDL /CDSL for e-Voting facility.</li> <li>II. Once logged-in, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL / CDSL Depository site after successful authentication, wherein you can see e-Voting feature.</li> <li>III. Click on options available against company name or e-Voting service provider – KFintech and you will be redirected to e-Voting website of KFintech for casting your vote during the remote e-Voting period without any further authentication.</li> </ol>

**Important note:** Members who are unable to retrieve User ID / Password are advised to use Forgot user ID and Forgot Password option available on the respective websites.

**Helpdesk for individual shareholders holding securities in Demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.**

Login type	Helpdesk details
Securities held with NSDL	Please contact NSDL helpdesk by sending a request at <a href="mailto:evoting@nsdl.co.in">evoting@nsdl.co.in</a> or call at toll free no.: <b>1800 1020 990</b> and <b>1800 22 44 30</b>
Securities held with CDSL	Please contact CDSL helpdesk by sending a request at <a href="mailto:helpdesk.evoting@cdslindia.com">helpdesk.evoting@cdslindia.com</a> or contact at <b>022- 23058738</b> or <b>022- 23058542-43</b>

**Details on Step 2 are mentioned below:**

**II. Login method for e-Voting for shareholders other than Individual's shareholders holding securities in demat mode and shareholders holding securities in physical mode**

**A. Members whose email IDs are registered with the Company/ Depository Participants (s), will receive an email from Kfintech which will include details of E-Voting Event Number (EVEN), USER ID and password. They will have to follow the following process:**

- i. Launch internet browser by typing the URL: <https://evoting.kfintech.com>
- ii. Enter the login credentials (i.e. User ID and password). In case of physical folio, User ID will be EVEN (E-Voting Event Number) 9781, followed by folio number. In case of Demat account, User ID will be your DP ID and Client ID. However, if you are already registered with Kfintech for e-voting, you can use your existing User ID and password for casting the vote.
- iii. After entering these details appropriately, click on "LOGIN".
- iv. You will now reach password change Menu wherein you are required to mandatorily change your password. The new password shall comprise of minimum 8 characters with at least one upper case (A- Z), one lower case (a-z), one numeric value (0-9) and a special character (@, #, \$, etc.). The system will prompt you to change your password and update your contact details like mobile number, email ID etc. on first login. You may also enter a secret question and answer of your choice to retrieve your password in case you forget it. It is strongly recommended that you do not share your password with any other person and that you take utmost care to keep your password confidential.
- v. You need to login again with the new credentials.
- vi. On successful login, the system will prompt you to select the "EVEN" i.e., 'CREDITACCESS GRAMEEN LIMITED - AGM" and click on "Submit"
- vii. On the voting page, enter the number of shares (which represents the number of votes) as on the Cut-off Date under "FOR/AGAINST" or alternatively, you may partially enter any number in "FOR" and partially "AGAINST" but the total number in "FOR/AGAINST" taken together shall not exceed your total shareholding as mentioned herein above. You may also choose the option ABSTAIN. If the Member does not indicate either "FOR" or "AGAINST" it will be treated as "ABSTAIN" and the shares held will not be counted under either head.
- viii. Members holding multiple folios/Demat accounts shall choose the voting process separately for each folio/ Demat accounts.
- ix. Voting has to be done for each item of the notice separately. In case you do not desire to cast your vote on any specific item, it will be treated as abstained.
- x. You may then cast your vote by selecting an appropriate option and click on "Submit".
- xi. A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution (s), you will not be allowed to modify your vote. During the voting period, Members can login any number of times till they have voted on the Resolution(s).

xii. Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc., authorizing its representative to attend the AGM through VC / OAVM on its behalf and to cast its vote through remote e-voting. Together with attested specimen signature(s) of the duly authorised representative(s), to the Scrutinizer at email id [rajiv@beyondcompliance.in](mailto:rajiv@beyondcompliance.in) with a copy marked to [evoting@kfintech.com](mailto:evoting@kfintech.com) The scanned image of the above-mentioned documents should be in the naming format "Corporate Name\_Even No."

**Details on Step 3 are mentioned below:**

**II) Instructions for all the shareholders, including Individual, other than Individual and Physical, for attending the AGM of the Company through VC/OAVM and e-Voting during the meeting.**

- i. Members will be provided with a facility to attend the AGM through VC / OAVM platform provided by KFinTech. Members may access the same at <https://emeetings.kfintech.com/> by using the e-voting login credentials provided in the email received from the Company/KFinTech. After logging in, click on the Video Conference tab and select the EVEN of the Company. Click on the video symbol and accept the meeting etiquettes to join the meeting. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned above.
- ii. Facility for joining AGM through VC/OAVM shall open at least 15 minutes before the commencement of the Meeting.
- iii. Members are encouraged to join the Meeting through Laptops/ Desktops with Google Chrome (preferred browser), Safari, Internet Explorer, Microsoft Edge, Mozilla Firefox 22.
- iv. Members will be required to grant access to the webcam to enable VC / OAVM. Further, Members connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
- v. As the AGM is being conducted through VC / OAVM, for the smooth conduct of proceedings of the AGM, Members are encouraged to express their views / send their queries in advance mentioning their name, demat account number / folio number, email id, mobile number to [cs@cagrameen.in](mailto:cs@cagrameen.in). Questions / queries received by the Company till 5:00 PM (IST) on Tuesday, June 30, 2026, shall only be considered and responded during the AGM.
- vi. The Members who have not cast their vote through remote e-voting shall be eligible to cast their vote through e-voting system available during the AGM. E-voting during the AGM is integrated with the VC / OAVM platform. The Members may click on the voting icon displayed on the screen to cast their votes.

- vii. A Member can opt for only single mode of voting i.e., through Remote e-voting or voting at the AGM. If a Member casts his/her vote by both modes, then voting done through Remote e-voting shall prevail and vote at the AGM shall be treated as invalid.
- viii. Facility of joining the AGM through VC / OAVM shall be available for at least 2,000 members on first come first serve basis.
- ix. Institutional Members are encouraged to attend and vote at the AGM through VC / OAVM.

#### **OTHER INSTRUCTIONS:**

- A. **AGM Questions prior to AGM:** The Members who wish to post their questions prior to the meeting can do the same by visiting <https://emeetings.kfintech.com> Please login through the user id and password provided in the mail received from KFintech. On successful login, select 'Post Your Question' option which will be kept open from 9.00 a.m. (IST) on Sunday, June 28, 2026, to 5.00 p.m. (IST) on Tuesday, June 30, 2026.
- B. **Speaker Registration:** The Members who wish to speak during the meeting may register themselves as speakers for the AGM to express their views. They can visit <https://emeetings.kfintech.com> and login through the user id and password provided in the mail received from KFintech. On successful login, select 'Speaker Registration' which will be kept open from 9.00 a.m. (IST) on Sunday, June 28, 2026, to 5.00 p.m. (IST) on Tuesday, June 30, 2026. Members shall be provided a 'queue number' before the meeting. The Company reserves the right to restrict the speakers at the AGM to only those Members who have registered themselves, depending on the availability of time at the AGM.
- C. In case of any query and/or grievance, in respect of voting by electronic means, Members may refer to the Help & Frequently Asked Questions (FAQs) and E-voting user manual available at the download section of <https://evoting.kfintech.com> (KFintech Website) or mail to [evoting@kfintech.com](mailto:evoting@kfintech.com) or call KFintech at its toll free No. 1-800-309-4001 for any further clarifications.
- D. The Members, whose names appear in the Register of Members / list of Beneficial Owners as on Friday, June 26, 2026, being the cut-off date, are entitled to vote on the Resolutions set forth in this Notice. A person who is not a member as on the cut-off date should treat this Notice for information purposes only. Once the vote on a resolution(s) is cast by the Member, the Member shall not be allowed to change it subsequently.
- E. In case a person has become a Member of the Company after dispatch of this AGM Notice but on or before the cut-off date for E-voting, he/she may obtain the User ID and Password in the manner as mentioned below:
  - i. If the mobile number of the member is registered against Folio No./ DP ID Client ID, the member may send SMS: MYEPWD <space> E-Voting Event Number + Folio No. or DP ID Client ID to

9212993399.

1. Example for NSDL:
2. MYEPWD <SPACE> IN12345612345678
3. Example for CDSL:
4. MYEPWD <SPACE> 1402345612345678
5. Example for Physical:
6. MYEPWD <SPACE> XXXX1234567890

- ii. If e-mail address or mobile number of the member is registered against Folio No. / DP ID Client ID, then on the home page of <https://evoting.kfintech.com/> the member may click "Forgot Password" and enter Folio No. or DP ID Client ID and PAN to generate a password.
- iii. Members who may require any technical assistance or support before or during the AGM are requested to contact KFinTech at toll free number 1-800-309-4001 or write to them at [evoting@kfintech.com](mailto:evoting@kfintech.com)

- F. The results of the electronic voting shall be declared to the Stock Exchanges after the AGM. The results along with the Scrutinizer's Report, shall also be placed on the website of the Company.
- G. The results shall be declared forthwith by the Chairman, or a person authorized by the Board in writing and the Resolutions will be deemed to be passed on the AGM date subject to the requisite number of votes cast in favor of the Resolution(s).
- H. The results declared along with the Scrutinizer's Report shall be placed on the Company's website [www.creditaccessgrameen.in](http://www.creditaccessgrameen.in) and on the website of the KFinTech/RTA [evoting@kfintech.com](mailto:evoting@kfintech.com) within 2 (two) working days from the conclusion of the AGM and shall also be communicated to the Stock Exchanges where the Company's shares are listed and also displayed on the Notice Board at the Registered Office of the Company.

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***ANNUAL REPORT IS ATTACHED SEPARATELY***