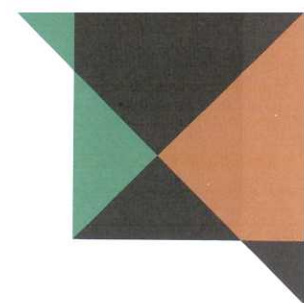




ISSUE OF COMMERCIAL PAPER (CP) LETTER OF OFFER

II

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) :

Anand Bang (CEO)
Kirkoskar Oil Enginges Limited

PART II

ISSUE DETAILS

- ❖ ISIN
- ❖ PROPOSED DATE OF ISSUE
- ❖ AMOUNT (RS.)
- ❖ TENOR
- ❖ DATE OF MATURITY
- ❖ PROPOSED TO BE LISTED / UNLISTED
- ❖ END USE OF CP PROPOSED (SPECIFIC DETAILS)

INE03W114757
August 24, 2026
50,00,00,000
276 days
May 27, 2027
BSE

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

CREDIT RATING

CRISIL Ratings Limited

CRISIL A1+
July 30, 2026
60 days
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

❖ 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

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

❖ CREDIT ENHANCEMENT DETAILS (IF ANY)

❖ DESCRIPTION OF INSTRUMENT

❖ AMOUNT (Rs. In Laacs)

❖ IN FAVOUR OF

NA
NA
NA
NA
NA
NA

❖ NAME AND ADDRESS OF THE GUARANTOR

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

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

❖ CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED

❖ TRUSTEE DETAILS (NAME AND ADDRESS)

❖ WHETHER GUARANTOR IS A GROUP ENTITY

NA
NA
NA
NA
NA
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

	22-Jul-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													
INE03W114724	16-03-2026	75.00	26-02-2027	75.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					1000

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Akirkoskar Group Company



INE03W114732	29-06-2026	100.00	25-09-2026	100.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					1000
INE03W114740	11-08-2026	100.00	09-11-2026	100.00	IndusInd Bank Limited	NA	CRISIL Ratings Limited	CRISIL A1+					1000
Total CP		275.00		275.00									

B. Secured Private Placement NCD													
INE03W107280	19-Aug-24	100.00	19-Feb-27	100.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225
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
													400
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
													400
INE03W107306	06-Jan-25	50.00	05-Jan-29	50.00	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					1225
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
													400
Total Secured Private Placement NCD		550.00		550.00									

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
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
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
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
INE03W107249	27-Dec-23	203.20	27-Dec-26	203.20	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300
INE03W107256	27-Dec-23	9.82	27-Dec-28	9.82	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300
INE03W107223	27-Dec-23	38.29	27-Dec-28	38.29	NA	Catalyst Trusteeship Limited	CRISIL Ratings Limited	CRISIL AA/Stable					300
Total Public Issue NCDs		265.43		265.43									

E. PTCs as on July 31 2026

Lender Name	Type of Facility	Sanctioned Amount (INR Cr)	Principal amount outstanding (INR crore)	Rating	Asset Classification
DBS Bank	PTC	44.33	44.33	IND AAA(SO) by India Ratings	Standard
ICICI Bank	PTC	66.60	66.60	IND AAA(SO) by India Ratings	Standard
Total		110.93	110.93		

Handwritten signature and initials.



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A **Kirloskar** Group Company



C. Fund-based facilities from banks/Financial institutions as on July 31, 2026

(Rs. In crs.)

Name of the Bank	Nature of Facility	Limit	O/s Amount	Asset Classification
Aditya Birla Capital Finance	TL	40.12	40.12	Standard
Axis Bank	TL	247.11	247.11	Standard
Bayat Finance	TL	58.33	58.33	Standard
Bandhan Bank	TL	135.42	135.42	Standard
Canara Bank	TL	68.90	68.90	Standard
CSB Bank Ltd	TL	31.25	31.25	Standard
DCB Bank	TL	9.00	9.00	Standard
Dhanlaxmi Bank	TL	23.57	23.57	Standard
Federal Bank	TL	77.91	42.91	Standard
HDFC Bank	TL	75.00	75.00	Standard
ICICI Bank	TL	585.03	585.03	Standard
IDBI Bank	TL	51.32	51.32	Standard
IDFC First Bank	TL	229.88	229.88	Standard
Indian Bank	TL	61.40	61.40	Standard
IndusInd Bank	TL	364.02	364.02	Standard
Karnataka Bank	TL	42.48	42.48	Standard
Karur Vysya Bank	TL	10.90	10.90	Standard
Kotak Mahindra Bank	TL	100.42	100.42	Standard
MUDRA	TL	87.50	87.50	Standard
NABARD	TL	168.00	168.00	Standard
Nabkisan Finance Limited	TL	23.03	23.03	Standard
Punjab National Bank	TL	38.62	38.62	Standard
RBL Bank	TL	33.33	33.33	Standard
SIDBI	TL	66.75	66.75	Standard
State Bank of India	TL	670.66	670.66	Standard
Tata Capital	TL	12.25	12.25	Standard
Union Bank of India	TL	377.50	377.50	Standard
TOTAL		3689.67	3654.67	

Name of the Bank	Nature of Facility	Limit	O/s Amount	Asset Classification
Axis Bank Limited	CC/WCDL	10.00		Standard
ICICI Bank Limited*	CC/WCDL	25.00		Standard
IndusInd Bank Limited	CC/WCDL	25.00		Standard
IDFC First Bank Limited	CC/WCDL	10.00		Standard
Kotak Mahindra Bank Limited	CC	10.00		Standard
RBL Bank Limited	WCDL	50.00		Standard
The Federal Bank Limited	CC/WCDL	10.00		Standard
TOTAL		140.00	-	

* ICICI Bank Limit includes BG limit of Rs.5crs

Non Fund-based facilities from banks/Financial institutions as on July 31, 2026

Name of the Bank	Nature of Facility	Limit	O/s Amount	Asset Classification
Kotak Mahindra Bank	Bank Guarantee	5.00	0.00	Standard

D. Shareholding Details of Promoters / Details of share Pledged as of June 2026

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	92,87,09,769	92,87,09,769*	100%	Nil	Nil
	Total	92,87,09,769	92,87,09,769*	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)

(Rs. in crs.)

	CURRENT YEAR	PREVIOUS YR		
	Q1 FY 2027	YEAR-1	YEAR-2	YEAR - 3
	As on 30/06/27	As on 31/03/2026	As on 31/03/2025	As on 31/03/2024
❖ EQUITY	928.73	928.73	928.73	928.73
❖ NET WORTH	1,360.28	1,353.30	1,245.54	1,174.89
❖ INVESTMENT IN SUBSIDIARIES / AFFILIATES	-	-	-	-
❖ TOTAL DEBT OUTSTANDING	5,033.24	5,041.92	5,454.62	3,821.37
-SHORT TERM (< 1 YEAR)	1,922.19	1,984.68	1,844.82	1,963.18
-OTHER DEBT	3,111.05	3,057.24	3,609.80	1,858.19
❖ GROSS INCOME	214.19	899.71	787.93	570.78
❖ OPERATING PROFIT (PBITD)	124.66	602.55	572.59	416.19
❖ GROSS PROFIT (PBDT)	13.07	103.75	117.07	101.51
❖ NET PROFIT (POST TAX)	6.95	68.60	80.36	69.23
❖ AUDIT QUALIFICATIONS (IF ANY)	NA			

Financials are as per IND-AS

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

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A Kirloskar Group Company



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

Website - 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 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 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 June 2026, 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	20,256.54	5,406.50	12,680.03	37,908.29	54,431.17	2,23,448.20	61,133.92	1,23,057.51	5,38,322.16
Investments	25,021.86	0.00	0.00	13,468.18	0.00	13,468.18	0.00	0.67	38,490.71
Borrowings	4,233.73	8,509.97	40,610.70	59,753.39	79,098.22	2,13,515.40	44,145.94	53,456.65	5,03,324.00
Foreign Currency Assets (FCA)									
Foreign Currency Liabilities (FCL)									

AUTHORISED SIGNATORIES OF THE ISSUER

Arka Fincap Limited

Authorised Signatories

DATE: 20 August 2026

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

en

Arka Fincap Limited

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