



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: February 16, 2023

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

REF: FINANCIAL RESULT

**SUB: SUBMISSION OF COPIES OF NEWSPAPER ADVERTISEMENT PURSUANT TO REGULATION
47 OF THE SEBI (LODR) REGULATIONS, 2015**

Pursuant to Regulation 47 and 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed copies of financial results of the Company for the quarter / period ended December 31, 2022 published in the following newspapers on February 16, 2023:

1. Economic Times (English);
2. Jai Hind (Gujarati)

Kindly take it on your record.

Thanking you,

Yours Faithfully,

For, Arman Financial Services Limited

Jaimish Patel
Company Secretary
M. No.- A42244

THE ULTIMATE RESULT OF OUR ENDLESS EFFORTS ARE A FEW MILLION SMILES.



66%

DISBURSEMENT
GROWTH

9MFY23 vs 9MFY22

57%

AUM
GROWTH

9MFY23 vs 9MFY22

73%

REVENUE
GROWTH

9MFY23 vs 9MFY22

273%

NET PROFIT
GROWTH

9MFY23 vs 9MFY22

(Rs in Lakhs)

Extract of Standalone / Consolidated Unaudited Financial Results for the Quarter / Period Ended on 31.12.2022

Sr. No.	Particulars	3 Months Ended			9 Months Ended		Year Ended 31.03.2022 Audited
		31.12.2022 Unaudited	30.09.2022 Unaudited	31.12.2021 Unaudited	31.12.2022 Unaudited	31.12.2021 Unaudited	
Consolidated							
1	Total Income from Operations	10,162.08	9,162.27	5,776.73	27,162.35	15,740.99	23,401.27
2	Net Profit / (Loss) (Before Tax & Exceptional Items)	2,939.06	2,671.38	958.10	7,611.93	2,344.15	4,551.82
3	Net Profit / (Loss) Before Tax (After Exceptional Items)	2,939.06	2,671.38	958.10	7,611.93	2,344.15	4,551.82
4	Net Profit / (Loss) After Tax (After Exceptional Item)	2,197.53	1,992.20	701.90	5,761.29	1,544.20	3,172.28
5	Total Comprehensive Profit / (Loss) after tax and Other Comprehensive Income (after tax)	2,126.14	1,906.16	838.75	5,549.37	1,524.36	2,582.32
6	Equity Share Capital	849.23	849.23	849.16	849.23	849.16	849.16
7	Reserve excluding Revaluation Reserves	-	-	-	-	-	20,419.45
8	Securities Premium Account	6,898.26	6,898.26	6,885.98	6,898.26	6,885.98	6,897.95
9	Outstanding redeemable Preference Shares	31.10	31.10	-	31.10	-	-
10	Paid up Debt Capital / Outstanding Debt	1,63,749.03	1,41,870.55	87,159.23	1,63,749.03	87,159.23	98,969.05
11	Earnings per share						
	(a) Basic Earning Per Share	25.88	23.45	8.27	57.84	18.19	37.36
	(b) Diluted Earning Per Share	25.87	23.44	8.26	57.81	18.18	37.34
12	Debt Equity Ratio	4.94	4.56	4.31	4.94	4.31	4.65
13	Networth	33,154.81	31,145.24	20,212.38	33,154.81	20,212.38	21,268.60
14	Capital Redemption Reserve	-	-	-	-	-	-
15	Debt Redemption Reserve	-	-	-	-	-	-
16	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
17	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Standalone							
18	Net sales / Income from Operations	2,349.80	2,135.16	1,528.08	6,616.05	4,230.67	6,241.36
19	Profit Before Tax	875.61	1,047.26	574.57	2,789.25	1,129.47	2,129.96
20	Profit After Tax	659.39	789.59	447.49	2,130.66	859.74	1,623.44

NOTE: The above is an extract of the detailed format of quarterly / periodically financial results filed with the Stock Exchanges under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of quarterly / upto period financial results are available on the Stock Exchange websites: (www.bseindia.com and www.nseindia.com) and on the Company's website (www.armanindia.com).

For and on behalf of the Board of Directors

Sd/-

Jayendra Patel

Vice Chairman & Managing Director

(DIN: 00011814)

Place: Ahmedabad

Date: 14.02.2023



MICROFINANCE | MSME LOANS | 2W LOANS

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