



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 2023 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

CA NIRDESH BADJATYA
PARTNER

ICAI MNO 420388

ICAI UDIN: 2342038864X1HL9160

PLACE: INDORE

DATE: 09.11.2023

MAHENDRA BADJATYA & CO.

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AVAILABLE FINANCE LIMITED

www.availablefinance.in

Statement of Standalone Financial Results for the Half-Year and Quarter ended on 30th September, 2023

(Rs in Lacs except EPS)

S. No.	Particulars	Quarter Ended			Half Year Ended		Year
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)
(I)	Revenue from operations						
	Interest Income	13.65	13.37	16.94	27.01	33.25	58.97
	Total Revenue from operations (I)	13.65	13.37	16.94	27.01	33.25	58.97
(II)	Other Income	0.00	0.00	0.00	0.00	0.00	2.41
(III)	Total Income (I+II)	13.65	13.37	16.94	27.01	33.25	61.38
(IV)	Expenses						
	Finance Costs	0.00	0.00	3.32	0.00	6.63	6.63
	Employee Benefits Expenses	1.94	2.34	2.17	4.28	4.20	8.64
	Depreciation and impairment	0.02	0.01	0.01	0.03	0.02	0.04
	Others expenses	3.30	7.57	3.69	10.87	7.57	13.30
	Total Expenses (IV)	5.27	9.92	9.19	15.18	18.42	28.62
(V)	Profit / (loss) before exceptional items and tax (III-IV)	8.38	3.45	7.75	11.83	14.83	32.76
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	8.38	3.45	7.75	11.83	14.83	32.76
(VIII)	Tax Expenses:						
	Current Tax	2.13	0.87	3.80	3.00	3.80	9.00
	Deferred Tax	(0.01)	0.00	0.13	(0.01)	0.13	0.09
	Taxation for earlier years	(1.22)	0.00	(1.31)	(1.22)	(1.31)	2.48
	Total Tax Expense	0.91	0.87	2.61	1.78	2.62	11.56
(IX)	Profit/(loss) for the period / year (VII-VIII)	7.47	2.58	5.14	10.05	12.21	21.20
(X)	Other Comprehensive Income / (Loss)						
	(i) Items that will not be reclassified to profit or loss	(12.91)	5.97	19.58	(6.94)	16.34	31.66
(A)	(ii) Income tax relating to items that will not be reclassified to profit or loss	8.28	0.00	(4.09)	8.28	(4.09)	-2.56
	(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	(21.19)	5.97	23.67	(15.22)	20.43	34.21
(XI)	Total Comprehensive Income / (loss) for the period / year net of tax (IX+X)	(13.72)	8.55	28.81	(5.17)	32.64	55.42
(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	689.88	682.41	670.84	689.88	670.84	679.83
(XIV)	Earnings per equity share						
	Basic (Rs.)	0.07	0.03	0.05	0.10	0.12	0.21
	Diluted (Rs.)	0.07	0.03	0.05	0.10	0.12	0.21

Notes:

- The above results for the quarter and half year ended 30th September, 2023 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 09.11.2023, 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, 2023 and quarter ended June 30, 2023 represents balances as per the audited Balance Sheet for the year ended March 31, 2023 and balances for the quarter and half year ended September 30, 2022 represents balances as per the audited Balance Sheet for the year ended March 31, 2022 as required by SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments.
- Previous period figures have been regrouped/ reclassified wherever necessary to confirm to this period classification.

Place: Indore
Date: 09-11-2023



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



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

AVAILABLE FINANCE LIMITED

www.availablefinance.in

Statement Of Standalone Assets And Liabilities As At 30th September, 2023

(Rs in Lacs)

Particulars	As at 30th September, 2023 (Unaudited)	As at 31st March 2023 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	0.54	2.51
Loans	610.78	601.56
Investments	1212.39	1219.31
Other financial Assets	0.05	0.03
Non-financial Assets		
Property, Plant and Equipment	0.44	0.07
Other non-financial assets	5.62	1.66
Total Assets	1829.82	1825.14
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Other Financial Liabilities	2.43	2.58
Non-Financial Liabilities		
Other non-financial liabilities	0.06	0.24
Deferred tax liabilities	11.06	2.78
Current tax Liabilities (Net)	3.00	1.10
EQUITY		
Equity Share capital	1020.37	1020.37
Other Equity	792.90	798.07
Total Liabilities and Equity	1829.82	1825.14

For: AVAILABLE FINANCE LIMITED



Rakesh Sahu

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

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Standalone Cash Flow Statement For The Half-Year Ended 30th September 2022

(Rs in Lacs)

Particulars	For the half year ended 30th September, 2023	For the half year ended 30th September, 2022
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax & Extra Ordinary Items	11.83	14.83
Add : Adjustment for		
Depreciation and amortization expenses	0.03	0.02
Interest paid	0.00	6.63
Operating Profit before Working Capital Changes	11.86	21.48
Adjustments for changes in working capital:		
(Increase)/ decrease in Loans	(9.22)	186.68
(Increase) in other financial asset	(0.02)	(0.26)
Decrease/ (increase) in other non-financial assets	(3.96)	(1.66)
(Decrease)/ increase in other financial liabilities	(0.16)	(0.30)
(Decrease) in other non-financial liabilities	(0.17)	(0.03)
Cash Generated from Operations before Tax	(1.67)	205.91
Tax expenses for the year	(0.10)	2.18
Net Cash Inflow/(outflow) from Operating Activities [A]	(1.57)	203.73
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase/ Sale of Fixed Assets	(0.40)	0.00
Purchase/ Sale of Investments	0.00	0.00
Dividend Income	0.00	0.00
Net Cash Inflow/(outflow) from Investing Activities [B]	(0.40)	0.00
C) CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of borrowings	0.00	(189.65)
Interest paid	0.00	(6.63)
Net Cash Inflow from Financing Activities [C]	0.00	(196.28)
Net Increase/ Decrease in Cash & Cash Equivalents (A+B+C)	(1.97)	7.45
Opening balance of cash and cash equivalents	2.51	2.05
Closing balance of cash and cash equivalents	0.54	9.50

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: 09-11-2023



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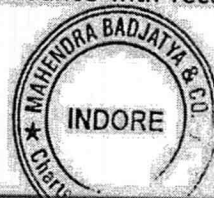


Independent Auditor's Review Report on consolidated unaudited quarterly and year to date financial results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

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 Parent') and its associates, (the Parent and its associates together referred to as "the Group"), and its share of the net profit/(loss) after tax and total comprehensive income / loss of its associates for the quarter ended 30.09.2023 and for the period from 01.04.2023 to 30.09.2023 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
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. The Statement includes the results of the following entities as associates:
 - a) Agarwal Coal Corporation Private Limited
 - b) Agarwal Fuel Corporation Private Limited
5. 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



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6. The consolidated unaudited financial results include the Group's share of net profit after tax of ₹ 1546.90 lakhs and ₹ 3721.07 lakhs and total comprehensive income of ₹ 1533.57 lakhs and ₹ 3705.74 lakhs for the quarter ended 30.09.2023 and for the period from 01.04.2023 to 30.09.2023, respectively, as considered in the consolidated unaudited financial results, in respect of its two associates.

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



NIRDESH
BADJAT
YA

C4NIRDESH BADJATYA
PARTNER
ICAI MNO 420388
N: 234203886AX1HL9160
PLACE: INDORE
DATE: 09.11.2023

AVAILABLE FINANCE LIMITED

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Statement of Consolidated Financial Results for the Half-Year and Quarter ended on 30th September, 2023

(' in Lacs except EPS)

S. No.	Particulars	Quarter Ended			Half Year Ended		Year
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)
(I)	Revenue from operations						
	Interest Income	13.65	13.37	16.94	27.01	33.25	58.97
	Total Revenue from operations (I)	13.65	13.37	16.94	27.01	33.25	58.97
(II)	Other Income	0.00	0.00	0.00	0.00	0.00	2.41
(III)	Total Income (I+II)	13.65	13.37	16.94	27.01	33.25	61.38
(IV)	Expenses						
	Finance Costs	0.00	0.00	3.32	0.00	6.63	6.63
	Employee Benefits Expenses	1.94	2.34	2.17	4.28	4.20	8.64
	Depreciation and impairment	0.02	0.01	0.01	0.03	0.02	0.04
	Others expenses	3.30	7.57	3.69	10.87	7.57	13.30
	Total Expenses (IV)	5.27	9.92	9.19	15.18	18.42	28.62
(V)	Profit / (loss) before exceptional items and tax (III-IV)	8.38	3.45	7.75	11.83	14.83	32.76
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	8.38	3.45	7.75	11.83	14.83	32.76
(VIII)	Tax Expenses:						
	Current Tax	2.13	0.87	3.80	3.00	3.80	9.00
	Deferred Tax	(0.01)	0.00	0.13	(0.01)	0.13	0.09
	Taxation for earlier years	(1.22)	0.00	(1.31)	(1.22)	(1.31)	2.48
	Total Tax Expense	0.91	0.87	2.61	1.78	2.62	11.56
(IX)	Profit/(loss) for the period / year (VII-VIII)	7.47	2.58	5.14	10.05	12.21	21.20
(X)	Share of Profit from Associates	1546.90	2174.17	1715.29	3721.07	10649.24	17196.86
(XI)	Consolidated Profit/(loss) for the period / year (IX+X)	1554.38	2176.75	1720.43	3731.13	10661.45	17218.06
(XII)	Other Comprehensive Income / (Loss)						
	(i) Items that will not be reclassified to profit or loss	(26.24)	3.97	(8.57)	(22.27)	(13.94)	22.55
(A)	(ii) Income tax relating to items that will not be reclassified to profit or loss	8.28	0.00	(4.09)	8.28	(4.09)	-2.56
	(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	(34.52)	3.97	23.67	(30.55)	(9.85)	25.11
(XIII)	Total Comprehensive Income / (loss) for the period / year net of tax (IX+XI)	1519.85	2180.72	1744.10	3700.57	10651.60	17243.17
(XIV)	Paid-up Share Capital of the Company (Face Value Rs.10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
(XV)	Reserves excluding revaluation reserves	56805.45	95251.07	83626.46	96805.45	83626.46	93074.32
(XVI)	Earnings per equity share						
	Basic (Rs.)	15.23	21.33	16.86	36.57	104.49	168.74
	Diluted (Rs.)	15.23	21.33	16.86	36.57	104.49	168.74

Notes:

- The above consolidated results for the quarter and half year ended 30th September, 2023 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 09.11.2023, in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The above consolidated 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, 2023 and quarter ended June 30, 2023 represents balances as per the audited Balance Sheet for the year ended March 31, 2023 and balances for the quarter and half year ended September 30, 2022 represents balances as per the audited Balance Sheet for the year ended March 31, 2022 as required by SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments.
- Previous period figures have been regrouped/ reclassified wherever necessary to confirm to this period classification.

Place: Indore
Date: 09-11-2023



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AVAILABLE FINANCE LIMITED

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Statement Of Consolidated Assets And Liabilities As At 30th September, 2023

(Rs in Lacs)

Particulars	As at 30th September, 2023 (Unaudited)	As at 31st March 2023 (Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	0.54	2.51
Loans	610.78	601.56
Investments	97360.20	93661.38
Other financial Assets	0.05	0.03
Non-financial Assets		
Property, Plant and Equipment	0.44	0.07
Other non-financial assets	5.62	1.66
Total Assets	97977.63	94267.21
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Other Financial Liabilities	2.43	2.58
Non-Financial Liabilities		
Other non-financial liabilities	0.06	0.24
Deferred tax liabilities	11.06	2.78
Current tax Liabilities (Net)	3.00	1.10
EQUITY		
Equity Share capital	1020.37	1020.37
Other Equity	96940.71	93240.14
Total Liabilities and Equity	97977.63	94267.21

For: AVAILABLE FINANCE LIMITED



Rakesh Sahu

Rakesh Sahu

(Whole Time Director and CFO)

DIN:08433972

PLACE: INDORE

Date: 09-11-2023



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Consolidated Cash Flow Statement For The Half-Year Ended 30th September 2023

(Rs in Lacs)

Particulars	For the half year ended 30th September, 2023	For the half year ended 30th September, 2022
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax & Extra Ordinary Items	11.83	14.83
Add : Adjustment for		
Depreciation and amortization expenses	0.03	0.02
Interest paid	0.00	6.63
Operating Profit before Working Capital Changes	11.86	21.48
Adjustments for changes in working capital:		
(Increase)/ decrease in Loans	(9.22)	186.68
(Increase) in other financial asset	(0.02)	(0.26)
Decrease/ (increase) in other non-financial assets	(3.96)	(1.66)
(Decrease)/ increase in other financial liabilities	(0.16)	(0.30)
(Decrease) in other non-financial liabilities	(0.17)	(0.03)
Cash Generated from Operations before Tax	(1.67)	205.91
Tax expenses for the year	(0.10)	2.18
Net Cash Inflow/(outflow) from Operating Activities [A]	(1.57)	203.73
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase/ Sale of Fixed Assets	(0.40)	0.00
Purchase/ Sale of Investments	0.00	0.00
Dividend Income	0.00	0.00
Net Cash Inflow/(outflow) from Investing Activities [B]	(0.40)	0.00
C) CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of borrowings	0.00	(189.65)
Interest paid	0.00	(6.63)
Net Cash Inflow from Financing Activities [C]	0.00	(196.28)
Net Increase/ Decrease in Cash & Cash Equivalents (A+B+C)	(1.97)	7.45
Opening balance of cash and cash equivalents	2.51	2.05
Closing balance of cash and cash equivalents	0.54	9.50

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

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Date: 09-11-2023



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