IPO FACT SHEET

IPO : Asset Reconstruction Company (India) Ltd — September 2026

Snapshot

Asset Reconstruction Company (India) Limited (ARCIL) is an RBI-registered Asset Reconstruction Company engaged in acquiring non-performing and distressed assets from banks and financial institutions and resolving them through various recovery and restructuring strategies. Incorporated in 2002, ARCIL operates under the SARFAESI Act and has established significant experience in the stressed asset resolution space. The company manages acquisitions across corporate, SME and retail loan segments, supported by specialised teams in collections, legal, valuation, risk management and technology. Its business model focuses on acquiring stressed financial assets at appropriate values and generating recoveries through efficient resolution mechanisms.

Opening Date	Wednesday, September 9, 2026
Closing Date	Friday, September 11, 2026
Price Band	Rs. 132 to 139 per share
Bid Lot	107 Shares
Issue Size	5,27,31,946 shares (aggregating up to Rs. 733 Cr)
Offer for Sale	5,27,31,946 shares (aggregating up to Rs. 733 Cr)
Registrar	MUFG Intime India Pvt.Ltd.

Company Vision

ARCIL's vision is centred on strengthening its position as a leading participant in India's stressed asset resolution ecosystem by creating value from distressed financial assets. The company aims to leverage its experience, specialised recovery capabilities and technology-driven processes to improve asset resolution outcomes. Its long-term focus includes expanding its presence across corporate, SME and retail stressed assets while maintaining disciplined acquisition and recovery practices. With strong institutional sponsorship and established industry expertise, ARCIL seeks to support the efficient recycling of capital within the financial system and contribute to the resolution of stressed loans in India.

Key Financials

Amount in cr.	FY2026	FY2025	FY2024
Assets	4,396	3,657	2,790
Total Income	608	609	813
Profit After Tax	309	311	304
EBITDA	464.94	442.39	372.73
NET Worth	2,663	2,427	2,244
Reserves and Surplus	3,097	2,754	2,488
Total Borrowing	306	150	118

Growth Prospects

ARCIL's growth prospects are supported by opportunities in India's evolving stressed asset market, particularly through increased focus on granular retail and SME assets. The company plans to scale its assets under management substantially over the long term, supported by new asset acquisitions and improved recovery performance. Its established market position, experienced sponsors, healthy capitalisation and specialised capabilities provide a foundation for future expansion. Increasing adoption of technology-driven collection and resolution strategies can further improve operational efficiency. However, sustainable growth will depend on maintaining disciplined acquisitions, efficient recoveries and prudent leverage while expanding its portfolio.

Risk Assessment

ARCIL faces risks associated with the inherently uncertain and competitive asset reconstruction business. Recovery timelines can be affected by legal delays, procedural challenges and changes in economic conditions, potentially impacting cash flows and profitability. The company's financial performance is also influenced by recovery outcomes and valuations of security receipts. Regulatory changes within the stressed asset and ARC industry may affect business operations and future growth opportunities. Additionally, increasing competition for stressed assets and the need to expand into retail portfolios could create pressure on acquisition pricing and margins. Maintaining recovery efficiency and prudent leverage remains critical.