

ISSUE OF COMMERCIAL PAPER (CP)
CONSOLIDATED LETTER OF OFFER

PROPOSED DATE OF ISSUE	14/02/2025	Tenor 273	Due Date 14/11/2025
ISSUE REFERENCE	ECLFCP/24 251235	ISIN INF804114XQ1	
Issue Size (MATURITY VALUE)	₹ 28,25,00,000	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. 14/11/2025		
FACE AMOUNT	₹ 4,00,00,00,000 ₹ 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		
E) Worth of the Guarantor Company (Home 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		
F) Worth of the Guarantor Company	NA		
CONDITIONS IF ANY	None		
Details of Current Franchise Proposed to be Listed/Unlisted	Annexure 1 Listed/Unlisted		
Market Conventions	FINMMDA CONVENTIONS		
CP Borrowing Limit	₹ 30,00,00,00,000		
Supported BR/Operation Committee Resolution for CP Borrowing Dated	28/11/2022		
Total Outstanding (As of Date)	2,72,85,00,000		
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	ECLF 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 J, Wing B, Kohnoor City Mall, Kohnoor City, Kiroi Road, Kurla (W), Mumbai-400070			
Line of Business	Leasing And finance			
Chief Executive				
GROUP AFFILIATION (if any)				
FINANCIAL SUMMARY (Rs. Lakhs)	Last Qtr	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	-	-	6,721
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 (PB1TD)	0	1,06,016	1,16,321	1,46,902
GROSS PROFIT (PB1D)	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: 14/02/2025



Authorised Signatory

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

ISSUE OF COMMERCIAL PAPER (CP)
CONSOLIDATED LETTER OF OFFER

PROPOSED DATE OF ISSUE	14/02/2025	Tenor 273	Due Date 14/11/2025
ISSUE REFERENCE	ECLFCP24-251236	ISIN INE80414XQ1	
Issue Size (MATURITY VALUE)	₹ 95,00,000	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., 14/11/2025		
FOR AMOUNT	₹ 4,00,00,00,000 ₹ 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		
Event 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	INWARD CONVENTIONS		
CP Borrowing Limit	₹ 30,00,00,00,000.00		
Supported BR/Operation Committee Resolution for CP Borrowing Ratio	28/11/2022		
Total Outstanding (As of Date)	₹ 51,10,00,000		
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, Kohnoor City Mall, Kohnoor 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
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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	6,86,926
GROSS INCOME	0		1,27,375	1,60,220	1,66,077
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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: 14/02/2025


Authorized 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 : UGS990MH2005FIC154854

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