

To,

BSE Limited,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400001
Scrip Code: 541770

National Stock Exchange of India Ltd.
The Exchange Plaza
Bandra Kurla Complex Bandra (East)
Mumbai 400051
Trading Symbol: 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).

With reference to our letter dated July 20, 2020, 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, Thursday, August 06, 2020, consider and approve proposed amendments with respect to Non-Convertible Debentures issued to UTI International Wealth Creator 4.

Terms and conditions

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| Selection criteria for Receivables | The Receivables being provided as security in relation to the Debentures shall also include receivables which are not overdue at any time, for more than 30 (Thirty) calendar days. In the event the Receivables hypothecated under the Deed of Hypothecation, at any point of time, become overdue beyond 30 (Thirty) calendar days, the Company shall replace such receivables with the Receivables which are sufficient to maintain the Asset Cover, within 7 (Seven) Business Days of such Receivables becoming overdue. |
| Coupon Payment Date(s) | Semi-annually until the Coupon Reset Date and on and from the Coupon Reset Date, (i) first Coupon to be paid at the end of 1 (One) month from the Coupon Reset Date being August 31, 2020; and (ii) subsequent Coupons shall be paid quarterly on November 30, February 28, May 31 and August 31 of every calendar year until the Maturity Date with the final Coupon Payment Date being the Maturity Date (subject to adjustments on account of Business Day Convention). |
| Coupon Rate | 11.60% (Eleven Decimal Point Six Zero Percent) per annum, net of Taxes, payable semi-annually until the Coupon Reset Date. On and from the Coupon Reset Date and until the Maturity Date, the Coupon Rate shall be 10.97% (Ten Decimal Point Nine Seven Percent) per annum, net of Taxes, |

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| | payable on the Coupon Payment Date(s). |
| Put Option Dates | Each of the dates falling on the expiry of 4 (Four) months, 7 (Seven) months and 10 (Ten) months, 13 (Thirteen) months and 19 (Nineteen) months from the Coupon Reset Date. |
| Call Option | There shall be no call option available with the Company. |
| Revised Maturity Date | 59 (Fifty Nine) months and 28 (Twenty Eight) calendar days from the Deemed Date of Allotment being July 29, 2022 subject to a Put Option or such other date on which the final payment of the principal of the Debentures becomes due and payable, whether at such stated maturity date, by declaration of acceleration, or otherwise. |
| Liquidity Ratio | The Company shall maintain a ratio of Liquid Assets (as such term shall be defined in the transaction documents) to total assets (as such term shall be defined in the transaction documents) greater than or equal to 5% (Five Percent). |
| Open Currency Position | The Company shall at all times maintain a ratio of Foreign-Currency Assets minus Foreign-Currency Liabilities divided by Regulatory Capital comprised between -50% (Minus Fifty Percent) and 50% (Fifty Percent). |
| Capital Adequacy Ratio | The Company shall maintain a ratio of Regulatory Capital divided by Risk Weighted Assets of the higher of, (a) 17 % (Seventeen Percent); or (b) the minimum ratio imposed on the Company according to the Local Requirements. |
| Business Day | shall mean any day of the week (excluding Saturdays, Sundays, and any other day which is a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881)) on which banks and money markets are open for general business in Mumbai and Bengaluru. |

You are requested to take the same on record

**Thanking you,
For CreditAccess Grameen Limited**

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

Date: August 06, 2020

Place: Bengaluru

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Retail Finance