

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

PROPOSED DATE OF ISSUE : 28/01/2025 Tenor: 35 Due Date: 04/03/2025
 ISSUE REFERENCE : ECLFCP24-250215 ISIN: INE804114XN8
 Issue Size (MATURITY VALUE) : 100,00,00,000 Disc Rate: -----
 CREDIT RATING FOR CP : ACUITE A1+ | CRISIL A1+ Issue By: ACUITE / 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 :04/03/2025
 FLOOR 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 : Annexure#1
 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) : 77,45,00,000
 Details of CP issue during last 15 months* : Annexure2
 Details of other Debt Instrument Outstanding : Annexure3
 Bank fund based facilities from bank/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, Kiroli 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 Subsidiary / Affiliate Companies	0	-	-	-
TOTAL DEBT OUTSTANDING	0	-	-	8,721
- 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	1,60,720	1,66,077
DPI RATING PROFIT (PBTD)	0	1,06,016	1,16,321	1,46,902
GROSS PROFIT (PBTD)	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: 28/01/2025

For ECL Finance Ltd.

(Signature)
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 : UG5990MH2005PLC154854

Registered Office : Tower 3, Wing 'B', Kohinoor City Mall, Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070 | T: +91 22 4272 2200

<https://edlfinance.edelweissfin.com>