

AVAILABLE FINANCE LIMITED



AFL/BSE /2019-20

Date: 14th November, 2019

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

Online Filing at listing.bseindia.com

BSE CODE: 531310

SUB.: SUBMISSION OF QUARTERLY/HALF YEARLY UN-AUDITED FINANCIAL RESULTS BOTH STANDALON & CONSOLIDATED FOR THE QUARTER/HALF YEAR ENDED 30TH SEPTEMBER, 2019 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, 2019 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 14th day of November, 2019.

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

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 Unaudited Consolidated Financial Results of Available Finance Ltd.
For the Quarter Ended 30th September, 2019

(₹ in Lacs)

S. No.	Particulars	Quarter ended			Half Year Ended		Year ended
		30-09-19 (Unaudited)	30-06-19 (Unaudited)	30-09-18 (Unaudited)	30-09-19 (Unaudited)	30-09-18 (Unaudited)	31-03-19 (Audited)
I	Income/Revenue from operations	0.46	3.56	25.67	4.02	49.46	56.14
	(a) Interest Income	-	-	-	-	-	-
	(b) Dividend Income	-	-	-	-	-	-
	(c) Rental Income	-	-	-	-	-	-
	(d) Fees and Commission Income	-	-	-	-	-	-
	(e) Net gain on fair value changes	-	-	-	-	-	-
	(f) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(g) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(h) Sale of services	-	-	-	-	-	-
	(i) Others	-	-	-	-	-	-
	Total Income/Revenue from operations	0.46	3.56	25.67	4.02	49.46	56.14
II	Other Income	-	-	-	-	-	-
III	Total Income (I+II)	0.46	3.56	25.67	4.02	49.46	56.14
IV	Expenses						
	(a) Finance Cost	0.00	2.74	21.33	2.74	39.32	36.36
	(b) Fees and commission expense	-	-	-	-	-	-
	(c) Net loss on fair value changes	-	-	-	-	-	-
	(d) Net loss on derecognition of financial instruments under amortized cost category	0.01	0.01	0.11	0.02	0.11	(1.00)
	(e) Impairment on financial instruments	-	-	-	-	-	-
	(f) Cost of materials consumed	-	-	-	-	-	-
	(g) Purchases of Stock-in-trade	-	-	-	-	-	-
	(h) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-	-
	(i) Employee Benefits Expenses	1.02	0.70	2.21	1.72	4.66	9.70
	(j) Depreciation, amortization and impairment	0.00	0.00	0.01	0.00	0.02	0.01
	(k) Others Administrative expenses	2.45	2.05	3.00	4.50	4.54	12.99
	Total Expenses (IV)	3.47	5.51	26.66	8.98	48.65	58.05
V	Profit/ (Loss) before exceptional items and Tax (I - IV)	(3.01)	(1.95)	(0.99)	(4.96)	0.81	(1.91)
VI	Exceptional Items	-	-	-	-	-	-
VII	Profit / (Loss) before tax (V - VI)	(3.01)	(1.95)	(0.99)	(4.96)	0.81	(1.91)
	Tax expense:						
VIII	(1) Current Tax	-	-	0.45	-	0.45	0.85
	(2) Deferred Tax	-	-	-	-	-	-
IX	Profit / (Loss) for the period from continuing operations (VII - VIII)	(3.01)	(1.95)	(1.44)	(4.96)	0.36	(2.76)
X	Share in Profit/(Loss) from Associates	923.93	2091.61	690.27	3015.54	1380.54	3531.82
-XI	Consolidated Profit / (Loss) from continuing operations (IX+X)	920.92	2089.66	688.83	3010.58	1380.90	3529.05
XII	Profit / (Loss) from Discontinuing operations	-	-	-	-	-	-
XIII	Tax expenses of Discontinuing operations	-	-	-	-	-	-
XIV	Profit / (Loss) from Discontinuing operations (after Tax) (XII - XIII)	-	-	-	-	-	-

AVAILABLE FINANCE LIMITED



XV	Profit / (Loss) for the period (XI + XIV)	920.92	2089.66	688.83	3010.58	1380.90	3529.05
	Other Comprehensive Income:						
	A (i) Items that will not be reclassified to Profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will not be reclassified to Profit or loss	-	-	-	-	-	-
XVI	B (i) Items that will be re-classified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will be reclassified to Profit or loss	-	-	-	-	-	-
XVII	Total Comprehensive Income for the period (XV+XVI) (Comprising Profit/(Loss) and other Comprehensive Income for the period)	920.92	2089.66	688.83	3010.58	1380.90	3529.05
XVIII	Paid up Share Capital of the Company (Face Value Rs. 10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
XIX	Reserves excluding revaluation reserves	27558.82	26637.90	21466.27	27558.82	22158.34	24548.24
	Earnings Per Share (for continuing operations)						
XX	(a) Basic	9.03	20.48	6.75	29.50	13.53	34.59
	(b) Diluted	9.03	20.48	6.75	29.50	13.53	34.59
XXI	Earnings Per Share (for Discontinued operations)						
	(a) Basic						
	(b) Diluted						
XXII	Earnings Per Share (for Discontinued and continuing operations)						
	(a) Basic	9.96	20.48	6.75	29.50	13.53	34.59
	(b) Diluted	9.96	20.48	6.75	29.50	13.53	34.59

Notes:

- 1 The Consolidated financial results include results of the following companies-

Name of the Company	% of Shareholding	Consolidated as
Agarwal Coal Corporation Pvt. Ltd.	27.85%	Associate
Agarwal Fuel Corporation Pvt. Ltd.	30.23%	Associate
Agarwal Transport Corporation Pvt. Ltd.	36.22%	Associate

- 2 Figures for the previous periods have been regrouped/reclassified wherever necessary, to make them comparable with the current period.

Date: 14/11/2019
Place: Indore

FOR AVAILABLE FINANCE LIMITED


(RAKESH SAHU)
DIRECTOR & CEO
DIN: 08433972



AVAILABLE FINANCE LIMITED

Statement of Unaudited Consolidated Financial Results for the half year ended 30th September 2019			
Particulars	As at 30.09.2019 (Current half year ended) (Unaudited)	As at 30.09.2018 previous half year ended) (Unaudited)	(₹ in Lacs) As at 31.03.2019 Previous year ended (Audited)
ASSETS			
(1) Financial Assets			
(a) Cash and cash equivalents	2.60	3.02	13.74
(b) Loans	18.35	686.91	195.11
(c) Investments	4641.24	3009.12	5157.53
(d) Other Financial assets (to be specified)	4.08	5.82	0
Sub-total	4666.27	3704.87	5366.38
(2) Non-financial Assets			
(a) Property, Plant and Equipment	0.08	0.21	0.08
(b) Other non-financial assets	49.01	41.63	46.52
Sub-total	49.09	41.84	46.60
Total Assets	4715.36	3746.71	5412.98
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Borrowings (Other than Debt Securities)	191.65	851.63	364.89
(b) Other financial liabilities	0.96	0.82	5.68
Sub-total	192.61	852.45	370.57
(2) Non-Financial Liabilities			
(a) Provisions	1.58	0.00	0.00
Sub-total	1.58	0.00	0.00
(3) EQUITY			
(a) Equity Share capital	1020.37	1020.37	1020.37
(b) Other Equity	3500.80	1873.89	4022.04
Sub-total	4521.17	2894.26	5042.41
Total Liabilities and Equity	4715.36	3746.71	5412.98

Date: 14/11/2019
Place: Indore

FOR AVAILABLE FINANCE LIMITED


(RAKESH SAHU)
DIRECTOR & CEO
DIN: 08433972



AVAILABLE FINANCE LIMITED



Statement of Unaudited Consolidated Financial Results for the Half year ended 30 September 2019
STATEMENT OF CASH FLOW FOR THE YEAR ENDED 30th SEPTEMBER, 2019

(₹ in Lacs)

PARTICULARS	Half year ended		Year ended
	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
A) OPERATING ACTIVITIES			
Profit Before Tax	3010.58	1381.35	3529.91
Adjustment for			
Depreciation	0.00	0.02	0.01
Share In Profit of Associates	(3015.54)	(1380.54)	(3531.82)
Operating Profit before Working Capital Changes			
Adjustment for Change in Working Capital			
Decrease/(Increase) in Loans	176.76	(88.88)	402.93
Decrease/(Increase) in Other Financial Assets	(4.03)	3.96	9.74
(Decrease)/Increase in borrowings	(173.24)	104.57	(382.16)
Decrease/(Increase) in Other non Financial Assets	(2.53)	(9.66)	(14.51)
(Decrease)/Increase in Provisions	1.58		
(Decrease)/Increase in financial liabilities	(4.72)	(8.68)	(3.82)
Cash Generated from Operations before Tax	(11.14)	2.15	10.28
Income Tax Paid	0.00	(0.45)	(0.85)
Net Cash Inflow/(outflow) from Operating Activities	(11.14)	1.70	9.43
B) INVESTING ACTIVITIES			
Sale of Investments	0.00	0.00	2.87
Purchase/Sale of Fixed Assets	0.00	(0.12)	0.00
Net Cash Inflow/(outflow) from Investing Activities	0.00	(0.12)	2.87
B) FINANCING ACTIVITIES			
Net Cash Inflow from Financing Activities	0.00	0.00	0.00
Net Decrease in Cash & Cash Equivalents (A+B+C)	(11.14)	1.58	12.30
Cash & Cash Equivalents at the Beginning of the Year	13.74	1.44	1.44
Cash & Cash Equivalents at the Close of the Year	2.60	3.02	13.74

Date: 14/11/2019
Place: Indore

FOR AVAILABLE FINANCE LIMITED


 (RAKESH SAHU)
 DIRECTOR & CEO
 DIN: 08433972



AVAILABLE FINANCE LIMITED

Statement of Unaudited Standalone Financial Results of Available Finance Ltd. For the Quarter Ended 30th September, 2019

S. No.	Particulars	(₹ in Lacs)					
		Quarter ended			Half Year Ended		Year
		30-09-19 (Unaudited)	30-06-19 (Unaudited)	30-09-18 (Unaudited)	30-09-19 (Unaudited)	30-09-18 (Unaudited)	31-03-19 (Audited)
I	Income/Revenue from operations						
	(a) Interest Income	0.46	3.56	25.67	4.02	49.46	56.14
	(b) Dividend Income	-	-	-	-	-	-
	(c) Rental Income	-	-	-	-	-	-
	(d) Fees and Commission Income	-	-	-	-	-	-
	(e) Net gain on fair value changes	-	-	-	-	-	-
	(f) Net gain on derecognition of financial instruments under amortized cost category	-	-	-	-	-	-
	(g) Sale of products (including Excise Duty)	-	-	-	-	-	-
	(h) Sale of services	-	-	-	-	-	-
	(i) Others	-	-	-	-	-	-
	Total Income/Revenue from operations	0.46	3.56	25.67	4.02	49.46	56.14
II	Other Income	-	-	-	-	-	-
III	Total Income (I+II)	0.46	3.56	25.67	4.02	49.46	56.14
IV	Expenses						
	(a) Finance Cost	0.00	2.74	21.33	2.74	39.32	36.36
	(b) Fees and commission expense	-	-	-	-	-	-
	(c) Net loss on fair value changes	-	-	-	-	-	-
	(d) Net loss on derecognition of financial instruments under amortized cost category	0.01	0.01	0.11	0.02	0.11	(1.00)
	(e) Impairment on financial instruments	-	-	-	-	-	-
	(f) Cost of materials consumed	-	-	-	-	-	-
	(g) Purchase of Stock-in-Trade	-	-	-	-	-	-
	(h) Changes in Inventories of finished goods, stock-in-trade and work-in-progress	-	-	-	-	-	-
	(i) Employee Benefits Expenses	1.02	0.70	2.21	1.72	4.66	9.70
	(j) Depreciation, amortization and impairment	0.00	0.00	0.01	0.00	0.02	0.01
	(k) Others Administrative expenses	2.45	2.05	3.00	4.50	4.54	12.99
	Total Expenses (IV)	3.47	5.51	26.66	8.98	48.65	58.05
V	Profit/ (Loss) before exceptional items and Tax (I - IV)	(3.01)	(1.95)	(0.99)	(4.96)	0.81	(1.91)
VI	Exceptional Items	-	-	-	-	-	-
VII	Profit / (Loss) before tax (V - VI)	(3.01)	(1.95)	(0.99)	(4.96)	0.81	(1.91)
	Tax expense:						
VIII	(1) Current Tax	-	-	0.45	-	0.45	0.85
	(2) Deferred Tax	-	-	-	-	-	-
IX	Profit / (Loss) for the period from continuing operations (VII - VIII)	(3.01)	(1.95)	(1.44)	(4.96)	0.36	(2.76)
X	Profit / (Loss) from Discontinuing operations	-	-	-	-	-	-
XI	Tax expenses of Discontinuing operations	-	-	-	-	-	-
XII	Profit / (Loss) from Discontinuing operations (after Tax) (X - XI)	-	-	-	-	-	-
XIII	Profit / (Loss) for the period (IX + XII)	(3.01)	(1.95)	(1.44)	(4.96)	0.36	(2.76)
	Other Comprehensive Income:						
	A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will not be reclassified to Profit or loss	-	-	-	-	-	-
XIV	B (i) Items that will be re-classified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will be reclassified to Profit or loss	-	-	-	-	-	-

AVAILABLE FINANCE LIMITED



XV	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit/(Loss) and other Comprehensive Income for the period)	(3.01)	(1.95)	(1.44)	(4.96)	0.36	(2.76)
XVI	Paid up Share Capital of the Company (Face Value Rs. 10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
XVII	Reserves excluding revaluation reserves	485.26	488.27	491.55	485.26	493.35	490.22
	Earnings Per Share (for continuing operations)						
XVIII	(a) Basic	(0.0295)	(0.0191)	(0.0141)	(0.0486)	0.0035	(0.0271)
	(b) Diluted	(0.0295)	(0.0191)	(0.0141)	(0.0486)	0.0035	(0.0271)
XIX	Earnings Per Share (for Discontinued operations)						
	(a) Basic						
	(b) Diluted						
XX	Earnings Per Share (for Discontinued and continuing operations)						
	(a) Basic	(0.0295)	(0.0191)	(0.0141)	(0.0486)	0.0035	(0.0271)
	(b) Diluted	(0.0295)	(0.0191)	(0.0141)	(0.0486)	0.0035	(0.0271)

Notes:

- The above results were reviewed by the Audit Committee and thereafter have been adopted by the Board at its meeting held on 14/11/2019
- 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.
- The company is operating in finance segment.
- Effective from 1st April, 2019, the company has adopted Indian Accounting Standards (IND AS) 116 "leases" using the "Modified Prospective Approach". The adoption of the said IND AS did not have any impact on the retained earnings as at 1st April, 2019 and there was no material impact on financial results for the quarter ended on 30th September, 2019.
- The Group is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with.
- Previous period figures have been regrouped/reclassified wherever necessary to confirm to this period classification.

Date: 14/11/2019
Place: Indore

FOR AVAILABLE FINANCE LIMITED


(RAKESH SAHU)
DIRECTOR & CEO
DIN: 08433972



AVAILABLE FINANCE LIMITED



Statement of Unaudited Standalone Financial Results for the half year ended 30th September 2019			
BALANCE SHEET AS AT 30th SEPTEMBER, 2019			
(₹ in Lacs)			
Particulars	As at 30.09.2019 (Current half year ended) (Unaudited)	As at 30.09.2018 previous half year ended) (Unaudited)	As at 31.03.2019 Previous year ended (Audited)
ASSETS			
(1) Financial Assets			
(a) Cash and cash equivalents	2.60	3.02	13.74
(b) Loans	18.35	686.91	195.11
(c) Investments	1625.71	1628.58	1625.71
(d) Other Financial assets	4.08	5.82	0.04
Sub-total	1650.74	2324.33	1834.60
(2) Non-financial Assets			
(a) Property, Plant and Equipment	0.08	0.21	0.08
(b) Other non-financial assets	49.01	41.63	46.48
Sub-total	49.08	41.84	46.56
Total Assets	1699.82	2366.17	1881.16
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Borrowings (Other than Debt Securities)	191.65	851.63	364.89
(b) Other financial liabilities	0.96	0.82	5.68
Sub-total	192.61	852.45	370.57
(2) Non-Financial Liabilities			
(a) Provisions	1.58	0.00	0.00
Sub-total	1.58	0.00	0.00
(3) EQUITY			
(a) Equity Share capital	1020.37	1020.37	1020.37
(b) Other Equity	485.26	493.35	490.22
Sub-total	1505.63	1513.72	1510.59
Total Liabilities and Equity	1699.82	2366.17	1881.16

Date: 14/11/2019
Place: Indore

FOR AVAILABLE FINANCE LIMITED


(RAKESH SAHU)
DIRECTOR & CEO
DIN: 08433972



AVAILABLE FINANCE LIMITED



Statement of Unaudited Standalone Financial Results for the Half year ended 30 September 2019
STATEMENT OF CASH FLOW FOR THE YEAR ENDED 30th SEPTEMBER, 2019

(₹ in Lacs)

PARTICULARS	Half year ended		Year ended
	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
A) OPERATING ACTIVITIES			
Profit Before Tax	(4.96)	0.81	(1.91)
Adjustment for			
Depreciation	0.00	0.02	0.01
Operating Profit before Working Capital Changes			
Adjustment for Change in Working Capital			
Decrease/(Increase) in Loans	176.76	(88.88)	402.93
Decrease/(Increase) in Other Financial Assets	(4.03)	3.96	9.74
(Decrease)/Increase in borrowings	(173.24)	104.57	(382.16)
Decrease/(Increase) in Other non Financial Assets	(2.53)	(9.66)	(14.51)
(Decrease)/Increase in Provisions	1.58		
(Decrease)/Increase in financial liabilities	(4.72)	(8.68)	(3.82)
Cash Generated from Operations before Tax	(11.14)	2.15	10.28
Income Tax Paid	0.00	(0.45)	(0.85)
Net Cash Inflow/(outflow) from Operating Activities	(11.14)	1.70	9.43
B) INVESTING ACTIVITIES			
Sale of Investments	0.00	0.00	2.87
Purchase/Sale of Fixed Assets	0.00	(0.12)	0.00
Net Cash Inflow/(outflow) from Investing Activities	0.00	(0.12)	2.87
B) FINANCING ACTIVITIES			
Net Cash Inflow from Financing Activities	0.00	0.00	0.00
Net Decrease in Cash & Cash Equivalents (A+B+C)	(11.14)	1.58	12.30
Cash & Cash Equivalents at the Beginning of the Year	13.74	1.44	1.44
Cash & Cash Equivalents at the Close of the Year	2.60	3.02	13.74

Date: 14/11/2019
Place: Indore

FOR AVAILABLE FINANCE LIMITED


 (RAKESH SAHU)
 DIRECTOR & CEO
 DIN: 08433972



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, I hereby certify that:

A. We have reviewed Financial Results of **Available Finance Limited** for the Quarter/ half Year ended on 30th September, 2019 and to the best of our knowledge and belief:

- (1) These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
- (2) 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 on 30th September, 2019 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:

- (i) that there are no significant changes in internal control over financial reporting during the quarter;
- (ii) 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; except IND-AS and other changes made by Government from time to time, if any and
- (iii) 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.



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



(YOGENDRA NARSINGH SHUKLA)
CHIEF EXECUTIVE OFFICER



Date: 14/11/2019
Place: Indore



REVIEW REPORT TO AVAILABLE FINANCE LIMITED., INDORE

1. We have reviewed the accompanying statement of unaudited financial results of **Available Finance Limited ("the company")**, for the period ended **Sep 30, 2019 ("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.
2. This statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statements 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 (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and 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 of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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



CA NIRDESH BADJATYA
PARTNER

PLACE: INDORE

DATE: 14.11.2019

MAHENDRA BADJATYA & CO.

ICAI MNO 420388

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

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

<https://udin.icai.org/print-udin/6792680> URL: www.camkb.com, E-mail: jjainok@hotmail.com, info@camkb.com



REVIEW REPORT TO AVAILABLE FINANCE LIMITED, INDORE

1. We have reviewed the accompanying statement of unaudited consolidated financial results of **Available Finance Limited ("the company")** and its associate (the company and its associate together referred to as "the Group") for the period ended **Sep 30, 2019 ("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.
2. This statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statements 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 (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and 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 of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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 0014576
INDORE
CA NIRDESH BADJATYA
PARTNER
ICAI MNO 420388

PLACE: INDORE
DATE: 14.11.2019

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