

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

PROPOSED DATE OF ISSUE	28/01/2025	Tenor: 101	Due Date: 09/05/2025
ISSUE REFERENCE	ECLFCP24-25N216	ISIN: INE804114X06	
Issue Size (MATURITY VALUE)	25,00,00,000	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. 09/05/2025		
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		
Nil T 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		
Nil T Worth of the Guarantor Company	NA		
CONDITIONS IF ANY	None		
Details of Current Transaction	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)	1,77,45,00,000		
Details of CP issue during last 15 months *	Annexure 2		
Details of other Debt Instrument Outstanding	Annexure 3		
Bank fund based facilities from banks/Financial institution if any	Annexure 4		
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	-	-	-
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	1,60,220	1,66,077
OPERATING PROFIT (PBITD)	0	1,06,016	1,16,321	1,46,902
GROSS PROFIT (PBT)	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 Ltd.

For ECL Finance Limited

Offer Date: 28/01/2025


Authorised Signatory

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