

**ISSUE OF COMMERCIAL PAPER(CP)
CONSOLIDATED LETTER OF OFFER**

PROPOSED DATE OF ISSUE	: 15/01/2025	Tenor: 92	DueDate: 17/04/2025
ISSUE REFERENCE	: ECLFVCP24-251214	ISIN: INE804114XMO	
Issue Size (MATURITY VALUE)	: 20,00,00,000	Disc Rate: -----	
CREDIT RATING FOR CP	: ACUTE A1+ CRISIL A1+	Issue By: ACUTE / CRISIL	
DATE OF RATING	: 26/12/2024 03/12/2024		
VALIDITY FOR ISSUANCE	: 23/02/2025 31/01/2025		
VALIDITY PERIOD FOR RATING	: Rating Valid for the tenure of such instrument till redemption i.e : 17/04/2025		
FOR AMOUNT	: ₹ 5,00,00,00,000 ₹ 10,00,00,00,000		
CONDITIONS (if any)	: None		
Exact purpose of Issue of CP	: Working Capital		
CREDIT SUPPORT (if any)	: None		
A) DESCRIPTION OF INSTRUMENT	: NA		
B) AMOUNT	: NA		
C) ISSUED BY	: NA		
D) IN FAVOUR OF	: NA		
NET Worth of the Guarantor Company (Name & Address)	: None		
Names of Companies to Which Guarantor Has Issued Similar Guarantee	: NA		
Extent of the Guarantee Offered by the Guarantor Company	: NA		
Conditions under Which the Guarantee Will Be Invoked	: NA		
Name and Address of Trustee	: None		
NET Worth of the Guarantor Company	: NA		
CONDITIONS IF ANY	: None		
Details of Current Tranche	: Annexure1		
Proposed to Be Listed/Unlisted	: Listed/Unlisted		
Market Conventions	: FIMMDA CONVENTIONS		
CP Borrowing Limit	: ₹ 30,00,00,00,000.00		
Supported BR/Operation Committee Resolution for CP Borrowing			
Dated	: 28/11/2022		
Total Outstanding (As of Date)	: 67,45,00,000		
Details of CP issue during last 15 months *	: Annexure2		
Details of other Debt Instrument Outstanding	: Annexure3		
Bank fund based facilities from banks/Financial institution* if any	: Annexure4		
ISSUING AND PAYING AGENT	: ICICI Bank LTD.		

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

Name and Address of issuer	: ECL Finance Ltd, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kirod Road, Kurla (W), Mumbai-400070			
Line of Business	: Leasing And finance			
Chief Executive	:			
GROUP AFFILIATION (if any)	:			
FINANCIAL SUMMARY (Rs. Lakhs)	Last Qtr. NA	FY 24	FY 23	FY 22
EQUITY	0	21,383	21,383	21,383
NET WORTH	0	2,76,911	2,67,160	2,48,611
INVESTMENT IN	0	-	-	-
Subsidiary / Affiliate Companies	0	-	-	8,721
TOTAL DEBT OUTSTANDING	0	-	-	-
-SHORT TERM (< 1 YEAR)	0	3,77,068	5,92,340	4,08,587
-OTHER DEBT	0	3,25,998	4,14,480	6,86,928
GROSS INCOME	0	1,27,375	1,60,220	1,66,077
OPERATING PROFIT (PBITD)	0	1,06,016	1,16,321	1,46,902
GROSS PROFIT (PBDT)	0	19,471	14,462	6,623
NET PROFIT (POST TAX)	0	13,519	11,084	7,137
AUDIT QUALIFICATIONS (if any)	:			

Material Litigation, If Any: Nil Regulatory Structures, If Any Nil
 Details of Default of Cps, Including Technical Delay in Redemption During Past Three Years: Nil
 Details of Default and Delay in Redemption of Any Other Borrowing During Last Three Years: Nil

For ECL Finance Limited

Offer Date: :15/01/2025

For ECL Finance Ltd.

Authorised Signatory

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

ECL Finance Limited

Corporate Identity Number : U65990MH2005PLC154854

Registered Office : Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kirod Road, Kurla (W), Mumbai - 400070 | +91 22 4272 2200

<http://eclfinance.edelweissfn.com>