

Date: May 28, 2026

Serial No.: 01

**GENERAL INFORMATION DOCUMENT
(FOR PRIVATE PLACEMENT)**

by

**CREDITACCESS GRAMEEN LIMITED**

A public limited company incorporated under the Companies Act, 1956

Corporate Identification Number (CIN): L51216KA1991PLC053425	Registered Office: No. 49, 46th Cross, 8th Block, Jayanagar, (Next to Rajalakshmi Kalyana Mantap) Bengaluru 560070, Karnataka, India
Permanent Account Number (PAN): AAEC57201G	Corporate Office: No. 49, 46th Cross, 8th Block, Jayanagar, (Next to Rajalakshmi Kalyana Mantap) Bengaluru 560070, Karnataka, India
Date of Incorporation: AAEC57201G, India	Telephone No.: +9180 22637300 Email: csinvestors@cagrameen.in
Place of Incorporation: Bengaluru, India	Website: https://www.creditaccessgrameen.in/
Registration/identification number issued by the relevant regulator:	
RBI registration no. - 02.00252	

General information document for:

- (a) issue of non-convertible debentures (including (i) senior secured, (ii) unsecured, (iii) subordinated, (iv) senior unsecured, (v) market linked debentures, (vi) non-convertible debentures to be issued or redeemed at a premium/discount, and/or (vii) any others (as may be determined)) in one or more tranches/series (each such tranche shall hereinafter be referred as "Debentures" or "NCDs") on a private placement basis (the "Issue"); and
- (b) rated commercial papers (as defined in the Debt Listing Regulations (as defined below)) in one or more tranches/series (each such tranche shall hereinafter be referred as "CPs") on a private placement basis.

Certain details of the Debentures are as follows:

- (i) **Details of Issue:** The issue size and the nature, number, price and amount of Debentures offered shall be set out in the Key Information Document for the relevant issuance of Debentures.
- (ii) **Rating:** The details of the rating, the rating letter, the rating rationale and the press release shall be set out in the Key Information Document for the relevant issuance of Debentures.
- (iii) **Listing:** The details of the listing of Debentures shall be set out in the Key Information Document for the relevant issuance of Debentures.
- (iv) **Eligible Investors:** As set out in Section 9.15 (*Eligible Investors*) of the General Information Document read with the Key Information Document for the relevant issuance of Debentures.
- (v) **Coupon related details:** To be set out in the Key Information Document for the relevant issuance of Debentures. Please also refer Section 8.1 (*Summary Terms*) of the Key Information Document for the relevant issuance of Debentures for details about coupon/dividend rate, coupon/dividend payment frequency, redemption date, redemption amount.
- (vi) **Underwriting:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (vii) **Details of Electronic Book Mechanism:** To be set out in the Key Information Document for the relevant issuance of Debentures.

ISSUE SCHEDULE

Issue Opening Date	Issue Closing Date	Date of earliest closing of the issue, if any	Deemed Date of Allotment
To be set out in the Key Information Document for the relevant issuance of Debentures.	To be set out in the Key Information Document for the relevant issuance of Debentures.	To be set out in the Key Information Document for the relevant issuance of Debentures.	To be set out in the Key Information Document for the relevant issuance of Debentures.

KEY OFFICERS OF THE ISSUER

Compliance Officer Ms Deepti Ramani Tel: 080 22637300 Email: cs@cagrameen.in	Company Secretary Ms Deepti Ramani Tel: 080 22637300 Email: cs@cagrameen.in	Chief Financial Officer Mr. Nilesh Dalvi Tel: 080 22637300 Email: csinvestors@cagrameen.in	Promoters CreditAccess India B V Tel: +31 20 808 0654 Email: info@creditaccess.com
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DETAILS OF STAKEHOLDERS

Debenture Trustee The name, logo, telephone number, address, contact person, e-mail ID and website of the debenture trustee for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.	Registrar and Transfer Agent The name, logo, telephone number, fax number, address, contact person, e-mail ID and website of the registrar and transfer agent for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.	Credit Rating Agency The name, logo, telephone number, address, contact person, e-mail ID and website of the rating agency for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.	Statutory Auditors M/s. Walker Chandiok & Co LLP Address: 16th Floor, Tower III One International Center S B Marg, Prabhadevi (W) Mumbai -400 013 Maharashtra, India Tel: 022 6626 2699 Contact Person: Mr. Manish Gujral Email: Manish.Gujral@WalkerChandiok.IN Website: www.walkerchandiok.in AND M/s. Varma & Varma, Chartered Accountants Address: # 424, 4th C Main 6th Cross, OMBR Layout Banaswadi Bengaluru - 560 043 Karnataka, India Tel: 08042444999 Contact Person: Mr. Mithun Lakshmana Pai Email: bangalore@varmaandvarma.com Website: N.A.
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BACKGROUND

This General Information Document is related to all tranches/series of Debentures to be issued by CreditAccess Grameen Limited (the "**Issuer**" or "**Company**") on a private placement basis during the validity period of this General Information Document and contains relevant information and disclosures required in accordance with the Debt Listing Regulations. The issue of the Debentures comprised in the Issue and described under this General Information Document has been/shall be authorised by the Issuer through resolutions passed by the shareholders of the Issuer on the date(s) set out in the Key Information Document for the relevant issuance of Debentures and the Board of Directors of the Issuer on the date(s) set out in the Key Information Document for the relevant issuance of Debentures read with the resolution passed by the Borrowing Committee of the Board of Directors on the date(s) set out in the Key Information Document for the relevant issuance of Debentures and the Memorandum and Articles of Association of the Company.

ISSUER'S ABSOLUTE RESPONSIBILITY
The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in this General Information Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this General Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading.

DISCLAIMER

- This General Information Document contains no unsubstantiated forward-looking statements. To the extent there are any unsubstantiated forward-looking statements under this General Information Document, such statements shall be considered to be null and void.
- This General Information Document does not include any statement purporting to be made by an expert other than if the expert is a person who is not, and has not been, engaged or interested in the formation or promotion or management, of the Issuer and has given their written consent to this issue of this General Information Document and has not withdrawn such consent before the delivery of a copy of this General Information Document to the Registrar (as applicable) for registration.
- This General Information Document governs the issuance of Debentures and CPs issued by the Issuer during the validity period of this General Information Document, and all disclosures and any provisions in respect of Schedule I of the Debt Listing Regulations incorporated in this General Information Document in respect of the Debentures shall, to the extent applicable, mutatis mutandis apply to CPs as well. It is hereby clarified that:
 - (a) the provisions/disclosures set out in Section 7 (*Undertakings and Disclosures*), Section 8 (*Terms of the Issue*), Section 9 (*Other Information and Application Process*), and Annexure II have been specifically provided in respect of the issuance of Debentures, and shall not apply to CPs; and
 - (b) the provisions/disclosures set out in Section 6A (*Disclosures in Respect of Commercial Papers*) have been specifically provided in respect of the issuance of CPs, and shall not apply to Debentures.
- The provisions of this General Information Document apply to each issuance of a tranche/series of Debentures and CPs issued pursuant to this General Information Document during the validity period of this General Information Document and the Key Information Document for the relevant issuance of Debentures/CPs, and all references and provisions set out below shall be construed and interpreted accordingly.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Capitalised terms used herein and not defined shall have the meanings given to them in the Transaction Documents. Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this General Information Document.

Act/Companies Act	means the Companies Act, 2013, and shall include any re-enactment, amendment or modification of the Companies Act, 2013, as in effect from time to time.
Allot/Allotment/Allotted	means, in respect of any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures, the allotment of the Debentures pursuant to this Issue.
Applicable Accounting Standards	means the generally accepted accounting principles, standards and practices in India or any other prevailing accounting standard in India as may be applicable, and includes Indian Accounting Standards (IND-AS).
Applicant	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, a person who has submitted a completed Application Form to the Issuer, and "Applicants" shall be construed accordingly.
Applicable Law	means all applicable statutes, enactments or acts of any legislative body in India, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Governmental Authority and any modifications or re-enactments thereof.
Application Form	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the application form for subscription of the Debentures annexed to Key Information Document for the relevant issuance of Debentures.
Application Money	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the subscription amounts paid by the Debenture Holders at the time of submitting the Application Form.
Beneficial Owners	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the holders of the Debentures in dematerialised form whose names are recorded as such with the Depository(ies) in the Register of Beneficial Owners, and "Beneficial Owner" shall be construed accordingly.
Board / Board of Directors	means the Board of Directors of the Issuer.
BSE	means BSE Limited
Business Day	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures: (a) subject to (b) and (c) below, any day on which commercial banks at the location set out in the relevant Key Information Document are open for business; (b) for the period commencing on the Issue Opening Date until the Issue Closing Date, any day (other than a Saturday, Sunday or a public holiday under Section 25 of the Negotiable Instruments Act, 1881), on which commercial banks at the location set out in the relevant Key Information Document are open for business; and (c) for the period commencing on the Issue Closing Date until the listing of the Debentures in accordance with this Deed, any trading day of BSE, other than a Saturday, Sunday or a bank holiday, as

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

	specified by SEBI, and "Business Days" shall be construed accordingly
CDSL	Central Depository Services (India) Limited.
CERSAI	means Central Registry of Securitisation Asset Reconstruction and Security Interest of India.
Company/Issuer/CAGL/CA Grameen	means CreditAccess Grameen Limited.
Commercial Papers/CPs	means any tranche/series of rated commercial papers (as defined in the Debt Listing Regulations) issued in accordance with the Key Information Document for the relevant issuance of CPs.
Conditions Precedent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the conditions precedent set out under the Key Information Document for the relevant issuance of Debentures.
Conditions Subsequent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the conditions subsequent set out under the Key Information Document for the relevant issuance of Debentures.
Constitutional Documents	means the certificate of incorporation of the Issuer, the memorandum of association and articles of association of the Issuer and the certificate of registration issued by the RBI to the Issuer.
Crore / Cr. / Crs.	Ten Million
Debentures/NCDs	means any tranche/series of rated, listed, taxable, redeemable, transferable, non-convertible debentures denominated in Indian Rupees, having such face value as may be set out in the Key Information Document for the relevant issuance of Debentures and an aggregate face value as may be set out in the Key Information Document for the relevant issuance of Debentures issued under this General Information Document.
Debenture Holders/ Investors	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, each person who is: (a) registered as a Beneficial Owner; and (b) registered as a debenture holder in the Register of Debenture Holders. (a) and (b) above shall be deemed to include transferees of the Debentures registered with the Issuer and the Depository(ies) from time to time, and in the event of any inconsistency between (a) and (b) above, (a) shall prevail, and "Debenture Holder" or "Investor" shall be construed accordingly.
Debenture Trustee	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trustee appointed in respect of the relevant issuance of Debentures and as more particularly set out in the Key Information Document for the relevant issuance of Debentures.
Debenture Trustee Agreement	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the agreement executed / to be executed by and between the Debenture Trustee and the Issuer <i>inter alia</i> for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debenture Trustees Regulations/ SEBI Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, modified, supplemented or restated from time to time.

Debenture Trust Deed/DTD	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trust deed executed / to be executed by and between the Debenture Trustee and the Issuer <i>inter alia</i> recording the terms and conditions upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debt Disclosure Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, collectively, this General Information Document, the relevant Key Information Document for the relevant issuance of Debentures and the relevant PPOA for the relevant issuance of Debentures, and "Debt Disclosure Document" means any one of them.
Deemed Date of Allotment	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the deemed date of allotment set out in the Key Information Document for the relevant issuance of Debentures.
Demat	means the dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	means the Depositories Act, 1996, as amended from time to time.
Depositories	means the depositories with whom the Issuer has made arrangements for dematerialising the Debentures, being NSDL and CDSL, and "Depository" means any one of them.
Depository Participant / DP	A depository participant as defined under the Depositories Act
Director(s)	means the director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
DRR	has the meaning given to it in Section 6.36 (<i>Other details</i>) of this General Information Document.
Due Dates	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the dates on which any interest, any principal amounts, any additional interest, any liquidated damages, any premature redemption amount and/or any other amounts payable are due and payable, as more particularly set out in the Key Information Document for the relevant issuance of Debentures, and "Due Date" shall be construed accordingly.
EBP Platform	has the meaning given to it under the EBP Requirements.
Electronic Book Provider / EBP	has the meaning given to it under the EBP Requirements.
Effective Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date of execution of the DTD for the relevant issuance of Debentures.
EFT	Electronic Fund Transfer
Eligible Investors	means the eligible investors set out in Section 9.15 (<i>Eligible Investors</i>) of the General Information Document read with the Key Information Document for the relevant issuance of Debentures.
Events of Default	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the events of default set out in the Key Information Document for the relevant issuance of Debentures.
Financial Year/ FY	means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.
General Information Document/GID	means this general information document issued by the Issuer in respect of all tranches/series of Debentures and CPs.
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organisation, established under any

	Applicable Law, and "Governmental Authorities" shall be construed accordingly.
ICCL	means the Indian Clearing Corporation Limited.
INR/Rs.	means Indian Rupees.
Issue	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue of the relevant series of Debentures on a private placement basis pursuant to this General Information Document and the relevant Key Information Document.
Issue Closing Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue closing date set out in the Key Information Document for the relevant issuance of Debentures.
Issue Opening Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue opening date set out in the Key Information Document for the relevant issuance of Debentures.
Key Information Document/KID	means the key information document issued by the Issuer in accordance with the Debt Listing Regulations in respect of any tranche/series of Debentures and/or CPs issued pursuant to this General Information Document.
Listed NCDs Master Circular	means the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on " <i>Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper</i> ", as amended, modified, supplemented or restated from time to time.
Listing Period	has the meaning given to it under Section 8.1 (<i>Summary Terms</i>) below.
LODR Regulations/SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, supplemented or restated from time to time.
N.A.	Not Applicable
NBFC	Non-banking financial company
NBFC - MFI	Non-banking financial company - micro finance institution
NSDL	National Securities Depository Limited
PAN	Permanent Account Number
Private Placement Offer cum Application Letter/PPOA	means the private placement offer cum application letter issued by the Issuer in accordance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 in respect of any tranche/series of Debentures issued pursuant to this General Information Document.
Promoters	has the meaning given to it in the SEBI Debt Listing Regulations.
Promoter Group	has the meaning given to it in the SEBI Debt Listing Regulations.
Rating	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the credit rating for the Debentures set out in the relevant Key Information Document.
Rating Agency	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the rating agency for the Debentures set out in the relevant Key Information Document.
RBI	Reserve Bank of India.
Record Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date which will be used for determining the Debenture Holders who shall be entitled to receive the amounts due on any Due Date, which shall be set out in the relevant Key Information Document.

Recovery Expense Fund/REF	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of Chapter IV (<i>Recovery Expenses Fund</i>) of the SEBI Debenture Trustees Master Circular.
Register of Beneficial Owners	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register maintained by the Issuer in accordance with Section 88 of the Companies Act.
R&T Agent/Registrar	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the registrar and transfer agent appointed for the issue of Debentures and as set out in the relevant Key Information Document.
ROC	means the jurisdictional registrar of companies.
RTGS	Real Time Gross Settlement.
SEBI	means the Securities and Exchange Board of India.
SEBI Debt Listing Regulations/Debt Listing Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified, supplemented, or restated from time to time.
SEBI Debenture Trustees Master Circular	means the master circular issued by the SEBI bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 on " <i>Master Circular for Debenture Trustees</i> ", as amended, modified, supplemented, or restated from time to time.
SEBI EBP Requirements / EBP Requirements	means the requirements with respect to electronic book mechanism prescribed in Chapter VI (<i>Electronic Book Provider platform</i>) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant electronic book provider, each as amended, modified, supplemented, or restated from time to time.
SEBI Listed Debentures Circulars	means, collectively, the Listed NCDs Master Circular, the SEBI Debenture Trustees Master Circular, the SEBI Debt Listing Regulations, (to the extent applicable) the SEBI LODR Master Circulars, and (to the extent applicable) the LODR Regulations.
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (<i>Standardization of timelines for listing of securities issued on a private placement basis</i>) of the Listed NCDs Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.
SEBI LODR Master Circulars	means the master circular issued by SEBI bearing reference number SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 on " <i>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</i> ", to the extent applicable, read with the master circular issued by SEBI bearing reference number SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 on " <i>Master Circular for listing obligations and disclosure requirements for Non-convertible Securities, Securitized Debt Instruments and/ or Commercial Paper</i> ", each as amended, modified, supplemented, or restated from time to time.
Tax	means any present or future tax (direct or indirect), levy, duty, charge, fees, deductions, withholdings, surcharges, cess, turnover tax, transaction tax, stamp tax or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter, imposed pursuant to any Applicable Law or by any Governmental Authority.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under a Transaction Document pursuant to Applicable Law.
TDS	Tax Deducted at Source.
Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the

	relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the Debenture Trust Deed, the Debenture Trustee Agreement, the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
WDM	Wholesale Debt Market
Wilful Defaulter	means an issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) is neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. This General Information Document (and any Key Information Document issued pursuant thereto) is not an offer or invitation under Section 42 of the Companies Act 2013. An offer will be made to identified Eligible Investors acceptable to the Issuer pursuant to a serially numbered and specifically addressed PPOA.

The issue of the Debentures to be listed on the WDM segment of the BSE is being made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the Debentures to the public in general.

As per the applicable provisions, it is not necessary for a copy of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) to be filed or submitted to the SEBI for its review and/or approval. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has been prepared in conformity with the SEBI Debt Listing Regulations as amended from time to time and applicable laws governing private placements of debentures. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has been prepared solely to provide general information about the Issuer to Eligible Investors to whom it is addressed and who are willing and eligible to subscribe to the Debentures. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not purport to contain all the information that any Eligible Investor may require. Further, this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has been prepared for informational purposes relating to this transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) nor any other information supplied in connection with the Debentures is intended to provide the basis of any credit or other evaluation and any recipient of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) should not consider such receipt as a recommendation to subscribe to any Debentures. Each potential Investor contemplating subscription to any Debentures should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential Investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Debentures and should possess the appropriate resources to analyse such investment and the suitability of such investment to such potential Investor's particular circumstances.

The Issuer confirms that, as of the date hereof, this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) (including the documents incorporated by reference herein, if any) contains all the information that is material in the context of the Issue and regulatory requirements in relation to the Issue and is accurate in all such material respects. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this General Information Document or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having being authorized by the Issuer. The Issuer certifies that the disclosures made in this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) are adequate and in conformity with the SEBI Debt Listing Regulations and the Companies (Prospectus and Allotment of Securities) Rules, 2014. Further, the Issuer accepts no responsibility for statements made otherwise than in the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) would be doing so at its own risk.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) and the respective contents hereof respectively, are restricted only for the intended recipient(s) who have been addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the Debentures. All Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this Issue. The contents of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) are intended to be used only by those Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

No invitation is being made to any persons other than those to whom Application Forms along with this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) have been sent. Any application by a person to whom the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) have not been sent by the Issuer shall be rejected without assigning any reason.

The person who is in receipt of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) shall not reproduce or distribute in whole or in part or make any announcement in public or to a third party regarding the contents hereof without the consent of the Issuer. The recipient agrees to keep confidential all information provided (or made available hereafter), including, without limitation, the existence and terms of the Issue, any specific pricing information related to the Issue or the amount or terms of any fees payable to us or other parties in connection with the Issue. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) may not be photocopied, reproduced, or distributed to others at any time without the prior written consent of the Issuer. Upon request, the recipients will promptly return all material received from the Issuer (including this General Information Document (and any Key Information Document issued pursuant thereto and/or PPOA issued pursuant thereto)) without retaining any copies hereof. If any recipient of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) decide not to participate in the Issue, that recipient must promptly return this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) and all reproductions whether in whole or in part and any other information statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto or received in connection with the Issue to the Issuer.

The Issuer does not undertake to update the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) to reflect subsequent events after the date of General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) nor any sale of Debentures made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) do not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Debentures or the distribution of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) in any jurisdiction where such action is required. Persons into whose possession this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) come are required to inform themselves of, and to observe, any such restrictions. The General Information Document (and any Key Information Document issued pursuant thereto and/or PPOA issued pursuant thereto) is made available to potential Investors in the Issue on the strict understanding that it is confidential.

THE ISSUER ACCEPTS NO RESPONSIBILITY FOR STATEMENTS MADE OTHERWISE THAN IN THE DEBT DISCLOSURE DOCUMENT/ GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO AND/OR PPOA ISSUED PURSUANT THERETO) OR IN THE ADVERTISEMENT OR ANY OTHER MATERIAL ISSUED BY OR AT THE INSTANCE OF THE ISSUER AND THAT ANYONE PLACING RELIANCE ON

ANY OTHER SOURCE OF INFORMATION WOULD BE DOING SO AT THEIR OWN RISK.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of this General Information Document has been filed with the BSE in terms of the SEBI Debt Listing Regulations. It is to be distinctly understood that submission of this General Information Document to the BSE should not in any way be deemed or construed to mean that this General Information Document has been reviewed, cleared, or approved by the BSE; nor does the BSE in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this General Information Document, nor does the BSE warrant that the Issuer's Debentures will be listed or will continue to be listed on the BSE; nor does the BSE take any responsibility for the soundness of the financial and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

2.3 DISCLAIMER CLAUSE OF RBI

The Issuer is having a valid certificate of registration issued by the Reserve Bank of India under the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the company.

2.4 DISCLAIMER CLAUSE OF SEBI

As per the provisions of the SEBI Debt Listing Regulations, it is not stipulated that a copy of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has to be filed with or submitted to the SEBI for its review / approval.

It is to be distinctly understood that this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) should not in any way be deemed or construed to have been approved or vetted by SEBI and that this Issue is not recommended or approved by SEBI. SEBI does not take any responsibility either for the financial soundness of any proposal for which the Debentures issued thereof is proposed to be made or for the correctness of the statements made or opinions expressed in this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto).

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE ISSUE DOCUMENT/GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO) TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE DEBT DISCLOSURE DOCUMENT/ GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO). THE LEAD MANAGER(S) (IF ANY) HAS CERTIFIED THAT THE DISCLOSURES MADE IN THE ISSUE DOCUMENT/GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO) ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to the "Eligible Investors" set out in this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto), who shall be/have been identified upfront by the Issuer. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute an offer to sell or an invitation to subscribe to Debentures offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals at the location set out in Section 8.1 (*Summary Terms*). This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute

an offer to sell or an invitation to subscribe to the Debentures herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.6 DISCLAIMER IN RESPECT OF RATING AGENCIES

Ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. The Rating Agency has based its ratings on information obtained from sources believed by it to be accurate and reliable. The Rating Agency does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by the Rating Agency have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

2.7 ISSUE OF DEBENTURES IN DEMATERIALIZED FORM

The Debentures will be issued in dematerialised form. The Issuer has made arrangements with the Depositories for the issue of the Debentures in dematerialised form. Investors will have to hold the Debentures in dematerialised form as per the provisions of Depositories Act. The Issuer shall take necessary steps to credit the Debentures allotted to the beneficiary account maintained by the Investors with their respective depository participant. The Issuer will make the Allotment to the Investors on the Deemed Date of Allotment after verification of the Application Form, the accompanying documents and on realisation of the application money.

2.8 DISCLAIMER OF THE DEBENTURE TRUSTEE

The Debenture Trustee does not guarantee the terms of payment regarding the Issue and shall not be held liable for any default in the same. Neither the Debenture Trustee nor any of its affiliates / representatives make any representations or assume any responsibility for the accuracy of the information given in this Document. The Debenture Trustees are neither the borrowers nor principal debtors or guarantors of the monies paid/invested by eligible investors for the Debentures.

2.9 DISCLAIMER OF THE ARRANGERS

It is advised that the Issuer has exercised self-due-diligence to ensure complete compliance of prescribed disclosure norms in Key Information Document. The role of the arrangers (if any) in the transaction is confined to marketing and placement of the Debentures on the basis of the Key Information Document as prepared by the Issuer and in accordance applicable SEBI regulations on the EBP mechanism. The arrangers (if any) shall use this document for the purpose of soliciting subscription from qualified institutional investors in the Debentures to be issued by the Issuer on private placement basis. It is to be distinctly understood that the aforesaid use of this document by the arrangers (if any) should not in any way be deemed or construed that the document has been prepared, cleared, approved or vetted by the arrangers (if any), nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Disclosure Documents, nor does it take responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer.

The arrangers (if any) or any of their directors, employees, affiliates or representatives do not accept any responsibility and/or liability for any loss or damage arising of whatever nature and extent in connection with the use of any of the information contained in the Debt Disclosure Documents.

SECTION 3: DETAILS OF PROMOTERS OF THE ISSUER

The details of the Promoters of the Issuer are set out below:

1. CreditAccess India B.V

- (a) Photo: N.A.
- (b) Date of Incorporation: 20/03/2014
- (c) Age: N.A.
- (d) Educational Qualifications: N.A.
- (e) Experience in the business or employment: N.A.
- (f) Positions/posts held in the past: N.A.
- (g) Directorships held: N/A
- (h) Other ventures of the promoter: CreditAccess India Life Insurance Limited
- (i) Special achievements: N.A.
- (j) Their business and financial activities: Investment in Microfinance and Life Insurance Companies
- (k) Other details: N.A.

The Issuer confirms that, to the extent applicable, the permanent account number, Aadhaar number, driving license number, bank account number(s), passport number, and personal addresses of the promoters and permanent account number of directors have been submitted to BSE, at the time of filing the draft General Information Document.

SECTION 4: GENERAL RISKS

GENERAL RISK

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 4 (*General Risks*) of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

RISK FACTORS

In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the following are the risks relating to the Company, the Debentures and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors stated in this General Information Document, the relevant Key Disclosure Document and/or the PPOA for evaluating the Company and its business and the Debentures before making any investment decision relating to the Debentures. The Company believes that the factors described below represent the principal risks inherent in investing in the Debentures but does not represent that the statements below regarding risks of holding the Debentures are exhaustive. Potential Investors should also read the detailed information set out elsewhere in this General Information Document, the relevant Key Disclosure Document, and/or the PPOA and reach their own views prior to making any investment decision.

4.1 REPAYMENT IS SUBJECT TO THE CREDIT RISK OF THE ISSUER.

Potential Investors should be aware that receipt of the principal amount, (i.e. the redemption amount) and any other amounts that may be due in respect of the Debentures is subject to the credit risk of the Issuer whereby the Investors may or may not recover all or part of the funds in case of default by the Issuer. Potential Investors assume the risk that the Issuer will not be able to satisfy their obligations under the Debentures. In the event that bankruptcy proceedings or composition, scheme of arrangement or similar proceedings to avert bankruptcy are instituted by or against the Issuer, the payment of sums due on the Debentures may not be made or may be substantially reduced or delayed.

4.2 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES; THE SECONDARY MARKET FOR DEBENTURES MAY BE ILLIQUID; LIMITED OR SPORADIC TRADING OF NON-CONVERTIBLE SECURITIES OF THE ISSUER ON THE STOCK EXCHANGES.

The Debentures may be very illiquid, and no secondary market may develop in respect thereof. Even if there is a secondary market for the Debentures, it is not likely to provide significant liquidity. Potential Investors may have to hold the Debentures until redemption to realize any value.

4.3 CREDIT RISK & RATING DOWNGRADE RISK

In the event of deterioration in the financial health of the Issuer, there is a possibility that the relevant rating agency may downgrade the rating of the Debentures. In such cases, potential Investors may incur losses on revaluation of their investment or make provisions towards sub-standard/ non-performing investment as per their usual norms.

4.4 CHANGES IN INTEREST RATES MAY AFFECT THE PRICE OF DEBENTURES.

All securities where a fixed rate of interest is offered, such as this Issue, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the pricing of the Debentures.

4.5 TAX CONSIDERATIONS AND LEGAL CONSIDERATIONS

Special tax considerations and legal considerations may apply to certain types of investors. Potential Investors are urged to consult with their own financial, legal, tax and other advisors to determine any financial, legal, tax and other implications of this investment.

4.6 ACCOUNTING CONSIDERATIONS

Special accounting considerations may apply to certain types of taxpayers. Potential Investors are urged to consult with their own accounting advisors to determine implications of this investment.

4.7 RISKS IN RELATION TO THE SECURITY CREATED IN RELATION TO THE DEBT SECURITIES, IF ANY; SECURITY MAY BE INSUFFICIENT TO REDEEM THE DEBENTURES; RISKS IN RELATION TO MAINTENANCE OF SECURITY COVER OR FULL RECOVERY OF THE SECURITY IN CASE OF ENFORCEMENT

In the event that the Issuer is unable to meet its payment and other obligations towards Investors under the terms of the Debentures, the Debenture Trustee may enforce the security in respect of the Debentures as per the terms of security documents, and other related documents. The Debenture Holder(s)' recovery in relation to the Debentures will be subject to (i) the market value of such secured property, (ii) finding willing buyers for the transaction security at a price sufficient to repay the Debenture Holder(s)' amounts outstanding under the Debentures. The value realised from the enforcement of the transaction security may be insufficient to redeem the Debentures.

Fluctuations in the market values of the assets over which security has been provided in respect of loans provided by the Issuer could affect the Issuer's liquidity and reduce the Issuer's ability to enforce the security, which could adversely affect the Issuer's result of operations and financial condition. The Issuer may not accurately identify changes in the value of assets over which security has been provided caused by changes in market prices, and the Issuer's assessments, assumptions or estimates may prove inaccurate.

Further, while the Debentures are secured against a charge to the tune of at least 100% (one hundred percent) of the principal and interest amount in favour of the Debenture Trustee, and it is the duty of the Debenture Trustee to monitor that the security is maintained, however, the possibility of recovery of 100% (one hundred percent) of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

4.8 MATERIAL CHANGES IN REGULATIONS TO WHICH THE ISSUER IS SUBJECT COULD IMPAIR THE ISSUER'S ABILITY TO MEET PAYMENT OR OTHER OBLIGATIONS.

The Issuer is subject generally to changes in Indian law, as well as to changes in government regulations and policies and accounting principles. Any changes in the regulatory framework could adversely affect the profitability of the Issuer or its future financial performance, by requiring a restructuring of its activities, increasing costs or otherwise.

4.9 LEGALITY OF PURCHASE

Potential Investors in the Debentures will be responsible for the lawfulness of the acquisition of the Debentures, whether under the laws of the jurisdiction of their incorporation or the jurisdiction in which they operate or for compliance by that potential Investor with any law, regulation or regulatory policy applicable to it.

4.10 POLITICAL AND ECONOMIC RISK IN INDIA

The Issuer operates only within India and, accordingly, all of its revenues are derived from the domestic market. As a result, it is highly dependent on prevailing economic conditions in India and its results of operations are significantly affected by factors influencing the Indian economy. An uncertain economic situation, in India and globally, could result in a further slowdown in economic growth, investment and consumption. A slowdown in the rate of growth in the Indian economy could result in lower demand for credit and other financial products and services and higher defaults. Any slowdown in the growth or negative growth of sectors where the Issuer has a relatively higher exposure could adversely impact its performance. Any such slowdown could adversely affect its business, prospects, results of operations and financial condition.

4.11 RISKS RELATED TO THE BUSINESS OF THE ISSUER

- (a) ***Majority of the Issuer's loans are unsecured and the clients of these unsecured loans are of the high risk category and if the Issuer is unable to control the level of non-performing loans ("NPAs") in the future, or if the Issuer's loan loss reserves are insufficient to cover future loan losses, the financial condition and results of operations may be materially and adversely affected.***

A majority of the Issuer's loans are unsecured and the clients of these unsecured loans are of the high risk category. There is uncertainty on the client's ability to fulfil its loan obligations as clients typically have low banking habits and are thin file customers so it can be difficult to verify all client details and assess the risk. Such non-performing or low credit quality loans can negatively impact our results of operations.

The Issuer has various procedures and process controls in place to mitigate the risk such as on-boarding of only such clients who have bank accounts for the purpose of loan disbursements. All group lending loans are provided under the Grameen Model and based on the joint liability of the group.

- (b) ***The Issuer cannot assure that it will be able to effectively control and reduce the level of the NPAs of its Client Loans. The amount of its reported NPAs may increase in the future as a result of growth of Client Loans, and also due to factors beyond its control, such as over-extended member credit that it is unaware of. If the Issuer is unable to manage NPAs or adequately recover its loans, the results of its operations will be adversely affected.***

The current loan loss reserves of the Issuer may not be adequate to cover an increase in the amount of NPAs or any future deterioration in the overall credit quality of Client Loans. As a result, if the quality of its total loan portfolio deteriorates the Issuer may be required to increase its loan loss reserves, which will adversely affect its financial condition and results of operations.

The members are from economically weaker section and, as a result, might be vulnerable if economic conditions worsen or growth rates decelerate in India, or if there are natural disasters such as floods and droughts in areas where the Issuer's members live. Moreover, there is no precise method for predicting loan and credit losses, and the Issuer cannot assure that its monitoring and risk management procedures will effectively predict such losses or that loan loss reserves will be sufficient to cover actual losses. If the Issuer are unable to control or reduce the level of its NPAs or poor credit quality loans, its financial condition and results of its operations could be materially and adversely affected.

- (c) ***The Issuer's business operates through a large number of rural and semi urban branches and is exposed to operational risks including fraud***

The Issuer is exposed to operational risks, including fraud, petty theft and embezzlement, as it handles a large amount of cash due to high volume of small transactions. This could harm its operations and its financial position.

As the Issuer handles a large amount of cash through a high volume of small transactions taking place in its network, the Issuer is exposed to the risk of fraud or other misconduct by its employees or outsiders. These risks are further compounded due to the high level of delegation of power and responsibilities that the Issuer's business model requires. Given the high volume of transactions processed by the Issuer, certain instances of fraud and misconduct may go unnoticed before they are discovered and successfully rectified. Even when the Issuer discovers such instances of fraud or theft and pursue them to the full extent of the law or with its insurance carriers, there can be no assurance that the Issuer will recover any such amounts. In addition, the Issuer's dependence upon automated systems to record and process transactions may further increase the risk that technical system flaws or employee tampering or manipulation of those systems will result in losses that are difficult to detect.

The Issuer maintains an internal audit process to ensure the operations team follows the defined procedures and reports any deviations to the operations staff and management team. The Issuer also has a strong MIS system that has a wide range of data that can be used to monitor financial and operational performance.

To mitigate the above risk, the Issuer maintains an internal audit process to ensure the operations team follows the defined procedures and reports any deviations to the operations staff and management team. The Issuer also has a MIS system able to generate data analysis that can be used to monitor financial and operational performance.

4.12 TRADING OF THE NCDs MAY BE LIMITED BY TEMPORARY EXCHANGE CLOSURES, BROKER DEFAULTS, SETTLEMENT DELAYS, STRIKES BY BROKERAGE FIRM EMPLOYEES AND DISPUTES.

The Indian stock exchanges have experienced temporary exchange closures, broker defaults, settlement delays and strikes by brokerage firm employees. In addition, the governing bodies of the Indian stock exchanges have from time to time imposed restrictions on trading in certain securities, limitations on price movements and margin requirements. Furthermore, from time to time, disputes have occurred between listed companies and stock exchanges and other regulatory bodies, which in some cases may have had a negative effect on market sentiment.

4.13 REFUSAL OF LISTING OF ANY SECURITY OF THE ISSUER DURING PRECEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR BY ANY OF THE STOCK EXCHANGES IN INDIA OR ABROAD

As on the date of this General Information Document, no stock exchange in India or abroad has refused listing of any equity or debt security issued by the Issuer.

4.14 IN CASE OF OUTSTANDING DEBT INSTRUMENTS OR DEPOSITS OR BORROWINGS:

ANY DEFAULT IN COMPLIANCE WITH THE MATERIAL COVENANTS SUCH AS CREATION OF SECURITY AS PER TERMS AGREED: As on the date of this General Information Document, the Issuer has not committed any default in compliance with the material covenants such as creation of security as per terms agreed in respect of any outstanding borrowings.

DEFAULT IN PAYMENT OF INTEREST: As on the date of this General Information Document, the Issuer has not committed any default in payment of interest in respect of any outstanding borrowings.

DEFAULT IN REDEMPTION OR REPAYMENT: As on the date of this General Information Document, the Issuer has not committed any default in redemption or repayment in respect of any outstanding borrowings.

NON-CREATION OF DEBENTURE REDEMPTION RESERVE: Pursuant to the Companies (Share Capital and Debentures) Rules, 2014, a non-banking financial company is not required to maintain debenture redemption reserve for debentures issued on a private placement basis.

DEFAULT IN PAYMENT OF PENAL INTEREST WHEREVER APPLICABLE: As on the date of this General Information Document, the Issuer has not committed any default in payment of interest penal in respect of any outstanding borrowings.

OTHERS: A failure to observe the covenants under the Issuer's financing arrangements or to obtain necessary consents required thereunder may lead to the termination of the Issuer's credit facilities, acceleration of all amounts due under such facilities and the enforcement of any security provided. Any acceleration of amounts due under such facilities may also trigger cross default provisions under the Issuer's other financing agreements. If the obligations under any of the Issuer's financing documents are accelerated, the Issuer may have to dedicate a substantial portion of the Issuer's cash flow from operations to make payments under such financing documents, thereby reducing the availability of cash for the Issuer's working capital requirements and other general corporate purposes. Further, during any period in which the Issuer is in default, the Issuer may be unable to raise, or face difficulties raising, further financing. Any of these circumstances could adversely affect the Issuer's business, credit rating and financial condition, cash flows and results of operations. If the Issuer fails to meet its debt service obligations or covenants provided under the financing agreements, the relevant lenders could declare the Issuer to be in default under the terms of the Issuer's agreements or accelerate the maturity of the Issuer's obligations. the Issuer cannot assure the Investors that, in the event of any such acceleration, the Issuer will have sufficient resources to repay the borrowings.

4.15 ALL COVENANTS INCLUDING THE ACCELERATED PAYMENT COVENANTS GIVEN BY WAY OF SIDE LETTERS SHALL BE INCORPORATED IN THE ISSUE DOCUMENT BY THE ISSUER

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

The Issuer has no side letter with any debt securities holder except the one(s) disclosed in this General Information Document and the relevant Key Disclosure Document.

SECTION 5: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the Financial Year ended March 31, 2024, March 31, 2025 and March 31, 2026 are set out in Annexure I hereto.

SECTION 6: REGULATORY DISCLOSURES

This General Information Document is prepared in accordance with the provisions of SEBI Debt Listing Regulations and in this Section 6 (*Regulatory Disclosures*), the Issuer has set out the details required as per the SEBI Debt Listing Regulations (including Schedule I thereof).

6.1 The Issuer shall file the following documents along with the listing application to the stock exchange and with the Debenture Trustee:

The following documents have been / shall be submitted to the BSE and the Debenture Trustee:

- (a) The relevant Debt Disclosure Documents;
- (b) Memorandum of Association and Articles of Association;
- (c) Copy of the requisite board/ committee resolutions authorizing the borrowing and list of authorised signatories for the allotment of securities;
- (d) Copy of last three years Annual Reports;
- (e) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- (f) An undertaking from the issuer stating that the necessary documents for creation of the charge, wherever applicable, including the Trust Deed has been executed within the time frame prescribed in the relevant regulations/Act/rules etc. and the same would be uploaded on the website of the designated stock exchange, where such securities have been proposed to be listed;
- (g) In case of debt securities, an undertaking that permission / consent from the prior creditor for a second or pari passu charge being created, wherever applicable, in favour of the debenture trustee to the proposed issue has been obtained;
- (h) Any other particulars or documents that the recognized stock exchange may call for as it deems fit;
- (i) Due diligence certificate from the Debenture Trustee as per the format specified in the SEBI Debt Listing Regulations; and
- (j) Due diligence certificate from the Debenture Trustee as per the format specified in the SEBI Debenture Trustees Master Circular.

6.2 The following documents have been / shall be submitted to BSE at the time of filing the draft of this General Information Document:

To be set out in the Key Information Document for the relevant issuance of Debentures.

6.3 Details of credit rating, along with the latest press release of the Credit Rating Agency in relation to the issue, and a declaration that the rating is valid as on the date of issuance and listing. Such press release shall not be older than one year from the date of opening of the issue.

To be set out in the Key Information Document for the relevant issuance of Debentures.

6.4 Name(s) of the stock exchange(s) where the non-convertible securities are proposed to be listed and the details of their in-principle approval for listing obtained from these stock exchange(s). If non-convertible securities are proposed to be listed on more than one stock exchange(s) then the issuer shall specify the designated stock exchange for the issue. The issuer shall specify the stock exchange where the recovery expense fund is being or has been created, as specified by SEBI.

Each tranche/series of Debentures are proposed to be listed on the WDM segment of BSE within the time period prescribed under the SEBI Listing Timelines Requirements. The Debentures are not proposed to be listed on more than one stock exchange.

The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the Recovery Expense Fund shall be created by the Issuer with BSE in accordance with Chapter IV of the SEBI Debenture

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Trustees Master Circular.

The in-principle approval from BSE in respect of this General Information Document will be enclosed/disclosed in the Key Information Document(s) issued by the Issuer in respect of any tranche/series of Debentures issued pursuant to this General Information Document.

6.5 Issue Schedule:

PARTICULARS	DATE
Issue Opening Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Closing Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Pay In Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Deemed Date of Allotment	To be set out in the Key Information Document for the relevant issuance of Debentures.

6.6 Name, logo, addresses, website URL, email address, telephone number and contact person of:

(a) Legal Counsel

The details of the legal counsel for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(b) Merchant Banker and co-managers to the issues

The details of the merchant banker and co-managers for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(c) Guarantor

The details of the guarantor for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(d) Arrangers

The details of the arranger for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(e) Debenture Trustee to the Issue

The details of the debenture trustee for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(f) Credit Rating Agency for the Issue

The details of the rating agency for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(g) Registrar to the Issue

The details of the registrar and transfer agent for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(h) **Statutory Auditors**

Name	M/s. Walker Chandiok & Co LLP
Logo	N.A.
Peer Review Certificate No.	020566
Address	16th Floor, Tower III One International Center S B Marg, Prabhadevi (W) Mumbai -400 013 Maharashtra, India
Website	www.walkerchandiok.in
E-mail address	Manish.Gujral@WalkerChandiok.IN
Telephone Number	022 6626 2699
Contact Person Details	022 6626 2699

AND

Name	M/s. Varma & Varma, Chartered Accountants
Logo	N.A.
Peer Review Certificate No.	021051
Address	# 424, 4th C Main 6th Cross, OMBR Layout Banaswadi Bengaluru - 560 043 Karnataka, India
Website	https://varmaandvarma.com
E-mail address	bangalore@varmaandvarma.com
Telephone Number	08042444999
Contact Person Details	08042444999

6.7 **About the Issuer****The following details pertaining to the Issuer:**(a) ***Overview and a brief summary of the business activities of the Issuer***

CA Grameen's operations are focused on low-income households engaged in economic activity with limited access to formal financial institutions and the goal is to provide customers with financial support for all their financial needs throughout their life cycle. The focus customer segment is women with an annual household income of INR 3,00,000. Collateral free loans are offered to women, who are willing to borrow in a group and are agreeable to accept joint liability for the loans, and this forms the premise of the JLG model. Accordingly, the company provides loans to groups of women, with each group consisting of 5 to 10 women. 2 to 6 of such groups together form a "Kendra" (or centre). Under the JLG model, loans are provided to individual customers, but the group guarantees the repayment of loans given to individual members of the group.

CA Grameen believes that the JLG model is advantageous to both the company and their customers. Through this model, their customers who typically do not have collateral to take up loans, are able to gain access to credit. The JLG model also provides built-in support for customers, in both good and bad financial circumstances. Delivering financial services through groups also benefits the company, as it allows them to have better operational control and efficiency, lower transaction costs and increase the number of customers. For their income generation loans, CA Grameen presently focuses on areas such as agriculture, allied agriculture activities, retail trade, services, manufacturing under small sectors, water and sanitation, other activities under priority sector and emergent needs. They review and revise these lending areas in relation to their income generation loans and revise them from time to time.

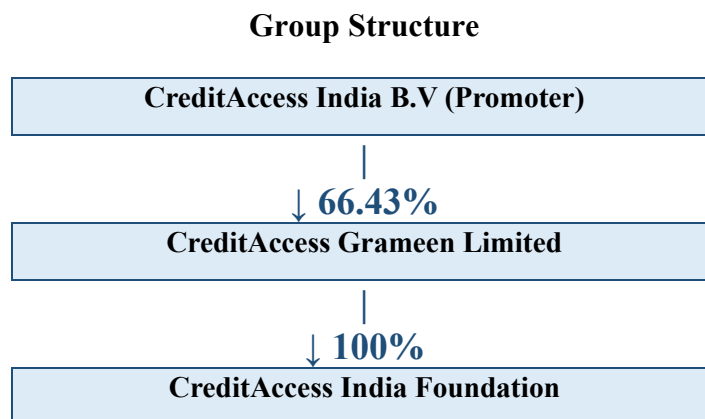
While CA Grameen has traditionally provided loans under the JLG model - in 2016, they introduced individual retail finance loans for customers who have been their customers for at least 2 years and fulfil certain other eligibility criteria linked primarily to their credit history, income, and business position, are more entrepreneurial, and have graduated from the JLG model.

Branch details:

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CA Grameen has followed a strategy of contiguous district-based expansion across regions to establish the 2,236 branches in 451 districts across 16 states and 1 Union Territory in India as of March 31, 2026.

(b) **Structure of the group**



(c) **A brief summary of the business activities of the subsidiaries of the Issuer**

CreditAccess India Foundation ("CA India Foundation") is a registered Section 8 company incorporated on 29th May 2021. It is classified as a non-government company and is registered with the Registrar of Companies, Bangalore. CA India Foundation is a 100% subsidiary of CreditAccess Grameen Limited.

The CA India Foundation focuses on social development areas like Education, Healthcare, Livelihood, Rural Development, and Disaster Relief. It implements the CSR activities of CA Grameen.

(d) **Details of branches or units where the issuer carries on its business activities, if any may be provided in the form of a static Quick Response (QR) code and web link.**

If the issuer provides the details of branches or units in the form of a static QR code and web link, the details of the said branches or units shall be provided to the debenture trustee as well and kept available for inspection as specified in Section 6.37(g) below. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing information about branches or units of the issuer to the debenture trustee and confirmation of the same by the debenture trustee

As of March 31, 2026, the Issuer has 2,236 branches across 17 states/union territories in India. The details of the foregoing are available with the below QR Code:



(e) **Use of proceeds (in the order of priority for which the said proceeds will be utilized): (i) purpose of the placement; (ii) break-up of the cost of the project for which the money is being raised; (iii) means of financing for the project; (iv) proposed deployment status of the proceeds at each stage of the project**

To be set out in the Key Information Document for the relevant issuance of Debentures.

6.8 **Expenses of the Issue: Expenses of the issue along with a break up for each item of expense, including details of the fees payable to separately as under (in terms of amount, as a percentage of total issue expenses and as a percentage of total issue size), as applicable:**

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S. NO	PARTICULARS	FEE/EXPENSE AMOUNT	% OF TOTAL ISSUE EXPENSES	% OF TOTAL ISSUE SIZE
1.	Lead Manager(s) fees	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
2.	Underwriting commission	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
3.	Brokerage, selling commission and upload fees	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
4.	Fees payable to the registrars to the issue	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
5.	Fees payable to the legal advisors	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
6.	Advertising and marketing expenses	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
7.	Fees payable to the regulators including stock exchanges	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
8.	Expenses incurred on printing and distribution of issue stationary	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
9.	Any other fees, commission and payments under whatever nomenclature	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--

6.9 Financial Information

- (a) **The audited financial statements (i.e. profit and loss statement, balance sheet and cash flow statement) both on a standalone and consolidated basis for a period of three completed years, which shall not be more than six months old from the date of the issue document or issue opening date, as applicable. Such financial statements shall be should be audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India ("ICAI").**

However, if the issuer, being a listed REIT/listed InvIT, has been in existence for a period of less than three completed years, and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and the interim period, the combined financial statements shall be disclosed for the periods for which such historical financial statements are not available.

Provided that, issuers whose non-convertible securities are listed as on the date of filing of the offer document or placement memorandum, may provide only a web-link and a static quick response code of the audited financial statements in the offer document or placement

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memorandum subject to the following conditions: (i) Such listed issuers shall disclose a comparative key operational and financial parameter on a standalone and consolidated basis, certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India, for the last three completed years in the offer document. (ii) The scanning of such static quick response code or clicking on the web-link, shall display the audited financial statements for last three financial years of such issuer on the website of the stock exchange where such data is hosted.

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Years ended March 31, 2024, March 31, 2025 and March 31, 2026.

- (b) **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the listing regulations, may disclose unaudited financial information for the interim period in the format as specified therein with limited review report in the issue document, as filed with the stock exchanges, instead of audited financial statements for the interim period, subject to making necessary disclosures in this regard in issue document including risk factors.**

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Years ended March 31, 2024, March 31, 2025 and March 31, 2026.

- (c) **Issuers other than REITs/ InvITs desirous of issuing debt securities on private placement basis and who are in existence for less than three years may disclose financial statements mentioned at (a) above for such period of existence, subject to the following conditions:**

- (i) **The issue is made on the Electronic Book Platform of the stock exchange, irrespective of the issue size; and**
- (ii) **In case of issue of securities on a private placement basis, the issue is open for subscription only to qualified institutional buyers.**

Not applicable as the Issuer has been in existence for more than 3 (three) years prior to the date of this General Information Document.

- (d) **The above financial statements shall be accompanied with the auditor's report along with the requisite schedules, footnotes, summary etc.**

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Years ended March 31, 2024, March 31, 2025 and March 31, 2026 along with the auditor's report along with the requisite schedules, footnotes, summary etc.

- (e) **Key Operational and Financial Parameters on a consolidated basis and on a standalone basis in respect of the financial information provided under clauses (a) to (c) above:**

Standalone Basis

Amt in INR, in Crore

PARTICULARS	MARCH 31, 2024	MARCH 31, 2025	MARCH 31, 2026
	Audited	Audited	Audited
BALANCE SHEET			
Assets			
Property, Plant and Equipment	32.06	43.58	43.74
Financial Assets	28,040.28	26,779.23	30,981.94
Non-financial Assets excluding property, plant and equipment	798.34	979.42	904.16
Total Assets	28,870.68	27,802.23	31,929.84

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Liabilities			
Financial Liabilities			
- Derivative financial instruments	24.67	32.50	2.01
- Trade Payables	256.35	160.46	198.03
- Debt Securities	2,042.12	1,541.75	912.25
- Borrowings (other than Debt Securities)	19,773.65	18,878.73	22,728.89
- Subordinated liabilities	25.24	25.29	-
- Other financial liabilities	106.43	108.02	108.89
Non-Financial Liabilities			
- Current tax liabilities (net)	-0.00	17.97	35.21
- Provisions	47.43	58.73	75.79
- Deferred tax liabilities (net)	-	-	-
- Other non-financial liabilities	24.84	22.84	26.57
Equity (Equity Share Capital and Other Equity)	6,569.95	6,955.94	7,842.20
Total Liabilities and Equity	28,870.68	27,802.23	31,929.84
PROFIT AND LOSS			
Revenue from operations	5,166.67	5,752.33	6,058.91
Other Income	5.98	3.81	3.62
Total Income	5,172.65	5,756.14	6,062.54
Total Expenses	3,233.48	5,047.27	5,029.34
Profit after tax for the year	1,445.93	531.40	777.64
Other Comprehensive income	-14.69	-27.19	51.13
Total Comprehensive Income	1,431.24	504.21	828.77
Earnings per equity share (Basic)	90.88	33.32	48.63
Earnings per equity share (Diluted)	90.41	33.24	48.44
CASH FLOW			
Net cash from / used in (-) operating activities	-4,733.89	1,125.16	-2,770.36
Net cash from / used in (-) investing activities	-994.20	708.33	-100.59
Net cash from / used in (-) financing activities	5,493.87	-1,669.38	2,750.95
Net increase / decrease (-) in cash and cash equivalents	-234.23	164.12	-120.01
Cash and cash equivalents as per Cash Flow Statement as at the end of Year	1,107.17	1,271.28	1,151.28

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ADDITIONAL INFORMATION			
Net Worth	6,569.95	6,955.94	7,842.20
Cash and cash equivalents	1,107.17	1,271.28	1,151.28
Loans	25,104.99	24,274.45	27,922.73
Total Debts to Total Assets	75.7%	73.5%	74.0%
Interest Income	4,900.11	5,546.77	5,762.65
Interest Expense	1,732.44	1,947.57	1,899.08
Impairment on Financial Instruments	451.77	1,929.51	1,775.40
Bad Debts to Loans	1.2%	4.8%	3.2%
% Stage 3 Loans on Loans (Principal Amount)	1.2%	4.8%	3.2%
% Net Stage 3 Loans on Loans (Principal Amount)	0.4%	1.7%	1.1%
Tier I Capital Adequacy Ratio (%)	22.2%	24.5%	23.6%
Tier II Capital Adequacy Ratio (%)	0.9%	1.0%	0.8%

Consolidated Basis

Amt in INR, in Crore

PARTICULARS	MARCH 31, 2024	MARCH 31, 2025	MARCH 31, 2026
	Audited	Audited	Audited
BALANCE SHEET			
Assets			
Property, Plant and Equipment	32.08	43.58	43.74
Financial Assets	28,040.40	26,779.45	30,982.27
Non-financial Assets excluding property, plant and equipment	798.35	979.42	904.22
Total Assets	28,870.83	27,802.45	31,930.23
Liabilities			
Financial Liabilities			
- Derivative financial instruments	24.67	32.50	2.01
- Trade Payables	256.35	160.56	198.24
- Debt Securities	2,042.12	1,541.75	912.25
- Borrowings (other than Debt Securities)	19,773.65	18,878.73	22,728.89
- Subordinated liabilities	25.24	25.29	-
- Other financial liabilities	106.50	108.02	108.89
Non-Financial Liabilities			
- Current tax liabilities (net)	-0.00	17.97	35.21
- Provisions	47.46	58.79	75.91
- Deferred tax liabilities (net)	-	-	-
- Other non-financial liabilities	24.86	22.86	26.59
Equity (Equity Share Capital and Other Equity)	6,569.98	6,955.97	7,842.24

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Total Liabilities and Equity	28,870.83	27,802.45	31,930.23
PROFIT AND LOSS			
Revenue from operations	5,166.67	5,752.33	6,058.92
Other Income	5.98	3.81	3.62
Total Income	5,172.65	5,756.14	6,062.54
Total Expenses	3,233.48	5,047.27	5,029.34
Profit after tax for the year	1,445.93	531.40	777.64
Other Comprehensive income	-14.69	-27.19	51.13
Total Comprehensive Income	1,431.24	504.21	828.77
Earnings per equity share (Basic)	90.88	33.32	48.63
Earnings per equity share (Diluted)	90.41	33.24	48.44
CASH FLOW			
Net cash from / used in (-) operating activities	-4,733.89	1,125.24	-2,770.21
Net cash from / used in (-) investing activities	-994.20	708.34	-100.65
Net cash from / used in (-) financing activities	5,493.87	-1,669.38	2,750.95
Net increase / decrease (-) in cash and cash equivalents	-234.23	164.20	-119.91
Cash and cash equivalents as per Cash Flow Statement as at the end of Year	1,107.17	1,271.49	1,151.58
ADDITIONAL INFORMATION			
Net Worth	6,569.98	6,955.97	7,842.24
Cash and cash equivalents	1,107.17	1,271.28	1,151.28
Loans	25,104.99	24,274.45	27,922.73
Total Debts to Total Assets	75.7%	73.5%	74.0%
Interest Income	4,900.11	5,546.77	5,762.65
Interest Expense	1,732.44	1,947.57	1,899.08
Impairment on Financial Instruments	451.77	1,929.51	1,775.40
Bad Debts to Loans	1.2%	4.8%	3.2%
% Stage 3 Loans on Loans (Principal Amount)	1.2%	4.8%	3.2%
% Net Stage 3 Loans on Loans (Principal Amount)	0.4%	1.7%	1.1%
Tier I Capital Adequacy Ratio (%)	22.2%	24.5%	23.6%
Tier II Capital Adequacy Ratio (%)	0.9%	1.0%	0.8%

(f) **Details of any other contingent liabilities of the Issuer based on the latest audited financial statements including amount and nature of liability:**

There are no contingent liabilities of the Issuer based on the audited financial statements for the Financial Year ended March 31, 2026.

- (g) **The amount of corporate guarantee or letter of comfort issued by the issuer along with details of the counterparty (viz. name and nature of the counterparty, whether a subsidiary, joint venture entity, group company etc.) on behalf of whom it has been issued:**

Please refer Section 6.15 of this General Information Document.

6.10 A brief history of the Issuer since its incorporation giving details of its following activities:

- (a) **Details of Share Capital as on last quarter end, i.e., March 31, 2026:**

SHARE CAPITAL	AMOUNT (IN INR)
Authorised Share Capital	
160196031 equity shares of INR 10 each	1601960310
Preference shares	N.A.
TOTAL	1601960310
Issued, Subscribed and Fully Paid- up Share Capital	
160196031 equity shares of INR 10 each	1601960310
Preference shares	N.A.
TOTAL	1601960310

- (b) **Changes in its capital structure as on last quarter end i.e., March 31, 2026, for the preceding three financial years and current financial year:**

DATE OF CHANGE (ANNUAL GENERAL MEETING/ EXTRAORDINARY GENERAL MEETING)	PARTICULARS
Pursuant to Scheme of amalgamation with Madhura Micro Finance Limited by way of an order passed by the Hon'ble NCLT Bangalore Bench vide its order C.P (CAA) No. 34/BB/2022 dated February 07, 2023	The Authorised share capital of the Company has been increased to Rs. 170,00,00,000 (Rupees One Hundred and Seventy Crore) from 160,00,00,000 (Rupees One Hundred and Sixty Crore).

- (c) **Details of the equity share capital for the preceding three financial years and current financial year:**

As of the date of this General Information Document, the details of equity share capital of the Issuer for the Financial Years ended March 31, 2024, March 31, 2025, and March 31, 2026, and current Financial Year are as follows:

DATE OF ALLOTMENT	NO. OF EQUITY SHARES	FACE VALUE (IN INR)	ISSUE PRICE (IN INR)	CONSIDERATION AMOUNT	CONSIDERATION (CASH, OTHER THAN CASH, ETC)	NATURE OF ALLOTMENT	CUMULATIVE			REMARKS
							NO. OF EQUITY SHARES	EQUITY SHARE CAPITAL	EQUITY SHARE PREMIUM	
March 06, 2023	2,361	10	120.87	2,85,374.07	Cash	Exercise of stock options held under the ESOP Plan	15,62,12,455	1,56,21,24,550	22,37,41,97,155.79	-
	1,200	10	786.91	9,44,292.00						

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March 24, 2023	4,000	10	63.9	2,55,600	Cash	Exercise of stock options held under the ESOP Plan	15,62,31,092	1,56,23,10,920	22,37,74,28,341	-
	2,500	10	84.47	2,11,175						
	9,012	10	120.87	10,89,280.44						
	3,125	10	595.68	18,61,500.00						
May 16, 2023	736	10	120.87	88,960.32	Cash	Exercise of stock options held under the ESOP Plan	15,89,11,029	1,58,91,10,290	22,37,98,60,425	-
	3,350	10	595.68	19,95,528.00						
	500	10	786.91	3,93,455.00						
June 14, 2023	2,000	10	63.9	1,27,800	Cash	Exercise of stock options held under the ESOP Plan	15,89,27,408	1,58,92,74,080	22,38,70,40,533	-
	3,204	10	120.87	3,87,267.48						
	10,275	10	595.68	61,20,612						
	900	10	786.91	7,08,219						
July 07, 2023	44250	10	63.9	28,27,575	Cash	Exercise of stock options held under the ESOP Plan	15,90,64,334	1,59,06,43,340	22,40,29,01,223.45	-
	76500	10	84.47	64,61,955						
	4086	10	120.87	4,93,874.82						
	10810	10	595.68	64,39,300.80						
	1280	10	786.91	10,07,244.80						
August 10, 2023	5,900	10	84.47	4,98,373	Cash	Exercise of stock options held under the ESOP Plan	15,90,80,446	1,59,08,04,460	22,40,83,67,875.39	-
	2,512	10	120.87	3,03,625.44						
	6,450	10	595.68	38,42,136						
	1,250	10	786.91	9,83,637.5						
September 13, 2023	5,500	10	84.47	4,64,585	Cash	Exercise of stock options held under the ESOP Plan	15,91,13,268	1,59,11,32,680	22,41,63,59,976.03	-
	19,897	10	120.87	24,04,950.39						
	2,050	10	595.68	12,21,144						
	5,375	10	786.91	42,29,641.3						
October 10, 2023	4,000	10	84.47	3,37,880	Cash	Exercise of stock options held under the ESOP Plan	15,91,37,490	1,59,13,74,900	22,42,87,40,563.17	-
	1,772	10	120.87	2,14,181.64						
	12,800	10	595.68	76,24,704						
	5,650	10	786.91	44,46,041.5						
November 10, 2023	2,935	10	120.87	3,54,753.45	Cash	Exercise of stock	15,91,50,110	1,59,15,01,100	22,43,52,64,159.92	-

	6,935	10	595.68	41,31,041		options held under the ESOP Plan				
	2,750	10	786.91	21,64,002.5						
December 08, 2023	2500	10	63.9	1,59,750	Cash	Exercise of stock options held under the ESOP Plan	15,91,76,007	1,59,17,60,070	22,44,12,24,615.16	-
	8500	10	84.47	7,17,995						
	7862	10	120.87	9,50,279.94						
	5985	10	595.68	35,65,144.80						
	1050	10	786.91	8,26,255.50						
January 05, 2024	2,500	10	84.47	2,11,175	Cash	Exercise of stock options held under the ESOP Plan	15,92,04,305	1,59,20,43,050	22,44,98,18,339.17	
	15,323	10	120.87	18,52,091.01						
	7,475	10	595.68	44,52,708						
	3,000	10	786.91	23,60,730.0						
February 14, 2024	5,750	10	63.9	3,67,425.00	Cash	Exercise of stock options held under the ESOP Plan	15,92,99,705	1,59,29,97,050	22,48,27,55,321.42	
	47,300	10	120.87	57,17,151.00						
	29,875	10	595.68	1,77,95,940.00						
	10,800	10	786.91	84,98,628.00						
	1,675	10	902.59	15,11,838.25						
March 08, 2024	3,500	10	84.47	2,95,645.00	Cash	Exercise of stock options held under the ESOP Plan	15,93,36,697	1,59,33,66,970	22,50,32,35,252.76	
	2,162	10	120.87	2,61,320.94						
	24,030	10	595.68	1,43,14,190.40						
	5,275	10	786.91	41,50,950.25						
	2,025	10	902.59	18,27,744.75						
March 20, 2024	7,050	10	84.47	5,95,513.50	Cash	Exercise of stock options held under the ESOP Plan	15,93,76,967	1,59,37,69,670	22,52,32,87,342.36	
	5,625	10	120.87	6,79,893.75						
	18,370	10	595.68	1,09,42,641.60						
	775	10	786.91	6,09,855.25						
	8,450	10	902.59	76,26,885.50						
May 09, 2024	847	10	120.87	1,02,376.89	Cash	Exercise of stock options held under the ESOP Plan	15,93,83,294	1,59,38,32,940	22,52,80,48,362.65	
	580	10	595.68	3,45,494.40						
	400	10	786.91	3,14,764.00						
	4,500	10	902.59	40,61,655.00						

June 12, 2024	1,500	10	63.9	95,850.00	Cash	Exercise of stock options held under the ESOP Plan	15,94,03,279	1,59,40,32,790	22,53,89,92,448.95	-
	2,200	10	84.47	1,85,834.00						
	1,850	10	120.87	2,23,609.50						
	6,075	10	595.68	36,18,756.00						
	4,545	10	786.91	35,76,505.95						
	3,815	10	902.59	34,43,380.85						
June 21, 2024	1,250	10	63.9	79,875.00	Cash	Exercise of stock options held under the ESOP Plan	15,94,11,829	1,59,41,18,290	22,54,12,71,845.45	-
	1,250	10	84.47	1,05,587.50						
	3,000	10	120.87	3,62,610.00						
	3,050	10	595.68	18,16,824.00						
July 05, 2024	2,637	10	120.87	3,18,734.19	Cash	Exercise of stock options held under the ESOP Plan	15,94,17,731	1,59,41,77,310	22,54,15,64,209.64	-
	1,340	10	595.68	7,98,211.20						
	1,725	10	786.91	13,57,419.75						
	200	10	902.59	1,80,518.00						
July 11, 2024	6,650	10	120.87	8,03,785.50	Cash	Exercise of stock options held under the ESOP Plan	15,94,43,231	1,59,44,32,310	22,55,62,83,198.64	-
	3,800	10	595.68	22,63,584.00						
	14,500	10	786.91	1,14,10,195.00						
	550	10	902.59	4,96,424.50						
August 07, 2024	1,050	10	84.47	88,693.50	Cash	Exercise of stock options held under the ESOP Plan	15,94,46,031	1,59,44,60,310	22,55,74,74,676.14	-
	250	10	120.87	30,217.50						
	750	10	595.68	4,46,760.00						
	200	10	786.91	1,57,382.00						
	550	10	902.59	4,96,424.50						
August 21, 2024	487	10	120.87	58,863.69	Cash	Exercise of stock options held under the ESOP Plan	15,94,48,018	1,59,44,80,180	22,55,84,83,681.83	-
	1,100	10	595.68	6,55,248.00						
	400	10	786.91	3,14,764.00						
September 04, 2024	3,000	10	84.47	2,53,410.00	Cash	Exercise of stock options held under the ESOP Plan	15,94,53,006	1,59,45,30,060	22,55,93,10,474.39	-
	1,413	10	120.87	1,70,789.31						
	575	10	786.91	4,52,473.25						

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September 24, 2024	5,000	10	84.47	4,22,350.00	Cash	Exercise of stock options held under the ESOP Plan	15,94,62,757	1,59,46,27,570	22,56,21,13,268.51	-
	1,476	10	120.87	1,78,404.12						
	1,875	10	595.68	11,16,900.00						
	700	10	786.91	5,50,837.00						
	700	10	902.59	6,31,813.00						
October 07, 2024	163	10	120.87	19,701.81	Cash	Exercise of stock options held under the ESOP Plan	15,94,66,371	1,59,46,63,710	22,56,45,82,980.73	-
	1,200	10	595.68	7,14,816.00						
	2,251	10	786.91	17,71,334.41						
October 24, 2024	2,737	10	120.87	3,30,821.19	Cash	Exercise of stock options held under the ESOP Plan	15,94,70,183	1,59,47,01,830	22,56,57,21,610.17	-
	1,075	10	786.91	8,45,928.25						
November 11, 2024	3,737	10	120.87	4,51,691.19	Cash	Exercise of stock options held under the ESOP Plan	15,95,41,520	1,59,54,15,200	22,56,61,35,931.36	-
	67,600	10	595.68	4,02,67,968.00						-
November 22, 2024	2,500	10	84.47	2,11,175.00	Cash	Exercise of stock options held under the ESOP Plan	15,95,48,821	1,59,54,88,210	22,56,76,70,292.23	-
	3,576	10	120.87	4,32,231.12						
	1,225	10	786.91	9,63,964.75						
December 06, 2024	7,000	10	84.47	5,91,290.00	Cash	Exercise of stock options held under the ESOP Plan	15,95,67,284	1,59,56,72,840	22,57,16,60,930.04	-
	7,588	10	120.87	9,17,161.56						
	2,000	10	595.68	11,91,360.00						
	1,875	10	786.91	14,75,456.25						
December 20, 2024	1,000	10	27	27,000.00	Cash	Exercise of stock options held under the ESOP Plan	15,95,71,735	1,59,57,17,350	22,57,33,09,367.41	-
	1,576	10	120.87	1,90,491.12						
	1,875	10	786.91	14,75,456.25						
January 08, 2025	1,450	10	84.47	1,22,481.50	Cash	Exercise of stock	15,96,03,323	1,59,60,33,230	22,59,00,07,021.47	-

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	9,888	10	120.87	11,95,162.56		options held under the ESOP Plan				
	1,250	10	595.68	7,44,600.00						
	19,000	10	786.91	1,49,51,290.00						
February 05, 2025	100	10	786.91	78,691.00	Cash	Exercise of stock options held under the ESOP Plan	15,96,03,423	1,59,60,34,230	22,59,00,84,712.47	-
February 19, 2025	212	10	120.87	25,624.44	Cash	Exercise of stock options held under the ESOP Plan	15,96,06,810	1,59,60,68,100	22,59,19,67,750.91	-
	3,175	10	595.68	18,91,284.00						
March 10, 2025	775	10	595.68	4,61,652.00	Cash	Exercise of stock options held under the ESOP Plan	15,96,07,585	1,59,60,75,850	22,59,24,21,652.91	-
March 24, 2025	5,250	10	27	1,41,750.00	Cash	Exercise of stock options held under the ESOP Plan	15,97,19,622	1,59,71,96,220	22,65,96,21,239.85	-
	6,000	10	39.86	2,39,160.00						-
	2,062	10	120.87	2,49,233.94						
	60,025	10	595.68	3,57,55,692.00						
	25,900	10	786.91	2,03,80,969.00						
	12,800	10	902.59	1,15,53,152.00						
May 12, 2025	8,630	10	595.68	51,40,718.40	Cash	Exercise of stock options held under the ESOP Plan	15,97,31,027	1,59,73,10,270	22,66,68,31,583.50	-
	2,775	10	786.91	21,83,675.25						
May 23, 2025	1,250	10	120.87	1,51,087.50	Cash	Exercise of stock options held under the ESOP Plan	15,97,33,027	1,59,73,30,270	22,66,74,09,431.00	-
	750	10	595.68	4,46,760.00						
June 05, 2025	163	10	120.87	19,701.81	Cash	Exercise of stock options	15,97,38,860	1,59,73,88,600	22,67,09,27,910.11	-
	5,000	10	595.68	29,78,400.00						

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	225	10	786.91	1,77,054.75		held under the ESOP Plan				
	445	10	902.59	4,01,652.55						
June 18, 2025	300	10	120.87	36,261.00	Cash	Exercise of stock options held under the ESOP Plan	15,97,40,260	1,59,74,02,600	22,67,17,39,280.11	-
	400	10	595.68	2,38,272.00						
	700	10	786.91	5,50,837.00						
July 03, 2025	1,825	10	120.87	2,20,587.75	Cash	Exercise of stock options held under the ESOP Plan	15,97,44,010	1,59,74,40,100	22,67,30,69,051.86	-
	1,925	10	595.68	11,46,684.00						
July 18, 2025	2,575	10	595.68	15,33,876.00	Cash	Exercise of stock options held under the ESOP Plan	15,97,47,060	1,59,74,70,600	22,67,50,01,158.11	-
	475	10	902.59	4,28,730.25						
Aug 07, 2025	1,250	10	120.87	1,51,087.50	Cash	Exercise of stock options held under the ESOP Plan	15,97,92,785	1,59,79,27,850	22,70,68,86,988.61	
	14,975	10	595.68	89,20,308.00						
	29,000	10	786.91	2,28,20,390.00						
	500	10	902.59	4,51,295.00						
August 22, 2025	737	10	120.87	89,081.19	Cash	Exercise of stock options held under the ESOP Plan	15,98,04,647	1,59,80,46,470	22,71,47,13,042.55	-
	4,700	10	595.68	27,99,696.00						
	6,425	10	786.91	50,55,896.75						
September 08, 2025	535	10	120.87	64,665.45	Cash	Exercise of stock options held under the ESOP Plan	15,98,48,982	1,59,84,89,820	22,74,24,36,891.00	-
	33,900	10	595.68	2,01,93,552.00						
	8,875	10	786.91	69,83,826.25						
	1,025	10	902.59	9,25,154.75						
September 22, 2025	582	10	120.87	70,346.34	Cash	Exercise of stock options held under the ESOP Plan	15,98,78,624	1,59,87,86,240	22,76,17,01,592.14	-
	18,460	10	595.68	1,09,96,252.80						
	9,275	10	786.91	72,98,590.25						
	1,325	10	902.59	11,95,931.75						

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October 08, 2025	5,750	10	120.87	6,95,002.50	Cash	Exercise of stock options held under the ESOP Plan	15,99,03,039	1,59,90,30,390	22,77,38,49,753.59	-
	15,940	10	595.68	94,95,139.20						
	2,225	10	786.91	17,50,874.75						
	500	10	902.59	4,51,295.00						
October 23, 2025	250	10	120.87	30,217.50	Cash	Exercise of stock options held under the ESOP Plan	15,99,14,289	1,59,91,42,890	22,78,23,56,550.59	-
	350	10	595.68	2,08,488.00						
	10,650	10	786.91	83,80,591.50						
November 04, 2025	1,412	10	120.87	1,70,668.44	Cash	Exercise of stock options held under the ESOP Plan	15,99,55,826	1,59,95,58,260	22,80,85,00,191.28	-
	31,250	10	595.68	1,86,15,000.00						
	2,050	10	786.91	16,13,165.50						
	6,825	10	902.59	61,60,176.75						
November 19, 2025	406	10	120.87	49,073.22	Cash	Exercise of stock options held under the ESOP Plan	15,99,81,632	1,59,98,16,320	22,82,85,76,269.25	-
	7,775	10	595.68	46,31,412.00						
	2,200	10	786.91	17,31,202.00						
	15,425	10	902.59	1,39,22,450.75						
December 04, 2025	324	10	120.87	39,161.88	Cash	Exercise of stock options held under the ESOP Plan	16,00,13,081	1,60,01,30,810	22,85,21,17,681.38	-
	12,850	10	595.68	76,54,488.00						
	2,875	10	786.91	22,62,366.25						
	15,400	10	902.59	1,38,99,886.00						
December 19, 2025	824	10	120.87	99,596.88	Cash	Exercise of stock options held under the ESOP Plan	16,00,80,005	1,60,08,00,050	22,89,86,47,490.26	-
	35,700	10	595.68	2,12,65,776.00						
	13,875	10	786.91	1,09,18,376.25						
	16,525	10	902.59	1,49,15,299.75						
January 06, 2026	1,986	10	120.87	2,40,047.82	Cash	Exercise of stock options held under the ESOP Plan	16,01,03,361	1,60,10,33,610	22,91,28,49,691.93	-
	15,095	10	595.68	89,91,789.60						
	3,975	10	786.91	31,27,967.25						
	2,300	10	902.59	20,75,957.00						
January 20, 2026	10,925	10	595.68	65,07,804.00	Cash	Exercise of stock options held under	16,01,14,286	1,60,11,42,860	22,91,92,48,245.93	-

						the ESOP Plan				
February 05, 2026	3,90 0	10	595.68	23,23,152. 00	Cash	Exercise of stock options held under the ESOP Plan	16,01, 25,211	1,60,12 ,52,110	22,92,73, 53,460.18	-
	4,00 0	10	786.91	31,47,640. 00						
	2,77 5	10	902.59	25,04,687. 25						
	250	10	955.94	2,38,985.0 0						
February 19, 2026	900	10	595.68	5,36,112.0 0	Cash	Exercise of stock options held under the ESOP Plan	16,01, 36,886	1,60,13 ,68,860	22,93,75, 38,241.93	-
	10,0 25	10	902.59	90,48,464. 75						
	750	10	955.94	7,16,955.0 0						
March 05, 2026	5,10 0	10	595.68	30,37,968. 00	Cash	Exercise of stock options held under the ESOP Plan	16,01, 46,736	1,60,14 ,67,360	22,94,47, 43,183.68	-
	500	10	786.91	3,93,455.0 0						
	3,57 5	10	902.59	32,26,759. 25						
	675	10	955.94	6,45,259.5 0						
March 20, 2026	41,5 25	10	595.68	2,47,35,61 2.00	Cash	Exercise of stock options held under the ESOP Plan	16,01, 96,031	1,60,19 ,60,310	22,97,56, 41,880.48	-
	3,52 5	10	786.91	27,73,857. 75						
	3,29 5	10	902.59	29,74,034. 05						
	950	10	955.94	9,08,143.0 0						
April 20, 2026	4950	10	595.68	29,48,616. 00	Cash	Exercise of stock options held under the ESOP Plan	16,02, 02,831	1,60,20 ,28,310	22,98,00, 82,391.98	-
	950	10	786.91	7,47,564.5 0						
	900	10	902.59	8,12,331.0 0						
May 13, 2026	1795 6	10	595.68	1,06,96,03 0.08	Cash	Exercise of stock options held under the ESOP Plan	16,02, 22,787	1,60,22 ,27,870	22,99,21, 98,954.06	-
	1600	10	786.91	12,59,056. 00						
	400	10	902.59	3,61,036.0 0						

(d) *Details of any acquisition of or amalgamation with any entity in the preceding one year:*

N.A.

(e) *Details of any Reorganization or Reconstruction in the preceding one year:*

TYPE OF EVENT	DATE OF ANNOUNCEMENT	DATE OF COMPLETION	DETAILS
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N.A.	N.A.	N.A.	N.A.
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- (f) **Details of the shareholding of the Company as at the latest quarter end, as per the format specified under the listing regulations:** The shareholding pattern of the Issuer as of the last quarter end, i.e., March 31, 2026, prepared in accordance with the LODR Regulations is set out in Annexure III.
- (g) **List of top ten holders of equity shares of the Company as on the latest quarter end, i.e., March 31, 2026:**

S. NO.	NAME OF THE SHAREHOLDERS	TOTAL NUMBER OF EQUITY SHARES	NUMBER OF SHARES IN DEMAT FORM	TOTAL SHAREHOLDING AS PERCENTAGE (%) OF TOTAL NO. OF EQUITY SHARES
1	Creditaccess India B.V.	106109028	106109028	66.24%
2	Government Pension Fund Global	2960480	2960480	1.85%
3	Schroder International Selection Fund Global Emerg	2681713	2681713	1.67%
4	Canara Robeco Mutual Fund	2252487	2252487	1.41%
5	EDELWEISS Mutual Fund	2097457	2097457	1.31%
6	Axis Mutual Fund	1754343	1754343	1.10%
7	HDFC Mutual Fund	1653839	1653839	1.03%
8	UTI Mutual Fund	1375834	1375834	0.86%
9	ICICI Prudential Mutual Fund	966060	966060	0.60%
10	Mahindra Manulife Mutual Fund	952652	952652	0.59%

6.11 Following details regarding the directors of the Company:

- (a) **Details of the current directors of the Company:**

As of the date of this General Information Document, the details of the Issuer's Board of Directors are as follows:

NAME	DESIGNATION	DIN	AGE (IN YEARS)	ADDRESS	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIPS
Mr. Manoj Kumar	Independent Director	02924675	61	Villa 180, Adarsh Palm Retreat, Phase 1, Outer Ring Road, Devara Beesana Halli,	30-10-2019	1. Voxelgrids Innovations Private Limited 2. Krishi Kalpa Foundation

NAME	DESIGNATION	DIN	AGE (IN YEARS)	ADDRESS	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIPS
				Bangalore – 560 103		3. Foundation for Aerospace Innovation Research & Entrepreneurship 4. Sustain Plus Energy Foundation 5. Kanpur Flowercycling Private Limited 6. Malgharia Advisors Private Limited 7. Centre for Cellular and Molecular Platforms 8. Foundation for Innovation and Social Entrepreneurship
Mr. Paolo Bricchetti	Vice-Chairman & Non-Executive Director	01908040	62	Strada Cantonale 110, 6534 San Vittore, Switzerland	21-10-2022	1. Istituto Atesino di Sviluppo SpA 2. FT AgriOils SA 3. CreditAccess India B.V. 4. CreditAccess SEA B.V.
Mr. Ganesh Narayanan	Managing Director & CEO	09120748	50	L1101 SNN Raj Lakeview Phase 1, 29th Main Road NS Palya, Near Jain Temple, BTM 2nd Stage, Bangalore South,	05-08-2025	N.A.

NAME	DESIGNATION	DIN	AGE (IN YEARS)	ADDRESS	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIPS
				Bengaluru, Karnataka, 560076		
Mr. Udaya Kumar Hebbar	Non-Executive Director	07235226	65	1001/C-2, South City, Arekere Mica Layout, Off Bannargatta Road, Bangalore-76	05-08-2025	1. Alpha Micro Finance Consultants Private Limited (under liquidation) 2. Credit Access India B. V. (Supervisory Board Member) 3. Creditaccess India Foundation 4. Creditaccess Life Insurance Limited 5. Ametra Investment Managers Private Limited
Ms. Lilian Jessie Paul	Independent Director	02864506	56	Villa 1, Prestige Cedars, No. 07, Convent Road, Richmond Town, Bangalore, Karnataka 560025	16-09-2020	1. Bajaj Consumer Care Limited 2. Paul Writers Strategic Services Private Limited 3. PB Fintech Limited 4. Policybazaar Insurance Brokers Private Limited

NAME	DESIGNATION	DIN	AGE (IN YEARS)	ADDRESS	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIPS
						5. CIEL HR Services Limited
Mr. Massimo Vita	Non-Executive Director	07863194	53	3A, Polo Residence, 20 Soi Polo, Wireless Road, Lumpini, Patumwan, Bangkok 10330	25-07-2017	1. PT Konsultas Mikro Ventura 2. CAA-BOS Limited 3. Creditaccess Philippines Financing Company Inc 4. Microfinanza Rating S.R.L. 5. Asia Impact + SG Pte. Limited 6. MFR Credit Ratings S.R.L. – Italy 7. Creditas Solutions Private Limited 8. Machinema ze Integration Services Private Limited 9. Banyan Nation. Inc 10. Alfagiakama Holding S.R.L.
Mr. Sumit Kumar	Non-Executive Director	07415525	50	B-1/1501, World Spa, Sector 30, Gurgaon-122001	16-08-2016	1. Olympus Capital Holdings Asia India Advisors Private limited 2. Manak Waste Management

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NAME	DESIGNATION	DIN	AGE (IN YEARS)	ADDRESS	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIPS
						Private Limited
Ms. Rekha Gopal Warriar	Independent Director	08152356	68	903, Cosmos Prime, Magarpatta City, Hadapsar, Pune -411028	21-10-2022	1. 360 ONE PRIME Limited 2. IIFL Capital Services Limited 3. Sun Pharma Advanced Research Company Ltd

(b) **Details of change in directors in the preceding three financial years and current financial year:**

As of the date of this General Information Document, the details of change in directors of the Issuer for the Financial Years ended March 31, 2024, March 31, 2025 and March 31, 2026, and current Financial Year are as follows:

2026-27 (Current Financial Year, as on date):

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	REMARKS
N.A.						

2025-26

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	REMARKS
Mr. Udaya Kumar Hebbar	Managing Director	07235226	15-07-2015	25-06-2025	-	-
Mr. Ganesh Narayanan	Managing Director & CEO	09120748	05-08-2025	-	-	-
Mr. Udaya Kumar Hebbar	Non-Executive Director	07235226	05-08-2025	-	-	-
Mr. George Joseph	Chairman and Lead Independent Director	00253754	09-09-2015	08-09-2025	-	-
Mr. Manoj Kumar	Re-designated as Chairman & Independent Director	02924675	October 28, 2025	-	-	-

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2024-25

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	REMARKS
Mr. Manoj Kumar	Re-appointed as Independent Director for a second term	02924675	30-10-2024	-	-	-

2023-24

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	REMARKS
Mr. Udaya Kumar Hebbar	Re-designated as Managing Director (from MD & CEO)	07235226	01-08-2023	-	-	-

(c) **Details of directors' remuneration, and such particulars of the nature and extent of their interests in the issuer (during the current year and preceding three financial years):**

(i) **Remuneration payable or paid to a director by the issuer, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis;**

By/in the Issuer:

(Amt- Rs crores)

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE ISSUER				SHAREHOLDING/NO. OF SHARES IN THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Current Year, as of May 28, 2026)	
1.	Mr. Manoj Kumar	0.53	0.55	0.53	**	-
2.	Mr. Paolo Brichetti	0.09	0.12	0.11	**	13 shares ^{\$}
3.	Mr. Ganesh Narayanan [#]	-	-	5.65	**	Shareholding ^{\$} - 2,375 Shares, Total ESOP Grant - 3,88,900
4.	Mr. Udaya Kumar Hebbar [@]	5.30	13.36	10.90	**	Shareholding ^{\$} - 3,09,878 shares, Total ESOP Grant - 13,04,500
5.	Ms. Lilian Jessie Paul	0.44	0.45	0.51	**	-
6.	Mr. Massimo Vita	0.17	0.19	0.27	**	-
7.	Mr. Sumit Kumar	0.12	0.16	0.18	**	-

8.	Ms. Rekha Gopal Warriar	0.37	0.43	0.50	**	-
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#Appointed as Managing Director & CEO w.e.f. 05-08-2025. His overall remuneration includes perquisites & benefits

@ Served as Managing Director until 25-06-2025. Subsequently, he was appointed as a Non- Executive Director w.e.f. 05-08-2025, Hence, his overall remuneration for 2025-26 includes perquisites & benefits and sitting fees

§shareholding as on 22-05-2026.

** The Remuneration details for the current Financial Year i.e. FY27 are not yet finalised as on the date of this GID and the required disclosure will be made in accordance with the Companies Act and SEBI LODR Regulations.

By/in the subsidiaries of the Issuer:

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE SUBSIDIARIES OF THE ISSUER				SHAREHOLDING IN THE SUBSIDIARIES OF THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Current Year)	
1.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

By/in the associate of the Issuer:

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE SUBSIDIARIES OF THE ISSUER				SHAREHOLDING IN THE SUBSIDIARIES OF THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Current Year)	
1.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

(ii) *Appointment of any relatives to an office or place of profit of the issuer, its subsidiary or associate company:*

Of the Issuer:

N.A.

Of the subsidiaries of the Issuer:

N.A.

Of the associate companies of the Issuer:

N.A.

(iii) *Full particulars of the nature and extent of interest, if any, of every director:*

A. *in the promotion of the issuer company; or*

N.A.

B. *in any immovable property acquired by the issuer company in the two years preceding the date of the issue document or any immovable property proposed to be acquired by it; or*

N.A.

C. where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connection with the promotion or formation of the issuer company shall be disclosed.

N.A.

(d) Contribution being made by the directors as part of the offer or separately in furtherance of such objects.

N.A.

6.12 Any financial or other material interest of the directors, promoters, key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons

N.A.

6.13 Following details regarding the auditors of the Issuer:

(a) Details of the auditor of the Issuer:

As of the date of this General Information Document, the details of the auditor of the Issuer are as follows:

NAME OF THE AUDITOR	ADDRESS	DATE OF APPOINTMENT
Varma & Varma, Chartered Accountants	# 424, 4th C Main, 6th Cross, OMBR Layout Banaswadi	August 25, 2023
Walker Chandio & Co LLP, Chartered Accountants	16th Floor, Tower III One International Center S B Marg, Prabhadevi (W)	August 12, 2024

(b) Details of change in auditor for preceding three financial years and current financial year:

As of the date of this General Information Document, the details of change in auditors of the Issuer for the Financial Year March 31, 2024, March 31, 2025, and March 31, 2026 and the current Financial Year are as follows:

NAME OF THE AUDITOR	ADDRESS	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE
M/s Deloitte Haskins & Sells	ASV Ramana Tower, 52, Venkatnarayana Road, T. Nagar, Chennai – 600 017	11-08-2020	25-08-2023	-
M/s PKF Sridhar & Santhanam LLP	No. 91 & 92, VII Floor, KRD Gee Gee Crystal, Dr. Radhakrishnan Salai, Mylapore, Chennai, Tamil Nadu – 600004	17-03-2022	12-08-2024	-
M/s Varma & Varma, Chartered Accountants	# 424, 4th C Main 6th Cross, OMBR Layout Banaswadi Bengaluru -	25-08-2023	-	-

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	560 043 Karnataka, India			
M/s. Walker Chandiok & Co LLP	16th Floor, Tower III One International Center S B Marg, Prabhadevi (W) Mumbai -400 013 Maharashtra, India	12-08-2024	-	-

6.14 Details of the following liabilities of the Issuer, as at the end of the preceding quarter, or if available, a later date:

(a) Details of outstanding secured loan facilities as at the end of the last quarter, i.e., March 31, 2026:

NAME OF LENDER	TYPE OF FACI LITY	AMO UNT SAN CTI ONE D (IN INR)	PRIN CIPA L AMT OUTS TAND ING (INR)	REPAYME NT DATE/ SCHEDUL E		SECURITY	CRE DIT RAT ING, IF APP LIC ABL E	ASSET CLASS IFICA TION
				REP AYM ENT FRE QUE NCY	TE NU RE			
Axis Bank Limited	Term Loan - Bank	12,00, 00,00, 000	1,06,8 1,81,8 97	Mont hly	24 Mo nth s	107.5% Hypothecation of Book Debts	AA-	STAN DARD
Axis Bank Limited	Term Loan - Bank	3,00,0 0,00,0 00	1,27,2 7,27,2 90	Mont hly	24 Mo nth s	107.5% Hypothecation of Book Debts	AA-	STAN DARD
Axis Bank Limited	Term Loan - Bank	2,50,0 0,00,0 00	1,50,0 0,00,0 00	Quart erly	24 Mo nth s	107.5% Hypothecation of Book Debts	AA-	STAN DARD
Axis Bank Limited	Term Loan - Bank	7,00,0 0,00,0 00	5,50,0 0,00,0 00	Quart erly	24 Mo nth s	107.5% Hypothecation of Book Debts	AA-	STAN DARD
Axis Bank Limited	Term Loan - Bank	7,00,0 0,00,0 00	5,83,3 7,50,0 00	Quart erly	36 Mo nth s	107.5% Hypothecation of Book Debts	AA-	STAN DARD
AU Small Finance Bank	Term Loan - Bank	1,00,0 0,00,0 00	1,00,0 0,00,0 00	Mont hly	32 Mo nth s	110% Hypothecation of Book Debts	AA-	STAN DARD
Bandhan Bank	Term Loan - Bank	2,50,0 0,00,0 00	41,66, 66,669	Quart erly	36 Mo nth s	110% Hypothecation of Book Debts	AA-	STAN DARD

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Bandhan Bank	Term Loan - Bank	1,50,00,000	1,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bandhan Bank	Term Loan - Bank	3,00,00,000	2,50,00,002	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank of Baroda	Term Loan - Bank	5,00,00,000	96,75,83,830	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank of Baroda	Term Loan - Bank	5,00,00,000	1,33,23,65,27	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank of Baroda	Term Loan - Bank	2,50,00,000	1,04,08,03,550	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank of Baroda	Term Loan - Bank	3,00,00,000	1,74,93,74,440	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank of Baroda	Term Loan - Bank	2,00,00,000	1,30,55,55,56	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank of Baroda	Term Loan - Bank	5,00,00,000	4,76,38,88,889	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
BNP Paribas	Term Loan - Bank	2,00,00,000	1,25,00,00,000	Quarterly	24 Months	100% Hypothecation of Book Debts	AA-	STANDARD
BNP Paribas	Term Loan - Bank	1,00,00,000	1,00,00,00,000	Quarterly	24 Months	100% Hypothecation of Book Debts	AA-	STANDARD
Citibank N.A.	Term Loan - Bank	1,00,00,00,000	25,00,00,000	Quarterly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Citibank N.A.	Term Loan - Bank	1,70,00,00,000	1,36,00,00,000	Half Yearly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
CSB Bank	Term Loan - Bank	1,00,00,00,000	58,82,34,800	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
CSB Bank	Term Loan - Bank	1,00,00,00,000	1,00,00,00,000	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
CTBC Bank Co. Ltd.	Term Loan - Bank	90,00,00,000	90,00,00,000	Half Yearly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD

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DBS Bank India Limited	Term Loan - Bank	3,00,00,000	42,42,42,425	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
DBS Bank India Limited	Term Loan - Bank	2,80,00,000	88,78,78,788	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
DBS Bank India Limited	Term Loan - Bank	3,00,00,000	2,00,00,000	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
DBS Bank India Limited	Term Loan - Bank	2,50,00,000	2,19,69,697	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
DBS Bank India Limited	Term Loan - Bank	3,00,00,000	3,00,00,000	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
DCB Bank Limited	Term Loan - Bank	1,00,00,000	33,33,33,334	Monthly	36 Months	100% Hypothecation of Book Debts	AA-	STANDARD
DCB Bank Limited	Term Loan - Bank	80,00,00,000	68,88,88,889	Monthly	36 Months	105% Hypothecation of Book Debts	AA-	STANDARD
Doha Bank QPSC	Term Loan - Bank	30,00,00,000	2,50,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Doha Bank QPSC	Term Loan - Bank	25,50,00,000	8,50,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Doha Bank QPSC	Term Loan - Bank	14,50,00,000	7,25,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Doha Bank QPSC	Term Loan - Bank	30,00,00,000	30,00,00,000	Bullet	12 Months	110% Hypothecation of Book Debts	AA-	STANDARD
The Federal Bank Limited	Term Loan - Bank	50,00,00,000	3,03,03,030	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
The Federal Bank Limited	Term Loan - Bank	2,00,00,00,000	27,24,64,259	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
The Federal Bank Limited	Term Loan - Bank	2,00,00,00,000	93,93,94,288	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
The Federal Bank Limited	Term Loan - Bank	2,00,00,00,000	1,36,36,364	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD

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The Federal Bank Limited	Term Loan - Bank	1,00,00,000	87,87,87,879	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
The Federal Bank Limited	Term Loan - Bank	1,50,00,000	1,50,00,000	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HDFC Bank Limited	Term Loan - Bank	1,40,00,000	45,29,41,176	Monthly	36 Months	105% Hypothecation of Book Debts	AA-	STANDARD
HDFC Bank Limited	Term Loan - Bank	5,50,00,000	68,75,00,000	Monthly	24 Months	105% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	3,45,00,000	43,33,33,330	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	2,50,00,000	38,88,88,889	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	2,50,00,000	35,41,66,660	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	1,50,00,000	39,58,33,333	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	2,00,00,000	75,00,00,000	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	1,75,00,000	65,62,50,000	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	4,00,00,000	2,16,66,66,667	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	1,00,00,000	83,33,33,333	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	2,00,00,000	1,54,16,66,667	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
HSBC Bank	Term Loan - Bank	4,00,00,000	4,00,00,000	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
ICICI Bank Limited	Term Loan - Bank	20,00,00,000	75,00,00,000	Monthly	27 Months	110% Hypothecation of Book Debts	AA-	STANDARD

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ICICI Bank Limited	Term Loan - Bank	5,00,00,00,00	4,62,50,00,00	Quarterly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
ICICI Bank Limited	Term Loan - Bank	3,00,00,00,00	3,00,00,00,00	Quarterly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
IDBI Bank	Term Loan - Bank	2,50,00,00,00	91,66,66,662	Monthly	27 Months	110% Hypothecation of Book Debts	AA-	STANDARD
IDBI Bank	Term Loan - Bank	2,50,00,00,00	2,50,00,00,00	Monthly	27 Months	110% Hypothecation of Book Debts	AA-	STANDARD
IDFC First Bank	Term Loan - Bank	5,00,00,00,00	2,90,27,77,761	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
IDFC First Bank	Term Loan - Bank	5,00,00,00,00	3,24,44,44,41	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
IDFC First Bank	Term Loan - Bank	5,00,00,00,00	1,00,00,00,00	Quarterly	48 Months	110% Hypothecation of Book Debts	AA-	STANDARD
IndusInd Bank	Term Loan - Bank	4,50,00,00,00	4,50,00,00,00	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Karnataka Bank Limited	Term Loan - Bank	1,00,00,00,00	30,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Karnataka Bank Limited	Term Loan - Bank	1,00,00,00,00	40,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Karur Vysya Bank	Term Loan - Bank	50,00,00,00,0	3,03,00,237	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Karur Vysya Bank	Term Loan - Bank	50,00,00,00,0	13,63,63,640	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Karur Vysya Bank	Term Loan - Bank	1,00,00,00,00	1,00,00,00,00	Half Yearly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
KEB Hana Bank	Term Loan - Bank	70,00,00,00,0	26,25,00,000	Quarterly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Kotak Mahindra Bank Limited	Term Loan - Bank	3,25,00,00,00	10,41,66,667	Monthly	26 Months	110% Hypothecation of Book Debts	AA-	STANDARD

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Kotak Mahindra Bank Limited	Term Loan - Bank	2,00,00,000	52,08,33,334	Monthly	26 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Kotak Mahindra Bank Limited	Term Loan - Bank	2,00,00,000	1,11,45,83,333	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Kotak Mahindra Bank Limited	Term Loan - Bank	3,50,00,000	3,12,66,66,667	Monthly	26 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Kotak Mahindra Bank Limited	Term Loan - Bank	3,00,00,000	2,00,00,00,000	Monthly	26 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Unity Small Finance Bank Limited	Term Loan - Bank	50,00,00,000	45,83,33,333	Quarterly	36 Months	105% Hypothecation of Book Debts	AA-	STANDARD
Unity Small Finance Bank Limited	Term Loan - Bank	30,00,00,000	30,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Kookmin Bank	Term Loan - Bank	55,00,00,000	55,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Odisha Gramya Bank	Term Loan - Bank	2,50,00,00,000	68,18,18,268	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
RBL Bank Limited	Term Loan - Bank	2,50,00,00,000	9,41,17,670	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Punjab National Bank	Term Loan - Bank	2,50,00,00,000	1,01,51,24,363	Monthly	36 months	112% Hypothecation of Book Debts	AA-	STANDARD
Punjab National Bank	Term Loan - Bank	2,50,00,00,000	1,74,54,54,550	Quarterly	36 months	110% Hypothecation of Book Debts	AA-	STANDARD
Punjab & Sind Bank	Term Loan - Bank	1,00,00,00,000	54,48,70,238	Quarterly	36 months	111% Hypothecation of Book Debts	AA-	STANDARD
Punjab & Sind Bank	Term Loan - Bank	1,00,00,00,000	83,32,00,000	Quarterly	36 months	111% Hypothecation of Book Debts	AA-	STANDARD
SBM Bank (India) Limited	Term Loan - Bank	1,00,00,00,000	88,88,88,888	Monthly	36 months	110% Hypothecation of Book Debts	AA-	STANDARD
SBM Bank (India) Limited	Term Loan - Bank	60,00,00,000	58,33,33,333	Monthly	36 months	110% Hypothecation of Book Debts	AA-	STANDARD

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State Bank of India	Term Loan - Bank	10,00,00,000	1,66,45,15,201	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
State Bank of India	Term Loan - Bank	5,00,00,00,000	3,99,98,00,000	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Standard Chartered Bank	Term Loan - Bank	3,31,50,00,000	4,86,30,00,000	Half Yearly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Utkarsh Small Finance Bank	Term Loan - Bank	40,00,00,000	11,11,11,088	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Woori Bank	Term Loan - Bank	49,00,00,000	2,04,16,659	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Qatar National Bank (Q.P.S.C)	Term Loan - Bank	55,00,00,000	27,50,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Yes Bank	Term Loan - Bank	8,25,00,00,000	3,08,75,00,000	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Yes Bank	Term Loan - Bank	6,00,00,00,000	4,63,88,889	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Yes Bank	Term Loan - Bank	10,00,00,00,000	5,69,44,444	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Ujjivan Small Finance Bank	Term Loan - Bank	1,50,00,00,000	53,12,50,000	Monthly	24 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Ujjivan Small Finance Bank	Term Loan - Bank	1,90,00,00,000	1,90,00,00,000	Bullet	12 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Industrial and Commercial Bank of China Limited	Term Loan - Bank	80,00,00,000	53,33,33,329	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
City Union Bank	Term Loan - Bank	1,00,00,00,000	33,33,33,328	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
City Union Bank	Term Loan - Bank	75,00,00,000	75,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bank Of China	Term Loan - Bank	50,00,00,000	50,00,00,000	Bullet	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD

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Equitas Small Finance	Term Loan - Bank	1,00,00,000	83,32,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Union Bank of India	Term Loan - Bank	2,00,00,000	2,00,00,000	Quarterly	36 Months	111% Hypothecation of Book Debts	AA-	STANDARD
City Union Bank	Term Loan - Bank	6,00,00,000	65,50,803	Monthly	60 Months	105% Hypothecation of Book Debts	AA-	STANDARD
NABARD	Term Loan - FI	1,40,00,000	5,60,00,000	Quarterly	60 Months	112% Hypothecation of Book Debts	N/A	STANDARD
NABARD	Term Loan - FI	3,00,00,000	27,00,00,000	Quarterly	60 Months	112% Hypothecation of Book Debts	N/A	STANDARD
NABARD	Term Loan - FI	5,00,00,000	3,37,50,000	Quarterly	34 Months	110% Hypothecation of Book Debts	AA-	STANDARD
NABARD	Term Loan - FI	2,00,00,000	2,00,00,000	Quarterly	34 Months	110% Hypothecation of Book Debts	AA-	STANDARD
SIDBI	Term Loan - FI	15,00,00,000	2,60,75,00,000	Monthly	36 Months	110% Hypothecation of Book Debts + 2.50% FD	AA-	STANDARD
SIDBI	Term Loan - FI	2,00,00,000	1,41,20,00,000	Monthly	36 Months	110% Hypothecation of Book Debts + 2.50% FD	AA-	STANDARD
MUDRA	Term Loan - FI	2,00,00,000	18,20,00,000	Quarterly	36 Months	100% Hypothecation of Book Debts	AA-	STANDARD
MUDRA	Term Loan - FI	2,00,00,000	2,00,00,000	Bullet	36 Months	100% Hypothecation of Book Debts	AA-	STANDARD
Swedfund International AB	ECB	1,11,75,00,000	22,35,00,000	Half Yearly	60 Months	NA	N/A	STANDARD
Swedfund International AB	ECB	1,78,46,00,000	1,78,46,00,000	Half Yearly	72 Months	NA	N/A	STANDARD
BlueOrchard Microfinance Fund	ECB	1,55,16,00,000	1,16,37,00,000	Yearly	60 Months	105% Hypothecation of Book Debts	N/A	STANDARD
BlueOrchard Microfinance Fund	ECB	3,64,00,00,000	3,61,18,00,000	Yearly	60 Months	105% Hypothecation of Book Debts	N/A	STANDARD

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International Finance Corporation	ECB	8,66,00,000	8,87,80,000	Half Yearly	60 Months	110% Hypothecation of Book Debts	N/A	STANDARD
HSBC Syndication 1:	ECB	7,40,84,00,000	2,96,33,60,000	Half Yearly	48 Months	100% Hypothecation of Book Debts	N/A	STANDARD
HSBC Syndication 2:	ECB	3,51,75,00,000	3,51,75,00,000	Quarterly	43 Months	110% Hypothecation of Book Debts	N/A	STANDARD
OESTERREICHISCHE ENTWICKLUNGS BANK AG	ECB	1,64,44,00,000	1,64,44,00,000	Half Yearly	60 Months	100% Hypothecation of Book Debts	N/A	STANDARD
US DFC	ECB	2,86,68,50,000	2,44,22,20,000	Quarterly	80 Months	110% Hypothecation of Book Debts	N/A	STANDARD
DEG - Germany	ECB	2,22,40,00,000	2,22,40,00,000	Half Yearly	72 Months	110% Hypothecation of Book Debts	N/A	STANDARD
Standard Chartered Bank Syndication 1	ECB	16,51,75,00,000	16,51,75,00,000	Bullet	56 Months	110% Hypothecation of Book Debts	N/A	STANDARD
Global Access Fund IV LP:1	ECB	98,47,20,000	98,47,20,000	Bullet	72 Months	100% Hypothecation of Book Debts	N/A	STANDARD
Global Access Fund IV LP:2	ECB	1,05,96,00,000	1,05,96,00,000	Bullet	37 Months	100% Hypothecation of Book Debts	N/A	STANDARD
Standard Chartered Bank Syndication 2	ECB	8,59,87,85,697	8,59,87,85,697	Quarterly	42 Months	110% Hypothecation of Book Debts	N/A	STANDARD
Bajaj Finance Limited	Term Loan - NBFC	2,50,00,00,000	59,42,85,676	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bajaj Finance Limited	Term Loan - NBFC	1,50,00,00,000	92,99,99,983	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Bajaj Finance Limited	Term Loan - NBFC	1,50,00,00,000	1,45,71,42,857	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Hero Fincorp Ltd	Term Loan - NBFC	1,50,00,00,000	1,43,84,02,839	Monthly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Aditya Birla Finance Ltd	Term Loan - NBFC	1,00,00,00,000	11,66,66,664	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD

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Nabkisan Finance Limited	Term Loan - NBFC	80,00,00,000	33,33,33,333	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Nabkisan Finance Limited	Term Loan - NBFC	50,00,00,000	41,66,66,667	Half Yearly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD
Nabkisan Finance Limited	Term Loan - NBFC	1,00,00,00,000	1,00,00,00,000	Quarterly	36 Months	110% Hypothecation of Book Debts	AA-	STANDARD

- (b) **Details of outstanding unsecured loan facilities as at the end of the last quarter, i.e., March 31, 2026:**

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (IN INR)	PRINCIPAL AMOUNT OUTSTANDING (IN INR)	REPAYMENT DATE/SCHEDULE	CREDIT RATING, IF APPLICABLE
Swedfund International AB	ECB	2,90,21,00,000	2,00,81,00,000	Half Yearly	NA

- (c) **Details of outstanding non-convertible securities as at the end of the last quarter, i.e., March 31, 2026, in the following format:**

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON (RATE OF INTEREST)	AMOUNT OUTSTANDING (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
NCD-FMO 2	INE741K07512	48 Months	10.15 %	1,92,00,00,000	18-Nov-22	18-Nov-26	Unrated	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 5	INE741K07496	60 Months	10.00 %	55,49,55,000	23-Nov-22	23-Nov-27	AA-/Stable	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 6	INE741K07504	60 Months	10.46 %	8,24,44,000	23-Nov-22	23-Nov-27	AA-/Stable	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 9	INE741K07595	33 Months	9.25 %	3,39,48,35,000	07-Sep-23	06-Jun-26	AA-/Stable	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 10	INE741K07538	33 Months	9.64 %	17,76,58,000	07-Sep-23	06-Jun-26	AA-/Stable	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 11	INE741K07587	50 Months	9.40 %	5,35,30,000	07-Sep-23	06-Nov-27	AA-/Stable	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 12	INE741K07553	50 Months	9.81 %	1,76,91,000	07-Sep-23	06-Nov-27	AA-/Stable	Secured	110% Hypothecation of Book Debts
NCD (Public) Series - 13	INE741K07579	60 Months	9.70 %	2,53,23,10,000	07-Sep-23	07-Sep-28	AA-/Stable	Secured	110% Hypothecation of Book Debts

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NCD (Public) Series - 14	INE74 1K075 46	60 Mont hs	10.13 %	17,79,5 3,000	07- Sep-23	07- Sep-28	AA- /Sta ble	Secure d	110% Hypothecation of Book Debts
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- (d) ***Details of commercial paper issuances as at the end of the last quarter, i.e., March 31, 2026, in the following format:***

NIL

- (e) ***List of top ten holders of non-convertible securities in terms of value (in cumulative basis) as the end of the last quarter, i.e., March 31, 2026:***

S. NO.	NAME OF HOLDERS	CATEGORY OF HOLDER	FACE VALUE/ORIGINAL ISSUANCE AMOUNT OF HOLDING (Amt in INR)	HOLDING AS A % OF TOTAL OUTSTANDING NON-CONVERTIBLE SECURITIES OF THE ISSUER
1	EQUITAS SMALL FINANCE BANK LIMITED	OBK	2,00,00,00,000	22.44%
2	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	QIB	25,00,00,000	2.81%
3	ACG PAM PHARMA TECHNOLOGIES PVT LTD	LTD	10,00,00,000	1.12%
4	ACG ASSOCIATED CAPSULES PVT LTD	LTD	10,00,00,000	1.12%
5	ELECON ENGINEERING COMPANY LIMITED.	LTD	10,00,00,000	1.12%
6	MR. PRADEEP JAIN	PUB	10,00,00,000	1.12%
7	THAKUR FININVEST PVT. LTD.	LTD	6,00,00,000	0.67%
8	ELECON ENGINEERING COMPANY LIMITED	LTD	5,70,00,000	0.64%
9	YES WEALTH MAXIMISER AIF	AIF	5,01,50,000	0.56%
10	SONIA KAUL	PUB	5,00,00,000	0.56%

- (f) ***List of top ten holders of Commercial paper in terms of value (in cumulative basis) as at the end of the last quarter, i.e., March 31, 2026:***

N.A.

- (g) ***Details of the bank fund based facilities/ rest of the borrowing (if any, including hybrid debt like Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures/ Preference Shares) from financial institutions or financial creditors as at the end of the last quarter, i.e., March 31, 2026:***

NAME OF PARTY (IN CASE OF FACILITY)/ NAME OF	TYPE OF FACILITY / INSTRUMENT	AMOUNT SANCTIONED/ ISSUED	PRINCIPAL AMOUNT OUTSTANDING	DATE OF REPAYMENT/ SCHEDULE	CREDIT RATING	SECURED/ UNSECURED	SECURITY
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INSTRUMENT							
N.A.							

- 6.15 **The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc.**

As of the date of this General Information Document, there are no contingent liabilities by the Issuer.

- 6.16 **Details of any outstanding borrowings taken/ debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing/ debt securities have been taken/ issued:**

- in whole or part,
- at a premium or discount, or
- in pursuance of an option or not.

N.A.

- 6.17 **Where the Issuer is a non-banking finance company or housing finance company, the following disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:**

S. NO.	PARTICULARS OF DISCLOSURE	DETAILS
1.	Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by issuer	Lending Policy: Please refer Section 10. Classification of loans/advances given to associates, entities/person relating to board, senior management, promoters, others, etc.: Please refer Section 10. Classification of loans into several maturity profile denomination: Please refer Section 10. Aggregated exposure to top 20 borrowers: Please refer Section 10. Details of loans, overdue and classified as Non performing assets (NPA): Please refer Section 10.
2.	Details of borrowings granted by issuer	Portfolio Summary of borrowings made by issuer: Please refer Section 10. Quantum and percentage of Secured vs. Unsecured borrowings: Please refer Section 10.
3.	Details of change in shareholding	Any change in promoters' shareholding in the Issuer during preceding financial year beyond the threshold prescribed by Reserve Bank of India: Please refer Section 10.
4.	Disclosure of Assets under management	Segment wise break up and type of loans: Please refer Section 10.
5.	Details of borrowers	Geographical location wise: Please refer Section 10.
6.	Details of Gross NPA	Segment wise: Please refer Section 10.

7.	Details of Assets and Liabilities	Residual maturity profile wise into several bucket: Please refer Section 10.
8.	Additional details of loans made by issuer where it is a Housing Finance Company	N.A.
9.	Disclosure of latest ALM statements to stock exchange	Please refer Section 10.

- 6.18 **Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the company, in the preceding three years and the current financial year:**

N.A.

- 6.19 **Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the issuer/promoters, litigations resulting in material liabilities, corporate restructuring event etc.) at the time of issue which may affect the issue or the investor's decision to invest / continue to invest in the non-convertible securities/ commercial paper.**

N.A.

- 6.20 **Any litigation or legal action pending or taken by a Government Department or a statutory body or regulatory body during the three years immediately preceding the year of the issue of the issue document against the promoter of the company:**

N.A.

- 6.21 **Details of default and non-payment of statutory dues for the preceding three financial years and current financial year**

N.A.

- 6.22 **Details of pending litigation involving the issuer, promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the issuer, which may affect the issue or the investor's decision to invest / continue to invest in the debt securities and/ or non-convertible redeemable preference shares**

N.A.

- 6.23 **Details of acts of material frauds committed against the issuer in the preceding three financial years and current financial year, if any, and if so, the action taken by the issuer**

N.A.

- 6.24 **Details of pending proceedings initiated against the issuer for economic offences, if any**

N.A.

- 6.25 **Related party transactions entered during the preceding three financial years and current financial year with regard to loans made or, guarantees given or securities provided**

Please refer Annexure V of this General Information Document.

- 6.26 **In case the issuer is a Non-Banking Finance Company (NBFC) and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:**

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S. NO.	NAME OF THE BORROWER (A)	AMOUNT OF ADVANCES /EXPOSURES TO SUCH BORROWER (GROUP) (RS. CRORE) (B)	PERCENTAGE OF EXPOSURE (C)= B/TOTAL ASSETS UNDER MANAGEMENT
To be set out in the Key Information Document for the relevant issuance of Debentures.			

- 6.27 **In order to allow investors to better assess the issue, the following additional disclosures shall be made by the issuer in the issue documents: (i) A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs, (ii) Quantum and percentage of secured vis-à-vis unsecured borrowings granted by NBFCs, (iii) Any change in promoters' holdings in NBFCs during the preceding financial year beyond the threshold specified by the Reserve Bank of India from time to time.**

Please refer Section 10 (*Specific disclosures required from NBFCs*) of this General Information Document.

- 6.28 **Consent of directors, auditors, bankers to issue, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, Registrar to the Issue, and lenders (if required, as per the terms of the agreement) and experts.**

PARTICULARS	REFERENCING
Directors	To be set out in the Key Information Document for the relevant issuance of Debentures.
Auditors	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bankers to issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Trustees	To be set out in the Key Information Document for the relevant issuance of Debentures.
Solicitors /Advocates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Legal Advisors	To be set out in the Key Information Document for the relevant issuance of Debentures.
Lead Manager	To be set out in the Key Information Document for the relevant issuance of Debentures.
Registrar	To be set out in the Key Information Document for the relevant issuance of Debentures.
Lenders of the Issuer	To be set out in the Key Information Document for the relevant issuance of Debentures.
Experts	To be set out in the Key Information Document for the relevant issuance of Debentures.

- 6.29 **The name(s) of the debentures trustee(s), a statement to the effect that debenture trustee(s) has consented to its appointment along with a copy of the agreement executed by the debenture trustee with the issuer in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static quick response code displayed in the issue document.**

Provided that in case the issuer files a general information document or shelf prospectus, the issuer may disclose a copy of the letter obtained from the debenture trustee consenting to its appointment instead of the agreement.

Explanation: In case the issuer files a key information document or tranche prospectus in accordance with these regulations, the issuer shall disclose a copy of the agreement stated above.

The details of the Debenture Trustee, the consent letter from Debenture Trustee, and the Debenture Trustee Agreement shall be set out in the Key Information Document for the relevant issuance of Debentures.

- 6.30 **If the security is backed by a guarantee or letter of comfort or any other document of a similar nature, a copy of the same shall be disclosed. In case such document does not contain the detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the issue document.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- 6.31 **Disclosure of Cash flow with date of interest/dividend/ redemption payment as per day count convention.**

- (a) *The day count convention for dates on which the payments in relation to the non-convertible securities which need to be made, should be disclosed:* To be set out in the Key Information Document for the relevant issuance of Debentures.
- (b) *Procedure and time schedule for allotment and issue of securities should be disclosed:* Please refer Section 9 (*Other Information and Application Process*) the Key Information Document for the relevant issuance of Debentures.
- (c) *Cash flows emanating from the non-convertible securities shall be mentioned in the offer document, by way of an illustration:* To be set out in the Key Information Document for the relevant issuance of Debentures.

- 6.32 **Disclosures pertaining to wilful defaulter:**

- (a) **The following disclosures shall be made if the issuer or its promoter or director is declared wilful defaulter: N.A.**
 - (i) *Name of the bank declaring as a wilful defaulter:* N.A.
 - (ii) *The year in which it was declared as a wilful defaulter:* N.A.
 - (iii) *Outstanding amount when declared as a wilful defaulter:* N.A.
 - (iv) *Name of the entity declared as a wilful defaulter:* N.A.
 - (v) *Steps taken, if any, for the removal from the list of wilful defaulters:* N.A.
 - (vi) *Other disclosures, as deemed fit by the issuer in order to enable investors to take informed decisions:* N.A.
 - (vii) *Any other disclosure as specified by the Board:* N.A.
- (b) **The fact that the issuer or any of its promoters or directors is a wilful defaulter shall be disclosed prominently on the cover page with suitable cross-referencing to the pages:** N.A.

- 6.33 **Undertaking by the Issuer:** Please refer Section 7.1 (*Undertaking by the Issuer*) and the Key Information Document for the relevant issuance of Debentures.

- 6.34 **Risk Factors:** Please refer Section 4 (*General Risks*) and the Key Information Document for the relevant issuance of Debentures.

- 6.35 **Attestation by Directors:** Please refer Section 7.3 (*Attestation*) and the Key Information Document for the relevant issuance of Debentures.

- 6.36 **Other details:**

- (a) ***Creation of Debenture Redemption Reserve (DRR) / Capital Redemption Reserve (CRR) - relevant legislations and applicability:***
 - (i) It is hereby clarified that as on the Effective Date, pursuant to the Companies (Share Capital and Debenture Rules) 2014, non-banking financial companies registered

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with the RBI are exempted from the requirement to maintain a debenture redemption reserve ("**DRR**") in case of privately placed debentures.

- (ii) The Issuer hereby agrees and undertakes that, if required under Applicable Law, it will create a DRR in accordance with the provisions of the Act (and the rules and regulations made thereunder) and the guidelines issued by the relevant Governmental Authorities.
- (iii) If during the tenor of the Debentures, any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR, the Issuer shall abide by such guidelines and shall do all deeds, acts and things as may be required by the Debenture Trustee.
- (iv) In addition to the foregoing, to the extent required by Applicable Law, the Issuer shall invest or deposit amounts up to such thresholds, and in such form and manner and within the time periods, as may be prescribed by Applicable Law, in respect of any amounts of the Debentures maturing in any Financial Year.

(b) ***Issue/instrument specific regulations - relevant details (Companies Act, 2013, guidelines issued by the Reserve Bank of India, etc.):***

The Issue of Debentures shall be in conformity with the applicable provisions of the Companies Act including the relevant notified rules thereunder, the SEBI Debt Listing Regulations, the LODR Regulations, the Debenture Trustees Regulations, the SEBI Listed Debentures Circulars, and other RBI guidelines and SEBI guidelines applicable to issuance of non-convertible debentures by NBFCs on a private placement basis.

(c) ***Default in Payment:***

Please refer the sub-sections named "*Default Interest Rate*" and "*Additional Disclosures (Default in Payment)*" of Section 8.1 (*Summary Terms*).

To be more particularly set out in the Key Information Document for the relevant issuance of Debentures.

(d) ***Delay in Listing:***

Please refer the section named "*Listing (name of stock Exchange(s) where it will be listed and timeline for listing)*" of Section 8.1 (*Summary Terms*) in relation to the listing requirements in respect of the Debentures and section named "*Additional Disclosures (Delay in Listing)*" of Section 8.1 (*Summary Terms*) in respect of the default interest in the event of delay in listing.

To be more particularly set out in the Key Information Document for the relevant issuance of Debentures.

(e) ***Delay in allotment of securities:***

- (i) The Issuer shall ensure that any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements.
- (ii) Any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures shall be deemed to be allotted to the Debenture Holders on the relevant Deemed Date of Allotment. All benefits relating to any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures are available to the Debenture Holders from the relevant Deemed Date of Allotment.

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- (iii) Without prejudice to, and in supplement of, any other provision of the DTD, if the Issuer fails to allot any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures to the Applicants following the date of receipt of the Application Money within the time period prescribed under the Companies Act ("**Allotment Period**"), it shall repay the Application Money to the Applicants within 15 (fifteen) calendar days from the expiry of the Allotment Period ("**Repayment Period**").
- (iv) If the Company fails to repay the Application Money within the Repayment Period, then Company shall be liable to repay the Application Money along with interest at 12% (twelve percent) per annum, gross of withholding taxes, from the expiry of the Allotment Period.
- (f) **Issue details:** Please refer Section 8 (*Terms of the Issue*).
- (g) **Application process:** The application process for the Issue is as provided in Section 9 (*Other Information and Application Process*) of this General Information Document read with the Key Information Document for the relevant issuance of Debentures.
- (h) **Disclosure prescribed under PAS-4 of Companies (Prospectus and Allotment of Securities) Rules, 2014 but not contained in this schedule, if any:** The finalised form of the PPOA prepared in accordance with the Form PAS 4 prescribed under the Companies (Prospectus and Allotment of Securities) Rules, 2014 shall be set out in the Key Information Document for the relevant issuance of Debentures.
- (i) **Project details: gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project:** To be set out in the Key Information Document for the relevant issuance of Debentures.

6.37 Other matters and reports

- (a) **If the proceeds, or any part of the proceeds, of the issue of the debt securities are or is to be applied directly or indirectly:**
 - (i) **in the purchase of any business; or**
 - (ii) **in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith,**

the company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding fifty per cent. thereof, a report made by a chartered accountant (who shall be named in the issue document) upon -
 - (A) **the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of the issue document; and**
 - (B) **the assets and liabilities of the business as on the latest date to which the accounts of the business were made up, being a date not more than one hundred and twenty days before the date of the issue of the issue document.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (b) **In purchase or acquisition of any immoveable property including indirect acquisition of immoveable property for which advances have been paid to third parties, disclosures regarding**
 - (i) **the names, addresses, descriptions and occupations of the vendors;**

- (ii) **the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill;**
- (iii) **the nature of the title or interest in such property proposed to be acquired by the company; and**
- (iv) **the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction:**

Provided that the disclosures specified in sub-clauses (i) to (iv) above shall be provided for the top five vendors on the basis of value viz. sale consideration payable to the vendors.

Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid; and the detailed disclosures as specified in sub-clauses (i) to (iv) above may be provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in sub-section (g) below. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-clauses (i) to (iv) above, to the debenture trustee and confirmation of the same by the debenture trustee.

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (c) **If:**
 - (i) **the proceeds, or any part of the proceeds, of the issue of the debt securities are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and -**
 - (ii) **by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report shall be made by a Chartered Accountant (who shall be named in the issue document) upon –**
 - A. **the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and**
 - B. **the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (d) **The said report shall:**
 - (i) **indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the**

balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and

- (ii) **where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in Section 6.37(c)(ii) above.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (e) **The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed.**

Lending Policy: Please refer Section 10.

Borrowing Policy: CAGL would ensure that both short and long-term funds requirement for its business are made available by way of bank/financial institution borrowings, debentures, bonds, commercial papers, external commercial borrowings, portfolio securitization and assignment transactions etc.

Company shall ensure that sufficient collateral (unencumbered assets) is available to meet expected and unexpected borrowing needs and potential increase in margin requirements over different timeframe. The Company shall always endeavour to maintain CRAR at a minimum threshold of 15%.

- (f) **The aggregate number of securities of the issuer company and its subsidiary companies purchased or sold by the promoter group, and by the directors of the company which is a promoter of the issuer company, and by the directors of the issuer company and their relatives, within six months immediately preceding the date of filing the issue document with the Registrar of Companies are as follows.**

N.A.

- (g) **The matters relating to: (i) Material contracts; (ii) Time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list**

The contracts and documents that are material in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures shall be set out in the Key Information Document for the relevant issuance of Debentures. Such material contracts may be inspected at the registered office of the Company between 10.00 am to 4.00 pm on Business Days.

- (h) **Reference to the relevant page number of the audit report which sets out the details of the related party transactions entered during the three financial years immediately preceding the issue of issue document.**

Please refer page 56 of the audit report for the Financial Year ended March 31, 2024, page 57 of the audit report for the Financial Year ended March 31, 2025, and page 53 of the audit report for the Financial Year ended March 31, 2026, which sets out the details of the related party transactions entered into by the Issuer.

- (i) **The summary of reservations or qualifications or adverse remarks of auditors in the three financial years immediately preceding the year of issue of issue document, and of their impact on the financial statements and financial position of the company, and the corrective steps taken and proposed to be taken by the company for each of the said reservations or qualifications or adverse remarks.**

There are no reservations or qualifications or adverse remarks of auditors in the Financial Years ended March 31, 2026, March 31, 2025 and March 31, 2025.

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(j) **The details of:**

- any inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act, 2013 (18 of 2013) or any previous companies law;
 - prosecutions filed, if any (whether pending or not); and
 - fines imposed or offences compounded,
- in the three years immediately preceding the year of issue of issue document in the case of the issuer being a company and all of its subsidiaries.**

NIL

(k) **The details of acts of material frauds committed against the issuer in the preceding three financial years and current financial year, if any, and actions taken by the issuer**

There are no acts of material frauds committed against the Issuer in the Financial Years ended March 31, 2026, March 31, 2025 and March 31, 2025 and the current Financial Year.

6.38 **Summary Terms:** Please refer Section 8.1 (*Summary Terms*)

6.39 **Details of the issue-wise green shoe option exercised vis-à-vis the base issue size and green shoe portion in issues undertaken in the previous financial year:**

The details of the green shoe option offered/exercised in respect of non-convertible securities issued by the Issuer for the Financial Year ended March 31, 2026.

S. NO.	ISIN	DATE OF ALLOTMENT	TOTAL ISSUE SIZE (IN INR, IN CRORE)	BASE ISSUE SIZE (IN INR, IN CRORE)	GREEN SHOE OPTION (IN INR, IN CRORE)	TOTAL ALLOTMENT (IN INR, IN CRORE)	GREEN SHOE OPTION EXERCISED (IN INR, IN CRORE)
1.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

SECTION 6A: DISCLOSURES IN RESPECT OF COMMERCIAL PAPERS

6A.1 Certain confirmations in respect of commercial papers:

For the purposes of Chapter VI of the Debt Listing Regulations and Regulation 51 of the Debt Listing Regulations, the Issuer confirms:

- (a) that the General Information Document applies for the issuance of CPs;
- (b) for each issuance of CPs, it will issue a Key Information Document with such disclosures as may be specified by the Securities and Exchange Board of India;
- (c) the Issuer has obtained Securities and Exchange Board of India Complaints Redress System (SCORES) authentication, and will use such authentication for the issuance and listing of CPs; and
- (d) in respect of every issuance of CPs, it shall pay the fees specified in Schedule VI of the Debt Listing Regulations prior to this listing of the CPs.

6A.2 Additional disclosures in respect of each tranche of Commercial Papers (CPs):

- (a) *Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.*

To be set out in the Key Information Document for the relevant issuance of CPs.

- (b) *Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years.*

To be set out in the Key Information Document for the relevant issuance of CPs.

- (c) *End-use of funds.*

To be set out in the Key Information Document for the relevant issuance of CPs.

- (d) *Credit Support/enhancement (if any):*

- (i) *Details of instrument, amount, guarantor company*
- (ii) *Copy of the executed guarantee*
- (iii) *Net worth of the guarantor company*
- (iv) *Names of companies to which guarantor has issued similar guarantee*
- (v) *Extent of the guarantee offered by the guarantor company*
- (vi) *Conditions under which the guarantee will be invoked*

To be set out in the Key Information Document for the relevant issuance of CPs.

SECTION 7: UNDERTAKINGS AND DISCLOSURES

7.1 UNDERTAKING BY THE ISSUER

- (a) Investors are advised to read the risk factors (set out in Section 4 (*General Risks*)) carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities/Debentures have not been recommended or approved by the any regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document.

Specific attention of investors is invited to the statement of 'Risk factors' given on page number 15 under the section 'General Risks'.

- (b) The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document/General Information Document contains all information with regard to the Issuer and the Issue, that the information contained in the issue document/General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this issue document/General Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.
- (c) The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the offer document/General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

7.2 UNDERTAKING ON SECURITY

- (a) The assets over which security is proposed to be created to secure the Debentures are sole and absolute property of the Issuer and are free from any mortgage, charge or encumbrance and are not subject to any lis pendens, attachment, or other order or process issued by any Governmental Authority.
- (b) The assets over which security is proposed to be created to secure the Debentures to meet the hundred percent security cover or higher security cover are free from any encumbrances and in case the assets are encumbered, the permissions or consent to create any further charge on the assets has been obtained from the existing creditors to whom the assets are charged, prior to creation of the charge.

7.3 ATTESTATION

The authorised person(s) of the Issuer hereby attest as follows:

- (a) The Issuer is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules and regulations made thereunder.
- (b) The compliance with the Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules does not imply that payment of dividend or interest or repayment of non-convertible securities, is guaranteed by the Central Government.
- (c) The monies received under the offer shall be used only for the purposes and objects indicated in the issue document/General Information Document.
- (d) Whatever is stated in this form/General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form/General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

(e) General Risk:

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 4 (*General Risks*) of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

- (f) The contents of the document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.
- (g) The person(s) set out below are duly authorised to attest to the above by the board of directors or the governing body, as the case may be, by a resolution, a copy of which is also disclosed in Annexure IV of this General Information Document.

On behalf of the Issuer:

**NILESH
SHRIKRISHNA
DALVI**

Digitally signed by NILESH
SHRIKRISHNA DALVI
Date: 2026.05.28 16:20:22
+05'30'

Name: Nilesh Dalvi

Designation: Chief Financial Officer

Date: May 28, 2026

Place: Bengaluru, India

On behalf of the Issuer:

**DEEPTI
R**

Digitally signed
by DEEPTI R
Date: 2026.05.28
16:33:32 +05'30'

Name: Deepti Ramani

Designation: Company Secretary and Compliance
Officer

Date: May 28, 2026

Place: Bengaluru, India

SECTION 8: TERMS OF THE ISSUE

8.1 SUMMARY TERMS

Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year) e.g. 8.70% XXX 2015.	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issuer	CreditAccess Grameen Limited
Type of Instrument	To be set out in the Key Information Document for the relevant issuance of Debentures.
Nature of Instrument (Secured or Unsecured)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Seniority (Senior or Subordinated)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Eligible Investors	As specified in Section 9.15 (<i>Eligible Investors</i>) read with the relevant Key Disclosure Document.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures: (a) the Issuer shall submit all duly completed documents to the BSE, SEBI, ROC or any other Governmental Authority, as are required under Applicable Law and obtain the listing of the Debentures within the timelines prescribed under the SEBI Listing Timelines Requirements ("Listing Period"); (b) the Issuer shall ensure that the Debentures continue to be listed on the wholesale debt market segment of the BSE; and (c) in the event there is any delay in listing of any tranche/series of the Debentures beyond the Listing Period, the Issuer will pay to the relevant Debenture Holders, penal interest of 1% (one percent) per annum over the interest rate set out in the Key Information Document for the relevant issuance of Debentures from the Deemed Date of Allotment until the listing of the Debentures is completed.
Rating of the Instrument	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Size	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum Subscription	To be set out in the Key Information Document for the relevant issuance of Debentures.
Option to retain oversubscription (Amount)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Objects of the Issue / Purpose for which there is requirement of funds	To be set out in the Key Information Document for the relevant issuance of Debentures.
In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	To be set out in the Key Information Document for the relevant issuance of Debentures.
Details of the utilization of the Proceeds	To be set out in the Key Information Document for the relevant issuance of Debentures.

Coupon/Dividend Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Step Up/Step Down Coupon Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Payment Frequency	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Payment Dates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Cumulative / non cumulative, in case of dividend	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon Type (Fixed, floating or other structure)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc).	To be set out in the Key Information Document for the relevant issuance of Debentures.
Day Count Basis (Actual/Actual)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Interest on Application Money	To be set out in the Key Information Document for the relevant issuance of Debentures.
Default Interest Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Tenor	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Amount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Premium/Discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Discount at which security is issued and the effective yield as result of such discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Notification Time (Timelines by which the Issuer need to intimate	To be set out in the Key Information Document for the relevant issuance of Debentures.

investor before exercising the call)	
Face Value	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum subscription amount and in multiples thereafter	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Timing	
1. Issue Opening Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
2. Issue Closing Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
3. Date of earliest closing of the issue, if any.	N.A.
4. Pay-in Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
5. Deemed Date of Allotment	To be set out in the Key Information Document for the relevant issuance of Debentures.
Settlement Mode of the Instrument	Please refer Section 9 (<i>Other Information and Application Process</i>) below along with the Key Information Document for the relevant issuance of Debentures.
Depository	NSDL and CDSL
Disclosure of Interest/Dividend/ redemption dates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Record Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the General Information Document	I. SECURITY To be set out in the Key Information Document for the relevant issuance of Debentures. II. SPECIFIC DISCLOSURES (a) Type of security: To be set out in the Key Information Document for the relevant issuance of Debentures. (b) Type of charge: To be set out in the Key Information Document for the relevant issuance of Debentures. (c) Date of creation of security/ likely date of creation of security: To be set out in the Key Information Document for the relevant issuance of Debentures. (d) Minimum security cover: To be set out in the Key Information Document for the relevant issuance of Debentures. (e) Revaluation: To be set out in the Key Information Document for the relevant issuance of Debentures. (f) Replacement of security: To be set out in the Key Information Document for the relevant issuance of Debentures. (g) Interest over and above the coupon rate: To be set out in the Key Information Document for the relevant issuance of Debentures.

Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the Debenture Trust Deed, the Debenture Trustee Agreement, the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
Conditions Precedent to Disbursement	To be set out in the Key Information Document for the relevant issuance of Debentures.
Conditions Subsequent to Disbursement	To be set out in the Key Information Document for the relevant issuance of Debentures.
Event of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	Please refer Section 8.2.6 (<i>Events of Default</i>) below.
Creation of recovery expense fund	The Issuer hereby undertakes and confirms that it shall, within the time period prescribed under Chapter IV of the SEBI Debenture Trustees Master Circular, establish and maintain the Recovery Expense Fund in such manner/mode as is prescribed under Chapter IV of the SEBI Debenture Trustees Master Circular.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Please refer sections named " <i>Default Interest Rate</i> " and the Key Information Document for the relevant issuance of Debentures.
Provisions related to Cross Default	To be set out in the Key Information Document for the relevant issuance of Debentures.
Roles and Responsibilities of the Debenture Trustee	To be set out in the Key Information Document for the relevant issuance of Debentures.
Risk factors pertaining to the issue	Please refer Section 4 (<i>General Risks</i>).
Governing Law & Jurisdiction	To be set out in the Key Information Document for the relevant issuance of Debentures.
Business Day Convention	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Security Creation)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Default in Payment)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Delay in Listing)	In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, if there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the interest rate in respect of the Debentures set out in the Key Information Document for the relevant issuance of Debentures from the Deemed Date of Allotment until the listing of the Debentures is completed.

Note:

a. If there is any change in coupon rate pursuant to any event including lapse of certain time period or downgrade in rating, then such new coupon rate and events which lead to such change should be disclosed.

b. The list of documents which has been executed in connection with the issue and subscription of debt securities shall be annexed.

c. While the debt securities are secured to the extent of hundred per cent. of the amount of principal and interest or as per the terms of issue document, in favour of debenture trustee, it is the duty of the debenture trustee to monitor that the security is maintained.

d. The issuer shall provide granular disclosures in their General Information Document, with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue".

8.2 TERMS OF THE TRANSACTION DOCUMENTS

8.2.1. Representations and Warranties of the Issuer

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.2. Financial Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.3. Reporting Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.4. Affirmative Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.5. Negative Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6. Events of Default

8.2.6.1. *Consequences and Remedies of an Event of Default*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6.2. *Events of Default*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6.3. *Notice on the Occurrence of an Event of Default*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6.4. *Additional obligations of the Debenture Trustee*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.7. Listing and Monitoring Requirements

To be set out in the Key Information Document for the relevant issuance of Debentures.

SECTION 9: OTHER INFORMATION AND APPLICATION PROCESS

The Debentures being offered as part of the Issue are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of this General Information Document, Application Form and other terms and conditions as may be incorporated in the Transaction Documents. The details of the application process set out in this Section 9 (*Other Information and Application Process*) are applicable for each issuance of a tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, and shall be read with the relevant Key Information Document.

9.1 Mode of Transfer/Transmission of Debentures

The Debentures shall be transferable freely, however, it is clarified that no Investor shall be entitled to transfer the Debentures to a person who is not entitled to subscribe to the Debentures. The Debenture(s) shall be transferred and/or transmitted in accordance with the applicable provisions of the Act and other applicable laws. The Debentures held in dematerialized form shall be transferred subject to and in accordance with the rules/procedures as prescribed by NSDL/CDSL and the relevant DPs of the transferor or transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, amounts due will be paid/redemption will be made to the person, whose name appears in the Register of Debenture Holders maintained by the R&T Agent as on the Record Date, under all circumstances. In cases where the transfer formalities have not been completed by the transferor, claims, if any, by the transferees would need to be settled with the transferor(s) and not with the Issuer. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in dematerialised form. The seller should give delivery instructions containing details of the buyer's DP account to his DP.

9.2 Debentures held in Dematerialised Form

The Debentures shall be held in dematerialised form and no action is required on the part of the Debenture Holder(s) for redemption purposes and the redemption proceeds will be paid by cheque/EFT/RTGS to those Debenture Holder(s) whose names appear on the list of beneficiaries maintained by the R&T Agent. The names would be as per the R&T Agent's records on the Record Date fixed for the purpose of redemption. All such Debentures will be simultaneously redeemed through appropriate debit corporate action.

The list of beneficiaries as of the relevant Record Date setting out the relevant beneficiaries' name and account number, address, bank details and DP's identification number will be given by the R&T Agent to the Issuer. If permitted, the Issuer may transfer payments required to be made in any relation by EFT/RTGS to the bank account of the Debenture Holder(s) for redemption payments.

9.3 Debenture Trustee for the Debenture Holder(s)

The Issuer has appointed the Debenture Trustee to act as trustee for the Debenture Holder(s). The Issuer and the Debenture Trustee have entered/intend to enter into the Debenture Trustee Agreement and the Debenture Trust Deed *inter alia*, specifying the powers, authorities and obligations of the Debenture Trustee and the Issuer. The Debenture Holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Debenture Trustee or any of its agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Debenture Trustee may in its absolute discretion deem necessary or require to be done in the interest of the Debenture Holder(s). Any payment made by the Issuer to the Debenture Trustee on behalf of the Debenture Holder(s) shall discharge the Issuer *pro tanto* to the Debenture Holder(s). The Debenture Trustee will protect the interest of the Debenture Holder(s) in regard to the repayment of principal and coupon thereon and they will take necessary action, subject to and in accordance with the Debenture Trustee Agreement and the Debenture Trust Deed, at the cost of the Issuer. No Debenture Holder shall be entitled to proceed directly against the Issuer unless the Debenture Trustee, having become so bound to proceed, fails to do so. The Debenture Trustee Agreement and the Debenture Trust Deed shall more specifically set out the rights and remedies of the Debenture Holder(s) and the manner of enforcement thereof.

9.4 Sharing of Information

The Issuer may, at its option, but subject to applicable laws, use on its own, as well as exchange, share or part with any financial or other information about the Debenture Holder(s) available with the Issuer, with its

subsidiaries and affiliates and other banks, financial institutions, credit bureaus, agencies, statutory bodies, as may be required and neither the Issuer nor its subsidiaries and affiliates nor their agents shall be liable for use of the aforesaid information.

9.5 **Debenture Holder not a Shareholder**

The Debenture Holder(s) shall not be entitled to any right and privileges of shareholders other than those available to them under the Act. The Debentures shall not confer upon the Debenture Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Issuer.

9.6 **Modification of Debentures**

Any Transaction Document may be modified or amended in accordance with the terms of the relevant Transaction Documents.

9.7 **Right to accept or reject Applications**

The Board of Directors/Committee of Directors reserves its full, unqualified and absolute right to accept or reject any application for subscription to the Debentures, in part or in full, without assigning any reason thereof.

9.8 **Notices**

Any notice, in respect of the Debentures, may be served by the Issuer upon the Debenture Trustee/Debenture Holders in accordance with the terms of the Transaction Documents.

9.9 **Issue Procedure**

Only Eligible Investors as given hereunder may apply for the Debentures by completing the Application Form in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Debentures that can be applied for and the multiples thereof shall be set out in the Application Form. No application can be made for a fraction of a Debenture. Application Forms should be duly completed in all respects and applications not completed in the said manner are liable to be rejected. The name of the Applicant's bank, type of account and account number must be duly completed by the Applicant. This is required for the Applicant's own safety and these details will be printed on the refund orders and /or redemptions warrants.

The Applicant should transfer payments required to be made in any relation by EFT/RTGS, to the bank account as per the details mentioned in the Application Form.

The subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Requirements by placing bids on the EBP Platform during the Issue period. The Issuer will make the bidding announcement on the EBP Platform at least 1 (one) Business Day before initiating the bidding process in accordance with the EBP Requirements. In case the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as an "investor" on the EBP Platform (as a one-time exercise) and also complete the mandatory "know your customer" verification process. The Eligible Investors should also refer to the operational guidelines of the relevant EBP in this respect. The disclosures required pursuant to the EBP Requirements are set out herein below:

Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Interest Rate Parameter	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bid opening and closing date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum Bid Lot	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of bidding in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of allotment in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.

Manner of settlement in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Settlement Cycle	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bid Start Time and End Time	To be set out in the Key Information Document for the relevant issuance of Debentures.
Pay-in date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Anchor Portion Details (if any)	To be set out in the Key Information Document for the relevant issuance of Debentures.

Process flow of settlement:

The Eligible Investors whose bids have been accepted by the Issuer and to whom a signed copy of this Placement Memorandum along with the PPOA have been issued by the Issuer and who have submitted/shall submit the Application Form ("**Successful Bidders**"), shall make the payments in respect of the Application Money in respect of the Debentures towards the allocation made to them, into the bank account of the ICCL, the details of which are as set out in the section named "INSTRUCTIONS" of the Application Form, on or before 10:30 hours on the pay-in date.

The pay-in of the Application Money by the Successful Bidders will be made only from the bank account(s), which have been provided / updated by them in the EBP system. Any amount received from third party accounts or from accounts not specified in the EBP system will be refunded and no allotment will be made against such payments. Upon the transfer of funds into the aforesaid account of ICCL and the Issuer confirming its decision to proceed with the allotment of the Debentures in favour of the Successful Bidders to the ICCL, the R&T Agent and the EBP and initiating the requisite corporate action for allotment of Debentures and credit of the demat letter of allotment into the relevant demat account of the Successful Bidders through the R&T Agent, the R&T Agent shall provide corporate action file along with all requisite documents to the relevant Depositories by 12:00 hours and also intimate the EBP of the aforesaid actions. Upon the Depositories confirming the allotment of the Debentures and the credit of the Debentures into the demat account of the Successful Bidders to EBP, the subscription monies in respect of the Debentures from the aforesaid account of ICCL shall be released into the Issuer's bank account set out in the Key Information Document for the relevant issuance of Debentures.

It must be noted that all funds pay-in obligations need to be fulfilled in totality. Partial fund receipt against any given obligation will be treated as a default and debarment penalties will be applicable as specified by the EBP Requirements and other Applicable Law.

9.10 Eligible Investors should refer to the Operational Guidelines.

The details of the Issue shall be entered on the EBP Platform by the Issuer in accordance with the EBP Requirements and the operational guidelines of the relevant EBP. The Issue will be open for bidding for the duration of the bidding window that would be communicated through the Issuer's bidding announcement on the EBP Platform.

9.11 Application Procedure

The Issue will be open for subscription during the banking hours on each day during the period covered by the Issue Schedule, and the procedure will be subject to the EBP Requirements. Where an Eligible Investor (as defined below) is participating/bidding on the EBP Platform through an arranger or a custodian, such Eligible Investor must follow, and must ensure that the arranger or a custodian representing it, follows, the procedure and the bidding threshold requirements prescribed under the EBP Requirements.

Potential Investors may also be invited to subscribe by way of the Application Form prescribed in the Placement Memorandum during the period between the Issue Opening Date and the Issue Closing Date (both dates inclusive). The Issuer reserves the right to change the issue schedule including the Deemed Date of Allotment at its sole discretion, without giving any reasons.

9.12 Fictitious Applications

All fictitious applications will be rejected. Each Eligible Investor shall provide a confirmation to the EBP that it is not using any software, algorithm, "Bots" or other automation tools, which would give unfair access for placing bids on the EBP Platform.

9.13 Basis of Allotment

Notwithstanding anything stated elsewhere, the Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. The allotment and settlement amount for the bidders shall be determined in accordance with the EBP Requirements and the operational guidelines issued by the relevant EBP. The bids for the purposes allotment and settlement shall be arranged on a "price time priority" basis in accordance with the EBP Requirements. If two or more bids made by Eligible Investors have the same coupon/price/spread and time, then allotment shall be done on a "pro rata" basis. The investors will be required to remit the funds in the account of the ICCL as well as submit the duly completed Application Form along with other necessary documents to the Issuer by the Deemed Date of Allotment.

If so required by the Issuer, within 1 (one) Business Day of completion of the allotment, to enable the Issuer to comply with the requirements applicable to it under the EBP Requirements, successful Applicants shall provide the following details (in the form specified below) to the Issuer:

Details of Investors to whom allotment has been made			
Name	QIB/ Non-QIB	Category i.e. Scheduled Commercial Banks, MF, Insurance Company, Pension Fund, Provident Fund, FPI, PFI, Corporate, Others	Amount invested (in Rs. Crore)

9.14 Payment Instructions

The Application Form should be submitted directly. The entire amount in respect of the Debentures is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date in the account of ICCL mentioned under Section 9.9 (*Issue Procedure*) above.

9.15 Eligible Investors

As prescribed in the EBP Requirements, "Qualified Institutional Buyers" or "QIBs" (as defined in the EBP Requirements) and non-QIBs authorized by an issuer to participate on an issuer on the EBP Platform are eligible participants (i.e., bidders) on an EBP Platform to participate in a particular issue on the EBP Platform. In furtherance of the above, to the extent applicable, the categories of Investors set out in the Key Information Document for the relevant issuance of Debentures ("**Eligible Investors**"), when specifically approached, and identified upfront by the Issuer, shall be eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them and by completing the participation/nodding requirements prescribed for the EBP Platform and/or by submitting all the relevant documents along with the Application Form.

By participating/bidding in the EBP Platform, each Eligible Investor represents and confirms that it has completed all enrollment and "know-your-customer" verification and other requirements prescribed under the EBP Requirements in the manner prescribed in the EBP Requirements. Where an Eligible Investor (as defined below) is participating/bidding on the EBP Platform through an arranger or a custodian, such Eligible Investor must follow, and must ensure that the arranger or a custodian representing it, follows, the procedure and the bidding threshold requirements prescribed under the EBP Requirements.

Investors, who are registered on the EBP Platform and are eligible to make bids for the Debentures of the Issuer and to whom allocation is to be made by Issuer pursuant to selection under the electronic book mechanism for issuance of securities on private placement basis in terms of the EBP Requirements and the Electronic Book Providers shall be considered as "identified persons" for the purposes of Section 42(2) of the Companies Act, 2013, to whom the Issuer shall make private placement of the Debentures and only such "identified persons" shall receive a direct communication from the Issuer with offer to subscribe to the Debentures and only such "identified persons" shall be entitled to subscribe to the Debentures.

Additionally, those arrangers/brokers/intermediaries etc. (as per the defined limits under the EBP Requirements) specifically mapped by the Issuer on the EBP Platform are also eligible to bid/apply/invest for this Issue.

All Eligible Investors are required to check and comply with Applicable Law(s) including the relevant rules / regulations / guidelines applicable to them for investing in this Issue of Debentures. The Issuer, is not in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, nor is the Issuer required to check or confirm the above.

Hosting of this Placement Memorandum on the website of the BSE/EBP should not be construed as an offer or an invitation to offer to subscribe to the Debentures and the Placement Memorandum has been hosted only as this is stipulated under the SEBI Debt Listing Regulations read with the EBP Requirements. Eligible Investors should check their eligibility before making any investment.

All Eligible Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures.

Note: Participation by potential investors in the Issue may be subject to statutory and/or regulatory requirements applicable to them in connection with subscription to Indian securities by such categories of persons or entities. Applicants are advised to ensure that they comply with all regulatory requirements applicable to them, including exchange controls and other requirements. Applicants ought to seek independent legal and regulatory advice in relation to the laws applicable to them.

9.16 Post-Allocation Disclosures by the EBP

Upon final allocation by the Issuer, the Issuer shall disclose the relevant details (such as Issue Size, coupon rate, ISIN, number of successful bidders, category of the successful bidder(s), etc.), in accordance with the EBP Requirements and the operational guidelines of the relevant EBP. The EBP shall upload such data, as provided by the Issuer, on its website to make it available to the public.

9.17 Procedure for Applying for Dematerialised Facility

- (a) The applicant must have at least one beneficiary account with any of the DP's of NSDL/CDSL prior to making the application.
- (b) The applicant must necessarily fill in the details (including the beneficiary account number and DP - ID) appearing in the Application Form under the heading "Details for Issue of Debentures in Electronic/Dematerialised Form".
- (c) Debentures allotted to an applicant will be credited to the applicant's respective beneficiary account(s) with the DP.
- (d) For subscribing to the Debentures, names in the Application Form should be identical to those appearing in the details in the Depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details maintained with the DP.
- (e) Non-transferable allotment advice/refund orders will be directly sent to the applicant by the Registrar and Transfer Agent to the Issue.
- (f) If incomplete/incorrect details are given under the heading "Details for Issue of Debentures in Electronic/Dematerialised Form" in the Application Form, it will be deemed to be an incomplete application and the same may be held liable for rejection at the sole discretion of the Issuer.
- (g) For allotment of Debentures, the address, nomination details and other details of the applicant as registered with his/her DP shall be used for all correspondence with the applicant. The applicant is therefore responsible for the correctness of his/her demographic details given in the Application Form vis-a-vis those with his/her DP. In case the information is incorrect or insufficient, the Issuer would not be liable for the losses, if any.
- (h) The redemption amount or other benefits would be paid to those Debenture Holders whose names appear on the list of beneficial owners maintained by the R&T Agent as on the Record Date. In case of those Debentures for which the beneficial owner is not identified in the records of the R&T Agent

as on the Record Date, the Issuer would keep in abeyance the payment of the redemption amount or other benefits, until such time that the beneficial owner is identified by the R&T Agent and conveyed to the Issuer, whereupon the redemption amount and benefits will be paid to the beneficiaries, as identified.

9.18 Depository Arrangements

The Issuer shall make necessary arrangement with CDSL and NSDL for issue and holding of Debenture in dematerialised form.

9.19 List of Beneficiaries

The Issuer shall request the R&T Agent to provide a list of beneficiaries as at the end of each Record Date. This shall be the list, which will be used for payment or repayment of redemption monies.

9.20 Application under Power of Attorney

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signature(s) of all the authorized signatories of the Investor(s) and the tax exemption certificate/document of the Investor(s), if any, must be lodged along with the submission of the completed Application Form. Further modifications/additions in the power of attorney or authority should be notified to the Issuer or to its agents or to such other person(s) at such other address(es) as may be specified by the Issuer from time to time through a suitable communication.

In case of an application made by companies under a power of attorney or resolution or authority, a certified true copy thereof along with memorandum and articles of association and/or bye-laws along with other constitutional documents must be attached to the Application Form at the time of making the application, failing which, the Issuer reserves the full, unqualified and absolute right to accept or reject any application in whole or in part and in either case without assigning any reason thereto. Names and specimen signatures of all the authorized signatories must also be lodged along with the submission of the completed Application Form.

9.21 Procedure for application by Mutual Funds and Multiple Applications

In case of applications by mutual funds and venture capital funds, a separate application must be made in respect of each scheme of an Indian mutual fund/venture capital fund registered with the SEBI and such applications will not be treated as multiple application, provided that the application made by the asset management company/trustee/custodian clearly indicated their intention as to the scheme for which the application has been made.

The Application Forms duly filled shall clearly indicate the name of the concerned scheme for which application is being made and must be accompanied by certified true copies of:

- (a) SEBI registration certificate
- (b) Resolution authorizing investment and containing operating instructions
- (c) Specimen signature of authorized signatories

9.22 Documents to be provided by Investors

Investors need to submit the following documents, as applicable:

- (a) Memorandum and Articles of Association or other constitutional documents
- (b) Resolution authorising investment
- (c) Certified true copy of the Power of Attorney to custodian
- (d) Specimen signatures of the authorised signatories
- (e) SEBI registration certificate (for Mutual Funds)
- (f) Copy of PAN card
- (g) Application Form (including EFT/RTGS details)

9.23 Applications to be accompanied with Bank Account Details

Every application shall be required to be accompanied by the bank account details of the applicant and the magnetic ink character reader code of the bank for the purpose of availing direct credit of redemption amount and all other amounts payable to the Debenture Holder(s) through cheque/EFT/RTGS.

9.24 **Succession**

In the event of winding up of a Debenture Holder (being a company), the Issuer will recognise the legal representative as having title to the Debenture(s). The Issuer shall not be bound to recognize such legal representative as having title to the Debenture(s), unless they obtain legal representation, from a court in India having jurisdiction over the matter.

The Issuer may, in its absolute discretion, where it thinks fit, dispense with production of such legal representation, in order to recognise any person as being entitled to the Debenture(s) standing in the name of the concerned Debenture Holder on the production of sufficient documentary proof and an indemnity.

9.25 **Mode of Payment**

All payments must be made through cheque(s) demand draft(s), EFT/RTGS as set out in the Application Form.

9.26 **Effect of Holidays**

Please refer Section 8.1 (*Summary Terms*).

9.27 **Tax Deduction at Source**

To be set out in the Key Information Document for the relevant issuance of Debentures.

9.28 **Allotment**

The Issuer shall ensure that the Debentures are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements.

9.29 **Deemed Date of Allotment**

All the benefits under the Debentures will accrue to the Investors from the specified Deemed Date of Allotment. The Deemed Date of Allotment will be set out in the Key Information Document for the relevant issuance of Debentures.

9.30 **Record Date**

The Record Date will be set out in the Key Information Document for the relevant issuance of Debentures.

9.31 **Refunds**

For applicants whose applications have been rejected or allotted in part, refund orders will be dispatched within 7 (seven) days from the Deemed Date of Allotment of the Debentures.

In case the Issuer has received money from applicants for Debentures in excess of the aggregate of the application money relating to the Debentures in respect of which allotments have been made, the R&T Agent shall upon receiving instructions in relation to the same from the Issuer repay the moneys to the extent of such excess, if any.

9.32 **Interest on Application Money**

Please refer Section 8.1 (*Summary Terms*).

9.33 **PAN Number**

Every applicant should mention its Permanent Account Number ("PAN") allotted under Income Tax Act, 1961, on the Application Form and attach a self-attested copy as evidence. Application forms without PAN will be considered incomplete and are liable to be rejected.

9.34 Payment on Redemption

Payment on redemption will be made by way of cheque(s)/redemption warrant(s)/demand draft(s)/credit through RTGS system/funds transfer in the name of the Debenture Holder(s) whose names appear on the list of beneficial owners given by the Depository to the Issuer as on the Record Date.

The Debentures shall be taken as discharged on payment of the redemption amount by the Issuer on maturity to the registered Debenture Holder(s) whose name appears in the Register of Debenture Holder(s) on the Record Date. On such payment being made, the Issuer will inform NSDL/CDSL and accordingly the account of the Debenture Holder(s) with NSDL/CDSL will be adjusted.

On the Issuer dispatching the amount as specified above in respect of the Debentures, the liability of the Issuer shall stand extinguished.

Disclaimer: Please note that only those persons to whom this General Information Document has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is only indicative, and an investor is required to provide all those documents / authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to, revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Provisions in respect of investment by investors falling in the categories mentioned above are merely indicative and the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

SECTION 10: SPECIFIC DISCLOSURES REQUIRED FROM NBFCs

10.1 Details with regard to the lending done by the Issuer out of the issue proceeds of debt securities in last three years, including details regarding the following:

10.1.1. Lending policy: Should contain overview of origination, risk management, monitoring and collections:

CA Grameen has two distinct lending models to cater to the needs of its customer:

I. Group Lending Model

Loans are offered to financially excluded women in rural and urban locations to cater to their financial needs through Group Lending (GL) model. Loans are provided through the joint liability model (JLG) to women, who normally do not have any collateral to offer as security.

II. Individual Lending Model

Loans given under Group Lending Model are not able to meet the requirements of graduated customers who want higher credit to expand their business. This limitation in Group lending model led to the rise of individual lending model in CA Grameen to meet the higher credit requirements of matured customers. Retail Finance (RF) targets customers who have high entrepreneurial skills, have graduated from the JLG model, and can take larger loans in their individual capacity. In addition, there is a big segment of customers in our catchments, who are underserved for Individual loans like housing, small mortgage loans, gold loans, vehicle loans etc., due to various challenges including geographic reach by other players. CAGL aspires to offer various credit and non-credit products to such underserved customer segments too. Basis experiences and learnings from running the individual loans business, CA Grameen now follows a hybrid branch model where GL branches will offer both group loans and specific individual loans like Unnati, two-wheeler and Vishesh explained in the sections below. RF branches are envisaged to offer primarily secured products to existing GL customers of CA Grameen and open market customers. Leads sourced for products like Loan Against Property (LAP) & Home Loans (HL) will be picked up and serviced by the retail finance team who are well trained with the required skill sets.

As NBFC-MFI, CA Grameen is prone to significant credit risk. Credit risk is the largest source of risk and hence a specific focus on identification, measurement, monitoring and mitigation of credit risk is important. Definition: Credit Risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers. In company's portfolio, losses stem from outright default due to inability or unwillingness of a customer to meet commitments in relation to lending. Alternatively, losses result from reduction in portfolio value arising from actual or perceived deterioration in Credit quality.

Credit Risk Management Strategies

1. The company shall ensure required expertise and capability to develop systems, procedures and tools to effectively manage the credit risk
2. The company shall also develop the skills and capabilities of associated staff in the process of measuring, monitoring and controlling Credit Risk and thus implement the tool/model in the organization.
3. The company shall specify the acceptable level of risk-reward trade-off for its various products and activities where monies are exposed to Credit Risk. This would necessarily translate into identification of target geographies/markets and business sectors, preferred levels of diversification and concentration, the cost of capital and cost of bad debts.
4. In the credit policy it will be addressed by way of deciding the thrust and restricted areas of lending, statutory, and regulatory restrictions, exposure norms, criteria of lending etc.
5. Risk Management Guidelines issued by RBI shall continue to act as a guiding factor while formulating and implementing the risk system. The company shall continue to comply with all statutory and regulatory guidelines/ restrictions as stipulated by RBI, MFIN etc. from time to time.

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6. Keeping in view the performance of different products/geographies/segment and the risk perceived in the segment, the company may define exposure ceiling for aggregate commitments to specific geographies/ products/ segments, categories of borrowers etc

7. Company has defined delegated power of officers in various designations (BM /AM/Divisional or Zonal/ Business Head) for sanction of credit proposals. Based on risk profile and other factors, delegated power for loan advances is reviewed by the Board of Directors from time to time.

8. Company shall ensure geographical concentration limits as specified in company's risk appetite statement / document

The detailed risk management policy and other important policies of the company are available at the company website: <https://www.creditaccessgrameen.in/governance/policies/>

10.1.2. Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.:

Please refer Section 6.25 (*Related party transactions entered during the preceding three financial years and current financial year with regard to loans made or, guarantees given or securities provided*).

10.1.3. Classification of loans/ advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.:

Please refer Section 10.3.

10.1.4. Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time:

Particulars	INR (in Crore)
Total Advances to twenty largest borrowers	3.96
Percentage of Advances to twenty largest borrowers to Total Advances of the applicable NBFC	0.01%

10.1.5. Details of loans, overdue and classified as non-performing in accordance with RBI stipulations:

Please refer Section 10.3.

10.2 In order to allow investors to better assess the debt securities issued by the NBFC/ HFC, the following disclosures shall also be made by such Issuer:

10.2.1. A portfolio summary with regard to industries/ sectors to which borrowings have been made:

Amt Rs crs	Mar-26
JLG-Family Welfare Products	75.14
JLG-Emergency Loan Product	4.66
JLG-Home Improvement Products	1,590.48
JLG-Income Generation Loan Products	22,557.01
Retail Loans	5,362.49
Total AUM	29,589.77

Please also refer to Section 10.3.3 below.

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10.2.2. NPA exposures of the issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Issuer:

Amt Rs crs	Mar-26	Mar-25	Mar-24
GNPA (Stage 3)	927.55	1,229.13	303.66
GNPA (Stage 3) %	3.17%	4.76%	1.18%
Provisioning-Stage 3	606.63	796.86	214.25
NNPA	320.92	432.26	89.41
NNPA %	1.12%	1.73%	0.35%

10.2.3. Quantum and percentage of secured vis-à-vis unsecured borrowings made:

Amt Rs crs	Outstanding as on March 31, 2026
Secured Borrowings	21,783.59
Unsecured Borrowings	200.81
Total Borrowings	21,984.40

10.2.4. Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI:

N.A.

10.3 Classification of loans/ advances given according to:

10.3.1. Type of loans:

Details of types of loans

S. NO.	TYPE OF LOANS	INR (IN CRORE) MAR-26	INR (IN CRORE) MAR-25	INR (IN CRORE) MAR-24
1	Secured	545.54	364.67	172.43
2	Unsecured	29,044.23	25,583.13	26,541.98
	Total assets under management (AUM)*^	29,589.77	25,947.80	26,714.41

**Information required at borrower level (and not by loan account as customer may have multiple loan accounts);*

^Issuer is also required to disclose off balance sheet items;

10.3.2. Denomination of loans outstanding by loan-to-value:

Details of LTV

S. No.	LTV (at the time of origination)	Percentage of AUM
1.	Up to 40%	0.71%
2.	40-50%	0.68%
3.	50-60%	0.29%

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4.	60-70%	0.09%
5.	70-80%	0.02%
6.	80-90%	0.00%
7.	>90%	0.05%
8.	Unsecured	98.16%
	Total	100.00%

10.3.3. Sectoral exposure:

Details of sectoral exposure

S. No.	Segment-wise break-up of AUM	Percentage of AUM
1.	Retail	
(A)	Mortgages (home loans and loans against property)	1.79%
(B)	Gold loans	0.00%
(C)	Vehicle finance	0.05%
(D)	MFI	81.88%
(E)	MSME	14.42%
(F)	Capital market funding (loans against shares, margin funding)	0.00%
(G)	Others	1.86%
2.	Wholesale	
(A)	Infrastructure	0.00%
(B)	Real estate (including builder loans)	0.00%
(C)	Promoter funding	0.00%
(D)	Any other sector (as applicable)	0.00%
(E)	Others	0.00%
	Total	100.0%

Certain additional details are set out below:

S. No.	Segment-wise break-up of AUM	Percentage of AUM Mar-26	Percentage of AUM Mar-25	Percentage of AUM Mar-24
1.	Group Loan			
(A)	Family Welfare Products	0.25%	0.25%	0.28%
(B)	Emergency Loan Product	0.02%	0.00085%	0.02%
(C)	Home Improvement Products	5.38%	4.25%	4.44%
(D)	Income Generation Loan Products	76.23%	89.55%	92.61%
2	Retail Finance	18.12%	5.95%	2.65%

10.3.4. Denomination of loans outstanding by ticket size*:

Details of outstanding loans category wise:

S. No.	Ticket size (at the time of origination)	Percentage of AUM Mar-26	Percentage of AUM Mar-25	Percentage of AUM Mar-24
1.	Up to INR 1 lakh	65.12%	71.89%	84.87%
2.	INR 1-2 lakh	30.96%	26.05%	14.45%

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3.	INR 2-5 Lakh	2.51%	1.04%	0.22%
4.	INR 5-10 Lakh	1.18%	0.89%	0.39%
5.	INR 10-25 Lakh	0.23%	0.13%	0.06%
6.	INR 25-50 Lakh	-	-	-
7.	INR 50 Lakh - 1 crore	-	-	-
8.	INR 1-5 crore	-	-	-
9.	INR 5-25 crore	-	-	-
10.	INR 25-100 crore	-	-	-
11.	> INR 100 crore	-	-	-
	Total	100%	100%	100%

* Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts);

10.3.5. Geographical classification of borrowers:

Top 5 states borrower wise

S. No.	Top 5 States	Percentage of AUM Mar-26	Percentage of AUM Mar-25	Percentage of AUM Mar-24
1.	KARNATAKA	29.39%	31.09%	31.75%
2.	MAHARASHTRA	21.97%	21.49%	20.62%
3.	TAMIL NADU	17.58%	18.98%	20.11%
4.	MADHYA PRADESH	8.51%	8.05%	6.28%
5.	BIHAR	4.79%	4.79%	5.56%
	Total	82.25%	84.40%	84.31%

10.3.6. Details of loans overdue and classified as non-performing in accordance with RBI's stipulations:

Movement of gross NPA and Movement of Provisions

Movement of NPAs *	Mar-26
(i) Net NPAs to Net Advances (%)	1.13%
(ii) Movement of NPAs (Gross):	
Opening balance	1,225.60
Additions during the year	1,804.97
Reductions during the year	2,108.32
Closing balance	922.25
(iii) Movement of Net NPAs	
Opening balance	428.72
Additions during the year (net)	(204.47)
Reductions during the year	(91.33)
Closing balance	315.58
(iv) Movement of provisions for NPA	
Opening balance	796.87
Provisions made during the year	2,009.44
Write-off/ write-back of excess provisions	2199.65
Closing balance	606.66

Represents Stage 3 loans Group Loans 60+dpd & Retails Loans 90+ dpd)

10.3.7. Segment-wise gross NPA:

Segment wise gross NPA*

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S. No.	Segment-wise Gross NPA	Gross NPA (%)
1.	Retail	
(A)	Mortgages (home loans and loans against property)	1.51%
(B)	Gold loans	0.00%
(C)	Vehicle finance	5.52%
(D)	MFI	2.56%
(E)	MSME	1.04%
(F)	Capital market funding (loans against shares, margin funding)	0.00%
(G)	Others	0.30%
2.	Wholesale	
(A)	Infrastructure	0.00%
(B)	Real estate (including builder loans)	0.00%
(C)	Promoter funding	0.00%
(D)	Any other sector (as applicable)	0.00%
(E)	Others	0.00%
	Total NPA	2.28%

10.3.8. Residual maturity profile of assets and liabilities (in line with the RBI format):

Residual maturity profile of assets and liabilities (INR Crores)

Category	Up to 30/31 Days	Over One Month To 2 Months	Over 2 Months To 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 Year	Over 1 Year up to 3 Years	Over 3 Years up to 5 Years	Over 5 Years	Total
Borrowings	914.04	960.68	1,559.71	2,733.32	6,761.25	9,337.61	1,320.59	53.93	24,555.17
-Other than foreign currency liability	882.20	821.32	1,429.65	2,601.71	4,621.47	7,092.39	24.94	-	18,355.88
FCL (Foreign currency liability)	31.84	139.36	130.06	131.61	2,139.78	2,245.22	1,295.65	53.93	6,199.29
FCA (Foreign Currency Assets)	-	-	-	-	-	-	-	-	-
Advances	1,488.29	1,325.58	1,374.99	4,058.40	7,303.99	11,763.91	449.42	158.15	29,411.02
Investments	347.27	-	250.00	338.12	139.95	-	-	0.01	1,422.62

10.4 Details of borrowings granted by issuer

10.4.1. Portfolio Summary of borrowings made by issuer

Please refer Section 10.3 above.

10.4.2. Quantum and percentage of secured vs. unsecured borrowings

Please refer Section 10.3 above.

10.5 Disclosure of latest ALM statements to stock exchange:

N.A

SECTION 11: DECLARATION

The person(s) authorised by the Issuer hereby attest as follows:

- A. The Issuer has complied with the provisions of the Companies Act, 2013 and the rules made hereunder.
- B. The compliance with the Companies Act, 2013 and the rules made thereunder do not imply that payment of dividend or interest or repayment of the Debentures, if applicable, is guaranteed by the Central Government.
- C. The monies received under the offer shall be used only for the purposes and objects indicated in this General Information Document.
- D. The Issuer has complied with, and nothing in the General Information Document is contrary to, the provisions of Companies Act, 2013, the Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, and the rules and regulations made thereunder.
- E. The contents of the document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

I am authorized by the Board of Directors of the Issuer *vide* resolution number 06 dated December 10, 2025 read with the resolution dated May 14, 2026 of the executive, borrowings and investment committee of the board of directors of the Issuer, to sign this General Information Document 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.

Whatever is stated in this General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this General Information Document.

The Issuer declares that all the relevant provisions in the regulations/guideline issued by SEBI and other applicable laws have been complied with and no statement made in this General Information Document is contrary to the provisions of the regulations/guidelines issued by SEBI and other applicable laws, as the case may be. The information contained in this General Information Document is as applicable to privately placed debt securities and subject to the information available with the Issuer. The extent of disclosures made in this General Information Document is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

On behalf of the Issuer:

**NILESH
SHRIKRISH
NA DALVI**
Digitally signed by
NILESH
SHRIKRISHNA DALVI
Date: 2026.05.28
16:21:09 +05'30'

Name: Nilesh Dalvi
Designation: Chief Financial Officer
Date: May 28, 2026
Place: Bengaluru, India

On behalf of the Issuer:

**DEEPTI
R**
Digitally signed
by DEEPTI R
Date: 2026.05.28
16:34:14 +05'30'

Name: Deepti Ramani
Designation: Company Secretary and Compliance
Officer
Date: May 28, 2026
Place: Bengaluru, India

ANNEXURE I: FINANCIAL STATEMENTS OF ALONG WITH AUDIT REPORTS, SCHEDULES, FOOTNOTES, SUMMARY ETC.

AUDITED FINANCIAL STATEMENTS OF MARCH 31, 2026

The audited financial statements of the year ending March 31, 2026 are attached separately, and are also available at: <https://caglcloud.grameenkoota.in/s/jrlobblcgos5hde>

AUDITED FINANCIAL STATEMENTS OF MARCH 31, 2025

The audited financial statements of the year ending March 31, 2025 are attached separately, and are also available at: <https://caglcloud.grameenkoota.in/s/fawjimg4wgvf0ax>

AUDITED FINANCIAL STATEMENTS OF MARCH 31, 2024

The audited financial statements of the year ending March 31, 2024 are attached separately, and are also available at: <https://caglcloud.grameenkoota.in/s/mcpjigtg5uc12k2>

ANNEXURE II: DISCLOSURES PURSUANT TO THE SEBI DEBENTURE TRUSTEES MASTER CIRCULAR

- (a) **Details of assets, movable property and immovable property on which charge is proposed to be created**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (b) **Title deeds (original/ certified true copy by issuers/ certified true copy by existing charge holders, as available) or title reports issued by a legal counsel/ advocates, copies of the relevant agreements/ Memorandum of Understanding**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (c) **Copy of evidence of registration with Sub-registrar, Registrar of Companies, Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI), etc.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (d) **For unencumbered assets, an undertaking that the assets on which charge is proposed to be created are free from any encumbrances**

To be set out in the Key Information Document for the relevant issuance of Debentures.

- (e) **For encumbered assets, on which charge is proposed to be created, the following consents along-with their validity as on date of their submission:**

- (i) **Details of existing charge over the assets along with details of charge holders, value/ amount, copy of evidence of registration with Sub-registrar, Registrar of Companies, CERSAI, Information Utility (IU) registered with Insolvency and Bankruptcy Board of India (IBBI) etc. as applicable:** To be set out in the Key Information Document for the relevant issuance of Debentures.

- (ii) **Consent/ No-objection certificate (NOC) from existing charge holders for further creation of charge on the assets or relevant transaction documents wherein existing charge holders have given conditional consent/ permission to the Issuer to create further charge on the assets, along-with terms of such conditional consent/ permission, if any:** To be set out in the Key Information Document for the relevant issuance of Debentures.

- (iii) **Consent/ NOC from existing unsecured lenders, in case, negative lien is created by Issuer in favour of unsecured lenders:** To be set out in the Key Information Document for the relevant issuance of Debentures.

- (f) **In case of personal guarantee or any other document/ letter with similar intent is offered as security or a part of security:**

- (i) **Details of guarantor viz. relationship with the Issuer:** To be set out in the Key Information Document for the relevant issuance of Debentures.

- (ii) **Net worth statement (not older than 6 months from the date of debenture trustee agreement) certified by a chartered accountant of the guarantor:** To be set out in the Key Information Document for the relevant issuance of Debentures.

- (iii) **List of assets of the guarantor including undertakings/ consent/ NOC as per para 2.1(b) and 2.1(c) of Chapter II of the SEBI Debenture Trustees Master Circular:** To be set out in the Key Information Document for the relevant issuance of Debentures.

- (iv) **Conditions of invocation of guarantee including details of put options or any other terms and conditions which may impact the security created:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

- (v) **List of previously entered agreements for providing guarantee to any other person along with an undertaking that there are no agreements other than those provided in the list, if any:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (g) **In case of corporate guarantee or any other document/ letter with similar intent is offered as security or a part of security:**
 - (i) **Details of guarantor viz. holding/ subsidiary/ associate company etc:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (ii) **Audited financial statements (not older than 6 months from the date of debenture trustee agreement) of guarantor including details of all contingent liabilities:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (iii) **List of assets of the guarantor along-with undertakings/consent/NOC as per para 2.1(b) and 2.1(c) of Chapter II of the SEBI Debenture Trustees Master Circular:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (iv) **Conditions of invocation of guarantee including details of put options or any other terms and conditions which may impact the security created:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (v) **Impact on the security in case of restructuring activity of the guarantor:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (vi) **Undertaking by the guarantor that the guarantee shall be disclosed as "contingent liability" in the "notes to accounts" of financial statement of the guarantor:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (vii) **Copy of Board resolution of the guarantor for the guarantee provided in respect of the debt securities of the Issuer:** To be set out in the Key Information Document for the relevant issuance of Debentures.
 - (viii) **List of previously entered agreements for providing guarantee to any other person along with an undertaking that there are no agreements other than those provided in the list, if any:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (h) **In case of any other contractual comforts/ credit enhancements provided for or on behalf of the issuer, it shall be required to be legal, valid and enforceable at all times, as affirmed by the issuer. In all other respects, it shall be dealt with as specified above with respect to guarantees:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (i) **In case securities (equity shares, etc.) are being offered as security then a holding statement from the depository participant along with due pledge of such securities in favour of Debenture Trustee in the depository system shall be ensured:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (j) **Details of any other form of security being offered viz. Debt Service Reserve Account etc.:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (k) **Any other information, documents or records required by debenture trustee with regard to creation of security and perfection of security:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (l) **Declaration:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (m) **Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s):** To be set out in the Key Information Document for the relevant issuance of Debentures.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

- (n) **Details of security to be created:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (o) **Process of due diligence carried out by the debenture trustee:** To be set out in the Key Information Document for the relevant issuance of Debentures.
- (p) **Due diligence certificates as per the format specified in the SEBI Debenture Trustees Master Circular and in the Debt Listing Regulations:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE III: SHAREHOLDING PATTERN

The shareholding pattern of the Issuer as of the last quarter end, i.e., March 31, 2026 is as follows:

Category	No. of Shares	% To Equity
FOREIGN PROMOTER BODIES CORPORATES	10,61,09,028	66.24%
MUTUAL FUNDS	1,59,36,157	9.95%
ALTERNATIVE INVESTMENT FUND	18,62,035	1.16%
QUALIFIED INSTITUTIONAL BUYER	23,64,021	1.48%
NBFC	316	0.00%
FOREIGN PORTFOLIO	2,07,24,919	12.94%
DIRECTORS	1,375	0.00%
KEY MANAGEMENT PERSONNEL	44,865	0.03%
RESIDENT INDIVIDUALS	1,07,71,659	6.72%
EMPLOYEES	6,60,638	0.41%
NON RESIDENT INDIAN NON REPATRIABLE	4,06,437	0.25%
NON RESIDENT INDIANS	4,22,812	0.26%
FOREIGN NATIONALS	13	0.00%
BODIES CORPORATES	6,78,641	0.42%
H U F	2,09,611	0.13%
CLEARING MEMBERS	548	0.00%
TRUSTS	2,956	0.00%
Total	16,01,96,031	100%

ANNEXURE IV: COPIES OF RESOLUTION(S)

Attached separately.

ANNEXURE V: RELATED PARTY TRANSACTIONS

Financial Year 2023-24:

Attached separately. Please also refer note #37 (Page 57 of the audited financial statements for the financial year ended March 31, 2024)

Financial Year 2024-25:

Attached separately. Please also refer note #37 (Page 57 of the audited financial statements for the financial year ended March 31, 2025)

Financial Year 2025-26:

Attached separately. Please also refer note #37 (Page 53 of the audited financial statements for the financial year ended March 31, 2026)

Financial Year 2026-27 (Current Year):

Not applicable as no information is available as of the date of this General Information Document for the current Financial Year.