

**August 11, 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, August 11, 2020, considered and approved terms and conditions for issuance of NCDs in favour of Union Bank of India and Bank of Maharashtra.

**Terms and conditions**

Facility	Rated, Listed, Senior, Secured, Redeemable, Taxable Non-Convertible Debentures (NCDs)
Size of the issue	860 (Eight Hundred and Sixty) rated, listed, senior, secured, redeemable, taxable, non-convertible debentures of face value of Rs. 10,00,000/- (Rupees Ten Lakhs only) each, aggregating up to Rs. 86,00,00,000/- (Rupees Eighty Six Crores Only)
Listing	Proposed to be listed on the Wholesale Debt Market Segment (WDM) of BSE Limited.
Tenure	18 (eighteen) from the deemed date of allotment
Date of allotment	August 14, 2020
Date of Maturity	February 14, 2022
coupon/interest offered, schedule of payment of coupon/interest and principal;	9.25% (nine decimal two five percent) per annum. The payments in relation to the interest/coupon will be made on an annual basis on August 14, 2020 and February 14, 2022, and the debentures will be redeemed by way of a bullet payment on February 14, 2022
charge/security, if any, created over the assets;	(a) Debentures are secured by way of a first ranking and exclusive charge on receivables to the extent of 110% of the aggregate of the outstanding principal amount of Debentures together with any accrued interest, additional interests, costs, fees, charges, and other

**Our Financial Products**

	<p>amounts payable by the Company.</p> <p>(b) The Debentures are proposed to be guaranteed by the Government of India pursuant to the scheme dated May 20, 2020 on "<i>Extended Partial Credit Guarantee Scheme</i>" bearing reference number F. no. 17/36/2019-IF-I issued by the Department of Financial Services, Ministry of Finance, Government of India.</p>
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 outstanding principal amounts from the date of the occurrence of any default in the payment of any interest/principal amounts (subject to the cure period set out in the debenture trust deed) until the date on which such default is cured or the Debentures have been redeemed in accordance with the provisions of the debenture trust deed.
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**

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