



# 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

Date: July 01, 2025

To, BSE Limited Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai-400001 <b>SCRIPT CODE: 531179</b>	To, National Stock Exchange of India Limited "Exchange Plaza" C-1, Block G, Bandra Kurla Complex, Bandra, Mumbai- 400051 <b>SYMBOL: ARMANFIN</b>
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Dear Sir,

## Subject: Allotment of Non-Convertible Debentures

Pursuant to Regulation 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors, by way of a circular resolution dated July 01, 2025, has approved the allotment of 4,200 (Four thousand two hundred) Senior, Secured, Rated, Listed, Transferable, Taxable, Redeemable Non-Convertible Debentures denominated in INR, each having a face value of INR 1,00,000 (Indian Rupees One Lakh), with an aggregate face value of INR 42,00,00,000 (Indian Rupees Forty-Two Crore only) ("**Debentures**" or "**NCDs**") on a private placement basis. The details of the said allotment are as under:

Sr. No.	Particulars	Details
1	Size of the issue	Rs. 42.00 Crore
2	Whether proposed to be listed? If yes, name of the stock exchange(s)	The Debentures are proposed to be listed on the Wholesale Debt Market Segment of BSE Limited
3	ISIN	<b>INE109C07113</b>
4	Tenure of the instrument	60 months
	Date of Allotment	July 01, 2025
	Date of Maturity	July 01, 2030
5	Coupon/ Interest offered	11.10% p.a. Fixed
6	Schedule of payment of coupon/interest	Semi-annually, on 10 January and 10 July in each year, and on the Principal Redemption Date, and on Maturity Date
7	Schedule of payment of principal	99.99% of the Principal amount will be repaid on 01 July 2028 (the "Principal Redemption Date"). 0.01% of the Principal amount will be repaid on Maturity Date i.e. July 01, 2030
8	Charge/Security, if any, created over the assets	Secured by way of Book debts



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9	Special right/interest/privileges attached to the instrument and changes thereof	Not applicable
10	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Not applicable
11	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Not applicable
12	Details of redemption of debentures	The Debentures shall be redeemed at par by the Company by making the payment in accordance with the DTD and the other Transaction Documents.
13	Trustee to the Issue	Catalyst Trusteeship Limited

Further, these Debentures have been rated "CARE A-"; Negative by CARE Ratings Limited.

Kindly take this on your record.

Thanking you.

Yours faithfully,

**For, Arman Financial Services Limited**

Aalok Patel  
Joint Managing Director  
DIN - 02482747