

AVAILABLE FINANCE LIMITED

www.availablefinance.in

AFL/BSE /2022-23

Date: 28th May, 2022

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 QUARTERLY/YEARLY AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS ALONGWITH THE STATEMENT OF ASSETS AND LIABILITIES AND CASH FLOW OF THE COMPANY FOR THE QUARTER/FINANCIAL YEAR ENDED ON 31ST MARCH, 2022 PURSUANT TO REGULATION 33 OF SEBI (LODR) REGULATIONS, 2015.

Dear Sir,

Pursuant to Regulation 33 of **SEBI (LODR) Regulations, 2015**, we are pleased to submit the Audited Standalone & Consolidated Financial Results along with Statement of Assets and Liabilities and Cash Flow of the Company for the Quarter/Financial Year ended on 31st March, 2022 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 Saturday, 28th day of May, 2022.

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 same shall also be hosted at the website of the company. The Audited Standalone and Consolidated 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 Standalone & Consolidated Audited Financial Results, Statement of Assets and Liabilities and Cash flow Statement along with Auditor's Report 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: a/a





INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Available Finance Limited

Report on the Audit of the Standalone Financial Results

Opinion

We have audited the accompanying Statement of Standalone Financial Results of AVAILABLE FINANCE LIMITED (the "Company"), which comprise the Standalone Balance Sheet as at March 31, 2022, the Standalone Statement of Profit and Loss (including Other Comprehensive Income) for the quarter and year ended March 31, 2022 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the statement gives a true and fair view in conformity with Indian Accounting Standard prescribed under section 133 of the Companies Act, 2013 (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2022, and its profit, total comprehensive income of the Company for the quarter and year then ended March 31, 2022.

Basis for Opinion

We conducted our audit of the standalone financial statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

Management's Responsibilities for the Financial Results

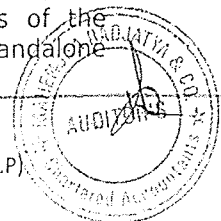
The Company's Board of Directors is responsible for the preparation and presentation of these standalone financial statements that give a true and fair view of the financial position, financial performance, including total comprehensive income, changes in equity and cash flows of the Company in accordance with Ind AS 34 and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone

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financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

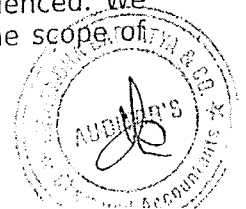
Our objectives are to obtain reasonable assurance about whether the standalone financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of

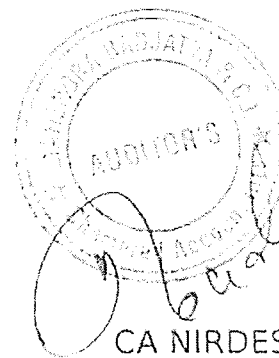


our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

FOR: MAHENDRA BADJATYA & Co.
CHARTERED ACCOUNTANTS
ICAI FRN 001457C



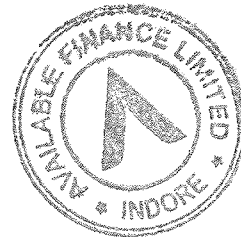
CA NIRDESH BADJATYA
PARTNER
ICAI MNO 420388
ICAI UDIN: 22420388AJULRM4425
PLACE: INDORE
DATE: 28.05.2022

AVAILABLE FINANCE LIMITED

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AVAILABLE FINANCE LIMITED
Statement of Standalone Audited Financial Results for the quarter and year ended on 31st March, 2022

S. No.	Particulars	(₹ in Lacs except per share data)				
		Quarter Ended			Year Ended	
		31/03/2022 (Audited)	31/12/2021 (Unaudited)	31/03/2021 (Audited)	31/03/2022 (Audited)	31/03/2021 (Audited)
(i)	Revenue from operations	12.39	16.62	13.87	63.46	55.27
	Interest Income	12.39	16.62	13.87	63.46	55.27
(ii)	Total Revenue from operations (i)	12.39	16.62	13.87	63.46	55.27
(iii)	Other Income	4.06	1.36	0.00	5.43	0.00
(iii)	Total Income (i+ii)	16.45	17.98	13.87	68.89	55.27
(iv)	Expenses					
	Finance Costs	(0.00)	0.00	0.00	0.00	0.00
	Employee Benefits Expenses	1.30	1.69	2.05	6.30	5.11
	Depreciation, amortization and impairment	0.01	0.00	(0.05)	0.01	0.00
	Other expenses	7.44	3.95	(0.20)	17.69	13.57
	Total Expenses (iv)	8.75	5.64	1.80	24.00	18.68
(v)	Profit / (loss) before exceptional items and tax (iii-iv)	7.70	12.34	12.07	44.89	36.59
(vi)	Exceptional items	0.00	0.00	0.00	0.00	0.00
(vii)	Profit/(loss) before tax (v-vi)	7.70	12.34	12.07	44.89	36.59
(viii)	Tax Expenses:					
	- Current Tax	9.50	0.00	0.00	9.50	0.00
	- Deferred Tax	(0.01)	0.01	(0.40)	(0.08)	(0.40)
	- Taxation for earlier years	0.00	0.00	(0.28)	0.00	(0.28)
	Total Tax Expense	9.49	0.01	(0.68)	9.42	(0.68)
(ix)	Profit/ (loss) for the period / year (vii-viii)	(1.79)	12.33	12.75	35.47	37.27
(x)	Other Comprehensive Income / (Loss)					
	(i) Items that will not be reclassified to profit or loss	11.88	24.58	(0.38)	57.24	16.56
(A)	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.19	2.46	1.66	4.07	1.66
	(i) Items that will be reclassified to profit or loss	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
	Other Comprehensive Income / (loss) for the period / year net of tax	10.69	22.12	(2.04)	53.17	14.90
(xi)	Total Comprehensive Income / (loss) for the period / year net of tax (ix+x)	8.90	34.45	10.71	88.64	52.17
(xii)	Paid-up Share Capital of the Company (Face Value Rs.10/-)	1020.37	1020.37	1020.37	1020.37	1020.37
(xiii)	Reserves excluding revaluation reserves	658.63	660.40	623.16	658.63	623.16
(xiv)	Earnings per equity share					
	Basic (Rs.)	(0.02)	0.12	0.13	0.35	0.37
	Diluted (Rs.)	(0.02)	0.12	0.13	0.35	0.37



Reshmi Singh

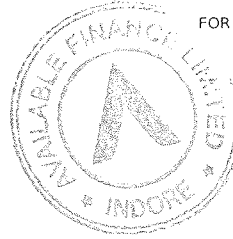
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Notes:

1. The above results were reviewed by the Audit Committee and thereafter have been adopted by the Board at its meeting held on 28.05. 2022. The standalone financial results for the year ended March 31, 2022 have been audited by the Statutory Auditors.
2. 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 and accordingly these financial results have been prepared in accordance with the recognition and measurement principals laid down in the IND AS 34 Interim Financial Reporting prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under.
3. The company is engaged primarily in the business of financing and accordingly there are no separate reportable segments.
4. The figures for the fourth quarter of the current financial year and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which were subject to limited review by the statutory auditors.
5. The Company has considered the possible effects that may result from the pandemic relating to COVID-19 in the preparation of these financial statements including the recoverability of carrying amounts of financial and non financial assets. In developing the assumptions relating to the possible future uncertainties in the global economic conditions because of this pandemic, the Company has, at the date of approval of these financial statements, used internal and external sources of information that the carrying amount of these assets will be recovered.
6. The figures for the previous quarter/ year have been regrouped / rearranged wherever necessary to conform to the current year presentation.

Place: Indore
Date: 28.05.2022



FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED


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

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AVAILABLE FINANCE LIMITED

STANDALONE BALANCE SHEET AS AT 31st MARCH, 2022

(All amounts are in ₹ thousands, except share and per share data, unless otherwise stated)

Particulars	2021-2022	2020-2021
ASSETS		
1) Financial Assets		
a) Cash and Cash Equivalents	204.85	5302.45
b) Loans	75023.34	61455.22
c) Investments	118765.62	113337.38
d) Other financial assets	3.00	3.00
2) Non-financial Assets		
a) Property, Plant and Equipment	11.24	0.00
b) Other non-financial assets	1975.45	6147.53
c) Current tax assets (Net)	34.60	414.49
Total Assets	196018.10	186660.07
LIABILITIES AND EQUITY		
LIABILITIES		
1) Financial Liabilities		
a) Borrowings (Other than Debt Securities)	18964.67	18964.67
b) Other financial liabilities	188.22	124.62
2) Non-Financial Liabilities		
a) Other non-financial liabilities	36.92	5.18
b) Deferred tax liabilities (Net)	525.30	126.06
EQUITY		
a) Equity Share Capital	102037.00	102037.00
b) Other Equity	74265.99	65402.54
Total Liabilities and Equity	196018.10	186660.07

FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED



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



Place: Indore
Date: 28.05.2022



Regd. Office: Agarwal House, 5 Yeshwant Colony Indore 452003 MP
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CIN : L67120MP1993PLC007481

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AVAILABLE FINANCE LIMITED

STANDALONE STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31st MARCH, 2022

(All amounts are in ₹ thousands, except share and per share data, unless otherwise stated)

Particulars		2021-2022	2020-2021
(i)	Revenue from operations		
(I)	Interest Income	6345.97	5526.56
(I)	Total Revenue from operations	6345.97	5526.56
(II)	Other Income	542.58	0.00
(III)	Total Income (I+II)	6888.55	5526.56
	Expenses		
(i)	Finance Costs	0.00	0.00
(ii)	Employee Benefits Expenses	630.22	511.10
(iii)	Depreciation, amortization and impairment	0.76	0.00
(iv)	Others expenses	1768.51	1356.54
(IV)	Total Expenses (IV)	2399.49	1867.64
(V)	Profit / (loss) before exceptional items and tax (III-IV)	4489.06	3658.92
(VI)	Exceptional items	0.00	0.00
(VII)	Profit/(loss) before tax (V -VI)	4489.06	3658.92
(VIII)	Tax Expenses:	942.46	-67.98
(i)	Current Tax	950.00	0.00
(ii)	Deferred Tax	-7.54	-39.52
(iii)	Adjustment in respect of current income tax of prior years	0.00	-28.46
(IX)	Profit / (loss) for the period from continuing operations(VII-VIII)	3546.61	3726.90
(X)	Profit/(loss) from discontinued operations	0.00	0.00
(XI)	Tax Expense of discontinued operations	0.00	0.00
(XII)	Profit/ (loss) from discontinued operations (After tax) (X-XI)	0.00	0.00
(XIII)	Profit/ (loss) for the period	3546.61	3726.90
(XIV)	Other Comprehensive Income		
	(A) (I) Items that will not be reclassified to profit or loss		
	i. Equity Instruments through Other Comprehensive Income	5723.63	1655.77
	(ii) Income tax relating to items that will not be reclassified to profit or loss	406.79	165.58
	Subtotal (A)	5316.84	1490.19
	(B) (i) Items that will be reclassified to profit or loss	0.00	0.00
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00
	Subtotal (B)	0.00	0.00
	Other Comprehensive Income (A + B)	5316.84	1490.19
(XV)	Total Comprehensive Income for the period (XIII+XIV)	8863.45	5217.09
(XVI)	Earnings per equity share (nominal value of share Rs 10/- per Share)		
	Basic (Rs.)	0.35	0.37
	Diluted (Rs.)	0.35	0.37

FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED


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

Place: Indore
Date: 28.05.2022



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AVAILABLE FINANCE LIMITED

STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2022

(All amounts are in ₹ thousands, except share and per share data, unless otherwise stated)

Particulars	2021-2022	2020-2021
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	4489.06	3658.92
Add : Adjustment for		
Depreciation and amortization expenses	0.76	0.00
Fixed assets written off	0.00	6.88
Profit on Sale of Investment	-136.46	0.00
Operating Profit before Working Capital Changes	4353.37	3665.80
Adjustments for changes in working capital:		
(Increase)/ Decrease in Loans	-13568.12	-60197.44
Increase in other non-financial assets	4172.08	-442.50
(Decrease)/ increase in other financial liabilities	63.60	41.45
Decrease in current tax assets	379.90	0.00
Increase in other non financial liabilities	31.74	-2.73
Cash Generated from Operations before Tax	-4567.44	-56935.42
Direct Taxes	-950.00	28.46
[A] Net Cash Inflow/(outflow) from Operating Activities	-5517.44	-56906.96
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase/Sale of Fixed Assets	-12.00	0.00
Decrease/ (increase) in investments	431.84	61852.40
Dividend Income	0.00	0.00
[B] Net Cash Inflow/(outflow) from Investing Activities	419.84	61852.40
C) CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of borrowings	0.00	0.00
[C] Net Cash Inflow from Financing Activities	0.00	0.00
Net Decrease in Cash & Cash Equivalents (A+B+C)	-5097.60	4945.44
Effects of exchange rate changes of cash and cash equivalents	0.00	0.00
Cash & Cash Equivalents at the beginning of the year	5302.45	357.01
Cash & Cash Equivalents at the end of the year	204.85	5302.45

FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED


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

Place: Indore
Date: 28.05.2022



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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Available Finance Limited

Report on the Audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of AVAILABLE FINANCE LIMITED (the "Company") and its Associates (the Company and its Associates together referred to as the "Group"), which comprise the Consolidated Balance Sheet as at March 31, 2022, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income) for the quarter and year ended March 31, 2022 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the statement includes the results of the Associate Companies "Agarwal Coal Corporation Private Limited and Agarwal Fuel Corporation Private Limited" and gives a true and fair view in conformity with Indian Accounting Standard prescribed under section 133 of the Companies Act, 2013 (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2022, and its profit, total comprehensive income of the Company for the quarter and year then ended March 31, 2022.

Basis for Opinion

We conducted our audit of the consolidated financial statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the consolidated financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the consolidated financial statements.

Management's Responsibilities for the Financial Results

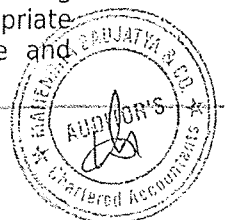
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prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

FOR: MAHENDRA BADJATYA & Co.
CHARTERED ACCOUNTANTS
ICAI FRN 001457C



CA NIRDESH BADJATYA
PARTNER
ICAI MNO 420388
ICAI UDIN: 22420388AJULRM4425
PLACE: INDORE
DATE: 28.05.2022

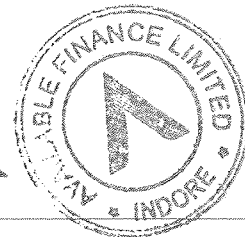
AVAILABLE FINANCE LIMITED

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AVAIALBLE FINANCE LIMITED
Statement of Consolidated Audited Financial Results for the quarter and year ended on 31st March, 2022

		(` in Lacs except per share data)				
S. No.	Particulars	Quarter Ended			Year Ended	
		31-03-2022	31-12-2021	31-03-2021	31-03-2022	31-03-2021
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
(I)	Revenue from operations					
	Interest Income	12.39	16.62	13.87	63.46	55.27
	Total Revenue from operations (I)	12.39	16.62	13.87	63.46	55.27
(II)	Other Income	4.06	1.36	0.00	5.43	0.00
(III)	Total Income (I+II)	16.45	17.98	13.87	68.89	55.27
(IV)	Expenses					
	Finance Costs	(0.00)	0.00	0.00	0.00	0.00
	Employee Benefits Expenses	1.30	1.69	2.05	6.30	5.11
	Depreciation, amortization and impairment	0.01	0.00	(0.05)	0.01	0.00
	Others expenses	7.44	3.95	(0.20)	17.69	13.57
	Total Expenses (IV)	8.75	5.64	1.80	24.00	18.68
(V)	Profit / (loss) before exceptional items and tax (III-IV)	7.70	12.34	12.07	44.89	36.59
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	7.70	12.34	12.07	44.89	36.59
(VIII)	Tax Expenses:					
	- Current Tax	9.50	0.00	0.00	9.50	0.00
	- Deferred Tax	(0.01)	0.01	(0.40)	(0.08)	(0.40)
	- Taxation for earlier years	0.00	0.00	(0.28)	0.00	(0.28)
	Total Tax Expense	9.49	0.01	(0.68)	9.42	(0.68)
(IX)	Profit/ (loss) for the period / year (VII-VIII)	(1.79)	12.33	12.75	35.47	37.27
(X)	Share in Profit of Associates	6416.66	3675.51	3690.54	20859.83	8460.29
(XI)	Consolidated Profit/ (loss) for the period / year (IX+X)	6414.87	3687.84	3703.29	20895.30	8497.56
(XII)	Other Comprehensive Income / (Loss)					
(A)	(i) Items that will not be reclassified to profit or loss	23.67	43.35	44.59	92.74	63.07
	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.19	2.46	1.66	4.07	1.66
(B)	(i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income / (loss) for the period / year net of tax	22.48	40.89	42.93	88.67	61.41
(XIII)	Total Comprehensive Income / (loss) for the period / year net of tax (XI+XII)	6437.35	3728.73	3746.22	20983.97	8558.97
(XII)	Paid-up Share Capital of the Company (Face Value Rs 10/-)	1020.37	1020.37	1020.37	1020.37	1020.37
(XIII)	Reserves excluding revaluation reserves	72965.01	65896.34	47137.00	72965.01	47137.00
(XIV)	Earnings per equity share					
	Basic (Rs.)	62.87	36.14	36.29	204.78	83.28
	Diluted (Rs.)	62.87	36.14	36.29	204.78	83.28

Prakash Singh



Regd. Office: Agarwal House, 5 Yeshwant Colony Indore 452003 MP
Phone: 0731-4714000 | Fax: 0731-2531388 | Email: cs@availablefinance.in
CIN : L67120MP1993PLC007481

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Notes:

1. The above results were reviewed by the Audit Committee and thereafter have been adopted by the Board at its meeting held on 28.05. 2022. The consolidated financial results for the year ended March 31, 2022 have been audited by the Statutory Auditors.
2. 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 and accordingly these financial results have been prepared in accordance with the recognition and measurement principals laid down in the IND AS 34 Interim Financial Reporting prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under.
3. The company is engaged primarily in the business of financing and accordingly there are no separate reportable segments.
4. The figures for the fourth quarter of the current financial year and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which were subject to limited review by the statutory auditors.
5. The Company has considered the possible effects that may result from the pandemic relating to COVID-19 in the preparation of these financial statements including the recoverability of carrying amounts of financial and non financial assets. In developing the assumptions relating to the possible future uncertainties in the global economic conditions because of this pandemic, the Company has, at the date of approval of these financial statements, used internal and external sources of information that the carrying amount of these assets will be recovered.
6. The figures for the previous quarter/ year have been regrouped / rearranged wherever necessary to conform to the current year presentation.

Place: Indore
Date: 28.05.2022



FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED


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

AVAILABLE FINANCE LIMITED

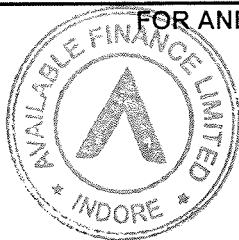
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AVAILABLE FINANCE LIMITED

CONSOLIDATED BALANCE SHEET AS AT 31st MARCH, 2022

(All amounts are in ₹ thousands, except share and per share data, unless otherwise stated)

Particulars	2021-2022	2020-2021
ASSETS		
1) Financial Assets		
a) Cash and Cash Equivalents	204.85	5302.45
b) Loans	75023.34	61455.22
c) Investments	7355566.33	4770604.00
d) Other financial assets	3.00	3.00
2) Non-financial Assets		
a) Property, Plant and Equipment	11.24	0.00
b) Other non-financial assets	1975.45	6147.53
c) Current tax assets (Net)	34.60	414.49
Total Assets	7432818.81	4843926.69
LIABILITIES AND EQUITY		
LIABILITIES		
1) Financial Liabilities		
a) Borrowings (Other than Debt Securities)	18964.67	18964.67
b) Other financial liabilities	188.22	124.62
2) Non-Financial Liabilities		
a) Other non-financial liabilities	36.92	5.18
b) Deferred tax liabilities (Net)	525.30	126.06
EQUITY		
a) Equity Share Capital	102037.00	102037.00
b) Other Equity	7311066.70	4722669.16
Total Liabilities and Equity	7432818.81	4843926.69



FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED


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

Place: Indore
Date: 28.05.2022

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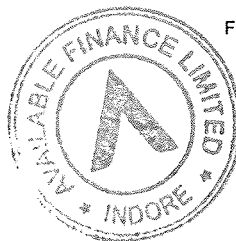
AVAILABLE FINANCE LIMITED

CONSOLIDATED STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31st MARCH, 2022

(All amounts are in ₹ thousands, except share and per share data, unless otherwise stated)

Particulars	2021-2022	2020-2021
(i) Revenue from operations		
(ii) Interest Income	6345.97	5526.56
(I) Total Revenue from operations	6345.97	5526.56
(II) Other Income	542.58	0.00
(III) Total Income (I+II)	6888.55	5526.56
Expenses		
(i) Finance Costs	0.00	0.00
(ii) Employee Benefits Expenses	630.22	511.10
(iii) Depreciation, amortization and impairment	0.76	0.00
(iv) Others expenses	1768.51	1356.54
(IV) Total Expenses (IV)	2399.49	1867.64
(V) Profit / (loss) before exceptional items and tax (III-IV)	4489.06	3658.92
(VI) Exceptional items	0.00	0.00
(VII) Profit/(loss) before tax (V -VI)	4489.06	3658.92
(VIII) Tax Expenses;	942.46	-67.98
(i) Current Tax	950.00	0.00
(ii) Deferred Tax	-7.54	-39.52
(iii) Adjustment in respect of current income tax of prior years	0.00	-28.46
(IX) Profit / (loss) for the period from continuing operations(VII-VIII)	3546.61	3726.90
Share in Profit of Associates	2085982.70	846029.18
Consolidated Profit / (loss) for the period from continuing operations	2089529.31	849756.08
(X) Profit/(loss) from discontinued operations	0.00	0.00
(XI) Tax Expense of discontinued operations	0.00	0.00
(XII) Profit/ (loss) from discontinued operations (After tax) (X-XI)	0.00	0.00
(XIII) Profit/ (loss) for the period	2089529.31	849756.08
(XIV) Other Comprehensive Income		
(A) (i) Items that will not be reclassified to profit or loss		
i. Equity Instruments through Other Comprehensive Income	9273.99	6307.04
(ii) Income tax relating to items that will not be reclassified to profit or loss	406.79	165.58
Subtotal (A)	8867.20	6141.46
(B) (i) Items that will be reclassified to profit or loss	0.00	0.00
(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00
Subtotal (B)	0.00	0.00
Other Comprehensive Income (A + B)	8867.20	6141.46
(XV) Total Comprehensive Income for the period (XIII+XIV)	2098396.51	855897.54
(XVI) Earnings per equity share (nominal value of share Rs 10/- per Share)		
Basic (Rs.)	204.78	83.28
Diluted (Rs.)	204.78	83.28

Place: Indore
Date: 28.05.2022



FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED


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



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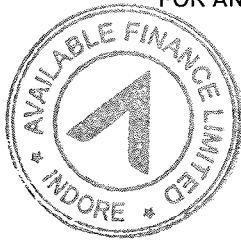
AVAILABLE FINANCE LIMITED

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2022


(All amounts are in ₹ thousands, except share and per share data, unless otherwise stated)

Particulars	2021-2022	2020-2021
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	4489.06	3658.92
Add : Adjustment for		
Depreciation and amortization expenses	0.76	0.00
Fixed assets written off	0.00	6.88
Profit on Sale of Investment	-136.46	0.00
Operating Profit before Working Capital Changes	4353.37	3665.80
Adjustments for changes in working capital:		
(Increase)/ Decrease in Loans	-13568.12	-60197.44
Increase in other non-financial assets	4172.08	-442.50
(Decrease)/ increase in other financial liabilities	63.60	41.45
Decrease in current tax assets	379.90	0.00
Increase in other non financial liabilities	31.74	-2.73
Cash Generated from Operations before Tax	-4567.44	-56935.42
Direct Taxes	-950.00	28.46
[A] Net Cash Inflow/(outflow) from Operating Activities	-5517.44	-56906.96
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase/Sale of Fixed Assets	-12.00	0.00
Decrease/ (increase) in investments	431.84	61852.40
Dividend Income	0.00	0.00
[B] Net Cash Inflow/(outflow) from Investing Activities	419.84	61852.40
C) CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of borrowings	0.00	0.00
[C] Net Cash Inflow from Financing Activities	0.00	0.00
Net Decrease in Cash & Cash Equivalents (A+B+C)	-5097.60	4945.44
Effects of exchange rate changes of cash and cash equivalents	0.00	0.00
Cash & Cash Equivalents at the beginning of the year	5302.45	357.01
Cash & Cash Equivalents at the end of the year	204.85	5302.45

FOR AND ON BEHALF OF BOARD OF DIRECTORS
AVAILABLE FINANCE LIMITED



Place: Indore
Date: 28.05.2022


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

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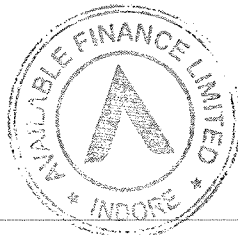
**CEO & CFO Certificate under Regulation 33(2) (a) of SEBI (LODR)
Regulations, 2015**

To the Board of Directors of the
Available Finance Limited
Agarwal House, 5 Yeshwant Colony
Indore 452003 MP

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 Financial Year ended 31st March, 2022 and to the best of our knowledge and belief:
 - a. These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
 - b. 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 Financial Year ended 31st March, 2022 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:
 - a. that there are no significant changes in internal control over financial reporting during the quarter;
 - b. 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; and other changes made by Government from time to time, if any and

Praveen Singh



M. V. Singh



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- c. 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: 28th May, 2022

Place: Indore

AVAILABLE FINANCE LIMITED

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Date: 28th May, 2022

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 DECLARATION AS PER SECOND PROVISOR TO THE REGULATION 33(3) OF THE SEBI (LODR) REGULATIONS, 2015 FOR THE AUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS OF THE COMPANY FOR THE QUARTER/YEAR ENDED 31ST MARCH, 2022.

Dear Sir,

We hereby submit the following declaration regarding unmodified opinion in the Auditors Report on the Audited Standalone and Consolidated Financial Results/Statements for the year 31st March, 2022 as audited by the Auditors of the Company.

DECLARATION

Pursuant to SEBI Listing obligation and Disclosure Requirements) Regulations, 2015, and Notification No. SEBI/LAD-NRO/GN/2016-17/001 dated 25th May, 2016 and further amendment vide Circular No. CIR/CFD/CMD/56/2016 dated 27th May, 2016 and Circular No. CIR/CFD/FAC/62/2016 dated 5th July, 2016 issued by the SEBI, I, the undersigned do hereby declare that in the Audit Report, accompanying the Annual Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended on 31st March 2022, the Auditor has not expressed any Modified Opinion(s)/ Audit Qualification(s)/ or other Reservation(s) and accordingly the statement on impact of audit qualifications is not required to be given.

You are requested to please consider and take on record the same

Thanking You

By the order of the Board

Yours truly,

For, Available Finance Limited



(Rakesh Sahu)

Whole-Time Director & CFO

DIN: 08433972

