



Arman Financial Services Limited

Registered Office: 502-503, SAKAR III, OPP. OLD HIGH COURT, OFF ASHRAM ROAD, AHMEDABAD-380014, GUJARAT, INDIA
PH.: +91-79-40507000, 27541989 E-mail: finance@armanindia.com CIN: L55910GJ1992PLC018623

January 23, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400 001

SUB: Certificate under Regulation 57 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Chapter XIV of SEBI Master Circular bearing reference no. **SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137** dated October 15, 2025 and subsequent amendments thereof, we hereby submit the details of interest payment and principal redemption made to the debenture holders of the Company as per attached Annexure.

Kindly take this information on your record.

Thanking you,

Yours faithfully,

For Arman Financial Services Limited

Uttam Patel
Company Secretary



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Annexure

- a) Whether Interest payment/ redemption payment made (yes/ no): **Yes**
- b) Details of interest payments:

Sl. No.	Particulars	Details
1.	ISIN	INE109C07097
2.	Issue size (₹)	49,80,00,000
3.	Interest Amount to be paid on due date (₹)	1,28,03,375
4.	Frequency - quarterly/ monthly	Quarterly
5.	Change in frequency of payment (if any)	N.A.
6.	Details of such change	N.A.
7.	Interest payment record date	16/01/2026
8.	Due date for interest payment (DD/MM/YYYY)	25/01/2026
9.	Actual date for interest payment (DD/MM/YYYY)	23/01/2026
10.	Amount of interest paid (₹)	1,28,03,375
11.	Date of last interest payment	24/10/2025
12.	Reason for non-payment/ delay in payment	N.A.



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c) Details of redemption payments:

Sl. No.	Particulars	Details
1.	ISIN	INE109C07097
2.	Type of redemption (full/ partial)	Full Redemption
3.	If partial redemption, then	
	a) By face value redemption	N.A.
	b) By quantity redemption	N.A.
4.	If redemption is based on quantity, specify, whether on: a) Lot basis b) Pro-rata basis	N.A.
5.	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	Maturity
6.	Redemption date due to put option (if any)	N.A.
7.	Redemption date due to call option (if any)	N.A.
8.	Quantity redeemed (no. of NCDs)	N.A.
9.	Due date for redemption/maturity	25/01/2026 (Full Redemption)
10.	Actual date for redemption (DD/MM/YYYY)	23/01/2026
11.	Amount redeemed (₹)	49,80,00,000/-
12.	Outstanding amount (₹)	Nil
13.	Date of last Interest payment	24/10/2025