

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

Proposed Date Of Issue	:	17/02/2025	
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 debts and working capital purpose	
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
INE02JD14609	100	17/02/2026	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. 525 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	0	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
INE02JD14500	09/08/2024	50	31/01/2025	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
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	0	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
INE02JD14583	07/02/2025	100	09/05/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02JD14591	14/02/2025	100	13/02/2026	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	29/07/2022	96	29/07/2025	96

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



Financial SUMMARY	FY2024 (in Rs crs)	FY2023 (in Rs crs)	FY2022 (in Rs crs)	FY2021 (in Rs crs)
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 (PBSD)	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: 14/02/2025

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