

Ref: CAGL/EQ/2026-27/41

June 12, 2026

**To**

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

**National Stock Exchange of India Limited**  
**Exchange Plaza, C-1, Block G,**  
**Bandra Kurla Complex, Bandra (East)**  
**Mumbai - 400051**  
Scrip code: CREDITACC

Dear Sir/Madam,

**Sub.: Intimation under Regulations 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations")**

Further to our intimation dated December 10, 2025 and pursuant to Regulation 30 and other applicable provisions of the SEBI Listing Regulations, as amended from time to time, we would like to inform you that the Executive, Borrowings & Investment Committee ("**Committee**") of the Board of Directors of the Company in its meeting held today i.e., June 12, 2026, has, *inter-alia*, approved the allotment of 10,000 (ten thousand) senior, secured, rated, listed, redeemable, transferable, taxable, non-convertible debentures denominated in Indian Rupees ("**INR**"), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate nominal value of INR 100,00,00,000 (Indian Rupees One Hundred Crore) ("**Debentures**") on a private placement basis (the "**Issue**").

Further, the details required to be disclosed as per the master circular issued by the Securities and Exchange Board of India ("**SEBI**") bearing reference number SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 on "*Master circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities*" are enclosed herewith as **Annexure I**.

This is for your information and record.

Thanking you,

Yours' Truly

**For CreditAccess Grameen Limited**

**Deepti Ramani**

**Company Secretary & Compliance Officer**

**Annexure I**

Sr. No.	Particulars	Remarks
1.	<b>Type of securities issued (viz. equity shares, convertibles etc.)</b>	Senior, secured, rated, listed, redeemable, transferable, taxable, non-convertible debentures.
2.	<b>Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)</b>	The Debentures (as defined below) have been allotted by the Company on a private placement basis.
3.	<b>Total number of securities issued or the total amount for which the securities have been issued/allotted</b>	10,000 (ten thousand) senior, secured, rated, listed, redeemable, transferable, taxable, non-convertible debentures denominated in Indian Rupees (" <b>INR</b> "), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate nominal value of INR 100,00,00,000 (Indian Rupees One Hundred Crore)
4.	<b>Size of the Issue</b>	100,00,00,000 (Indian Rupees One Hundred Crore).
5.	<b>Post Allotment of Securities – Outcome of Subscription</b>	10,000 (ten thousand) senior, secured, rated, listed, redeemable, transferable, taxable, non-convertible debentures denominated in INR, having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate nominal value of INR 100,00,00,000 (Indian Rupees One Hundred Crore) (" <b>Debentures</b> ").
6.	<b>Whether proposed to be listed? If yes, name of the stock exchange(s)</b>	Yes. The Debentures (as defined below) are proposed to be listed on the Wholesale Debt Market segment of BSE Limited.
7.	<b>Tenure of Instrument – Date of Allotment and Date of Maturity</b>	Date of allotment: June 12, 2026 (" <b>Deemed Date of Allotment</b> ")  Date of maturity: June 12, 2028 (" <b>Final Redemption Date</b> ")  Tenure: 24 (twenty four) months from the Deemed Date of Allotment.

8.	<b>Coupon/Interest offered, schedule of payment of coupon/interest and principal</b>	<p><b>Coupon/interest offered:</b> The aggregate of (a) the prevailing 3 (three) month marginal cost of funds based lending rate ("<b>Three Month MCLR</b>") of the State Bank of India or such other benchmark rate as may be determined in accordance with the debenture trust deed ("<b>DTD</b>"), and (b) the spread of 90 bps (ninety basis points), as of the Deemed Date of Allotment being 9.15% (nine decimal one five percent) per annum payable monthly ("<b>Interest Rate</b>"), subject to any benchmark rate reset or step up in accordance with the terms of the DTD.</p> <p><b>Interest Payment Dates:</b> The interest/coupon in respect of the Debentures is payable by the Company on a monthly basis in accordance with the Transaction Documents (as defined below).</p> <p><b>Principal Payment Date:</b> The principal amounts in respect of the Debentures are payable by the Company on the Final Redemption Date in accordance with the Transaction Documents (as defined below).</p>
9.	<b>Charge/security, if any, created over the assets</b>	<p>The Debentures and the outstanding amounts in respect of the Debentures shall be secured on or prior to the Deemed Date of Allotment by way of (a) a first ranking exclusive and continuing charge to be created in favour of the debenture trustee ("<b>Debenture Trustee</b>") pursuant to an unattested deed of hypothecation executed or to be executed by the Company in a form acceptable to the Debenture Trustee over certain identified book debts/receivables of the Company as described therein (the "<b>Hypothecated Assets</b>"), and (b) such other security interest as may be agreed between the Company and the holders of the Debentures.</p> <p>The value of the Hypothecated Assets shall at all times, commencing from the Deemed Date of Allotment and until the Debentures are fully redeemed, be at least 1.10 (one decimal one zero) times the value of the outstanding principal amounts along with accrued interest thereon in respect of the Debentures.</p>
10.	<b>Special right/interest/privileges attached to the instrument and changes thereof</b>	<p>None.</p> <p>All rights/interests/privileges of the holders of the Debentures are set out in the DTD executed between the Company and the Debenture Trustee and the other</p>

		transaction documents executed/to be executed in respect of the Debentures (together with the DTD, the " <b>Transaction Documents</b> ").
11.	<b>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;</b>	On the occurrence of any payment default (as set out in the DTD), the Company agrees to pay penal charges at 2% (two percent) per annum over the prevailing Interest Rate for the Debentures on the outstanding principal amounts from the date of the occurrence of such payment default until such payment default is cured or the Debentures are fully redeemed by the Company (whichever is earlier), on each interest payment date occurring during the aforementioned period.
12.	<b>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;</b>	Not Applicable.
13.	<b>Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures</b>	The Debentures shall be redeemed on a <i>pari passu</i> basis by the Company by making the payment of the outstanding principal amounts on the Final Redemption Date in accordance with the DTD and the other Transaction Documents.
14.	<b>Any cancellation or termination of proposal for issuance of securities including reasons thereof</b>	Not Applicable.