CreditAccess Grameen Limited
(Formerly known as Grameen Koota Financial Services Pvt. Ltd.)
Regd. & Corporate Office
#49, 46th Cross, 8th Block, Jayanagar, Bengaluru-560070
Phone: 080-22637300 | Fax: 080-26643433
Email: info@creditaccessgrameen.com
Website: www.creditaccessgrameen.com
CIN: L51216KA1991PLC053425

**July 22, 2020**

**BSE Limited**
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400001
Scrip code: **541770**

**National Stock Exchange of India Limited**
The Exchange Plaza
Bandra Kurla Complex Bandra (East)
Mumbai 400051
Scrip code: **CREDITACC**

**Dear Sir/Madam,**

**Subject: Intimation under Regulation 30 (read with Part A of Schedule III), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), Issuance of Non-Convertible Debentures (NCDs).**

In accordance with provisions of Regulation 30 (read with Part A of Schedule III), SEBI Listing Regulations, we hereby inform that the Executive, Borrowings and Investment Committee of the Board of Directors of the company, in its meeting held today, Tuesday, July 21, 2020, considered and approved terms and conditions for issuance of NCDs in favour of State Bank of India**.**

**Terms and conditions**

| | |
|---|---|
| Facility | Secured, Rated, Listed, Redeemable Non-Convertible Debentures (NCDs) |
| Size of the issue | 1000 (One Thousand) each having a face value of INR 10,00,000 (Indian Rupees Ten Lakh) aggregating up to INR100,00,00,000 (Indian Rupees One Hundred Crore) along with a Green Shoe Option of INR 50,00,00,000 (Indian Rupees Fifty Crore) |
| Listing | Proposed to be listed on the Wholesale Debt Market Segment (WDM) of BSE. |
| Tenure | Approximately 33 (thirty three)_months |
| Date of allotment | July 27, 2020 |
| Date of Maturity | April 21, 2023 |
| coupon/interest offered, schedule of payment of coupon/interest and principal; | 9.95 % (nine decimal nine five percent) per annum. The payments in relation to the interest/coupon will be made on an annual basis (on July 27, 2021, July 27, 2022 and April 21, 2023), and the debentures will be redeemed by way of a bullet payment on April 21, 2023. |

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| | |
|---|---|
| charge/security, if any, created over the assets; | Debentures are secured by way of a first ranking and exclusive charge on receivables to the extent of 125% of the aggregate of the outstanding principal amount of Debentures together with any accrued interest, additional interests, costs, fees, charges, and other amounts payable by the Company. |
| special right/interest/privileges attached to the instrument and changes thereof; | N.A. The details of the rights of the debenture holders are/will be set out in the debenture trust deed to be executed between the Company and the debenture trustee. |
| Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal; | Additional interest at the rate of 2% (two percent) per annum above the interest/coupon rate will be payable on the interest/principal amounts in respect of which a default has occurred from (and including) the date of the occurrence of such default until (and excluding) the date on which such default is cured. |
| Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any; | N.A. |
| details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures | N.A. |

You are requested to take the same on record

**Thanking you,**
**For CreditAccess Grameen Limited**

MATADA JAYAKUMAR MAHADEV PRAKASH
Digitally signed by MATADA JAYAKUMAR MAHADEV PRAKASH
Date: 2020.07.22 15:46:39 +05'30'

**M.J Mahadev Prakash**
**Head – Compliance, Legal & Company Secretary**