

**ISSUE OF COMMERCIAL PAPER (CP):****Letter Of Offer****PART 1**

Proposed Date Of Issue	:	07/02/2025	
Credit Rating For CP	:	A1+ by ICRA	A1+ by CRISIL
Date Of Rating	:	04/02/2025	04/02/2025
Validity for issuance	:	3 months	60 calendar days
Validity period for rating	:	1 year	1 year
For Amount	:	Rs. 2,000 Crores	Rs. 2,000 Crores
Conditions(If Any)	:	NA	NA
Exact purpose of issue of CP	:	For Repayment of Existing Debt and Working Capital Requirement	
Credit Support (if any)	:	No	
a) Description of Instrument	:	N.A.	
b) Amount	:	N.A.	
c) Issued By	:	N.A.	
d) In Favour of	:	N.A.	
Net Worth of the Guarantor Company	:	N.A.	
Name of Companies To Which Guarantor has Issued Similar Guarantee	:	N.A.	
Extent of the Guarantee Offered By The Guarantor company:	:	N.A.	
Conditions Under Which The Guarantee Will be Invoked	:	N.A.	
Details of Current Tranche	:		

ISIN	AMOUNT (in Rs crs)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE02JD14583	100	09/05/2025	ICRA A1+ CRISIL A1+	1 year 1 year	ICRA CRISIL

Name and Address of the Trustee	:	N.A.
Listing	:	Proposed to be listed
Issuing and Paying Agent	:	ICICI Bank Limited , ICICI BANK LTD, GODREJ IT PARK, VIKHROLI (W), MUMBAI
Market Conventions	:	FIMMDA CONVENTIONS
CP Borrowing Limit	:	Rs. 2,000 Crores
Supporting Board Resolution for CP Borrowing-Resolution Dated	:	30/04/2024
Total CP Outstanding (As on Date)	:	Rs. 500 Crores

**Details of CP issued during the last 15 months : \***

ISIN	ISSUE DATE	AMOUNT (in Rs crs)	MATURITY DATE	AMOUNT O/S (in Rs crs)	IPA	CRA	RATING	RATED AMOUNT (in Rs crs)
INE02JD14310	23/11/2023	200	22/02/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14328	24/11/2023	50	23/02/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14328	30/11/2023	25	23/02/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14336	04/12/2023	100	28/02/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14344	06/12/2023	100	06/03/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14351	19/01/2024	20	22/04/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14369	05/02/2024	100	06/05/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14377	16/02/2024	100	17/05/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14385	20/02/2024	25	16/05/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14393	21/02/2024	100	22/05/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14401	23/02/2024	75	17/02/2025	75	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14419	04/03/2024	75	03/06/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14427	12/03/2024	100	11/06/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14435	15/03/2024	150	13/03/2025	150	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14443	10/05/2024	100	09/08/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000

INE02JD14450	17/05/2024	200	16/08/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14468	03/06/2024	100	02/09/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14476	04/06/2024	100	03/09/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14484	12/06/2024	100	11/09/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02JD14500	10/07/2024	100	31/01/2025	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14492	12/07/2024	75	07/02/2025	75	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14518	08/08/2024	100	07/11/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14526	09/08/2024	100	08/11/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14500	09/08/2024	50	31/01/2025	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14534	29/08/2024	25	28/11/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14542	02/09/2024	200	02/12/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14559	12/09/2024	100	12/12/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14567	07/11/2024	150	06/02/2025	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14492	08/11/2024	100	07/02/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14575	02/12/2024	100	02/12/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000

\* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date.

#### Details of Other Debt Instruments Outstanding

ISIN	Issue Date	Amount (in Rs Crs)	Maturity Date	Amount o/s (in Rs crs)
INE02JD07025	02/09/2022	104	03/10/2024	104
INE02JD07017	20/07/2022	06	20/07/2025	06

**Bank fund-based facilities from Banks/Financial Institutions, if any**

Name of the bank	Nature of facility	O/S amount/Limit (in Rs crs)	Asset classification
Bank of India	Term Loan	200	Standard
Central Bank of India	Term Loan	91.67	Standard
DBS Bank India	Term Loan / WCDL	200	Standard
Federal Bank	Term Loan	44.38	Standard
HDFC Bank	Term Loan/CC/ WCDL	314.74	Standard
ICICI Bank	Term Loan/CC	46.88	Standard
IDBI Bank	Term Loan/ WCDL	250	Standard
Indian Bank	Term Loan	65.83	Standard
Kotak Mahindra Bank	Term Loan/CC	8.17	Standard
National Housing Bank	Refinance	73.07	Standard
Punjab National Bank	Term Loan	300	Standard
State Bank of India	Term Loan/CC/ WCDL	2,100	Standard
Union Bank of India	Term Loan	176.92	Standard

Name and address of issuer : GODREJ HOUSING FINANCE LIMITED , Godrej One, Pirojshanagar,  
: Eastern Express Highway, Vikhroli (East), Mumbai, Maharashtra - 400079

Line of business : Housing Finance Company

Chief Executive (Managing Director/President/CEO/CFO/Top Most Executive) : Manish Anant Shah

Group Affiliation (if Any) : Godrej Group



<b>Financial SUMMARY</b>	<b>FY2024 (in Rs crs)</b>	<b>FY2023 (in Rs crs)</b>	<b>FY2022 (in Rs crs)</b>	<b>FY2021 (in Rs crs)</b>
Equity	341.82	310.25	261.33	127.37
Net worth	900.82	675.67	416.44	84.81
Investment in Subsidiaries / Affiliates	0	0	0	0
Total debt Outstanding	4,818.70	3,767.48	1,487.08	244.85
Short Term	1,499.65	613.33	100	105.27
Other Debt	3,319.05	3,154.15	1,387.08	139.58
Gross Income	490.63	279.68	60.66	2.26
Operating Profit (PBITD)	418.66	216.19	-28.65	-45.86
Gross Profit (PBTD)	93.09	50.06	-65.51	-47.71
Net Profit (Post Tax)	80.12	38.02	-75.78	-51.83

Audit Qualifications (if any) : NA  
Material Litigation, if any : NA  
Regulatory Strictures, if any : NA  
Details of Default of CPs, including Technical Delay in Redemption During Past three Years : NA  
Details of Default and Delay In Redemption of Any Other Borrowings During Past Three Years : NA

**For GODREJ HOUSING FINANCE LIMITED**

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Mayank Goel

Head-Treasury

**Authorised Signatory**

Date: 06/02/2025

Original / Authenticated Copy Of any Document Related To Above Information Will Be Made Available To The Investors On Request