

ARKA

ISSUE OF COMMERCIAL PAPER (CP) LETTER OF OFFER

PART I

ISSUER DETAILS

NAME AND ADDRESS OF ISSUER

Arka Fincap Limited
2504 One Lodha Place,
Senapati Bapat Marg,
Lower Parel, Mumbai 400013

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

INE03W114724

❖ PROPOSED DATE OF ISSUE

March 16, 2026

❖ AMOUNT (RS)

750,000,000

❖ TENOR

347 days

❖ DATE OF MATURITY

February 26, 2027

❖ 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, PTC

working capital mismatches, repayment of existing borrowings and operating expenses

FIMMDA

CREDIT RATING

CRISIL Ratings Limited

CRISIL A1+

February 25, 2026

April 26, 2026

1 year

Rs 1,000 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

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 Lacs)

NA

❖ IN FAVOUR OF

NA

❖ NAME AND ADDRESS OF THE GUARANTOR

NA

❖ NET WORTH OF THE GUARANTOR (Rs In Lacs)

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

PART III

A. Issuer Financial Details

❖ CP / NCD Borrowing

❖ Date of Board Resolution

25-07-2025 &

27-01-2026

1 Limit approved by Board

Rs 1000 Crore

2 Limit as per CRA

Rs 1,000 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
A. Commercial Paper													
INE03W114716	26-08-2025	100.00	15-05-2025	100.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					1000.00
Total CP		100.00		100.00									

Arka Fincap Limited

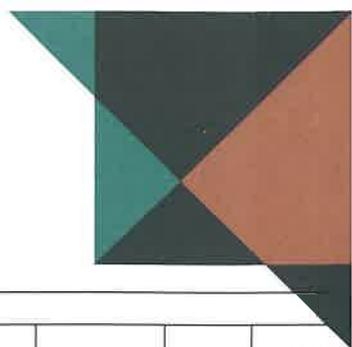
Registered Address: 2504, One Lodha Place, S.B. Marg, Lower Parel, Mumbai - 400013

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

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

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
Total Secured Private Placement NCD		675.00		675.00									

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
TOTAL SUBORDINATED TIER II NCDs		210.00		210.00									

D. Public Issue NCDs

INE03W107231	27-Dec-23	14.12	27-Dec-26	14.12	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107249	27-Dec-23	203.20	27-Dec-26	203.20	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107256	27-Dec-23	9.82	27-Dec-28	9.82	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
INE03W107223	27-Dec-23	38.29	27-Dec-28	38.29	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300.00
Total Public Issue NCDs		265.43		265.43									

E. PTCs as on Feb 28 2026

Lender Name	Type of Facility	Sanctioned Amount (INR Cr)	Principal amount outstanding (INR crore)	Rating	Asset Classification
PTC – Silver Arrows	PTC	53.68	53.68	IND AAA(SO) by India Ratings	Standard
PTC – Ecstasy	PTC	85.85	85.85	IND AAA(SO) by India Ratings	Standard
Total		139.53	139.53		

Arka Fincap Limited

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

**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 to 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 Dec 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	0	0	0	0	0	0	0	0	0
Advances	12,617	6,729	8,741	26,908	66,527	217,466	50,817	158,889	548,693.45
Investments	26,431	0	0	15,366	0	0	0	1	41,798.05
Borrowings	7,638	19,123	39,070	55,127	93,067	189,902	45,187	55,182	504,296.44
Foreign Currency Assets (FCA)									
Foreign Currency Liabilities (FCL)									

Arka Fincap Limited

AUTHORISED SIGNATORIES OF THE ISSUER

Authorised Signatories

DATE 12 March 2026

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



Arka Fincap Limited

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