

Ref no: 3563/STCL /DT/2023-24

Date: July 24, 2023

To,
CreditAccess Grameen Limited
2nd Floor, No. 49, 46th Cross, 8th Block,
Jayanagar, Bangaluru Urban, Karnataka
BANGALORE - 560071

Dear Sir/Madam,

Sub: No Objection Certificate for satisfaction of Charge ID 100363432 created to secure Non-Convertible Debentures ("NCDs") of total aggregating to Rs.100 Crores issued by CreditAccess Grameen Limited ("Company")

We are acting as Debenture Trustee for the issuance of 1,000 (One Thousand) 9.95% secured, listed, redeemable, rated, non-convertible debentures of a nominal face value of Rs. 10,00,000 (Indian Rupees Ten Lakhs only) each on a private placement basis, aggregating to Rs. 100,00,00,000 (Indian Rupees One Hundred Crores only) allotted by **CreditAccess Grameen Limited ("the Company")** pursuant to Debenture Trust Deed dated July 24, 2020.

We are in receipt of an email dated July 19, 2023 from the company stating that the following Debentures are redeemed and hence they require our no-objection for charge satisfaction of the aforesaid Debentures:

Sr. No.	Description.	Nature	ISIN	Amount (Rs. in crore)	Date of Redemption
1	CREDITACCESS GRAMEEN LIMITED 9.95 LOA 21AP23 FVRS10LAC	Private Placement	INE741K07314	100	April 21, 2023

In view of the above and based on the Debenture Holder's confirmation, we hereby convey our no objection for satisfying the Charge ID No. **100363432** pertaining to the aforesaid debentures, registered with Registrar of Companies, since we are in receipt of reasonable evidence towards redemption.

The Company is requested to comply with the necessary procedural formalities within stipulated timelines for release including execution/registration of release documents, if required. Also, the company is advised to file form CHG – 4 with the Registrar of Companies to complete the satisfaction of the said charge.

Yours faithfully,

For SBICAP Trustee Company Limited**Authorised Signatory**