



**ISSUE OF COMMERCIAL PAPER (CP)  
LETTER OF OFFER  
PART I**

• PROPOSED DATE OF ISSUE	19 December 2024
• CREDIT RATING FOR CP	CRISIL A1[+]
• DATE OF RATING	16 December 2024
• VALIDITY OF ISSUANCE	60 days
• VALIDITY PERIOD OF RATING	1 year
• TENOR	364 days
• FOR AMOUNT	Rs. 350 Cr
• CONDITIONS (if any)	N.A.
• ISSUE REFERENCE	
• EXACT PURPOSE OF ISSUE OF CP	General Corporate Purpose
• CREDIT SUPPORT (if any)	NIL
• ISSUED BY	CRISIL
• DESCRIPTION OF INSTRUMENT	Commercial Paper
• AMOUNT	INR 50.00 Crore
• ISSUED BY	Arka Fincap Limited
• IN FAVOUR OF	NIPPON LIFE INDIA TRUSTEE LTD-A/C NIPPON INDIA MONEY MARKET FUND
• NETWORTH OF GUARANTOR COMPANY	Nil
• NAMES OF THE COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	Nil
• EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	Nil
• CONDITIONS UNDER WHICH THE GUARANTER WILL BE INVOKED	Nil
• DETAILS FOR CURRENT TRANCHE	

ISIN CODE	Amount (INR Crs)	DUE DATE*	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA 1	CRA 2
INE03W114658	50.00	18 December 2025	CRISIL A1[+]	1 year	CRISIL	N.A.

• NAME AND ADDRESS OF TRUSTEE	Nil
• LISTING- PROPOSED TO BE LISTED/UNLISTED	Proposed to be listed
• ISSUING AND PAYING AGENT	IndusInd Bank Limited One World Centre, Tower 1, 11th Floor 841, Senapati Bapat Marg, Prabhadevi Road(W) Mumbai-01



**Arka Fincap Limited**

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

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

# ARKA

- CP BORROWING LIMIT Rs. 500 Cr.
- SUPPORTING BOARD RESOLUTION 28<sup>th</sup> April 2023
- TOTAL CP OUTSTANDING Rs. 220 Cr

- DETAILS OF CP ISSUED DURING THE LAST 15 MONTHS

ISIN	ISSUE DATE	AMOUNT (INR Crs)	MATURITY DATE	AMOUNT Q/S (INR Crs)	IPA	CRA	RATING	RATED AMOUNT (INR Crs)
INE03W114395	29-03-2023	10.00	29-06-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114393	31-03-2023	48.00	30-05-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114401	18-04-2023	10.00	28-03-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114419	30-06-2023	25.00	20-10-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114427	02-08-2023	25.00	26-10-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114435	09-08-2023	10.00	29-03-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114443	14-08-2023	5.00	16-11-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114443	14-08-2023	5.00	16-11-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114450	29-09-2023	50.00	28-12-2023		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114468	18-10-2023	25.00	16-01-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114476	29-11-2023	30.00	28-02-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114484	15-12-2023	35.00	14-03-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114492	21-12-2023	50.00	19-04-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114500	27-02-2024	25.00	28-05-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114518	07-03-2024	20.00	05-07-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114528	07-03-2024	50.00	06-03-2025	50.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114534	22-03-2024	50.00	21-03-2025	50.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114542	28-03-2024	10.00	27-03-2025	10.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114575	06-05-2024	10.00	28-03-2025	10.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114583	07-05-2024	25.00	30-08-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114591	26-06-2024	25.00	25-09-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114609	16-07-2024	30.00	27-09-2024		IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	250.00
INE03W114625	23-07-2024	50.00	13-03-2025	50.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	350.00
INE03W114633	23-07-2024	25.00	31-03-2025	25.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	350.00
INE03W114617	23-07-2024	25.00	28-02-2025	25.00	IndusInd Bank Ltd	CRISIL Ltd	CRISIL A1+	350.00
<b>Total</b>				<b>220.00</b>				



## Arka Fincap Limited

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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.



• DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING as on 30 September 2024:

ISIN	Amount Issued [INR Crores]	Issue Date	Maturity Date	O/s Amount [INR Crores]
INE03W107082	75.00	26-Nov-21	26-Nov-24	75.00
INE03W107090	100.00	09-Feb-22	09-Feb-25	33.37
INE03W108015	60.00	25-Aug-22	25-Feb-28	60.00
INE03W107140	50.00	29-Sep-22	29-Sep-25	16.73
INE03W107108	50.00	22-Mar-22	19-Mar-25	50.00
INE03W107132	13.20	08-Sep-22	06-Dec-24	13.20
INE03W107157	30.00	23-Sep-22	23-Oct-24	30.00
INE03W107132(R)	12.86	30-Sep-22	06-Dec-24	12.86
INE03W107173	200.00	30-Jan-23	31-Mar-25	140.00
INE03W107199	50.00	23-Mar-23	17-Mar-25	50.00
INE03W107181	1.00	23-Mar-23	27-Sep-26	1.00
INE03W107207	75.00	28-Mar-23	28-Jun-26	75.00
INE03W107165	75.00	06-Jan-23	05-Feb-26	75.00
INE03W108023	75.00	17-Nov-23	17-May-29	75.00
INE03W107264	15.07	27-Dec-23	27-Dec-25	15.07
INE03W107215	19.50	27-Dec-23	27-Dec-25	19.50
INE03W107231	14.12	27-Dec-23	27-Dec-26	14.12
INE03W107249	203.20	27-Dec-23	27-Dec-26	203.20
INE03W107256	9.82	27-Dec-23	27-Dec-28	9.82
INE03W107223	38.29	27-Dec-23	27-Dec-28	38.29
INE03W107272	50.00	13-Mar-24	13-Mar-26	50.00
INE03W107280	100.00	19-Aug-24	19-Feb-27	100.00
INE03W107298	100.00	27-Aug-24	23-Aug-34	100.00
INE03W107298(R)	50.30	19-Sep-24	23-Aug-34	50.30



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BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS as on 30 September 2024:

Lender's Name	Sum of Sanction Amount	O/s as on 30/09/2024	CC/WCDL-Unutilised
Aditya Birla Finance Limited	105.00	40.57	-
Axis Bank Limited	90.00	58.34	-
Bajaj Finance Limited	160.00	120.00	-
Bandhan Bank	151.00	137.50	1.00
Bank Of Baroda	250.00	91.50	-
Bank of India	100.00	93.69	-
Bank of Maharashtra	200.00	128.07	-
Canara Bank	250.00	158.59	-
City Union Bank	50.00	50.00	-
DCB Bank Limited	95.00	55.50	-
HDFC Bank Limited	225.00	181.25	-
ICICI Bank	307.00	225.50	25.00
IDBI Bank	75.00	75.00	-
IDFC First Bank Limited	350.00	311.75	10.00
Indian Bank	150.00	96.22	-
Indian Overseas Bank	50.00	41.60	-
IndusInd Bank	285.00	186.79	25.00
Karnataka Bank Limited	75.00	46.18	-
Karur Vysya Bank	60.00	49.08	-
Kotak Mahindra Bank Limited	210.00	101.88	10.00
Nabsamruddhi	52.00	46.56	-
Punjab & Sind Bank	15.00	8.55	-
Punjab National Bank	150.00	102.84	-
RBL Bank	150.00	141.67	-
SIDBI	50.00	12.50	-
State Bank of India	600.00	479.93	-
Tata Capital Finance Limited	200.00	140.62	-
The Federal Bank Limited	85.00	38.33	-
Union Bank Of India	50.00	50.00	-
Utkarsh Small Finance Bank Ltd	36.00	18.00	-
YES Bank	115.00	91.47	-
<b>Total Bank Loan</b>	<b>4,741.00</b>	<b>3,379.47</b>	<b>71.00</b>
NCD/MLD	1,332.36	1,172.46	-
Subdebt	135.00	135.00	-
CP	245.00	245.00	-
PTC	93.01	84.54	-



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\* Issuer's liability under the CP will continue beyond due date in case the CP is not redeemed on due date.

NAME AND ADDRESS OF ISSUER: Arka Fincap Limited  
LINE OF BUSINESS: NBFC  
CHIEF EXECUTIVE / MANAGER/DIRECTOR: Mr. Samrat Gupta (Managing Director)  
GROUP AFFILIATION (if any): Kirloskar Oil Engines Ltd

Particular	30-09-2024 (IND AS)	31-03-2024 (IND AS)	31-03-2023 (IND AS)	31-03-2022 (IND AS)	31-03-2021 (IND AS)
Equity Share Capital	928.73	928.73	884.02	759.85	639.97
Net-worth (Share capital + other equity)	1225.50	1174.89	1048.53	836.82	673.35
Investment in Subsidiary and Associates	-	-	-	-	-
Total Debt Outstanding (a + b)	5053.43	3821.37	3115.82		665.7
(a) Short term (< 1 year)	2205.29	1963.18	1314.04	730.15	252.84
(b) Other (> 1 year)	2848.14	1858.19	1801.78	1003.31	412.86
Gross Income	363.88	570.78	372.89	203.09	102.93
Operating Profit (PBITD)	229.06	416.19	282.91	136.46	64.12
Gross Profit (PBTID)	72.19	101.51	86.74	47.73	26.42
Net Profit (Post tax)	51.60	69.23	61.36	32.51	16.88

AUDIT QUALIFICATIONS (if any) N.A  
MATERIAL LITIGATION, (if any) N.A  
REGULATORY STRICTURES, (if any) N.A  
DETAILS OF DEFAULT OF CPS, INCLUDING TECHNICAL  
DELAY IN REDEMPTION DURING PAST THREE YEARS N.A  
DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF  
ANY OTHER BORROWING DURING LAST THREE YEARS N.A

For Arka Fincap Limited



Authorised Signatory of The Issuer  
DATE: 18 December 2024



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

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