

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

PROPOSED DATE OF ISSUE	: 06/02/2025	Tenor: 91	Due Date: 08/05/2025
ISSUE REFERENCE	: ECLFCP/24-25/233	ISIN: INE804114XP3	
Issue Size (MATURITY VALUE)	: 10,00,00,000	Disc Rate: -----	
CREDIT RATING FOR CP	: INFOMERICS A1+   CRISIL A1+	Issue By: INFOMERICS / CRISIL	
DATE OF RATING	: 26/12/2024   09/01/2025		
VALIDITY FOR ISSUANCE	: 25/03/2025   09/03/2025		
VALIDITY PERIOD FOR RATING	: Rating Valid for the tenure of such instrument till redemption i.e :08/05/2025		
FOR AMOUNT	: ₹ 4,00,00,00,000   ₹ 10,00,00,00,000		
CONDITIONS (if any)	: None		
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 Proposed to Be Listed/Unlisted	: Annexure1 Listed/Unlisted		
Market Conventions	: FIMMDA CONVENTIONS		
CP Borrowing Limit	: ₹ 30,00,00,000.00		
Supported BR/Operation Committee Resolution for CP Borrowing Dated	: 28/11/2022		
Total Outstanding (As of Date)	: 2,12,85,00,000		
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, Kohnoor City Mall, Kohnoor City, Kirod Road, Kurla (W), Mumbai-400070				
Line of Business	: Leasing And finance				
Chief Executive	: [Signature]				
GROUP AFFILIATION (if any)	: [Signature]				
FINANCIAL SUMMARY (Rs. Lakhs)					
EQUITY	Last Qtr.	NA	FY 24	FY 23	FY 22
NET WORTH	0		21,383	21,383	21,383
INVESTMENT IN Subsidiary / Affiliate Companies	0		2,76,911	2,67,160	2,48,611
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: 06/02/2025



**Authorized Signatory**

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