



ISSUE OF COMMERCIAL PAPER (CP):  
Letter Of Offer

**PART 1**

Proposed Date Of Issue	: 12/12/2024	
Credit Rating For CP	: A1+ by ICRA	A1+ by CRISIL
Date Of Rating	: 28/11/2024	29/11/2024
Validity for issuance	: 3 Months	60 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
INE02KN14390	200	10/03/2025	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 , 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. 875 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)
INE02KN14143	14/09/2023	25	13/12/2023	0	ICICI Bank Ltd	CRISIL	A1+	500
INE02KN14150	19/10/2023	100	12/01/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14168	22/11/2023	100	16/02/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14176	24/11/2023	100	23/02/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14184	05/12/2023	75	04/12/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14192	06/12/2023	100	06/03/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14200	08/12/2023	100	07/03/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14218	15/02/2024	100	22/03/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14226	23/02/2024	75	17/02/2025	75	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14242	28/02/2024	100	27/02/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14234	28/02/2024	100	29/05/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
					ICICI			



INE02KN14259	12/03/2024	100	11/06/2024	0	Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14267	13/03/2024	200	12/06/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14275	29/04/2024	100	24/07/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14283	30/05/2024	100	29/08/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14291	13/06/2024	200	12/09/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14309	26/06/2024	100	20/09/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	1,000
INE02KN14317	09/08/2024	100	08/11/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14325	13/08/2024	150	12/11/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14184	04/09/2024	150	04/12/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14333	05/09/2024	50	05/12/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14358	11/09/2024	100	09/12/2024	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14341	13/09/2024	200	13/12/2024	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14366	14/11/2024	200	13/02/2025	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14374	02/12/2024	100	28/02/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000



INE02KN14382	04/12/2024	200	05/03/2025	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
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\* 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)
INE02KN07014	08/02/2023	200	30/04/2026	200
INE02KN07022	18/01/2024	200	18/01/2027	200
INE02KN07030	15/03/2024	100	15/03/2027	100

#### 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
Canara Bank	Term Loan	200	Standard
Deutsche Bank	WCDL	100	Standard
HDFC Bank	Term Loan/ CC/WCDL	591.67	Standard
ICICI Bank	Term Loan/CC/WCDL	252.60	Standard
Indian Bank	Term Loan	131.25	Standard
Punjab National Bank	Term Loan	175	Standard
South Indian Bank	Term Loan	1,046.50	Standard
State Bank of India	Term Loan & WCDL	21.88	Standard
Union Bank of India	Term Loan	39.47	Standard

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

Line of business : NBFC

Chief Executive (Managing Director/President/CEO/CFO/Top Most Executive) : Kunal Karnani

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	918.19	482.64	52.13	0.00
Net worth	1,245.79	482.64	52.13	0.00
Investment in Subsidiaries / Affiliates	0	0	0	0
Total debt Outstanding	3,696.95	1,145.19	60	0
Short Term	1,815.08	202.65	60	0
Other Debt	1,881.87	0	0	0
Gross Income	398.03	65.63	0.44	0
Operating Profit (PBITD)	165.14	-37.97	-13.06	0
Gross Profit (PBSD)	-14.31	-62.13	-13.10	0
Net Profit (Post Tax)	-29.21	-68.98	-13.11	0

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 FINANCE LIMITED

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MAYANKGOEL

Head Treasury

**Authorised Signatory**

Date: 11/12/2024

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