



IPO

INITIAL PUBLIC OFFER



CreditAccess Grameen Limited

Issue Period	- 08 AUG TO 10 AUG 2018	Issue Size	- 1,02,81,317 Eq Shares (Rs.1130.00 cr)
Issue Price	- Rs.418 - Rs.422 per Eq Share	Market Lot	- 35 Equity Shares
Face Value	- Rs 10 per Eq Share	Listing at	- BSE, NSE

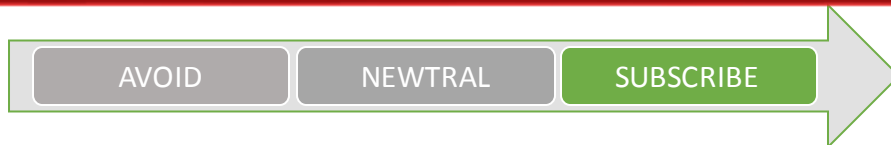
COMPANY PROFILE

Incorporated in 1991, Bengaluru based CreditAccess Grameen Limited is a company engaged in providing micro-loans to women in Rural Areas in India. According to CRISIL Research, as of March 31, 2017, the company is third largest NBFC-MFI in gross loan portfolio in the country. The company primarily focuses on providing income generating loans to women with low annual household income in Rural Areas. It also provides other types of loans for family welfare, home improvement and emergency funds. The loans are provided primarily under the joint liability group ("JLG") model. Income generation loans comprise 87.02% the total JLG loan portfolio. Presently the company covers 132 districts in the eight states (Chhattisgarh, Goa, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Odisha, Tamil Nadu,) and Puducherry. It has a network of 516 branches and 4,544 loan officers. The Gross AUM was ₹49,746.61 million as of March 31, 2018. The loan disbursements were ₹33,488.46 million, ₹34,026.29 million and ₹60,817.22 million, the financial years ended March 31, 2016, 2017 and 2018 respectively. The net interest income was ₹2,487.04 million, ₹3,852.04 million and ₹5,109.85 million for the fiscal years ended March 31, 2016, 2017 and 2018 respectively.

THE OBJECT OF THE ISSUE

The net Proceeds from the Fresh Issue will be utilized towards augmenting the capital base to meet future capital requirements of the company which are expected to arise out of growth in the Company's assets, primarily the Company's loans and advances and other investments.

OUR RECOMMENDATION



COMPANY NAME	ISSUE PERIOD	ISSUE PRICE	MARKET LOT	CRISIL RATING
CREDITACCESS GRAMEEN LTD	08 AUG TO 10 AUG 2018	Rs.418 - Rs.422	35 Shares	--

**Kindly note that only ASBA application will be accepted for IPO

QIB (more than Rs/- 200,000/-)

50% of Net Issue size

Non-Institutional (more than Rs/-200,000/-)

15% of Net Issue size

Retail (up to Rs/-200,000/-)

35% of Net Issue size

FOR QUERIES CONTACT IPO DESK AT :

Phone: 0731- 4797240/236/232/234, Mobile: 9981044499



Disclaimer: Investment in securities is subject to market risk

INDIRA SECURITIES PVT. LTD.

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