



April 30, 2026

To,
The Sr. General Manager
Department of Corporate Services,
BSE Limited,
1st Floor, PJ Towers, Dalal Street,
Mumbai 400 001

Dear Sirs/Madam,

Sub: Outcome of the Board Meeting and other intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (“SEBI LODR”).

Ref.: Arka Fincap Limited

Pursuant to Regulation 51 read with Part B Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”) as amended from time to time, we wish to inform that the Board of Directors of Arka Fincap Limited (“**the Company**”) at their meeting held today i.e., Thursday, April 30, 2026, has *inter alia*, considered and approved the following:

1. Audited Financial Results for the quarter and year ended March 31, 2026, as duly reviewed by the Audit Committee
2. Issuance of Non-Convertible Debentures on private placement basis for an amount upto Rs. 2,000 Crores, in one or more tranches, within the overall borrowing limits of the Company, during a period of 1 year commencing from the date of passing of resolution at the ensuing Annual General Meeting (“AGM”), subject to the approval of the shareholders of the Company.
3. Issuance of Subordinated Listed Unsecured Non-Convertible Perpetual Debentures on private placement basis for an amount not exceeding Rs. 300 Crore, within the overall borrowing limits of the Company, subject to the approval of the shareholders of the Company.

In context of the financial results, please find enclosed herewith the following as **Annexure I**:

- i. Audited Financial Results for the quarter and year ended March 31, 2026 pursuant to Regulation 52 of SEBI LODR read with SEBI Circulars issued thereunder.
- ii. Auditor’s report on the aforesaid financial results issued by Singhi & Co., Chartered Accountants, Statutory Auditors of the Company.
- iii. Disclosures in compliance with Regulations 52(4) of the SEBI Listing Regulations.

Declaration regarding audit report with unmodified opinion under Regulation 52 (3) of SEBI LODR at **Annexure II**

Further, please find enclosed certificate issued by Singhi & Co., Chartered Accountants at **Annexure III** required under Regulation 54 of SEBI LODR for the quarter and year ended March 31, 2026.

We wish to further state that no non-convertible debentures were issued by the Company during the quarter and year ended March 31, 2026. Accordingly, pursuant to Regulation 52(7) of the SEBI LODR, a statement of “NIL”

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



utilisation of the issue proceeds of non-convertible debentures and Statement of deviation/ variation in use of issue proceeds of non-convertible securities pursuant to Regulation 52(7A) of the SEBI LODR is enclosed as **Annexure IV**.

Further, pursuant to Regulation 62K of SEBI LODR, please find enclosed the disclosure of related party transactions for the half year ended March 31, 2026 as **Annexure V**.

Further, disclosures with respect to Outstanding Qualified Borrowings and Incremental Qualified Borrowings for the financial year ended March 31, 2026 are also enclosed as **Annexure VI**.

The Board Meeting commenced at 12:00 p.m. (IST) and concluded at 02:40 p.m. (IST).

This intimation along with the financial results is also being made available on the Company's website at: <https://www.arkafincap.com/investor-information#arkaInvestorFinancialResults>

Request you to kindly take the above on record and disseminate the same on your website.

Thank You.

Yours faithfully,
For Arka Fincap Limited

Niki Chirag Mehta
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Niki Chirag Mehta
Date: 2026.04.30
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Niki Mehta
Company Secretary
Membership No.: A47286

Encl: as above

Place: Mumbai

ANNEXURE - I

Independent Auditors' Report on the Quarterly and Year to Date Audited Financial Results of the Company Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

To
The Board of Directors
Arka Fincap Limited

Report on the Audit of financial results

Opinion

We have audited the accompanying Statement of Financial Results of Arka Fincap Limited ("the Company") for the quarter and year ended March 31, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards ('Ind AS') prescribed under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit of the Statement in accordance with the Standards on Auditing ("SA's"), specified under Section 143(10) of the Companies Act, 2013 ("the Act") Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Board of Directors' Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation of Statement that gives a true and fair view of the net profit, other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down under applicable Indian accounting standards prescribed under section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, for safeguarding of the assets of the Company

and for preventing and detecting frauds and other irregularities: selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement, that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Statement

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

Singhi & Co.

Chartered Accountants

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

As described in Note no. 17 of the Statement, the figures of the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the full financial year and the reviewed year to date figures up to the third quarter of the current financial year.

Our opinion on the Statement is not modified in respect of this matter.

Place: Mumbai
Date: April 30, 2026

For Singhi & Co.
Chartered Accountants
Firm Registration Number: 302049E
Ravi
Kapoor
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Ravi Kapoor
Date: 2026.04.30
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Ravi Kapoor
Partner
Membership No: 040404
UDIN: 26040404VGZDRY2304

Arka Fincap Limited

Regd. Office: 2504, 2505, 2506, 25th Floor, One Lodha Place, Lodha World Towers, Senapati Bapat Marg, Lower Parel, Mumbai- 400013, India

Tel: +91 22 40471000 CIN: U65993MH2018PLC308329


Website: www.arkafincap.com E-mail: ArkaSecretarialandCompliance@arkafincap.com

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2026

(₹ in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year ended	
		31 March 2026	31 December 2025	31 March 2025	31 March 2026	31 March 2025
		Unaudited (Refer Note 17)	Unaudited (Refer Note 17)	Unaudited (Refer Note 17)	Audited	Audited
1	Revenue from operations					
	(a) Interest income	17,395.75	17,337.39	17,457.23	70,192.91	67,175.84
	(b) Fees and commission income	948.74	814.35	1,112.23	3,179.84	3,329.62
	(c) Gain on derecognition of financial assets measured at amortised cost	3,328.15	3,846.93	748.37	11,277.77	4,676.02
	(d) Net gain on fair value changes	429.55	703.48	894.26	2,398.99	2,245.27
	Total revenue from operations	22,102.19	22,702.15	20,212.09	87,049.51	77,426.75
2	Other income	375.66	159.73	678.31	2,921.19	1,366.44
3	Total income (1+2)	22,477.85	22,861.88	20,890.40	89,970.70	78,793.19
4	Expenses					
	(a) Finance costs	11,314.64	12,283.88	12,281.37	49,879.81	45,551.27
	(b) Impairment on financial instruments	1,279.82	2,458.43	2,230.73	6,756.99	5,304.16
	(c) Employee benefit expenses	4,827.87	4,433.32	3,733.32	16,812.12	12,601.47
	(d) Depreciation and amortisation expenses	359.20	333.59	201.07	1,245.31	767.01
	(e) Other expenses	1,842.49	1,620.16	1,302.87	5,942.31	5,157.52
	Total expenses	19,624.02	21,129.38	19,749.36	80,636.54	69,381.43
5	Profit before exceptional items and tax (3-4)	2,853.83	1,732.50	1,141.04	9,334.16	9,411.76
	Exceptional items - Expenses / (Income) -Refer Note 9 and 11	(15.20)	219.76	-	204.56	(1,528.50)
6	Profit before tax	2,869.03	1,512.74	1,141.04	9,129.60	10,940.26
7	Tax expense					
	(a) Current tax	325.50	(316.31)	201.72	926.36	1,253.68
	(b) (Excess)/Short provision related to earlier years	-	450.25	-	450.25	(30.11)
	(c) Deferred tax	413.52	239.86	270.75	892.68	1,681.09
	Total tax expenses	739.02	373.80	472.47	2,269.29	2,904.66
8	Profit after tax (6-7)	2,130.01	1,138.94	668.57	6,860.31	8,035.60
9	Other comprehensive income, net of tax					
	(a) Items that will not be reclassified to profit and loss					
	(i) Re-measurement gains / (losses) on defined benefit plans and others	60.87	3.17	(15.35)	52.83	(38.12)
	Income tax effect on above	(15.32)	(0.80)	3.86	(13.30)	9.59
	Subtotal (i)	45.55	2.37	(11.49)	39.53	(28.53)
	(ii) Net gain / (loss) on equity instruments measured at fair value through comprehensive income	0.01	(0.01)	-	0.01	(1.34)
	Income tax effect on above	-	-	-	-	0.34
	Subtotal (ii)	0.01	(0.01)	-	0.01	(1.00)
	Subtotal (a)	45.56	2.36	(11.49)	39.54	(29.53)
	(b) Items that will be reclassified to profit and loss					
	Fair value changes on loans classified under "Hold & Sell" business model	(568.72)	37.78	-	4,265.94	-
	Income tax effect on above	143.14	(9.51)	-	(1,073.65)	-
	Subtotal (b)	(425.58)	28.27	-	3,192.29	-
	Total other comprehensive income, net of tax (a) + (b)	(380.02)	30.63	(11.49)	3,231.83	(29.53)
10	Total comprehensive income (8+9)	1,749.99	1,169.57	657.08	10,092.14	8,006.07
11	Paid-up equity share capital (Face value of ₹ 10/- each)	92,872.81	92,872.81	92,872.81	92,872.81	92,872.81
12	Other equity	-	-	-	42,659.22	31,853.47
13	Earning per share (In ₹) (Face value of ₹ 10/- each)					
	(a) Basic*	0.23	0.12	0.07	0.74	0.87
	(b) Diluted*	0.22	0.12	0.07	0.72	0.86

* Earning per share is not annualised for interim periods


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Notes:

1 Statement of assets and liabilities

(₹ in Lakhs)

Particulars	As at	As at
	31 March 2026	31 March 2025
	Audited	Audited
ASSETS		
(I) Financial assets		
(a) Cash and cash equivalents	57,227.79	63,571.02
(b) Bank balances other than cash and cash equivalents	5,350.91	1,816.57
(c) Loans	5,54,406.08	6,00,094.18
(d) Investments	32,871.94	28,114.94
(e) Other financial assets	16,148.04	8,511.72
	6,66,004.76	7,02,108.43
(II) Non-financial assets		
(a) Current tax assets (net)	2,703.75	2,645.31
(b) Property, plant and equipment	4,210.12	1,443.39
(c) Intangible assets	97.55	145.65
(d) Capital work-in-progress	95.43	137.62
(e) Other non-financial assets	1,224.85	935.00
	8,331.70	5,306.97
TOTAL ASSETS (I+II)	6,74,336.46	7,07,415.40
LIABILITIES AND EQUITY		
(III) Financial liabilities		
(a) Trade payables		
(i) Outstanding to micro enterprises and small enterprises	33.09	53.44
(ii) Outstanding dues of creditors other than micro and small enterprises	1,699.69	1,027.53
(b) Debt securities	1,07,772.59	1,24,093.09
(c) Borrowings (other than debt securities)	3,75,081.22	4,00,082.30
(d) Subordinated Debt	21,338.62	21,286.40
(e) Other financial liabilities	25,025.80	27,746.57
	5,30,951.01	5,74,289.33
(IV) Non-financial liabilities		
(a) Provisions	3,470.65	4,094.08
(b) Deferred tax liabilities (Net)	2,757.71	778.07
(c) Other non-financial liabilities	1,625.06	3,527.64
	7,853.42	8,399.79
(V) Equity		
(a) Equity share capital	92,872.81	92,872.81
(b) Other equity	42,659.22	31,853.47
	1,35,532.03	1,24,726.28
TOTAL LIABILITIES AND EQUITY (III+IV+V)	6,74,336.46	7,07,415.40

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2 Statement of Cash Flow

(₹ in Lakhs)

Particulars	For the year ended 31 March 2026	For the year ended 31 March 2025
	Audited	Audited
A Cash Flow from Operating Activities		
Net profit before tax	9,129.60	10,940.26
Adjustments for:		
Depreciation and amortisation	1,245.31	767.01
Loss on sale of Property, Plant and Equipment	17.80	2.02
Provision for expected credit loss	6,756.99	5,304.16
Provision for share based payments	713.61	73.38
Fair value loss / (gain) on investments	318.09	(382.49)
Finance cost	49,731.39	45,551.27
Interest on lease liabilities	148.42	-
Interest received on fixed deposits	(812.72)	(171.44)
Profit on sale of investments	(2,786.72)	(1,862.78)
Gain on derecognition of financial assets measured at amortised cost	(11,277.77)	(4,676.02)
Provision for investments in Arka Credit Fund I	-	(1,528.50)
Interest received on Investment	(1,670.92)	(1,215.81)
Interest income on investments in AIF	-	(10.04)
Interest income on security deposit	(27.90)	(18.24)
Operating profit before working capital changes	51,485.18	52,772.78
Adjustments:		
(Increase)/Decrease in loans and advances	43,161.52	(1,34,626.92)
(Increase)/Decrease in trade receivables	-	20.25
(Increase)/Decrease in Other financial assets	3,849.44	1,709.10
(Increase) / Decrease in Security Deposit	(239.71)	(79.84)
(Increase) / Decrease in Prepaid expenses and stamp	(82.48)	7.48
(Increase) / Decrease in Other non-financial assets	(207.37)	(182.75)
Increase/(Decrease) in provisions	(541.13)	304.59
Increase/(Decrease) in trade payable	651.81	465.11
Increase/(Decrease) in Other financial liabilities	(4,191.30)	5,361.82
Increase/(Decrease) in Other non-financial liabilities	(1,902.58)	244.99
Cash generated from / (used in) operating activities	91,983.38	(74,003.39)
Income Tax (paid) / refund [Net]	(1,435.06)	(2,049.54)
Net cash generated from / (used in) operating activities (A)	90,548.32	(76,052.93)
B Cash flows from investing activities		
Interest received on fixed deposits	812.72	171.44
Receipt on sale / redemption of Investments	-	3,62,729.07
Payments on purchase of Mutual fund investment	(13,92,780.36)	-
Receipt on sale / redemption of Mutual fund investment	14,18,192.23	-
Interest received on debt instrument and PTC	691.32	1,215.82
Net Investment in debt instrument	(6,575.75)	-
Receipt on sale / redemption of PTC	200.68	-
(Increase) / decrease in other bank balance	(3,534.34)	(1,816.57)
Payments on purchase of T-bills	(1,31,612.21)	-
Receipt on sale / redemption of T-Bills	1,22,000.00	-
Interest received on Gsec Investment	322.20	-
Payments on purchase of Gsec	(11,049.00)	(3,77,981.17)
Payments on purchase of Investments of KPL	(0.50)	-

Payments for Purchase of Property, Plant and Equipment	(1,697.33)	(307.73)
Interest received on investments in AIF	-	10.04
Payments for Purchase of Other Intangible assets	(18.34)	-
Net cash (used in) investing activities (B)	(5,048.68)	(15,979.10)
C Cash Flow from Financing Activities		
Proceeds/(Repayment) from Bank and NBFCs Borrowings (net)	(26,024.61)	1,57,679.11
Proceeds/(Repayment) from issuance of Non-Convertible Debentures (net)	(19,085.08)	11,823.83
Proceeds/(Repayment) from issuance of Commercial Papers (net)	2,596.38	(7,412.99)
Finance cost paid	(48,487.46)	(44,236.68)
Lease liability paid	(842.10)	(481.59)
Dividend Paid	-	(1,021.60)
Net cash generated from / (used in) financing activities (C)	(91,842.87)	1,16,350.08
Net Increase in cash and cash equivalents (A) + (B) + (C)	(6,343.23)	24,318.05
Cash and Cash Equivalents at the beginning of the year	63,571.02	39,252.96
Cash and Cash Equivalents at the end of the year	57,227.79	63,571.02

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Notes

- 3 Arka Fincap Limited ("the Company") is a Non-Banking Financial Company ("NBFC") registered with the Reserve Bank of India and is categorised as a 'Middle-layer' NBFC in accordance with the Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025.
- 4 The financial results of the Company have been prepared in accordance with the Indian Accounting Standard ("Ind AS") notified under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.
- 5 This financial results have been prepared in compliance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR") and SEBI Master Circular no. SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/000000103 dated July 11, 2025, inter alia, applicable to listed Companies whose non-convertible securities / commercial papers securities are listed on recognised stock exchanges.
- 6 The Company is primarily engaged in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating segment.
- 7 The Company has assessed certain loans originated during the year ended 31 March 2026 under the business model of "Hold & Sell". Accordingly, the fair value gain on such loans has been disclosed as "Fair value changes on loans classified under "Hold & Sell" business model" under other comprehensive income.
- 8 The Secured Non-Convertible Debentures of the Company as on 31 March 2026 are secured by first pari-passu charge over the receivables, including cash and cash equivalent and liquid investments of the Company. The security cover to the minimum extent of 100% or such higher cover as per the offer documents read with Debenture Trust Deeds executed for each of the series/tranches has been maintained by the Company.
- 9 During the year ended 31 March 2024, the Company had made provision of ₹ 1,528.50 lakh against its investments in Alternate Investment Funds (AIFs) as per RBI circular RBI/2023-24/90 DOR.STR.REC.58/21.04.048/2023-24 dated December 19, 2023 and RBI/2023-24/140 DOR.STR.REC.85/21.04.048/2023-24 dated March 27, 2024. During the quarter ended 30 June 2024, the Company had reversed the provision to the extent of ₹ 742.10 lakh. The balance provision of ₹ 786.40 lakh has been reversed during the quarter ended 30 September 2024 which is in compliance with the above-mentioned RBI circulars.
- 10 Details of loans transferred / acquired during the quarter and twelve months ended 31 March 2026 under the Master Directions - (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

(i) Details of loans not in default acquired through assignments:

Particulars	Year Ended 31 March 2026	Year Ended 31 March 2025
Aggregate amount of loans acquired (in Lakhs)	NIL	2965.01
Weighted average residual maturity (in years)	NA	1.29
Weighted average holding period by originator (in years)	NA	0.99
Retention of beneficial economic interest by the originator	NA	10%
Tangible security coverage	NA	0
Rating-wise distribution of loans	NA	NA

(ii) Details of loans not in default transferred by way of Novation:

Particulars	Year Ended 31 March 2026	Year Ended 31 March 2025
Number of loans	2	5
Aggregate amount of loans transferred (in Lakhs)	575000%	9,869.70
Weighted average remaining maturity (in years)	270%	3.25
Weighted average holding period after origination (in years)	68%	0.44
Retention of beneficial economic interest	NIL	Nil
Tangible security coverage	175% 125%	100%
Rating-wise distribution of loans	NA	NA
Number of transactions where transferor has agreed to replace the transferred loans	NIL	Nil
Number of transferred loans replaced	NIL	Nil

(iii) Details of loans which are not in default transferred by way of Assignment:

Particulars	Year Ended 31 March 2026	Year Ended 31 March 2025
Number of loans	1530	5649
Aggregate amount of loans transferred (in Lakhs)*	1,60,382.95	96,498.72
Sale consideration (in Lakhs)	1,60,382.95	96,498.72
Weighted average remaining maturity (in years)	12.75	10.09
Weighted average holding period after origination (in years)	0.75	0.77
Retention of beneficial economic interest	17%	17%
Tangible security coverage	100%	78%
Rating-wise distribution of loans	NA	NA
Number of transactions where transferor has agreed to replace the transferred loans	Nil	Nil
Number of transferred loans replaced	Nil	Nil

*Including Deal under Co-lending arrangement of Rs. 77,061.07 Lakhs for the period ended March 31, 2026

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(iv) During the year ended 31 March 2026 and 31 March 2025, the company has not acquired loans in default or stressed loans.

(v) During the year ended 31 March 2026 and 31 March 2025, the company has sold NPA loans to ARC

Particulars	Year Ended 31 March 2026	Year Ended 31 March 2025
Number of Accounts	1	NA
Aggregate principal outstanding of loans transferred (on the date of transfer) in Lakhs)	472.22	NA
Weighted average residual tenor of the loans transferred (years)	2.0	NA
Net Book value of the loans transferred (at the time of transfer) in Lakhs)	530.33	NA
Aggregate consideration in Lakhs)	233.00	NA
Additional consideration realised in respect of accounts transferred in earlier years	-	NA

vi) Co lending Arrangement Disclosure

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
Aggregate amount of Loans aquired	NA	NA
Weighted Average residual maturity (in months)	NA	NA
Weighted Average holding period (in months)	NA	NA
weighted average rate of interest	NA	NA
Retention of Beneficial economic Interest by the originator	NA	NA
Tangible Security Cover	NA	NA
fees charged / paid	NA	NA

The Company has not entered into any CLA arrangement under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and therefore no disclosure for the same has been provided.

- 11 The Government of India, vide notification dated November 21 , 2025, has notified the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as "the Labour Codes"), which consolidate and replace existing multiple labour legislations. In accordance with the requirements of Ind AS 19, "Employee Benefits," changes to employee benefit plans resulting from legislative amendments constitute a plan amendment, necessitating the immediate recognition of any variation in the cost upon such notification. Consequently, the Company has evaluated the potential impact and recognized an estimated past service costs amounting to Rs. 2.05 crore for the year ended March 26 and Rs. 2.20 crore for the quarter ended Decemebr 25 which has been disclosed seperately as Exceptional items - Expenses / (Income) in the standalone financial results for year ended March 31 , 2026. As the underlying Rules to the Labour Codes are yet to be notified, the Company will continue to monitor further developments and will evaluate and give effect to any consequential adjustments arising subsequently in this respect.
- 12 In terms of the requirements para 35 of Master Direction - (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, dated 28 November 2025, as amended from time to time, on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs), as amended from time to time, on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at 31 March 2026 and accordingly, no amount is required to be transferred to impairment reserve .

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- 13 Details of project finance during the year ended 31 March 2026 under the Master Directions - (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below:

Particulars	No of Accounts	Total Outstanding
1. Projects under implementation accounts at the beginning of the quarter.	2	7,386
2. Projects under implementation accounts sanctioned during the quarter.	5	7,788
3. Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4. Projects under implementation accounts at the end of the quarter. (1+2-3)	7	15,174
5. Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
5.1 Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2 Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3 Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6. Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7. Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1 Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2 Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8. Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1 Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2 Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3 Out of '8' – accounts in respect of which Resolution plan has failed	-	-

- 14 The above financial results of the Company for the quarter and the year ended 31 March 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors, at their respective meeting held on 30 April 2026.
- 15 Figures for the previous period/year have been regrouped and / or reclassified wherever considered necessary to conform to current period presentation.
- 16 Statutory Auditors have carried out audit of these results and have issued an unmodified opinion on this result.
- 17 The figures for the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and published year to date figures up to the end of third quarter of the respective financial years
- 18 The disclosures as required under Regulation 52(4) have been given in Annexure A.
- 19 The disclosures as required under Regulation 54(3) have been given in Annexure B.
- 20 The results for the quarter and year ended 31 March 2026 are available on the BSE Ltd website www.bseindia.com and the Company's website www.arkafincap.com

Place: Mumbai
Date: 30 April 2026

For and on behalf of the Board of Directors of
Arka Fincap Limited

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Samrat Gupta
Managing Director
DIN: 07071479

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Annexure A

Disclosures in accordance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR").

(₹ in Lakhs)

Sr no.	Particulars	Quarter Ended			Year ended	
		31 March 2026	31 December 2025	31 March 2025	31 March 2026	31 March 2025
		Unaudited (Refer Note 17)	Unaudited (Refer Note 17)	Unaudited (Refer Note 17)	Audited	Audited
(a)	Debt-equity ratio ¹	3.73 : 1	3.78 : 1	4.38 : 1	3.73 : 1	4.38 : 1
(b)	Debt service coverage ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(c)	Interest service coverage ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(d)	Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil	Nil
(e)	Capital redemption reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(f)	Debenture redemption reserve ³	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(g)	Net worth ⁴	1,35,329.64	1,33,240.30	1,24,554.34	1,35,329.64	1,24,554.34
(h)	Net profit after tax	2,130.01	1,138.94	668.57	6,860.31	8,035.60
(i)	Earning per share (In ₹)					
	(a) Basic (Not Annualised)	0.23	0.12	0.07	0.74	0.87
	(b) Diluted (Not Annualised)	0.22	0.12	0.07	0.72	0.86
(j)	Current ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(k)	Long term debt to working capital ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(l)	Bad debts to Account receivable ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(m)	Current liability ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(n)	Total debts to total assets ⁵	0.80:1	0.80 : 1	0.82 : 1	0.80:1	0.82 : 1
(o)	Debtors turnover ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(p)	Inventory turnover ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(q)	Operating margin (%) ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(r)	Net profit margin (%) ⁶	9.48%	4.98%	3.20%	7.63%	10.20%
(s)	Gross NPA (%)	1.22%	1.35%	0.69%	1.22%	0.69%
(t)	Net NPA (%)	0.35%	0.44%	0.20%	0.35%	0.20%
(u)	Capital adequacy ratio (CRAR)	23.47%	22.86%	20.84%	23.47%	20.84%
(v)	Liquidity coverage ratio (LCR)	146.36%	154.83%	191.93%	195.76%	156.39%
(vi)	There is no material deviation in the use of proceeds from the issue of Non-Convertible Debentures.					

Notes:

- Debt = Debt Securities + Borrowings (other than debt securities) + Subordinated Debt.
- The Company being a Non-Banking Financial Company registered with the Reserve Bank of India, these ratios are not applicable
- The Company being a Non-Banking Financial Company is not required to create Debenture Redemption Reserve in terms of Rule 18 of Companies (Share Capital and Debenture) Rules,
- Net worth is calculated as defined under Sec. 2(57) of the Companies Act, 2013
- Total debts to total assets = Total Liabilities (other than Equity) / Total Assets
- Net profit margin = Profit After Tax / Total Income

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Annexure II

April 30, 2026

The Sr. General Manager
Department of Corporate Services,
BSE Limited,
1st Floor, PJ Towers, Dalal Street,
Mumbai 400 001

Dear Sirs/Madam,

Sub: Declaration under Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”).

Pursuant to Regulation 52(3)(a) of the SEBI LODR, I, Ridhi Gangar, Chief Financial Officer of Arka Fincap Limited (“the Company”) do hereby declare that, Singhi & Co., Chartered Accountants (Firms Registration No. 302049E) Statutory Auditors of the Company have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the quarter and year ended March 31, 2026.

Request to take the above on record.

Thank You

Yours faithfully,
For Arka Fincap Limited

Ridhi Zaveri
Gangar

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Ridhi Zaveri Gangar
Date: 2026.04.30
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Ridhi Gangar
Chief Financial Officer

Place: Mumbai

Arka Fincap Limited

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

Website: www.arkafincap.com | **Email:** info.afl@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.

ANNEXURE - III

To
The Board of Directors,
Arka Fincap Limited,
2504/ 5/ 6, 25th Floor,
One Lodha Place, Lodha World Towers,
Senapati Bapat Marg, Lower Parel.
Mumbai - 400013.
(hereinafter referred as "Company")

To,
Catalyst Trusteeship Limited,
GDA House, Plot no 85,
Bhusari Colony, Paud Road,
Pune- 411038
(hereinafter referred as "Debenture Trustee")

Subject: Certificate of compliance of Regulation of 56 (1) (d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Regulation 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time and para 1 of Chapter V of the Operational Circular for Debenture Trustees dated March 31, 2023 (hereinafter collectively referred as "SEBI Regulations").

1. This certificate is issued, in accordance with the engagement letter dated July 07, 2025. The management has requested us to certify the accompanying statement of information for the, Fully Paid-up, secured, Redeemable Non-convertible Debentures as on March 31, 2026, as stated in Annexure A annexed to the certificate for the purpose of its onward submission to the Debenture Trustees.
2. As required by Regulation of 56 (1) (d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (hereinafter referred as "LODR Regulations"), the Company desires a certificate regarding maintenance of security cover as at March 31, 2026 against such secured NCDs for submission to the Debenture Trustees of such secured NCDs and internal references.

Accordingly, the Company has prepared details of security cover available for such secured NCDs in accordance with the audited financial results / financial information as at March 31, 2026 and other relevant documents/records maintained by the Company.

3. As required by Regulation 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended vide notification No.

SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations"), the Debenture Trustee desires a certificate regarding the value of receivables/ book debts in respect of such secured NCDs, as prescribed in Master SEBI Circular SEBI/HO/DDHS-PoD1/P/CIR/2023/109 for Debenture Trustees dated March 31, 2023, as amended from time to time.

Management's Responsibility

4. The preparation and presentation of the "**Annexure A**", in the format prescribed in Operational Circular for Debenture Trustees dated March 31, 2023, is the responsibility of the Company's management including the preparation and maintenance of all accounting and other records supporting its contents.
5. The management of the Company is also responsible for –
 - a. ensuring maintenance of the adequate security cover available for secured NCDs as per Regulation 54 of LODR Regulation.
 - b. accurate computation of security cover available for secured NCDs based on Financial Results/ financial information of the company as at March 31, 2026.
 - c. preparation and maintenance of proper accounting and other records & design, implementation and maintenance of adequate internal procedures/ systems/ processes /controls relevant to the creation and maintenance of the aforesaid records.
 - d. compliance of relevant terms of the aforesaid SEBI Regulations in all respect.
 - e. providing all relevant information to the Company's Debenture Trustee.
6. This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditor's Responsibility

7. Based on our examination of the security cover available for secured NCDs, which has been prepared by the management from the audited financial information as at March 31, 2026 and relevant records provided by the Company, our responsibility is to provide reasonable assurance on whether the Company has maintained security cover as per the requirements of DTDs, supplemental DTDs for all outstanding secured debt securities in accordance with Regulation 54 of LODR Regulations in respect of secured NCDs, for the quarter ended March 31, 2026.
8. A reasonable assurance engagement includes performing procedures to obtain sufficient and appropriate evidence on the reporting criteria. In this connection, we have performed the following procedures –
 - a. Checked the computation of security cover as at March 31, 2026, prepared by the management, as specified in the format prescribed in Operational Circular for Debenture Trustees dated March 31, 2023.
 - b. Traced the amounts forming part of the "**Annexure A**" with the information provided by the management and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the calculations.

- c. On sample basis, checked the details of the outstanding amounts and assets required to be maintained as collateral for a particular series of the secured debt securities from the books of accounts and other relevant records and documents maintained by the Company for the quarter ended March 31, 2026.
 - d. We did enquiries with the management of the Company and obtained management representation towards all the stated matters of the certificate.
9. We have examined the compliance status as stated in the statement, solely on the basis of the information provided by the management on test check basis, in accordance with the Guidance Note on Reports or Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the Institute of Chartered Accountants of India.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.
11. The Statement has been prepared by the Management of the Company, which has been stamped and initialled by us for identification purpose.

Other Matter

12. As per para 3.1 (a) of the circular no. SEBI / HO / MIRSD /MIRSD_CRADT/COR/P/ 2022/67 dated May 19, 2022 - we are required to certify the book value of the assets, hence, we have not verified market value provided in the Statement of Security Cover (i.e, from Column K to Column O) and accordingly we do not express any conclusion on the same.

Conclusion

13. Based on our procedures as mentioned in Para 8 above, information and explanations given to us and management representations provided to us, nothing has come to our attention that causes us to believe that the security cover maintained by the Company against the individual outstanding secured NCDs are less than the ratio as prescribed.

Restriction on use

14. This Certificate has been issued at the specific request of the Company pursuant to the requirements of Regulation of 56 (1) (d) read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended from time to time. This certificate is addressed to and provided to the Board of Directors of the Company and the Debenture Trustee(s) pursuant to requirement of the aforesaid SEBI Regulations. Our certificate should not be used for any other person or for any other purpose. Our Obligations in respect of this

certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. Nothing in this Certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

Place: Mumbai
Date: April 30, 2026

For Singhi & Co.
Chartered Accountants
Firm Registration No: 302049E
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by Ravi Kapoor
Date: 2026.04.30
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Ravi Kapoor
Partner
Membership No. 040404
UDIN: 26040404WZWYTS7774



Annexure B											Rs. in Lakhs			
Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as security	Elimination (Amount in Negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate is being used	Other secured debt	Debt for which this certificate is being used	Assets shared by Pari Passu debt holder (includes debt for which this	Other debt on which there is pari-passu charge	debt amount considered more than once (due to	Market value for assets		Carrying/book value for exclusive charge assets where relating to Column F	Market value for pari-passu charge assets	Carrying/book value for pari-passu charge assets where relating to Column F	Total Value=(K+L+M+N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant & Equipment							2,136.13		2,136.13					
Capital Work-in-progress							95.43		95.43					
Right of Use assets							2,071.96		2,071.96					
Goodwill							-		-					
Intangible Assets							97.55		97.55					
Intangible Assets Under Development							-		-					
Investments							11,552.66	21,319.28	32,871.94					
Loans (refer note 1)					1,03,393.48		4,30,247.21	20,765.39	5,54,406.08				1,03,393.48	1,03,393.48
Inventories							-		-					
Trade Receivables							-		-					
Cash & Cash Equivalents							55,327.93	1,899.86	57,227.79					
Bank Balances other than Cash & Cash Equivalents							200.00	5,150.91	5,350.91					
Others (refer note 2)								20,076.64	20,076.64					
TOTAL					1,03,393.48		4,97,327.80	73,615.15	6,74,336.43				1,03,393.48	1,03,393.48
LIABILITIES														
Debt securities to which this certificate pertains (refer note 3)				Yes	91,292.35				91,292.35				91,292.35	91,292.35
Other debt sharing pari-passu charge with above debt				No		3,75,081.22			3,75,081.22					
Other debt														
Subordinated debt								21,338.62	21,338.62					
Revolving														
Bank	not to be filled							16,898.82	16,898.82					
Debt securities														
Others														
Trade Payables								1,732.78	1,732.78					
Lease liabilities								2,174.10	2,174.10					
Provisions								3,470.65	3,470.65					
Others								26,815.89	26,815.89					
TOTAL					91,292.35	3,75,081.22	72,430.86		5,38,804.43				91,292.35	91,292.35
Cover on Book Value														
Cover on Market Value ix		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio (refer note 5)										
					1.13									
Notes to Annexure:														
1) Loans amount is considered net of NPAs and Overdues.														
2) Other Assets (Column H) include Other Financial Assets, Other Non-financial Assets, Current tax assets and Deferred tax (assets)														
3) Debt securities for which this certificate is given includes interest accrued but not due and Ind AS impact														
4) Other Debt - Debt Securities (Column H) includes unsecured commercial papers														
5) The above stated security cover of 1.13x has been arrived on the simple average basis (security basis the cover stipulated for individual NCDs vis - a - vis NCD liability amount), and meets the stipulated cover at individual ISIN level														
6) The numbers filled in the annexure are extracted from the Audited Financial Statements for the half year ended 31 December 2025														
7) Security Cover Ratio pertains to Listed Secured Non Convertible Debentures (NCDs) and Listed Secured Market Linked Debentures (MLDs) only. (collectively referred as NCDs)														
8) Other Liabilities include Other financial liabilities (Exclu. Lease Lia); Deferred tax liabilities (Net); Other non-financial liabilities														

For Arka Fincap Limited

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Ridhi Zaveri Gangar
Date: 2026.04.30
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Authorised Signatory
Ridhi Gangar
Chief Financial Officer
Place: Mumbai
Date: 30 April 2026

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.

Annexure- IV

(A) Statement of utilization of issue proceeds:

Name of the Issuer	Arka Fincap Limited
ISIN	NA
Mode of Fund Raising (Public issues/ Private placement)	NA
Type of instrument	NA
Date of raising funds (Date of allotment)	NA
Amount Raised	NA
Funds utilized	NA
Any deviation (Yes/ No)	NA
If any deviation, then specify the purpose of for which the funds were utilized	NA
Remarks, if any	NA

(B) Statement of deviation/variation in use of issue proceeds

Name of the listed entity	NA
Mode of Fund Raising	NA
Type of instrument	NA
Date of Raising Funds (Date of allotment)	NA
Amount Raised	NA
Report filed for quarter ended	31st March 2026
Is there a deviation/ variation in use of funds raised?	NA
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation Variation	NA
Comments of the audit committee after review	NA
Comments of the auditors if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: **Not Applicable**

Original object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed

Yours faithfully,

For Arka Fincap Limited

Ridhi Zaveri
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Ridhi Zaveri Gangar
Date: 2026.04.30
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Ridhi Gangar
Chief Financial Officer

Arka Fincap Limited

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

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

A **K'rlosicar** Group Company

ANNEXURE - V

Arka Fincap Limited

Related party transactions for the half year ended 31 March 2026

Rs in Lakhs

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance*	Closing balance*
1	Arka Fincap Limited	AAHCK0936B	Arka Financial Holdings Pvt Ltd	AAVCA4748F	Holding Company	Any other transaction	Purchase of Equity Shares of Kirloskar Proprietary Ltd	0.50	None	0.50	2.13	-
2	Arka Fincap Limited	AAHCK0936B	Arka Financial Holdings Pvt Ltd	AAVCA4748F	Holding Company	Any other transaction	Reimbursement of Expenses (Resource Sharing) (Net of TDS)	150.00	None	6.80		
3	Arka Fincap Limited	AAHCK0936B	Arka Investment Advisory Services Pvt Ltd	AAWCA7461L	Subsidiary Company of Holding Company	Any other transaction	Payments done on behalf of Arka Financial Holdings Pvt Ltd (At Actuals)	8.19	None	0.03		
4	Arka Fincap Limited	AAHCK0936B	Arka Investment Advisory Services Pvt Ltd	AAWCA7461L	Subsidiary Company of Holding Company	Any other transaction	Reimbursement of Expenses (Office space sharing and other amenities) (Net of TDS)	35.00	None	2.71	9.20	-
5	Arka Fincap Limited	AAHCK0936B	Arka Investment Advisory Services Pvt Ltd	AAWCA7461L	Subsidiary Company of Holding Company	Any other transaction	Reimbursement of Expenses (Resource Sharing) (Net of TDS)	150.00	None	10.55		
6	Arka Fincap Limited	AAHCK0936B	Kirloskar Management Services Private Limited	AAHCK9903E	Private Company in which Director of the Company is a Director	Purchase of goods or services	Expenses paid (Net of TDS)	300.00	None	212.91	-	140.36
7	Arka Fincap Limited	AAHCK0936B	Samrat Gupta	ABNPG9172H	Key Management Personnel (w.e.f. 23 October 2024)	Remuneration		Refer Note 2 and 3	None	181.98	-	-
8	Arka Fincap Limited	AAHCK0936B	Others		Key Management Personnel of the Company as well as Holding Company	Remuneration		Refer Note 3	None	249.34	-	-
9	Arka Fincap Limited	AAHCK0936B	Nasser Munjee	AAFPM7588N	Chairman, Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	2.25	-	-
10	Arka Fincap Limited	AAHCK0936B	Gauri Kirloskar	AIRPK6675C	Non-Executive Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	3.15	-	-
11	Arka Fincap Limited	AAHCK0936B	Aman Kirloskar	ARYPK6767B	Non-Executive Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	0.75	-	-
12	Arka Fincap Limited	AAHCK0936B	Hoshang Sinor	AAKPS9544B	Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	3.55	-	-
13	Arka Fincap Limited	AAHCK0936B	Rahul Bhagat	AEXPB2996P	Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	2.25	-	-
14	Arka Fincap Limited	AAHCK0936B	Yogesh Kapur	AAAPK6067H	Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	5.50	-	-
15	Arka Fincap Limited	AAHCK0936B	Srikumar Vijayasekharan	AAYPV9808P	Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	5.50	-	-

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance*	Closing balance*
16	Arka Fincap Limited	AAHCK0936B	Vijay Chugh	AACPC2897B	Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	1.90	-	-
17	Arka Fincap Limited	AAHCK0936B	Sivanandhan Dhanushkodi	AAVPD7633B	Independent Director	Remuneration	Director Sitting Fees and Commission	Refer Note 2	None	1.70	-	-

*Inclusive of GST, if any

Note 1: There are no transactions related to loans, inter-corporate deposits and advances and hence additional disclosures related to same are not applicable.

Note 2: As approved by the Nomination & remuneration Committee/Board of Directors.

Note 3: The remuneration is paid by Arka Fincap Limited as its employees and it has been considered based on draft Form 16 (as per The Income Tax Act, 1961).

For Arka Fincap Limited

Ridhi Zaveri
Gangar

Digitally signed by
Ridhi Zaveri Gangar
Date: 2026.04.30
13:43:37 +05'30'

Ravi Kapoor

Digitally signed by Ravi
Kapoor
Date: 2026.04.30 14:33:56
+05'30'

Ridhi Gangar
Chief Financial Officer
Date: 30-04-2026

Annexure VI

Disclosure pursuant to Chapter XII of SEBI Master Circular for listing obligations and disclosure requirements for Non-convertible Securities, Securitized Debt Instruments and/ or Commercial Paper having Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated May 21, 2024

Particulars	Rs. ('in Crores')
Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores)	5,311.74
Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)	4872.94
Highest credit rating of the company (where the credit rating relates to the unsupported bank borrowing or plain vanilla bonds of an entity, which have no structuring/ support built in)	AA/Stable (CRISIL AA/Stable & Acuite AA/Stable) for long term
Incremental borrowing done during the year (qualified borrowing) (Rs. In Crores)	1578
Borrowings by way of issuance of debt securities during the year (Rs. In Crores)	-

Request to take the above on record.

Thank You

Yours faithfully,

For Arka Fincap Limited

Niki Chirag Mehta
Digitally signed by
Niki Chirag Mehta
Date: 2026.04.30
14:02:25 +05'30'

Niki Mehta
Company Secretary
Membership No.: A47286

Place: Mumbai

Arka Fincap Limited

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

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