UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported: November 5, 2002):

CUMMINS INC. (Exact name of registrant as specified in its charter)

Indiana 1-4949 35-0257090 (State or other Jurisdiction (Commission File Number) (I.R.S. Employer of Incorporation) Identification No.)

> 500 Jackson Street PO Box 3005 Columbus, IN 47202-3005 (Principal Executive Office) (Zip Code)

Registrant's telephone number, including area code: (812) 377-5000

Exhibit Index on Page 3

<Page>

Item 5. Other Events

On November 5, 2002, Cummins Inc., an Indiana corporation ("Cummins"), issued a press release, copy of which is attached hereto as Exhibit 99.1, and is incorporated herein by reference.

<Page>

EXHIBIT INDEX

Exhibit No. Description

99.1 Press Release issued by the registrant, dated November 5, 2002.

<Page>

3

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 5, 2002

CUMMINS, INC.

By: /s/ Susan K. Carter

Name: Susan K. Carter Title: Vice President Controller (Principal Accounting Officer) Exhibit 99.1

CUMMINS INC. 500 Jackson Street Columbus, Indiana 47202-3005

FOR IMMEDIATE RELEASE

CONTACT: JASON RAWLINGS (812) 377-7719

CUMMINS INC. ANNOUNCES INTENTION TO SELL \$200 MILLION SENIOR NOTES DUE 2010

- -----

Columbus, Indiana, November 5, 2002 - Cummins Inc. (NYSE: CUM). Cummins Inc. today announced that it intends to issue \$200 million of senior notes due 2010 (the "Notes"). The net proceeds from the offering will be used to repay Cummins' existing 6.25% notes due March 1, 2003, to repay outstanding borrowings under Cummins' revolving credit facility and to repay certain short term borrowings. The balance of the net proceeds will be available for general corporate purposes.

This news release does not constitute an offer to sell or the solicitation of an offer to buy the Notes. Any offers of the Notes will be made only by means of a private offering memorandum. The Notes will not be registered under the Securities Act of 1933 or applicable state securities laws, and may not be offered or sold in the United States absent registration under the Securities Act and applicable state securities laws or available exemptions from such registration requirements.

A global power leader, Cummins Inc., headquartered in Columbus, Indiana (USA), is a corporation of complementary business segments that design, manufacture, distribute and service engines, electric power generation systems and engine related products, including filtration and emissions solutions, fuel systems, controls and air handling systems. With approximately 24,900 employees worldwide, Cummins serves its customers through more than 500 company-owned and independent distributor locations in 131 countries and territories. Press releases by fax can be requested by calling News On Demand (toll free) at 888-329-2305. The Cummins' home page can be found at www.cummins.com.

Information provided and statements in this release that are not purely historical are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including statements regarding the company's expectations, hopes, beliefs and intentions on strategics regarding the future. It is important to note that the company's actual future results could differ materially from those projected in such forward-looking statements because of a number of factors, including, but not limited to, general economic, business and financing conditions, labor relations, governmental action, competitor pricing activity, expense volatility and other risks detailed from time to time in Cummins' Securities and Exchange Commission filings.