

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

Proposed Date Of Issue	:	27/02/2025	
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 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 Requirements	
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
INE02KN14465	50	27/02/2026	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 , 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. 1,350 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)
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	0	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
INE02KN14259	12/03/2024	100	11/06/2024	0	ICICI 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	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14366	14/11/2024	200	13/02/2025	0	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
INE02KN14390	12/12/2024	200	10/03/2025	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14408	16/12/2024	100	16/12/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14416	29/01/2025	200	18/03/2025	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14424	07/02/2025	200	09/05/2025	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14432	11/02/2025	100	13/05/2025	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	2,000
INE02KN14440	17/02/2025	150	17/02/2026	150	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)
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	WC DL	100	Standard
HDFC Bank	Term Loan/ CC/WC DL	591.67	Standard
ICICI Bank	Term Loan/CC/WC DL	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 & WC DL	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



Financial SUMMARY	FY2024 (in Rs crs)	FY2023 (in Rs crs)	FY2022 (in Rs crs)	FY2021 (in Rs crs)
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: 25/02/2025

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