

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)

01/04/2025

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

31/03/2026

(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

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

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

☒ Yes

☐ No

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

03/07/2026

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

30/09/2026

(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
Total number of equity shares	170000000	160196031	160196031	160196031
Total amount of equity shares (in rupees)	1700000000.00	1601960310.00	1601960310.00	1601960310.00

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Equity Shares				
Number of equity shares	170000000	160196031	160196031	160196031
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1700000000.00	1601960310.00	1601960310	1601960310

(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)				

(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	1727	156112825	156114552.00	1561145520	1561145520	
Increase during the year	0.00	4081479.00	4081479.00	40814790.00	40814790.00	
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	476409	476409.00	4764090	4764090	
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 Dematerialization	0	3605070	3605070.00	36050700	36050700	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	
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	
iv Others, specify NIL	0	0	0.00	0	0	
At the end of the year	1727.00	160194304.00	160196031.00	1601960310.00	1601960310.00	
(ii) Preference shares						

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
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 NIL	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 NIL	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	6991376	1000	6991376000.00
Total	6993776.00	1001000.00	9391376000.00

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	2400000000	0	0	2400000000.00
Non - Convertible Debentures	12792041000	0	5800665000	6991376000.00
Total	15192041000.00	0.00	5800665000.00	9391376000.00

(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	15192041000.00	0.00	5800665000.00	9391376000.00
Partly convertible debentures				
Fully convertible debentures				
Total	15192041000.00	0.00	5800665000.00	9391376000.00

v Securities (other than shares and debentures)

1

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Bonds	4000	10000	10000	10000	40000000

Total	4000.00		10000.00		40000000.00
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V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover

60589141265

ii * Net worth of the Company

78422162388

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	66.24	0	0.00
10	Others 	0	0.00	0	0.00
	Total	106109028.00	66.24	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	10761454	6.72	0	0.00
	(ii) Non-resident Indian (NRI)	839454	0.52	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	2364021	1.48	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	15936157	9.95	0	0.00

8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	678641	0.42	0	0.00
10	Others	23507263	14.67	0	0.00
	NBFC and Others				
	Total	54087003.00	33.76	0.00	0.00

Total number of shareholders (other than promoters)

85607

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

85608.00

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

Sl.No	Category	
1	Individual - Female	17426
2	Individual - Male	35671
3	Individual - Transgender	0
4	Other than individuals	32511
	Total	85608.00

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)	122266	85607

Debenture holders	14977	9421
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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	4	0.17	0.00
i Non-Independent	1	1	1	1	0.17	0
ii Independent	0	4	0	3	0	0
C Nominee Directors representing	0	2	0	3	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	3	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

8

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	
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	Nominee Director	337130	
GANESH NARAYANAN	09120748	Managing Director	1375	

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

7

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)
MAHADEV PRAKASH JAYAKUMAR MATADA	AJQPP6304F	Company Secretary	09/08/2025	Cessation
RAMANI DEEPTI	BDZPD2870G	Company Secretary	10/08/2025	Appointment
UDAYA KUMAR HEBBAR	07235226	Managing Director	25/06/2025	Cessation
GANESH NARAYANAN	AEIPG7707A	Managing Director	05/08/2025	Appointment
UDAYA KUMAR HEBBAR	07235226	Nominee Director	05/08/2025	Appointment
GEORGE JOSEPH	00253754	Director	08/09/2025	Cessation
MANOJ KUMAR	02924675	Director	28/10/2025	Change in designation

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	
			Number of members attended	% of total shareholding

Annual General Meeting	30/07/2025	97874	90	66.71
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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	21/04/2025	8	8	100.00
2	16/05/2025	8	8	100.00
3	18/06/2025	8	7	87.50
4	22/07/2025	8	7	87.50
5	09/08/2025	9	9	100.00
6	28/10/2025	8	8	100.00
7	10/12/2025	8	8	100.00
8	20/01/2026	8	8	100.00

C COMMITTEE MEETINGS

Number of meetings held

86

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	16/05/2025	4	4	100.00
2	AUDIT COMMITTEE	22/07/2025	4	4	100.00
3	AUDIT COMMITTEE	23/10/2025	4	3	75.00
4	AUDIT COMMITTEE	28/10/2025	4	4	100.00
5	AUDIT COMMITTEE	13/11/2025	4	3	75.00
6	AUDIT COMMITTEE	20/01/2026	4	4	100.00

7	AUDIT COMMITTEE	05/03/2026	4	4	100.00
8	STAKEHOLDERS RELATIONSHIP & CUSTOMERSERVICE COMMITTEE	15/05/2025	3	3	100.00
9	STAKEHOLDERS RELATIONSHIP & CUSTOMERSERVICE COMMITTEE	21/07/2025	3	3	100.00
10	STAKEHOLDERS RELATIONSHIP & CUSTOMERSERVICE COMMITTEE	27/10/2025	3	3	100.00
11	STAKEHOLDERS RELATIONSHIP & CUSTOMERSERVICE COMMITTEE	19/01/2026	3	3	100.00
12	NOMINATION & REMUNERATION COMMITTEE	15/05/2025	3	3	100.00
13	NOMINATION & REMUNERATION COMMITTEE	21/07/2025	3	2	66.67
14	NOMINATION & REMUNERATION COMMITTEE	09/08/2025	3	2	66.67
15	NOMINATION & REMUNERATION COMMITTEE	19/01/2026	3	3	100.00
16	CORPORATE SOCIAL RESPONSIBILITY ANDENVIRONMENT, SOCIAL & GOVERNANCECOMMITT EE	15/05/2025	4	4	100.00
17	CORPORATE SOCIAL RESPONSIBILITY ANDENVIRONMENT, SOCIAL & GOVERNANCECOMMITT EE	21/07/2025	3	2	66.67
18	CORPORATE SOCIAL RESPONSIBILITY ANDENVIRONMENT, SOCIAL & GOVERNANCECOMMITT EE	27/10/2025	4	4	100.00

19	CORPORATE SOCIAL RESPONSIBILITY AND ENVIRONMENT, SOCIAL & GOVERNANCE COMMITTEE	19/01/2026	4	4	100.00
20	RISK MANAGEMENT COMMITTEE	15/05/2025	5	5	100.00
21	RISK MANAGEMENT COMMITTEE	18/06/2025	5	4	80.00
22	RISK MANAGEMENT COMMITTEE	21/07/2025	4	4	100.00
23	RISK MANAGEMENT COMMITTEE	27/10/2025	5	5	100.00
24	RISK MANAGEMENT COMMITTEE	19/01/2026	5	5	100.00
25	RISK MANAGEMENT COMMITTEE	25/03/2026	5	5	100.00
26	ASSET - LIABILITY MANAGEMENT COMMITTEE	15/05/2025	6	6	100.00
27	ASSET - LIABILITY MANAGEMENT COMMITTEE	21/07/2025	6	6	100.00
28	ASSET - LIABILITY MANAGEMENT COMMITTEE	27/10/2025	6	6	100.00
29	ASSET - LIABILITY MANAGEMENT COMMITTEE	19/01/2026	8	8	100.00
30	IT STRATEGY COMMITTEE	15/05/2025	6	5	83.33
31	IT STRATEGY COMMITTEE	21/07/2025	5	4	80.00
32	IT STRATEGY COMMITTEE	27/10/2025	5	4	80.00
33	IT STRATEGY COMMITTEE	19/01/2026	6	6	100.00
34	EXPECTED CREDIT LOSS (ECL) COMMITTEE	17/12/2025	6	6	100.00
35	EXPECTED CREDIT LOSS (ECL) COMMITTEE	26/03/2026	6	6	100.00
36	EBI Committee	04/04/2025	4	2	50.00
37	EBI Committee	11/04/2025	4	3	75.00
38	EBI Committee	30/04/2025	4	2	50.00
39	EBI Committee	12/05/2025	4	4	100.00

40	EBI Committee	23/05/2025	4	3	75.00
41	EBI Committee	05/06/2025	4	2	50.00
42	EBI Committee	10/06/2025	4	4	100.00
43	EBI Committee	18/06/2025	4	4	100.00
44	EBI Committee	23/06/2025	4	4	100.00
45	EBI Committee	25/06/2025	4	4	100.00
46	EBI Committee	27/06/2025	3	3	100.00
47	EBI Committee	03/07/2025	3	2	66.67
48	EBI Committee	18/07/2025	3	3	100.00
49	EBI Committee	30/07/2025	3	3	100.00
50	EBI Committee	07/08/2025	3	3	100.00
51	EBI Committee	14/08/2025	4	4	100.00
52	EBI Committee	22/08/2025	4	4	100.00
53	EBI Committee	29/08/2025	4	4	100.00
54	EBI Committee	09/09/2025	4	2	50.00
55	EBI Committee	15/09/2025	4	2	50.00
56	EBI Committee	22/09/2025	4	3	75.00
57	EBI Committee	26/09/2025	4	3	75.00
58	EBI Committee	29/09/2025	4	3	75.00
59	EBI Committee	14/10/2025	4	3	75.00
60	EBI Committee	23/10/2025	4	4	100.00
61	EBI Committee	04/11/2025	4	3	75.00
62	EBI Committee	17/11/2025	4	3	75.00
63	EBI Committee	19/11/2025	4	3	75.00
64	EBI Committee	28/11/2025	4	2	50.00
65	EBI Committee	03/12/2025	4	2	50.00
66	EBI Committee	10/12/2025	4	4	100.00
67	EBI Committee	13/12/2025	4	3	75.00
68	EBI Committee	19/12/2025	4	3	75.00
69	EBI Committee	24/12/2025	4	3	75.00
70	EBI Committee	27/12/2025	4	2	50.00

71	EBI Committee	30/12/2025	4	4	100.00
72	EBI Committee	06/01/2026	4	4	100.00
73	EBI Committee	20/01/2026	4	4	100.00
74	EBI Committee	30/01/2026	4	3	75.00
75	EBI Committee	03/02/2026	4	2	50.00
76	EBI Committee	05/02/2026	4	2	50.00
77	EBI Committee	12/02/2026	4	2	50.00
78	EBI Committee	13/02/2026	4	3	75.00
79	EBI Committee	24/02/2026	4	2	50.00
80	EBI Committee	03/03/2026	4	4	100.00
81	EBI Committee	06/03/2026	4	4	100.00
82	EBI Committee	10/03/2026	4	3	75.00
83	EBI Committee	16/03/2026	4	4	100.00
84	EBI Committee	23/03/2026	4	4	100.00
85	EBI Committee	27/03/2026	4	4	100.00
86	EBI Committee	30/03/2026	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	
								03/07/2026 (Y/N/NA)
1	REKHA GOPAL WARRIAR	8	7	87.50	17	16	94.12	Yes
2	PAOLO BRICHETTI	8	8	100.00	8	6	75.00	Yes
3	MANOJ KUMAR	8	8	100.00	70	50	71.43	No
4	LILIAN JESSIE PAUL	8	7	87.50	17	17	100.00	Yes
5	MASSIMO VITA	8	8	100.00	26	25	96.15	Yes
6	SUMIT KUMAR	8	8	100.00	16	16	100.00	No

7	UDAYA KUMAR HEBBAR	8	8	100.00	61	53	86.89	Yes
8	GANESH NARAYANAN	4	4	100.00	62	52	83.87	Yes

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	65244373	0	34502745		99747118.00
	Total		65244373.00	0.00	34502745.00	0.00	99747118.00

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	36534070	0	19443212		55977282.00
2	NILESH SHRIKRISHNA DALVI	CFO	14472300	0	3329802		17802102.00
3	MAHADEV PRAKASH JAYAKUMAR MATADA	Company Secretary	6970026	0	12402237		19372263.00
4	Deepti ramani	Company Secretary	2373627	0	0		2373627.00
	Total		60350023.00	0.00	35175251.00	0.00	95525274.00

C *Number of other directors whose remuneration details to be entered

8

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	MANOJ KUMAR	Director	0	1760000	0	3560000	5320000.00
2	LILIAN JESSIE PAUL	Director	0	1870000	0	3220000	5090000.00
3	REKHA GOPALWARRIAR	Director	0	1800000	0	3220000	5020000.00

4	PAOLO BRICHETTI	Director	0	1090000	0	0	1090000.00
5	UDAYA KUMAR HEBBAR	Nominee director	0	950000	0	0	950000.00
6	MASSIMO VITA	Nominee director	0	2650000	0	0	2650000.00
7	SUMIT KUMAR	Nominee director	0	1840000	0	0	1840000.00
8	GEORGE JOSEPH	Director	0	1150000	0	4200000	5350000.00
	Total		0.00	13110000.00	0.00	14200000 .00	27310000.00

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

3

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
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CREDITACCESS GRAMEEN LIMITED	National Stock Exchange of India Limited	16/02/2026	Regulation 17(1) of the SEBI	Rs. 2,45,000/- excluding taxes (Rupees Two Lakh Forty-Five Thousand only) for delay in compliance with Regulation 17(1) of the SEBI Listing Regulations i.e. appointment of Non-Executive Chairperson of the Board between September 09, 2025, and October 27, 2025, owing to completion of tenure of erstwhile Chairperson on September 08, 2025.	0
CREDITACCESS GRAMEEN LIMITED	BSE Limited	24/02/2026	Regulation 17(1) of the SEBI	Rs. 1,10,000/- (Rupees One Lakh Ten Thousand only) plus applicable taxes fordelay in compliance with Regulation 17(1)of the SEBI Listing Regulations i.e. appointment of Non-Executive Chairperson of the Board betweenSeptembe r 09, 2025, and September 30, 2025, owing to completion of tenure of erstwhile Chairperson on September 08, 2025. The Company subsequentlyappoi nted Non- Executive Chairperson w.e.f. October 28, 2025	0

CREDITACCESS GRAMEEN LIMITED	BSE Limited	27/02/2026	Regulation 17(1) of the SEBI	Rs. 1,35,000/- (Rupees One Lakh Thirty[1]Five Thousand only) plus applicable taxes for delay in compliance with Regulation 17(1) of the SEBI Listing Regulations i.e. appointment of Non-Executive Chairperson of the Board between October 01, 2025, and October 27, 2025*, owing to completion of tenure of erstwhile Chairperson on September 08, 2025. The Company subsequently appointed Non- Executive Chairperson w.e.f. October 28, 2025.	0
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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

95029

XIV Attachments

(a) List of share holders, debenture holders

MGT-7_List of share holders
debenture holders.xlsm

(b) Optional Attachment(s), if any

MGT-8.pdf
List of share holders debenture
holders_Part1_pages1-477.pdf
Clarification Letter.pdf
List of share holders debenture
holders_Part2_pages478-951.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) 31/03/2026

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)

26/08/2026

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)

AC5486897

eForm filing date (DD/MM/YYYY)

27/08/2026

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