

AVAILABLE FINANCE LIMITED



AFL/BSE /2021-22

Date: 13th November, 2021

To,
The General Manager
DCS-CRD
BSE LIMITED
Dalal Street, Fort
Mumbai-400001, MH

Online Filing at listing.bseindia.com

BSE CODE: 531310

SUB.: SUBMISSION OF UN-AUDITED FINANCIAL RESULTS BOTH STANDALONE & CONSOLIDATED FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2021 AS PER REGULATION 33 OF SEBI (LODR) REGULATIONS, 2015.

Dear Sir,

Pursuant to Regulation 33 of **SEBI (LODR) Regulations, 2015**, we are pleased to submit the Un-audited Financial Results both Standalone & consolidated for the Quarter/Half Year ended 30th September, 2021 in the form of PDF which was also approved by the Audit Committee and the Board of Directors of the Company at their meeting held on 13th day of November, 2021.

We are also in process to file the aforesaid financial results in the form of XBRL within the stipulated time of 24 hours from the conclusion of the board Meeting and also being hosted at the website of the Company.

The Un-audited Financial Results will also be published in widely circulated English and Hindi (Vernacular) in the prescribed format for that purpose.

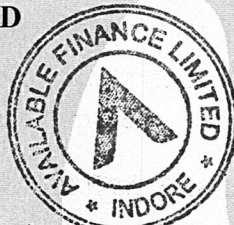
You are requested to take on record the Un-audited Financial Results for your reference and record.

Thanking You
By The order of Board

Yours faithfully
FOR AVAILABLE FINANCE LIMITED

(RAKESH SAHU)
WHOLE-TIME DIRECTOR & CFO
DIN: 08433972

Encls: Un-audited Financial Results and Limited Review Report

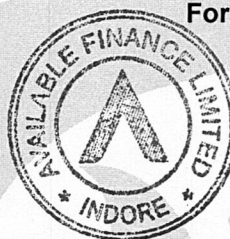


AVAILABLE FINANCE LIMITED

**Statement Of Standalone Assets And Liabilities As At 30th September, 2021**

(` in Lacs)		
Particulars	As at 30th September, 2021 (Unaudited)	As at 31st March 2021 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	2.16	53.03
Loans	731.51	614.55
Investments	1154.15	1133.37
Other financial Assets	0.03	0.03
Non-financial Assets		
Property, Plant and Equipment	0.00	0.00
Other non-financial assets	24.79	65.62
Total Assets	1912.64	1866.60
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Borrowings (Other than Debt Securities)	189.65	189.65
Other Financial Liabilities	1.73	1.24
Non-Financial Liabilities		
Other non-financial liabilities	0.00	0.05
Provisions	0.00	0.00
Deferred tax liabilities	1.61	1.26
EQUITY		
Equity Share capital	1020.37	1020.37
Other Equity	699.29	654.03
Total Liabilities and Equity	1912.64	1866.60

For: AVAILABLE FINANCE LIMITED



Rakesh Sahu

(Whole Time Director and CFO)

DIN:08433972

PLACE: INDORE

Date: 13-11-2021

AVAILABLE FINANCE LIMITED

Statement of Standalone Financial Results for the Half-Year and Quarter ended on 30th September, 2021

(' in Lacs except EPS)


S. No.	Particulars	Quarter Ended			Half Year Ended		Year
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Audited)	(Audited)
(I)	Revenue from operations						
	Interest Income	19.61	14.84	14.15	34.45	27.27	55.27
	Total Revenue from operations (I)	19.61	14.84	14.15	34.45	27.27	55.27
(II)	Other Income	0.00	0.00	0.00	0.00	0.00	0.00
(III)	Total Income (I+II)	19.61	14.84	14.15	34.45	27.27	55.27
(IV)	Expenses						
	Finance Costs	0.00	0.00	0.00	0.00	0.00	0.00
	Employee Benefits Expenses	1.75	1.57	0.42	3.32	0.88	5.11
	Depreciation, amortization and impairment	0.00	0.00	0.02	0.00	0.03	0.00
	Others expenses	3.54	2.75	2.25	6.29	7.16	13.57
	Total Expenses (IV)	5.29	4.32	2.69	9.61	8.08	18.68
(V)	Profit / (loss) before exceptional items and tax (III-IV)	14.32	10.52	11.46	24.84	19.19	36.59
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	14.32	10.52	11.46	24.84	19.19	36.59
(VIII)	Tax Expenses:						
	Current Tax	0.00	0.00	0.00	0.00	0.00	0.00
	Deferred Tax	(0.07)	0.00	0.00	(0.07)	0.00	(0.40)
	Taxation for earlier years	0.00	0.00	0.00	0.00	0.00	(0.28)
	Total Tax Expense	(0.07)	0.00	0.00	(0.07)	0.00	(0.68)
(IX)	Profit/(loss) for the period / year (VII-VIII)	14.39	10.52	11.46	24.91	19.19	37.27
(X)	Other Comprehensive Income / (Loss)						
	(i) Items that will not be reclassified to profit or loss	6.35	14.42	3.78	20.77	11.80	16.56
(A)	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.42	0.00	0.00	0.42	0.00	1.66
	(i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
(B)	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income / (loss) for the period / year net of tax	5.93	14.42	3.78	20.35	11.80	14.90
(XI)	Total Comprehensive Income / (loss) for the period / year net of tax (IX+X)	20.32	24.94	15.24	45.26	30.99	52.17
(XII)	Paid-up Share Capital of the Company (Face Value Rs.10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
(XIII)	Reserves excluding revaluation reserves	648.07	633.68	604.77	648.07	604.77	623.16
(XIV)	Earnings per equity share						
	Basic (Rs.)	0.14	0.10	0.11	0.24	0.19	0.37
	Diluted (Rs.)	0.14	0.10	0.11	0.24	0.19	0.37

Notes:

- The above results for the quarter and half year ended 30th September, 2021 which have been subjected to review by Statutory Auditors of the Company were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on 13.11.2021, in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The above financial results are prepared in compliance with Indian Accounting Standards ("IND-AS") as notified under Section 133 of the Companies Act, 2013 ("the Act") [Companies (Indian Accounting Standards) Rules, 2015] as amended.
- Balances for the quarter and half year ended September 30, 2021 and quarter ended June 30, 2021 represents balances as per the audited Balance Sheet for the year ended March 31, 2021 and balances for the quarter and half year ended September 30, 2020 represents balances as per the audited Balance Sheet for the year ended March 31, 2020 as required by SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- The Company has assessed the possible impact of COVID-19 on its financial results based on the internal and external information available up to the date of the approval of these financial results and concluded no adjustments were required. The Company continues to monitor the future economic conditions.
- Previous period figures have been regrouped/ reclassified wherever necessary to confirm to this period classification.

Place: Indore
Date: 13-11-2021




Rakesh Sahu
 (Whole Time Director and CFO)
 DIN:08433972

AVAILABLE FINANCE LIMITED



Standalone Cash Flow Statement For The Half-Year Ended 30th September 2021

(' in Lacs)

Particulars	For the half year ended 30th September, 2021	For the half year ended 30th September, 2020
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax & Extra Ordinary Items	24.84	19.19
Add : Adjustment for		
Depreciation and amortization expenses	0.00	0.03
Interest paid	0.00	0.00
Current tax liabilities	0.00	0.00
Operating Profit before Working Capital Changes	24.84	19.23
Adjustments for changes in working capital:		
(Increase)/ decrease in Loans	(116.98)	(636.93)
(Increase) in other financial asset	0.00	0.00
Decrease/ (increase) in other non-financial assets	40.83	(1.77)
(Decrease)/ increase in other financial liabilities	0.49	1.79
Increase/ (decrease) in borrowings	0.00	0.00
(Decrease) in other non-financial liabilities	(0.05)	(0.08)
Cash Generated from Operations before Tax	(50.87)	(617.76)
Tax expenses for the year	0.00	0.00
Net Cash Inflow/(outflow) from Operating Activities [A]	(50.87)	(617.76)
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase/Sale of Fixed Assets	0.00	0.00
Purchase/Sale of Investments	0.00	618.51
Dividend Income	0.00	0.00
Net Cash Inflow/(outflow) from Investing Activities [B]	0.00	618.51
C) CASH FLOW FROM FINANCING ACTIVITIES		
Interest paid	0.00	0.00
Net Cash Inflow from Financing Activities [C]	0.00	0.00
Net Increase/ Decrease in Cash & Cash Equivalents (A+B+C)	-50.87	0.75
Opening balance of cash and cash equivalents	53.03	3.57
Closing balance of cash and cash equivalents	2.16	4.32

Note: The above Statement of Cash Flows has been prepared under the indirect method as set out in Indian Accounting Standard - 7 on Statement of Cash Flows.

By Order of the Board
For: AVAILABLE FINANCE LIMITED



Rakesh Sahu
Rakesh Sahu
(Whole Time Director and CFO)
DIN:08433972

PLACE: INDORE
Date: 13-11-2021

AVAILABLE FINANCE LIMITED



Statement Of Consolidated Assets And Liabilities As At 30th September, 2021

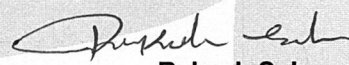
(` in Lacs)

Particulars	As at 30th September, 2021 (Unaudited)	As at 31st March 2021 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	2.16	53.03
Loans	731.51	614.55
Investments	63399.44	47706.04
Other financial Assets	0.03	0.03
Non-financial Assets		
Property, Plant and Equipment	0.00	0.00
Other non-financial assets	24.79	65.62
Total Assets	64157.93	48439.26
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Borrowings (Other than Debt Securities)	189.65	189.65
Other Financial Liabilities	1.73	1.24
Non-Financial Liabilities		
Other non-financial liabilities	0.00	0.05
Provisions	0.00	0.00
Deferred tax liabilities	1.61	1.26
EQUITY		
Equity Share capital	1020.37	1020.37
Other Equity	62944.58	47226.70
Total Liabilities and Equity	64157.93	48439.26

For: AVAILABLE FINANCE LIMITED

PLACE: INDORE
Date: 13-11-2021




Rakesh Sahu
(Whole Time Director and CFO)
DIN:08433972

AVAILABLE FINANCE LIMITED

Statement of Consolidated Financial Results for the Half-Year and Quarter ended on 30th September, 2021

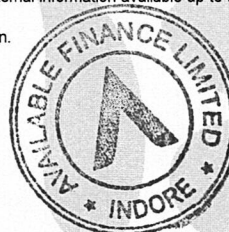
(' in Lacs except EPS)

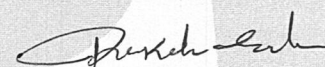
S. No.	Particulars	Quarter Ended			Half Year Ended		Year
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Audited)	(Audited)
(I)	Revenue from operations						
	Interest Income	19.61	14.84	14.15	34.45	27.27	55.27
	Total Revenue from operations (I)	19.61	14.84	14.15	34.45	27.27	55.27
(II)	Other Income	0.00	0.00	0.00	0.00	0.00	0.00
(III)	Total Income (I+II)	19.61	14.84	14.15	34.45	27.27	55.27
(IV)	Expenses						
	Finance Costs	0.00	0.00	0.00	0.00	0.00	0.00
	Employee Benefits Expenses	1.75	1.57	0.42	3.32	0.88	5.11
	Depreciation, amortization and impairment	0.00	0.00	0.02	0.00	0.03	0.00
	Others expenses	3.54	2.75	2.25	6.29	7.16	13.57
	Total Expenses (IV)	5.29	4.32	2.69	9.61	8.08	18.68
(V)	Profit / (loss) before exceptional items and tax (III-IV)	14.32	10.52	11.46	24.84	19.19	36.59
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	14.32	10.52	11.46	24.84	19.19	36.59
(VIII)	Tax Expenses:						
	Current Tax	0.00	0.00	0.00	0.00	0.00	0.00
	Deferred Tax	(0.07)	0.00	0.00	(0.07)	0.00	(0.40)
	Taxation for earlier years	0.00	0.00	0.00	0.00	0.00	(0.28)
	Total Tax Expense	(0.07)	0.00	0.00	(0.07)	0.00	(0.68)
	Profit/(loss) for the period / year (VII-VIII)	14.39	10.52	11.46	24.91	19.19	37.27
	Share in Profit of Associates	5876.67	4891.00	1183.28	10767.67	2048.73	8460.29
(IX)	Consolidated Profit For the Period	5891.06	4901.52	1194.74	10792.58	2067.92	8497.56
(X)	Other Comprehensive Income / (Loss)						
	(i) Items that will not be reclassified to profit or loss	0.30	25.42	(0.03)	25.72	12.43	63.07
(A)	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.42	0.00	0.00	0.42	0.00	(1.66)
	(i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
(B)	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income / (loss) for the period / year net of tax	(0.12)	25.42	(0.03)	25.30	12.43	64.73
(XI)	Total Comprehensive Income / (loss) for the period / year net of tax (IX+X)	5890.94	4926.94	1194.70	10817.88	2080.35	8562.29
(XII)	Paid-up Share Capital of the Company (Face Value Rs.10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
(XIII)	Reserves excluding revaluation reserves	57929.59	52038.53	28369.76	57929.59	28369.76	47137.01
(XIV)	Earnings per equity share						
	Basic (Rs.)	57.73	48.04	11.71	105.77	20.27	83.28
	Diluted (Rs.)	57.73	48.04	11.71	105.77	20.27	83.28

Notes:

- The above results for the quarter and half year ended 30th September, 2021 which have been subjected to review by Statutory Auditors of the Company were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on 13.11.2021, in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The above financial results are prepared in compliance with Indian Accounting Standards ("IND-AS") as notified under Section 133 of the Companies Act, 2013 ("the Act") [Companies (Indian Accounting Standards) Rules, 2015] as amended.
- Balances for the quarter and half year ended September 30, 2021 and quarter ended June 30, 2021 represents balances as per the audited Balance Sheet for the year ended March 31, 2021 and balances for the quarter and half year ended September 30, 2020 represents balances as per the audited Balance Sheet for the year ended March 31, 2020 as required by SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- The Company has assessed the possible impact of COVID-19 on its financial results based on the internal and external information available up to the date of the approval of these financial results and concluded no adjustments were required. The Company continues to monitor the future economic conditions.
- Previous period figures have been regrouped/ reclassified wherever necessary to confirm to this period classification.

Place: Indore
Date: 13-11-2021




Rakesh Sahu
(Whole Time Director and CFO)
DIN:08433972

AVAILABLE FINANCE LIMITED



Consolidated Cash Flow Statement For The Half-Year Ended 30th September 2021

(' in Lacs)

Particulars	For the half year ended 30th September, 2021	For the half year ended 30th September, 2020
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax & Extra Ordinary Items	24.84	19.19
Add : Adjustment for		
Depreciation and amortization expenses	0.00	0.03
Interest paid	0.00	0.00
Current tax liabilities	0.00	0.00
Operating Profit before Working Capital Changes	24.84	19.23
Adjustments for changes in working capital:		
(Increase)/ decrease in Loans	(116.98)	(636.93)
(Increase) in other financial asset	0.00	0.00
Decrease/ (increase) in other non-financial assets	40.83	(1.77)
(Decrease)/ increase in other financial liabilities	0.49	1.79
Increase/ (decrease) in borrowings	0.00	0.00
(Decrease) in other non-financial liabilities	(0.05)	(0.08)
Cash Generated from Operations before Tax	(50.87)	(617.76)
Tax expenses for the year	0.00	0.00
Net Cash Inflow/(outflow) from Operating Activities [A]	(50.87)	(617.76)
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase/Sale of Fixed Assets	0.00	0.00
Purchase/Sale of Investments	0.00	618.51
Dividend Income	0.00	0.00
Net Cash Inflow/(outflow) from Investing Activities [B]	0.00	618.51
C) CASH FLOW FROM FINANCING ACTIVITIES		
Interest paid	0.00	0.00
Net Cash Inflow from Financing Activities [C]	0.00	0.00
Net Increase/ Decrease in Cash & Cash Equivalents (A+B+C)	-50.87	0.75
Opening balance of cash and cash equivalents	53.03	3.57
Closing balance of cash and cash equivalents	2.16	4.32

Note: The above Statement of Cash Flows has been prepared under the indirect method as set out in Indian Accounting Standard - 7 on Statement of Cash Flows.



By Order of the Board
For: AVAILABLE FINANCE LIMITED

Rakesh Sahu
(Whole Time Director and CFO)
DIN:08433972

PLACE: INDORE
Date: 13-11-2021



MAHENDRA BADJATYA & CO.


CHARTERED ACCOUNTANTS

Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Available Finance Limited

1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Available Finance Limited ('the Company') for the period ended 30 September 2021 being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.

FOR: MAHENDRA BADJATYA & CO
CHARTERED ACCOUNTANTS
ICAI FRN 001457C


NIRDESH BADJATYA
PARTNER
ICAI MNO 420388
ICAI UDIN: 21420388AAASK9961
DATE: 13/11/2021
PLACE: INDORE

MAHENDRA BADJATYA & CO.

208, Morya Centre, 16 Race Course Road, Opposite Basket Ball Complex, Indore - 452003 (M.P.)

Dial: (O) 0731- 2535934, 2532783, 4078331, Mobile: 9827023923, 9993023823

URL: www.camkb.com, E-mail: jjalnok@hotmail.com, Info@camkb.com



MAHENDRA BADJATYA & CO.

CHARTERED ACCOUNTANTS

Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

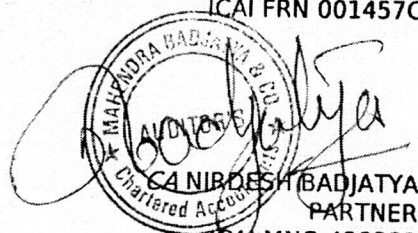
To the Board of Directors of Available Finance Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results ('the Statement') of Available Finance Limited ('the Holding Company') and its associates (the Holding Company and its associates together referred to as 'the Group') for the period ended 30 September 2021 being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
(Refer Annexure 1 for the list of associates included in the Statement)
2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the SEBI Circular CIR/CFD/CMD1/44/2019 dated 29 March 2019 issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), to the extent applicable.

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.

FOR: MAHENDRA BADJATYA & CO
CHARTERED ACCOUNTANTS
ICAI FRN 001457C



ICAI UDIN: 21420388AAAA5K9961
DATE: 13/10/2021
PLACE: INDORE

MAHENDRA BADJATYA & CO.

208, Morya Centre, 16 Race Course Road, Opposite Basket Ball Complex, Indore - 452003 (M.P)

Dial: (O) 0731- 2535934, 2532783, 4078331, Mobile: 9827023923, 9993023823

URL: www.camkb.com, E-mail: jjainok@hotmail.com, Info@camkb.com

Annexure 1

List of entities included in the Statement

Entity				Relationship
Agarwal Limited	Coal	Corporation	Private	Associate
Agarwal Limited	Fuel	Corporation	Private	Associate



AVAILABLE FINANCE LIMITED



CEO & CFO Certificate under Regulation 33(2) (a) of SEBI (LODR) Regulations, 2015

To the Board of Directors of the
Available Finance Limited

In compliance with Regulation 17(8) read with Schedule II Part B of the **SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015** Listing Agreement with the Stock Exchange, We hereby certify that:

- A. We have reviewed Financial Results of **Available Finance Limited** for the Quarter/Half Year ended 30th September, 2021 and to the best of our knowledge and belief:
- These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
 - These statements together present a true and fair view of the listed entity's affairs and are in compliance with existing accounting standards, applicable laws and regulations.
- B. There are, to the best of our knowledge and belief, no transaction entered into by the listed entity's during the Quarter/Half Year ended 30th September, 2021 which are fraudulent, illegal or violative of the Company's code of conduct.
- C. We accept responsibility for establishing and maintaining internal controls for financial reporting and we have evaluated the effectiveness of internal control systems of the Company pertaining to Financial Reporting and they have disclosed to the Auditors and the Audit Committee, deficiencies in the design or operation of internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.
- D. We have indicated to the Auditors and the Audit Committee:
- that there are no significant changes in internal control over financial reporting during the quarter;
 - that there are no significant changes in accounting policies during the quarter; and that the same have been disclosed in the notes to the financial statements;
 - that there are no instances of significant fraud of which they have become aware and the involvement therein, if any, of the management or an employee having a significant role in the Company's internal control system over Financial Reporting.

For, **AVAILABLE FINANCE LIMITED**

(**RAKESH SAHU**)
WHOLE-TIME DIRECTOR & CFO
DIN: 08433972

(**MAHESH NIRMAL**)
CHIEF EXECUTIVE OFFICER



Date: 13.11.2021
Place: Indore