

# ARKA

## ISSUE OF COMMERCIAL PAPER (C P) LETTER OF OFFER

### PART I

#### ISSUER DETAILS

NAME AND ADDRESS OF ISSUER

Arka Fincap Limited

BUSINESS SEGMENT/ACTIVITY

CHIEF EXECUTIVE (MANAGING DIRECTOR/PRESIDENT)

CEO/CFO/ Equivalent Official in the hierarchy as per Constitution of the Issuer  
(entity)

NBFC

Samrat Gupta (Managing Director)

Group affiliation (if any)

Kirloskar Oil Engines  
Limited

### PART II

#### ISSUE DETAILS

❖ ISIN

INE03W114690

❖ PROPOSED DATE OF ISSUE

June 26, 2025

❖ AMOUNT (RS)

50,00,00,000

❖ TENOR

91 days

❖ DATE OF MATURITY

September 25, 2025

❖ PROPOSED TO BE LISTED / UNLISTED

BSE

❖ END USE OF CP PROPOSED (SPECIFIC DETAILS)

The funds to be raised for the CP mentioned above will be used for onward lending (by way of loans, investments in

NCDs, PTCs, working capital mismatches, repayment of existing borrowings and operating expenses.

FIMMDA Conventions

CREDIT RATING - 1

CRISIL Ratings Limited

CRISIL A1+

June 9, 2025

June 9, 2026

August 9, 2025

Rs. 450 Crore

NA

CRISIL AA/Stable

❖ MARKET CONVENTIONS

❖ CREDIT RATING DETAILS FOR THE PROPOSED ISSUE

❖ CREDIT RATING ISSUER

❖ RATING

❖ DATE OF RATING

❖ VALIDITY OF ISSUANCE

❖ VALIDITY PERIOD FOR RATING

❖ FOR AMOUNT

❖ CONDITIONS (if any)

❖ LONG TERM CREDIT RATING OBTAINED BY THE ISSUER

❖ UNACCEPTED CREDIT RATING ASSIGNED TO THE ISSUER

❖ ISSUING AND PAYING AGENT DETAILS (NAME AND ADDRESS)

NA

IndusInd Bank Limited

One World Centre, Tower 1, 11th Floor 841, Senapati Bapat Marg, Prabhadevi Road(W), Mumbai - 400013

NA

NA

NA

Rs. 50,000

LIC MF Liquid Fund

NA

NA

❖ DEBENTURE TRUSTEE DETAILS (NAME AND ADDRESS) (IN CASE OF NCD)

❖ CREDIT ENHANCEMENT DETAILS (IF ANY)

❖ DESCRIPTION OF INSTRUMENT

❖ AMOUNT (Rs. In Lacs)

❖ IN FAVOUR OF

❖ NAME AND ADDRESS OF THE GUARANTOR

❖ NET WORTH OF THE GUARANTOR (Rs. In Lacs)

❖ EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR FOR THE ISSUE

NA

NA

NA

NA

❖ CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED

❖ TRUSTEE DETAILS (NAME AND ADDRESS)

❖ WHETHER GUARANTOR IS A GROUP ENTITY

If, yes

Names of Companies to which Guarantor has issued similar guarantees.

Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
NA	NA	NA

### PART III

#### A. Issuer Financial Details

❖ CP / NCD Borrowing

❖ Date of Board Resolution

30-Apr-2025

1 Limit approved by Board

Rs. 1000 Crore

2 Limit as per CRA

Rs. 450 Crore

3 Limit approved by Regulator concerned (if applicable)

NA

#### B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

(Rs. In crores)

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S	IPA	Debenture Trustee (in case of NCD)	CRA 1	Rating 1	CRA 2	Rating 2	CRA 3	Rating 3	Rated Amount
<b>A. Commercial Paper</b>													
INE03W114658	19-12-2024	50.00	18-12-2025	50.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					150.00
NE03W114666	09-01-2025	25.00	08-01-2026	25.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					150.00
INE03W114674	14-02-2025	50.00	13-08-2025	50.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1					150.00
INE03W114682	17-02-2025	25.00	04-09-2025	25.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					150.00
<b>Total CP</b>		<b>150.00</b>		<b>150.00</b>									

## Arka Fincap Limited

Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

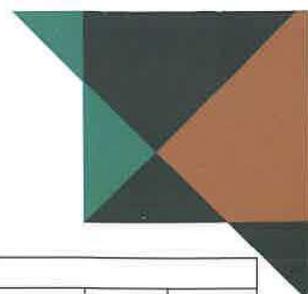
Website: [www.afkaholdings.com](http://www.afkaholdings.com) | Email: [info.afi@arkaholdings.com](mailto:info.afi@arkaholdings.com) | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

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A Kirloskar Group Company

The mark 'Kirloskar' in the status line is owned by Kirloskar Proprietary Limited and ARKA Fincap Limited is the permitted user.





B. Secured Private Placement NCD												
INE03W107140	29-Sep-22	16.70	29-Sep-25	16.70	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				1225.00
INE03W107165	06-Jan-23	28.50	05-Feb-26	28.50	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				1225.00
INE03W107207	28-Mar-23	75.00	28-Jun-26	75.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				1225.00
INE03W107272	13-Mar-24	50.00	13-Mar-26	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				1225.00
INE03W107280	19-Aug-24	100.00	19-Feb-27	100.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				1225.00
INE03W107298	27-Aug-24	100.00	23-Aug-34	100.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable		1225.00
												400.00
INE03W107298	19-Sep-24	50.00	23-Aug-34	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable		1225.00
												400.00
INE03W107306	06-Jan-25	50.00	05-Jan-29	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				1225.00
INE03W107314	17-Mar-25	250.00	17-Mar-35	250.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable		1225.00
												400.00
<b>Total Secured Private Placement NCD</b>		<b>720.20</b>		<b>720.20</b>								

C. SUBORDINATED TIER II NCDs												
INE03W108015	25-Aug-22	60.00	25-Feb-28	60.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable		210.00
INE03W108023	17-Nov-23	75.00	17-May-29	75.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable		210.00
INE03W108031	26-Nov-24	75.00	24-Nov-34	75.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable		210.00
<b>TOTAL SUBORDINATED TIER II NCDs</b>		<b>210.00</b>		<b>210.00</b>								

D. Public Issue NCDs												
INE03W107264	27-Dec-23	15.07	15-Jan-02	15.07	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				300.00
INE03W107215	27-Dec-23	19.50	19-Jan-02	19.50	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				300.00
INE03W107231	27-Dec-23	14.12	14-Jan-03	14.12	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				300.00
INE03W107249	27-Dec-23	203.20	21-Jul-03	203.20	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				300.00
INE03W107256	27-Dec-23	9.82	09-Jan-05	9.82	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				300.00
INE03W107223	27-Dec-23	38.29	07-Feb-05	38.29	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable				300.00
<b>Total Public Issue NCDs</b>		<b>300.00</b>		<b>300.00</b>								

### E. PTCs

Lender Name	Type of Facility	Sanctioned Amount (INR Cr)	Principal amount outstanding (INR crore)	Rating	Asset Classification
PTC - Silver Arrows	PTC	93.01	70.99	IND AAA(SO) by India Ratings	Standard
PTC - Ecstasy	PTC	142.02	124.52	IND AAA(SO) by India Ratings	Standard
<b>Total</b>		<b>235.03</b>	<b>195.51</b>		



### Arka Fincap Limited

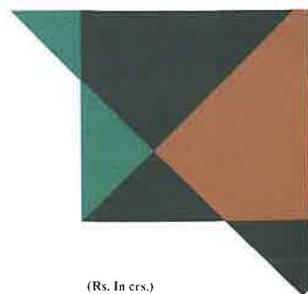
Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

Website: www.arkaholdings.com | Email: info.afl@arkaholdings.com | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

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**Arka** Kirloskar Group Company

# ARKA



## C. Fund-based facilities from banks/Financial institutions as on 31st March 2025

(Rs. In crs.)

Name of the Bank	Nature of Facility	Limit	O/s Amount	Asset Classification
Aditya Birla Finance Limited	TL	91.91	88.91	Standard
Axis Bank Limited	TL	43.34	43.34	Standard
Baraj Finance Limited	TL	91.67	91.67	Standard
Bandhan Bank	TL	112.50	112.50	Standard
Bank of Baroda	TL	49.88	49.88	Standard
Bank of India	TL	81.19	81.19	Standard
Bank of Maharashtra	TL	103.07	103.07	Standard
Canara Bank	TL	125.83	125.83	Standard
Cus Linea Bank	TL	46.43	46.43	Standard
CSB Bank	TL	46.87	46.87	Standard
DCB Bank Limited	TL	36.50	36.50	Standard
Dhanlaxmi Bank	TL	30.00	30.00	Standard
HDFC Bank Limited	TL	193.75	193.75	Standard
ICICI Bank Limited	TL	375.48	315.48	Standard
IDBI Bank Limited	TL	71.05	71.05	Standard
IDFC First Bank Limited	TL	365.50	315.50	Standard
Indian Bank	TL	124.17	124.17	Standard
Indian Overseas Bank	TL	8.31	8.31	Standard
Indusind Bank Limited	TL	298.43	298.43	Standard
Karnataka Bank Limited	TL	81.98	81.98	Standard
The Kaveri Vas Bank Ltd	TL	58.17	58.17	Standard
Kotak Mahindra Bank Limited	TL	65.00	65.00	Standard
Nabhanruddhi Finance Limited	TL	39.85	39.85	Standard
Punjab & Sind Bank	TL	6.41	6.41	Standard
Punjab National Bank	TL	82.09	82.09	Standard
RBI Bank Limited	TL	75.00	75.00	Standard
Small Industries Bank of India	TL	100.00	100.00	Standard
State Bank of India	TL	426.47	426.47	Standard
Tata Capital Limited	TL	50.38	50.38	Standard
The Federal Bank Limited	TL	124.15	74.15	Standard
Union Bank Of India	TL	245.00	145.00	Standard
MUDRA	TL	200.00	150.00	Standard
NABARD	TL	240.00	240.00	Standard
Yes Bank Limited	TL	68.86	68.86	Standard
<b>TOTAL</b>		<b>4139.23</b>	<b>3826.23</b>	

Name of the Bank	Nature of Facility	Limit	O/s Amount	Asset Classification
Bandhan Bank	WC DL	1.00		Standard
ICICI Bank Limited	WC DL	25.00		Standard
Indusind Bank Limited	WC DL	25.00		Standard
IDFC First Bank Limited	WC DL	10.00		Standard
Kotak Mahindra Bank Limited	WC DL	10.00		Standard
RBI Bank Limited	WC DL	50.00		Standard
The Federal Bank Limited	WC DL	10.00		Standard
<b>TOTAL</b>		<b>131.00</b>	<b>-</b>	

## D. Shareholding Details of Promoters / Details of share Pledged as of March 2025

Sr.No	Name of the shareholders	Total No of Equity shares	No of shares in Demat form	Total shareholding as % of total no of equity shares	No of shares pledged	% of shares pledged with respect to shares owned
1	Arka Financial Holdings Private Limited	92,87,19,775*	92,87,19,775*	100%	Nil	Nil
	<b>Total</b>	<b>92,87,19,775*</b>	<b>92,87,19,775*</b>	<b>100</b>	<b>Nil</b>	<b>Nil</b>

\*Includes 6 (six) individuals holding 1 (one) equity share each. In terms of Section 89 of the Companies Act, 2013, such equity shares are held by individuals as a registered owner and Arka Financial Holdings Private Limited (Holding Company and Promoter) is a beneficial owner. These 6 individuals are not the Promoter of our Company.

Note: Shares pledged or encumbered by the promoters (if any): Nil

## E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

	CURRENT YR		PREVIOUS YR	
	CURRENT YR	YEAR-1	YEAR - 2	
	As on 31/03/2025	As on 31/03/2024	As on 31/03/2023	
❖ EQUITY	928.73	928.73	884.02	
❖ NET WORTH	1,245.54	1,174.89	1,048.53	
❖ INVESTMENT IN SUBSIDIARIES / AFFILIATES				
❖ TOTAL DEBT OUTSTANDING	5,454.62	3,821.37	3,115.82	
-SHORT TERM (< 1 YEAR)	1,844.82	1,963.18	1,314.04	
-OTHER DEBT	3,609.80	1,858.19	1,801.78	
❖ GROSS INCOME	787.93	570.78	372.89	
❖ OPERATING PROFIT (PBITD)	572.59	416.19	282.91	
❖ GROSS PROFIT (PBTD)	117.07	101.51	86.74	
❖ NET PROFIT (POST TAX)	80.36	69.23	61.36	
❖ AUDIT QUALIFICATIONS (IF ANY)				

Financials are as per IND-AS

## F. Details of Statutory auditor and changes thereof in the last three financial years

### Details of Statutory Auditors:

Singhi & Co.

Chartered

Accountants

B2 402B, Marathon Innova, 4th Floor, Off

Ganpalrao Kadam Marg, Lower Parel,

Mumbai - 400 013, Maharashtra, India

Telephone number- +91 (22) 6662 5537

/5538

Peer Review Certificate No. 014484



*(Handwritten signature)*

## Arka Fincap Limited

Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

Website: www.afl.arkaholdings.com | Email: info.af@arkaholdings.com | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

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**Arka** Kirloskar Group Company

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# ARKA

Contact person – Ms. Shweta Singhal  
Email- [mumbai@singhico.com](mailto:mumbai@singhico.com)  
Website - [www.singhico.com](http://www.singhico.com)

## Changes in Auditors since last three years

Name and address	Date of appointment	Date of cessation, if applicable	Date of resignation, if applicable	Remarks (viz. reasons for change etc)
<b>B S R &amp; Co. LLP</b> Chartered Accountants (Statutory Auditor)  14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai 400163	May 7, 2018		October 20, 2021#	*The resignation by statutory auditors was necessitated by the regulatory change made by the Reserve Bank of India vide its notification dated April 27, 2021
<b>P G BHAGWAT LLP*</b> Chartered Accountants (Statutory Auditors)  Suites 102, "Orchard" Dr. Pai Marg, Baner, Pune – 411 045	November 19, 2021	June 25, 2024 (Cessation on account of end of term)		*P G BHAGWAT LLP, Chartered Accountants, held office upto conclusion of the Annual General Meeting held on June 25, 2024



*[Handwritten signature]*

## Arka Fincap Limited

Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

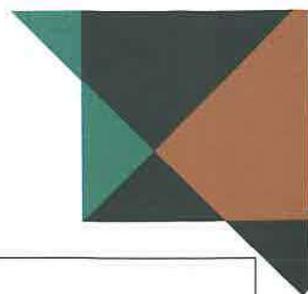
Website: [www.afl.arkaholdings.com](http://www.afl.arkaholdings.com) | Email: [info.afl@arkaholdings.com](mailto:info.afl@arkaholdings.com) | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

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A **Kirloskar** Group Company

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# ARKA



Singhi & Co** Chartered Accountants (Statutory Auditors)	June 25, 2024	-	-	-
B2 402B, Marathon Innova, 4th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013				

\*\*Singhi & Co., Chartered Accountants are appointed as statutory auditors of the Company to hold office for a continuous period of 3 (three) years commencing from the conclusion of the 6th Annual General Meeting held on June 25, 2024 till the conclusion of 9th Annual General Meeting of the Company to be held in the year 2027

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year:- NIL

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. -

Save as stated elsewhere in the General Information Document and this Key Information Document, since the date of the last audited financial statements, to the best of the Issuer's knowledge and belief, no material developments have taken place that will affect the issue of the Debt Securities or Commercial Papers or the investor's decision to invest / continue to invest in the Debt Securities or Commercial Papers

I. Material Litigation if any: - Save as stated elsewhere in the General Information Document and this Key Information Document, since the date of the last audited financial statements, to the best of the Issuer's knowledge and belief, no material litigation has been initiated

J. Regulatory Strictures, if any: - None

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

The residual maturity profile of its assets and liabilities as on March 2025, in the following format (Rs. In lakhs)

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	> 1 year - 3 years	>3 years - 5 years	>5 years	Total
Deposit									
Advances	9,271	9,554	21,039	34,556	85,150	3,01,367	48,671	1,95,982	6,05,590
Investments	10,040	3,035	3,033	100	6,973	4,940	-	0.2	28,121
Borrowings	8,957	5,172	28,485	50,303	91,566	2,30,479	70,995	59,507	5,45,462
Foreign Currency Assets (FCA)									
Foreign Currency Liabilities (FCL)									

Arka Fincap Limited

AUTHORISED SIGNATORIES OF THE ISSUER

Authorised Signatories

DATE 24 June 2025

ORIGINAL/ AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST



## Arka Fincap Limited

Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

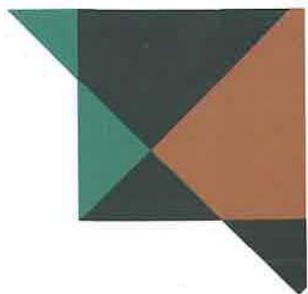
Website: [www.afl.arkaholdings.com](http://www.afl.arkaholdings.com) | Email: [info.afl@arkaholdings.com](mailto:info.afl@arkaholdings.com) | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

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**A Kirloskar** Group Company

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# ARKA



## ISSUE OF COMMERCIAL PAPER (C/P) LETTER OF OFFER

### PART I

#### ISSUER DETAILS

NAME AND ADDRESS OF ISSUER

Arka Fincap Limited

#### BUSINESS SEGMENT/ACTIVITY

CHIEF EXECUTIVE (MANAGING DIRECTOR/PRESIDENT)

NBFC

Saima Gupta (Managing Director)

CEO/CFO: Equivalent Official to the Hierarchy as per Constitution of the Issuer entity)

Group affiliation (if any)

Kirloskar Oil Enginings Limited

### PART II

#### ISSUE DETAILS

❖ ISIN

INE03W114690

❖ PROPOSED DATE OF ISSUE

June 26, 2025

❖ AMOUNT (RS.)

50,00,00,000

❖ TENOR

91 days

❖ DATE OF MATURITY

September 25, 2025

❖ PROPOSED TO BE LISTED / UNLISTED

BSE

❖ END USE OF CP PROPOSED (SPECIFIC DETAILS)

The funds to be raised for the CP mentioned above will be used for onward lending (by way of loans, investments in

NCDs, PTCs, working capital mismatches, repayment of existing borrowings and operating expenses.

❖ MARKET CONVENTIONS

FIMMDA Conventions

❖ CREDIT RATING DETAILS FOR THE PROPOSED ISSUE

CREDIT RATING - 1

❖ CREDIT RATING ISSUER

CRISIL Ratings Limited

❖ RATING

CRISIL A1+

❖ DATE OF RATING

June 9, 2025

❖ VALIDITY OF ISSUANCE

June 9, 2026

❖ VALIDITY PERIOD FOR RATING

August 9, 2025

❖ FOR AMOUNT

Rs. 450 Crore

❖ CONDITION(S)if any)

NA

❖ LONG TERM CREDIT RATING OBTAINED BY THE ISSUER

CRISIL AA/Stable

❖ UNACCEPTED CREDIT RATING ASSIGNED TO THE ISSUER

NA

❖ ISSUING AND PAYING AGENT DETAILS (NAME AND ADDRESS)

IndusInd Bank Limited

One World Centre, Tower 1, 11th Floor 841, Senapati Bapat Marg, Prabhadevi Road(W), Mumbai -400013

❖ DEBENTURE TRUSTEE DETAILS (NAME AND ADDRESS)IN CASE OF NCD)

NA

❖ CREDIT ENHANCEMENT DETAILS (IF ANY)

NA

❖ DESCRIPTION OF INSTRUMENT

NA

❖ AMOUNT (Rs. In Laacs)

Rs. 50,000

❖ IN FAVOUR OF

LIC MF Money Market Fund

❖ NAME AND ADDRESS OF THE GUARANTOR

NA

❖ NET WORTH OF THE GUARANTOR (Rs. In Laacs)

NA

❖ EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR FOR THE ISSUE

NA

❖ CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED

NA

❖ TRUSTEE DETAILS (NAME AND ADDRESS)

NA

❖ WHETHER GUARANTOR IS A GROUP ENTITY

NA

### If, yes

Names of Companies to which Guarantor has issued similar guarantees.

Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
NA	NA	NA

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❖ CP / NCD Borrowing

❖ Date of Board Resolution

30-Apr-2025

1. Limit approved by Board

Rs. 1000 Crore

2. Limit as per CRA

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3. Limit approved by Regulator concerned (if applicable)

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ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S	IPA	Debenture Trustee (in case of NCD)	CRA 1	Rating 1	CRA 2	Rating 2	CRA 3	Rating 3	Rated Amount
<b>A. Commercial Paper</b>													
INE03W114658	19-12-2024	50.00	19-12-2025	50.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CR/SU. A1+					450.00
INE03W114666	09-01-2025	25.00	08-01-2026	25.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					450.00
INE03W114674	14-02-2025	50.00	13-08-2025	50.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					450.00

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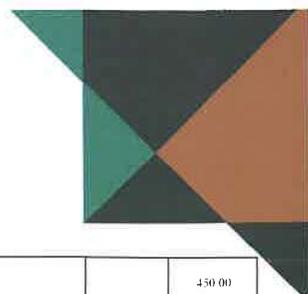
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**Arkoskar** Group Company

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# ARKA



INE03W114662	17-02-2025	25.00	04-09-2025	25.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					450.00
<b>Total CP</b>		<b>150.00</b>		<b>150.00</b>									

<b>B. Secured Private Placement NCD</b>													
INE03W107140	29-Sep-22	16.70	29-Sep-25	16.70	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225.00
INE03W107165	06-Jan-25	28.50	05-Feb-26	28.50	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225.00
INE03W107207	28-Mar-23	75.00	28-Jun-26	75.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225.00
INE03W107272	13-Mar-24	50.00	13-Mar-26	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225.00
INE03W107280	19-Aug-24	100.00	19-Feb-27	100.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225.00
INE03W107298	27-Aug-24	100.00	23-Aug-34	100.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable			1225.00
													400.00
INE03W107298	19-Sep-24	50.00	23-Aug-34	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable			1225.00
													400.00
INE03W107305	05-Jan-25	50.00	05-Jan-29	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225.00
INE03W107314	17-Mar-25	250.00	17-Mar-35	250.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable			1225.00
													400.00
<b>Total Secured Private Placement NCD</b>		<b>720.20</b>		<b>720.20</b>									

<b>C. SUBORDINATED TIER II NCDs</b>													
INE03W108015	25-Aug-22	60.00	25-Feb-28	60.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable			210.00
INE03W108023	17-Nov-22	75.00	17-May-29	75.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable			210.00
INE03W108031	26-Nov-24	75.00	24-Nov-34	75.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable	Acute Ratings & Research Private Limited	Acute AA/Stable			210.00
<b>TOTAL SUBORDINATED TIER II NCDs</b>		<b>210.00</b>		<b>210.00</b>									

<b>D. Public Issue NCDs</b>													
INE03W107264	27-Dec-23	15.07	15-Jan-02	15.07	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107215	27-Dec-23	19.50	19-Jan-02	19.50	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107231	27-Dec-23	14.12	14-Jan-03	14.12	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107249	27-Dec-23	203.20	21-Jul-03	203.20	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107256	27-Dec-23	9.82	09-Jan-05	9.82	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107223	27-Dec-23	38.29	07-Feb-05	38.29	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
<b>Total Public Issue NCDs</b>		<b>300.00</b>		<b>300.00</b>									

**E. PTCs**

Lender Name	Type of Facility	Sanctioned Amount (INR Cr)	Principal amount outstanding (INR crore)	Rating	Asset Classification

**Arka Fincap Limited**

Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

Website: [www.afl.arkaholdings.com](http://www.afl.arkaholdings.com) | Email: [info.afl@arkaholdings.com](mailto:info.afl@arkaholdings.com) | T: 022 4047 1000 | CIN: U65993MH2018PLC308329



# ARKA



PTC – Silver Arrows	PTC	93.01	70.99	IND AAA(SO) by India Ratings	Standard
PTC – Ecstasy	PTC	142.02	124.52	IND AAA(SO) by India Ratings	Standard
Total		235.03	195.51		

### C. Fund-based facilities from banks/Financial institutions as on 31st March 2025

(Rs. In crs.)

Name of the Bank	Nature of Facility	Limit	D/s Amount	Asset Classification
Aditya Birla Finance Limited	TL	91.91	88.91	Standard
Axin Bank Limited	TL	43.34	43.34	Standard
Bajaj Finance Limited	TL	91.67	91.67	Standard
Bandhan Bank	TL	112.50	112.50	Standard
Bank of Baroda	TL	49.88	49.88	Standard
Bank of India	TL	81.19	81.19	Standard
Bank of Maharashtra	TL	103.07	103.07	Standard
Canara Bank	TL	125.83	125.83	Standard
City Union Bank	TL	46.43	46.43	Standard
CSB Bank	TL	46.87	46.87	Standard
DCB Bank Limited	TL	36.50	36.50	Standard
Dhanjoshi Bank	TL	30.00	30.00	Standard
HDFC Bank Limited	TL	193.75	193.75	Standard
ICICI Bank Limited	TL	375.48	315.48	Standard
IDBI Bank Limited	TL	71.05	71.05	Standard
IDFC First Bank Limited	TL	365.50	315.50	Standard
Indian Bank	TL	124.17	124.17	Standard
Indian Overseas Bank	TL	8.31	8.31	Standard
IndusInd Bank Limited	TL	298.43	298.43	Standard
Karnataka Bank Limited	TL	81.98	81.98	Standard
The Karur Vysya Bank Ltd.	TL	38.17	38.17	Standard
Kotak Mahindra Bank Limited	TL	63.00	63.00	Standard
Nahamreddhi Finance Limited	TL	39.85	39.85	Standard
Punjab & Sind Bank	TL	6.41	6.41	Standard
Punjab National Bank	TL	82.09	82.09	Standard
RBL Bank Limited	TL	75.00	75.00	Standard
Small Industries Bank of India	TL	100.00	100.00	Standard
State Bank of India	TL	426.47	426.47	Standard
Tata Capital Limited	TL	50.38	50.38	Standard
The Federal Bank Limited	TL	124.15	74.15	Standard
Union Bank Of India	TL	245.00	145.00	
MUDRA	TL	200.00	150.00	Standard
NAHARD	TL	240.00	240.00	Standard
Yes Bank Limited	TL	68.86	68.86	Standard
<b>TOTAL</b>		<b>4139.23</b>	<b>3826.23</b>	

Name of the Bank	Nature of Facility	Limit	D/s Amount	Asset Classification
Bandhan Bank	WCDD	1.00		Standard
ICICI Bank Limited	WCDD	25.00		Standard
IndusInd Bank Limited	WCDD	25.00		Standard
IDFC First Bank Limited	WCDD	10.00		Standard
Kotak Mahindra Bank Limited	WCDD	10.00		Standard
RBL Bank Limited	WCDD	50.00		Standard
The Federal Bank Limited	WCDD	10.00		Standard
<b>TOTAL</b>		<b>131.00</b>		

### D. Shareholding Details of Promoters / Details of share Pledged as of March 2025

Sl.No	Name of the shareholders	Total No of Equity shares	No of shares in Demat form	Total shareholding as % of total no of equity shares	No of shares pledged	% of shares pledged with respect to shares owned
1	Arka Financial Holdings Private Limited	92,87,09,775*	92,87,09,775*	100%	Nil	Nil
	Total	92,87,09,775*	92,87,09,775*	100	Nil	Nil

\*Includes 6 (six) individuals holding 1 (one) equity share each. In terms of Section 89 of the Companies Act, 2013, such equity shares are held by individuals as a registered owner and Arka Financial Holdings Private Limited (Holding Company and Promoter) is a beneficial owner. These 6 individuals are not the Promoter of our Company.

Note: Shares pledged or encumbered by the promoters (if any): Nil

### E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

- ❖ EQUITY
- ❖ NET WORTH
- ❖ INVESTMENT IN SUBSIDIARIES / AFFILIATES
- ❖ TOTAL DEBT OUTSTANDING
  - SHORT TERM (< 1 YEAR)
  - OTHER DEBT
- ❖ GROSS INCOME
- ❖ OPERATING PROFIT (PBITD)
- ❖ GROSS PROFIT (PBDT)
- ❖ NET PROFIT (POST TAX)
- ❖ AUDIT QUALIFICATIONS (IF ANY)

CURRENT YR	PREVIOUS YR		(Rs. in crs.)
	YEAR-1	YEAR - 2	
As on 31/03/2025	As on 31/03/2024	As on 31/03/2023	
928.73	928.73	884.02	
1,245.34	1,174.89	1,048.53	
5,454.62	3,821.37	3,115.82	
1,844.82	1,963.18	1,314.04	
3,609.80	1,858.19	1,801.78	
787.93	570.78	372.89	
572.59	416.19	282.91	
117.07	101.51	86.74	
80.36	69.23	61.36	

Financials are as per IND-AS

### F. Details of Statutory auditor and changes thereof in the last three financial years

## Arka Fincap Limited

Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

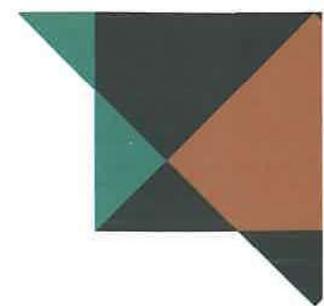
Website: www.arka.arkaholdings.com | Email: info.arka@arkaholdings.com | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

**A Kirloskar Group Company**

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# ARKA



## Details of Statutory Auditors:

Singhi & Co.

Chartered

Accountants

B2 402B, Marathon Innova, 4th Floor, Off  
Ganpatrao Kadam Marg, Lower Parel,  
Mumbai – 400 013, Maharashtra, India

Telephone number- +91 (22) 6662 5537  
/5538

Peer Review Certificate No. 014484

Contact person – Ms. Shweta Singhal

Email- [mumbai@singhico.com](mailto:mumbai@singhico.com)

Website - [www.singhico.com](http://www.singhico.com)

## Changes in Auditors since last three years

Name and address	Date of appointment	Date of cessation, if applicable	Date of resignation, if applicable	Remarks (viz. reasons for change etc)
<b>B S R &amp; Co. LLP</b> Chartered Accountants (Statutory Auditor)  14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai 400063	May 7, 2018		October 20, 2021*	*The resignation by statutory auditors was necessitated by the regulatory change made by the Reserve Bank of India vide its notification dated April 27, 2021
<b>P G BHAGWAT LLP*</b> Chartered Accountants (Statutory Auditors)  Suites 102, "Orchard" Dr. Pat Marg, Baner, Pune – 411 045	November 19, 2021	June 25, 2024 (Cessation on account of end of term)		*P G BHAGWAT LLP, Chartered Accountants, held office upto conclusion of the Annual General Meeting held on June 25, 2024



## Arka Fincap Limited

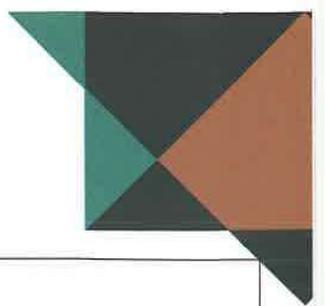
Registered Address: 2504, One Lodha Place, S. B. Marg, Lower Parel, Mumbai - 400013

Website: [www.arka.com](http://www.arka.com) | [www.afl.arkaholdings.com](http://www.afl.arkaholdings.com) | Email: [info.afl@arkaholdings.com](mailto:info.afl@arkaholdings.com) | T: 022 4047 1000 | CIN: U65993MH2018PLC308329

A **Kirloskar** Group Company

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# ARKA



<b>Singhi &amp; Co**</b> Chartered Accountants (Statutory Auditors)	June 25, 2024	-	-	-
B2-402B, Marathon Innova, 4th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013				

\*\*Singhi & Co., Chartered Accountants are appointed as statutory auditors of the Company to hold office for a continuous period of 3 (three) years commencing from the conclusion of the 6th Annual General Meeting held on June 25, 2024 till the conclusion of 9th Annual General Meeting of the Company to be held in the year 2027

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.- NIL

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. -

Save as stated elsewhere in the General Information Document and this Key Information Document, since the date of the last audited financial statements, to the best of the Issuer's knowledge and belief, no material developments have taken place that will affect the issue of the Debt Securities or Commercial Papers or the investor's decision to invest /continue to invest in the Debt Securities or Commercial Papers

I. Material Litigation if any: - Save as stated elsewhere in the General Information Document and this Key Information Document, since the date of the last audited financial statements, to the best of the Issuer's knowledge and belief, no material litigation has been initiated

J. Regulatory Strictures, if any: - None

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

The residual maturity profile of its assets and liabilities as on March 2025, in the following format (Rs. In lakhs)

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	> 1 year - 3 years	>3 years - 5 years	>5 years	Total
Deposit									
Advances	9,271	9,554	21,039	34,556	85,150	2,01,367	48,671	1,95,982	6,05,590
Investments	10,040	3,035	3,033	100	6,973	4,940	-	0.2	28,121
Borrowings	8,957	5,172	28,485	50,303	91,566	2,30,479	70,995	59,507	5,45,462
Foreign Currency Assets (FCA)									
Foreign Currency Liabilities (FCL)									

Arka Fincap Limited

Authorised Signatory

DATE 25 June 2025

AUTHORISED SIGNATORIES OF THE ISSUER



ORIGINAL/ AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST

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## Arka Fincap Limited

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**Arkoskar** Group Company

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