

AVAILABLE FINANCE LIMITED

www.availablefinance.in

AFL/BSE/2026-27

Date: 17th August 2026

Online filing at: listing.bseindia.com

To,
DCS-CRD
BSE Ltd.,
1st Floor, New Trading Wing,
Rotunda Building, P.J. Tower,
Dalal Street, Fort,
Mumbai – 400001, MH

BSE Code: 531310

Sub.: Submission of 34th Annual Report along with Notice of 34th Annual General Meeting (AGM) to be held on Wednesday, 9th September, 2026 at 12:30 p.m. pursuant to Regulation 34(1) of SEBI (LODR) Regulation, 2015

Dear Sir/Mam,

Pursuant to provisions of regulation 34(1) of the SEBI (LODR) Regulation, 2015 related to submission of 34th Annual Report along with Notice of 34th Annual General Meeting (AGM) to be held on *Wednesday, 9th September 2026 at 12:30 p.m.* through in person and through Video Conferencing (VC) or Other Audio Visual Means (OAVM) at your best convenience (*Hybrid Mode*) at Hotel Surya, Surya Circle, 5/5, Nath Mandir Road, Sriram Nagar, South Tukoganj, Indore 452001 (M.P.)

We are pleased to submit the 34th Annual Report for the year 2025-26 of the company containing the Balance Sheet as at 31st March, 2026, Statement of Profit and Loss and Cash Flow and Statement of Change in Equity for the year ended 31st March, 2026 and the Board Report along with Corporate Governance Report, Management Discussion and Analysis Report and the Auditors Report on that date and its annexure.

The company has uploaded the Notice of 34th AGM in XBRL mode as required under the SEBI (LODR) Regulations, 2015.

You are requested to please take on record the above said documents of the company for your reference and further needful.

Thanking You

Yours faithfully

For, Available Finance Limited

SUYASH

CHOUHARY

Digitally signed by SUYASH CHOUHARY
Date: 2026.08.17 16:58:00 +05'30'

Suyash Choudhary

Company Secretary & Compliance Officer

Mem. No.: A57731

Encl: Annual Report 2025-26

34th ANNUAL REPORT 2025-2026



AVAILABLE FINANCE LIMITED

CIN : L67120MP1993PLC007481

Registered Office : Agarwal House, 5, Yeshwant Colony,
Indore 452003 MP

E-mail: cs@availablefinance.in

Website: www.availablefinance.in

BOARD OF DIRECTORS

- | | |
|--|--|
| <p>➤ Mr. Pramod Kishore Shrivastava
Chairman & Additional Director (Non-Executive)
DIN: 01023565 (<i>appointed w.e.f. July 24, 2026</i>)</p> <p>➤ Mr. Sahaj Jain
Whole Time DirectorDIN: 11806119
(<i>appointed w.e.f. July 24, 2026</i>)</p> <p>➤ Mr. Rakesh Sahu
Whole Time Director & CFO
DIN: 08433972 (<i>Upto July 24, 2026</i>)</p> <p>➤ Mr. Vikas Gupta
Director (Non-Executive)
DIN: 09438941 (<i>Upto July 24, 2026</i>)</p> | <p>➤ Mr. Dhawal Bagmar
Independent Director
DIN: 10217380</p> <p>➤ Mr. Pradhumn Pathak
Independent Director
DIN: 10697083</p> <p>➤ Ms. Apoorva Jain
Independent Director
DIN: 10714927</p> <p>➤ Mr. Rajendra Kumar Sohani
Director (Non-Executive)
DIN: 00379042 (<i>Upto July 24, 2026</i>)</p> |
|--|--|

COMPANY SECRETARY & COMPLIANCE OFFICER

- **Suyash Choudhary**
Whole-time Director
(*July 24, 2026 to August 14, 2026*)

CHIEF EXECUTIVE OFFICER

- **Mr. Rakesh Sahu**
(*Upto July 24, 2026*)
Mr. Sahaj Jain
(*w.e.f July 25, 2026 to August 14, 2026*)
Mr. Mahesh Nirmal
(*w.e.f. August 15, 2026*)

CHIEF EXECUTIVE OFFICER

- **Mr. Mahesh Nirmal**
(*upto August 14, 2026*)

STATUTORY AUDITORS

- **M/s SAP Jain & Associates**
Chartered Accountants
209, Morya Center, 16, Race Course Road,
Opposite Basket Ball Complex,
Indore -452003 (MP)

SECRETARIAL AUDITOR

- **M/s Ishan Jain & Co.,**
Practicing Company Secretaries
4th Floor Silver Ark Plaza, Janjirwala Chouraha,
Near Curewell Hospital,
Indore-452001 (MP)

BANKERS

- UCO Bank

REGISTERED OFFICE

Agarwal House,
5, Yeshwant Colony, Indore – 452 003 (M.P.)
Ph.: 91-731-4714000 Fax: 91-731-2531388
E-mail: cs@availablefinance.in Web-site:
www.availablefinance.in

SHARE TRANSFER AGENT

(For Physical & Electronic mode)
M/s Ankit Consultancy Pvt. Ltd.
Plot No. 60, Electronic Complex,
Pardeshipura, Indore (M.P.) – 452 010
Ph.: 0731 - 4065799/97, Fax: 91-731-4065798
E-mail: operation@ankitonline.com,
compliance@ankitonline.com, investor@ankitonline.com

BOARD COMMITTEE
AUDIT COMMITTEE MEMBERS

- | | | |
|-----------------------------|---|-------------------------------|
| ➤ Mr. Dhawal Bagmar | : | Chairman & Member |
| ➤ Mr. Rajendra Kumar Sohani | : | Member (upto July 24, 2026) |
| ➤ Ms. Apoorva Jain | : | Member |
| ➤ Mr. Pradhumn Pathak | : | Member (w.e.f. July 24, 2026) |

STAKEHOLDER RELATIONSHIP COMMITTEE MEMBERS

- | | | |
|-----------------------------|---|-------------------------------|
| ➤ Ms. Apoorva Jain | : | Chairperson |
| ➤ Mr. Rajendra Kumar Sohani | : | Member (upto July 24, 2026) |
| ➤ Mr. Dhawal Bagmar | : | Member |
| ➤ Mr. Pradhumn Pathak | : | Member (w.e.f. July 24, 2026) |

NOMINATION AND REMUNERATION COMMITTEE MEMBERS

- | | | |
|-----------------------------|---|-------------------------------|
| ➤ Mr. Dhawal Bagmar | : | Chairman & Member |
| ➤ Mr. Rajendra Kumar Sohani | : | Member (upto July 24, 2026) |
| ➤ Ms. Apoorva Jain | : | Member |
| ➤ Mr. Pradhumn Pathak | : | Member (w.e.f. July 24, 2026) |

NOTICE

FOR THE 34TH ANNUAL GENERAL MEETING

Notice is hereby given that the **34th Annual General Meeting** of the members of **Available Finance Limited (CIN: L67120MP1993PLC007481)** will be held on **Wednesday, the 9th day of September, 2026 at 12:30 P.M.** at Hotel Surya, Surya Circle, 5/5, Nath Mandir Road, Sriram Nagar, South Tukoganj, Indore 452001 MP in person and through Video Conferencing (VC) or Other Audio Visual Means (OAVM) to transact the following businesses:

ORDINARY BUSINESSES:

1. To receive, consider and adopt;
 - (a) The Audited Standalone Financial Statement containing the Balance Sheet as at 31st March, 2026, the Statement of Profit & Loss, Cash Flow and Change in Equity and notes thereto of the Company for the financial year ended 31st March, 2026 and the Reports of the Board of directors and Auditors thereon; and
 - (b) The Audited Consolidated Financial statement containing the Balance Sheet as at 31st March, 2026, the Statement of Profit & Loss, Cash Flow and Change in Equity and notes thereto of the Company for the financial year ended 31st March, 2026 and the report of the Auditors thereon.

SPECIAL BUSINESSES:

2. **To confirm the appointment of Mr. Pramod Kishore Shrivastava (DIN: 01023565) as Chairman & Director under the Category of Professional Non-Executive Director of the Company**

To consider, and if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152, 161 and other applicable provisions of the Companies Act, 2013 read with the Rules made thereunder, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Articles of Association of the Company, and upon the recommendation of the Nomination and Remuneration Committee and the Board of Directors, the consent of the Members be and is hereby accorded for confirmation of appointment of **Mr. Pramod Kishore Shrivastava (DIN: 01023565)**, who was appointed as an Additional Director and Chairman of the Company under the category of Professional, Non-Executive Director with effect from July 24, 2026, as a Non-Executive Director and Chairman of the Company.

RESOLVED FURTHER THAT any member of the Board of Director or Company Secretary of the Company, be and are hereby authorized to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution."

3. **To confirm the Appointment of Mr. Sahaj Jain (DIN: 11806119) as a Director under the Category of Professional Executive Director of the Company**

To consider and if thought fit, to pass the following Resolution as an **Ordinary Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152, 161 and other applicable provisions of the Companies Act, 2013 read with the Rules made thereunder, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Articles of Association of the Company and upon the recommendation of the Nomination and Remuneration Committee and the Board of Directors, the consent of the Members be and is hereby accorded for confirmation of appointment of **Mr. Sahaj Jain (DIN: 11806119)**, who was appointed as an Additional Director under the category of Professional, Executive Director with effect from July 24, 2026 as a Director of the Company.

RESOLVED FURTHER THAT any member of the Board of Director of the Company, be and are hereby authorized to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution."

4. **To Confirm the of Appointment of Mr. Sahaj Jain as a Whole-Time Director under the category of Professional Executive Director of the Company:**

To consider and if thought fit, to pass the following Resolution as a **Special Resolution**:

"RESOLVED THAT pursuant to the provisions of section 190, 196, 197, 203 read with the provisions of Schedule V of the Companies Act, 2013 and the Companies (Appointment and Remuneration of the Managerial Personnel) Rules, 2014, and other applicable provisions if any of the Companies Act, 2013 (including any statutory modifications or re-enactment thereof for the time being enforce) and applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended from time to time, and upon recommendation of the Nomination and Remuneration committee and the Board, the consent of Members of the Company be and is hereby accorded for the appointment of **Mr. Sahaj Jain (DIN: 11806119) as the Whole-Time Director of the company** for a period of 3 (Three) years w.e.f. July 24, 2026, liable to retire by rotation on the following terms and condition:

S. No.	Particular	Amount in ₹
1.	Salary	Up to ₹ 1,00,000/- (Rupees One Lakh Only) per month
2.	Perquisites	PF, Bonus, Gratuity, and other benefits as per the policy of the Company.

RESOLVED FURTHER THAT in the event of absence or inadequacy of profits in any financial year during the tenure of Mr. Sahaj Jain as Whole-Time Director, he shall be paid the above remuneration as minimum remuneration, subject to the limits prescribed under Schedule V of the Companies Act, 2013 or such other limits as may be prescribed from time to time. He shall also be entitled to reimbursement of actual travelling, boarding, lodging and other business-related expenses incurred in the course of his duties.

RESOLVED FURTHER THAT the Board of Directors, be and is hereby authorized to vary the terms of remuneration within the limits approved herein and applicable law and to do all such acts, deeds and things as may be necessary to give effect to this resolution.

RESOLVED FURTHER THAT any member of the Board of Director of the Company, be and are hereby authorized to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution."

5. To confirm the appointment of Mr. Suyash Choudhary (DIN: 11448990) as a Director under the Category of Professional Executive Director of the Company from July 24, 2026 to August 14, 2026

To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152, 161 and other applicable provisions of the Companies Act, 2013 read with the Rules made thereunder, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Articles of Association of the Company and upon the recommendation of the Nomination and Remuneration Committee and the Board of Directors, the consent of the Members be and is hereby accorded for appointment of **Mr. Suyash Choudhary (DIN: 11448990)**, who was appointed as an Additional Director under the category of Professional, Executive Director with effect from July 24, 2026 to August 14, 2026, as Director of the Company.

RESOLVED FURTHER THAT any member of the Board of Director of the Company, be and are hereby authorized to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution."

6. To Confirm the appointment of Mr. Suyash Choudhary (DIN: 11448990) as a Whole-time Director under the Category of Professional Director of the Company from July 24, 2026 to August 14, 2026

To consider and if thought fit, to pass the following Resolution as a **Special Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 196, 197, 203 and all other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with Schedule V thereto and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Articles of Association of the Company and based on the recommendation of the Nomination and Remuneration Committee and the Board of Directors, consent of the Members be and is hereby accorded for the appointment of **Mr. Suyash Choudhary (DIN: 11448990)**, who was appointed as an Whole-time Director by the Board of Directors with effect from July 24, 2026, and who holds office from July 24, 2026 to August 14, 2026 on the following terms and conditions:

S. No.	Particular	Amount in ₹
1.	Salary	Up to ₹ 1,00,000/- (Rupees One Lakh Only) per month
2.	Perquisites	PF, Bonus, Gratuity, and other benefits as per the policy of the Company.

RESOLVED FURTHER THAT in the event of absence or inadequacy of profits in any financial year during the tenure of Mr. Suyash Choudhary as Whole-Time Director, he shall be paid the above remuneration as minimum remuneration, subject to the limits prescribed under Schedule V of the Companies Act, 2013 or such other limits as may be prescribed from time to time. He shall also be entitled to reimbursement of actual travelling, boarding, lodging and other business-related expenses incurred in the course of his duties.

RESOLVED FURTHER THAT the Board of Directors be and is hereby authorized to vary the terms of remuneration within the limits approved herein and applicable law and to do all such acts, deeds and things as may be necessary to give effect to this resolution.

RESOLVED FURTHER THAT any member of the Board of Director of the Company, be and are hereby authorized to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution."

7. To confirm the Appointment of Mr. Manish Chandan (DIN: 11881676) as a Director under the category of Professional Non-Executive Director of the Company

To consider and if thought fit, to pass the following Resolution as an **Ordinary Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152, 161 and other applicable provisions of the Companies Act, 2013 read with the Rules made thereunder, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Articles of Association of the Company, and upon the recommendation of the Nomination and Remuneration Committee and the Board of Directors, the consent of the Members be and is hereby accorded for confirmation for appointment of **Mr. Manish Chandan (DIN: 11881676)**, who was appointed as an Additional Director under the category of Professional, Non-Executive Director with effect from August 14, 2026, as a Non-Executive Director of the Company.

RESOLVED FURTHER THAT any of the member of the Board of Director or Company Secretary of the Company, be and are hereby authorized to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution."

8. To approve the Transactions/Contracts/Arrangements with Related Parties under Regulation 23 of the SEBI (LODR) Regulations, 2015

To consider, and if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"RESOLVED THAT pursuant to the provisions of Regulation 23 of the SEBI (LODR) Regulations, 2015 ("SEBI Listing Regulations") and SEBI Master Circular No. HO/49/ 14/14(7)2025-CFD-POD2/I/3762/2026 dated January, 30 2026 and, read with the provisions of section 188 and 185 of the Companies Act, 2013 and other applicable provisions, if any, (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and the Company's policy on Related Party Transactions, consent of the members of the company be and is hereby accorded to enter into transactions/ contracts / arrangement, in the ordinary course of its business and on arm's length basis, for Transfer of Resources including receiving/providing loans and advances or such other transactions, on such terms and conditions as may be mutually agreed upon between the company and the concerned related party for an amount upto **Rs. 1.00 Crore (Rupees One Crore only)** for a period up to the conclusion of the next Annual General Meeting to be held in the Calendar Year 2027.

RESOLVED FURTHER THAT the Board of directors of the company, be and is hereby authorized to do or cause to be done all such acts, deeds and things, settle any queries, difficulties, doubts that may arise with regard to any transaction with the related party, finalize the terms and conditions as may be considered necessary, expedient or desirable and

Date: 14th August, 2026

Place: Indore

Available Finance Limited

CIN: L67120MP1993PLC007481

Registered Office:

Agarwal House, 5 Yeshwant Colony
Indore 452003 MP

By order of the Board

Suyash Choudhary

Company Secretary
& Compliance Officer
ACS: 57731

execute such agreements, documents and writings and to make such filings as may be necessary or desirable, in order to give effect to this Resolution in the interest of the company.”

NOTES:

1. The Explanatory Statement pursuant to section 102 of the Companies Act, 2013 ('Act'), setting out material facts concerning the business with respect to Item No. 2 to 8 forms part of this Notice. Additional information pursuant to Regulation 36(3) of the SEBI Listing Regulations and Secretarial Standard-2 on General Meetings ("SS-2") issued by The Institute of Company Secretaries of India in respect of the Director seeking appointment at this AGM is furnished as Annexure to this Notice.
2. The AGM will be held in hybrid mode, i.e., the Members may attend this Meeting in-person at Hotel Surya, 5/5, Surya Circle, Nath Mandir Road, South Tukoganj, Indore 452001 MP or through VC/OAVM mode at their best convenience, in accordance with the applicable provisions of the Act, the Rules made thereunder, and read with General Circulars issued by the Ministry of Corporate Affairs ('MCA') having reference No. 14 / 2020 dated April 8, 2020, along with subsequent extensions issued in this regard from time to time, the latest being Circular No. 03 / 2025 dated September 22, 2025 (collectively referred to as 'MCA Circulars'), and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Circulars issued by the SEBI having reference No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, along with subsequent extensions issued in this regard from time to time, and the latest being Circular No. SEBI/HO/ DDHS/DDHSPoD-1/P/CIR/2025/83 dated June 5, 2025 (collectively referred to as 'SEBI Circulars'). These MCA and SEBI Circulars have permitted the holding of AGM through VC / OAVM, without the physical presence of the Members at a common venue. In compliance with the provisions of the Act, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations'), and MCA and SEBI Circulars, the AGM of the Company is being also held through VC / OAVM. The Members of the Company who wish to attend this meeting in-person may do so as per the instructions provided separately in this Notice.
3. Pursuant to Secretarial Standard on General Meetings ('SS-2'), issued by the Institute of Company Secretaries of India, ('ICSI'), the route map showing the prominent landmarks to the Meeting venue is provided separately in this Notice.
4. For Members attending in-person: A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL ELECTRONICALLY AT THE VENUE ON MEMBER'S BEHALF AND SUCH PROXY NEED NOT BE A MEMBER OF THE COMPANY. IN ORDER TO BE EFFECTIVE AND VALID, THE PROXY FORM MUST BE DULY FILLED, COMPLETED, STAMPED, SIGNED, AND DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY AT LEAST 48 HOURS BEFORE THE COMMENCEMENT OF THE MEETING.
5. For Members attending through VC/OAVM: Since this AGM is also being held through VC/ OAVM pursuant to the applicable MCA and SEBI circulars, the facility for appointing proxies is not available for Members attending through these VC/OAVM mode. However, the members who wish to attend in person at the venue of the meeting may appoint proxy
6. A person may act as a proxy on behalf of members not more than fifty and holding in the aggregate not more than 10% of the total paid-up share capital of the Company carrying voting rights. A member holding more than 10% of the total paid-up share capital of the Company carrying voting rights may appoint a single person as a proxy, and such person shall not act as a proxy for any other member.
7. In terms of the provisions of Section 113 of the Companies Act, 2013, the Corporate Members including Institutional shareholders (i.e., other than individuals, HUF, NRI, etc.) intending to authorize a representative to attend the Meeting either in-person or through VC/OAVM and entitled to exercise the voting rights, are requested to provide a duly certified copy of the resolution of its Board of Directors or other authorization/representation document appointing such representative to attend and vote on their behalf at the Meeting.
8. In terms of the above statutory requirement, the said Corporate Members are required to send a scanned copy (PDF/JPG Format) of the relevant Board Resolution/Authority letter etc. with attested specimen signature of the duly authorised representative, to the Scrutiniser by e-mail at pcsishanjain@gmail.com with a copy to cs@availablefinance.in and evoting@nsdl.com

The votes cast by your entity will be counted by the Scrutiniser subject to the receipt of the aforesaid authorisation document as mentioned above.

The Board Resolution/Power of Attorney/Authority Letter etc. can also be uploaded by the said Corporate Members by clicking on 'Upload Board Resolution/Authority Letter' displayed under 'e-voting' tab in their login.

9. Members attending the meeting in-person are requested to bring the attendance slip with them during the meeting. The format of the same has been separately provided in this Notice.
10. In case of joint holders attending the Meeting, only the holder whose name appears first in the order of names will be entitled to vote.

11. As a part of Company's green initiatives and austerity measure, the printed copies of the Annual Report will not be distributed at the AGM.
12. Relevant documents referred to in the accompanying Notice and the Explanatory Statement are available for inspection by the Members at the Registered Office of the Company on all working days, except Saturdays, during business hours up to the date of the Meeting. Also, the electronic copies of these documents may also be inspected by sending an email request to cs@availablefinance.in.
13. The electronic copies of the Register of Directors and Key Managerial Personnel and their shareholding, maintained under Section 170 of the Act, and the Register of Contracts or arrangements in which the Directors are interested maintained under Section 189 of the Act will be available for inspection by the Members at the Meeting.
14. CS Ishan Jain, Practicing Company Secretary and Proprietor of M/s. Ishan Jain & Co., Company Secretaries, Indore (FRN: S2021MP802300; FCS: 9978; C.P. No. 13032; Peer review No. 6973/2025) has been appointed as the Scrutinizer for providing facility to the members of the Company to scrutinize the e-voting and Poll at the 34th AGM and remote e-voting process in a fair and transparent manner.
15. Members desirous of obtaining any information concerning Accounts and Operations of the Company are requested to address their questions in writing to the Company at least 7 (Seven) days before the date of the Meeting at its email ID cs@availablefinance.in so that the information required may be made available at the Meeting.
16. In compliance with the aforesaid MCA and SEBI Circulars, Notice of the AGM and the Annual Report FY 2025-26 are being sent only through electronic mode to those Members whose email addresses are registered with the Company or the Depositories. The Notice and Annual Report FY 2025-26 will also be available on the Company's website at www.availablefinance.in, and on the websites of BSE Ltd. at www.bseindia.com, on the website of NSDL at <https://www.evoting.nsdl.com/>
17. As per Regulation 36(1)(b) of the SEBI Listing Regulations, a letter providing the weblink of the Annual Report for FY 2025-26, will be sent to those Member(s) who have not registered their email address with the Company, the Depositories / the Depository Participants / Ankit Consultancy Private Limited (Registrar and Share Transfer Agent of the Company).
18. The Members are requested to:
 - a. Intimate changes, if any, in their registered addresses immediately.
 - b. Quote their ledger folio number in all their correspondence.
 - c. Send their Email address to us for prompt communication and update the same with their D.P. to receive softcopy of the Annual Report of the Company
19. Members are requested to notify immediately any change in their address and also intimate their active E-Mail ID to their respective Depository Participants (DPs) in case the shares are held in demat form and in respect of shares held in physical form to the Registrar and Share Transfer Agent Ankit Consultancy Pvt. Ltd., Plot No.60, Electronic Complex, Pardeshipura, Indore (M.P.) having email Id investor@ankitonline.com and compliance@ankitonline.com to receive the soft copy of all communication and notice of the meetings etc., of the Company.
20. The report on the Corporate Governance and Management Discussion and Analysis also forms part to the report of the Board Report.
21. To prevent fraudulent transactions, Members are advised to exercise due diligence and notify the Company of any change in address or demise of any Member as soon as possible. Members are also advised not to leave their Demat account(s) dormant for long. Periodic statements of holdings should be obtained from the concerned DPs and holdings should be verified from time to time.
22. To support the 'Green Initiative', Members who have not yet registered their E-mail addresses are requested to register the same with their DPs in case the shares are held by them in electronic form and with the RTA/ Company in case the shares are held by them in physical form.
23. As per SEBI Circular dated 20th April, 2018 such shareholders holding shares of the company in the physical form are required to provide details of the Income Tax Permanent Account No. and Bank Account Details to the Share Transfer Agent of the Company, Ankit Consultancy Pvt. Ltd., Plot No. 60, Electronic Complex, Pardeshipura, Indore (M.P.) having email Id investor@ankitonline.com and compliance@ankitonline.com.
24. SEBI has mandated submission of PAN by every participant in the securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN details to their depository participants. Members holding shares in physical form are requested to submit their PAN details to the company's RTA.
25. The Company has launched the 'Saksham Niveshak 100 Days Campaign' to create awareness amongst investors and updation of KYC and nomination details, and enable investors to claim their rightful entitlements. The Company has

communicated the opening of this special window to the investors from time to time and the details are made available on the Company's website at www.availablefinance.in.

26. Members are requested to intimate changes, if any, pertaining to their name, postal address, e-mail address, telephone/mobile numbers, Permanent Account Number ('PAN'), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code, etc.,
27. **For shares held in electronic form:** to their Depository Participant only and not to the Company's RTA. Changes intimated to the Depository Participant will then be automatically reflected in the Company's records which will help the Company, and its RTA provide efficient and better service to the Members.
28. **For shares held in physical form:** to the Company's RTA in prescribed Form ISR -1 and other forms pursuant to SEBI master circular no. SEBI/HO/MIRSD/POD-1/P/CIR/2023/70 dated May 17, 2023 as per instructions mentioned in the form. The said form can be downloaded from the Members' Reference available on the Company's website <http://www.availablefinance.in> under Standard documents for Investors and is also available on the website of the RTA.
29. Members may please note that SEBI, vide its circular no. SEBI/HO/MIRSD/MIRSD_RTAMB/ P/CIR/ 2022/8 dated January 25, 2022, by rescinding earlier circulars, has mandated the listed companies to issue securities in dematerialized form only while processing service requests, viz., Issue of duplicate securities certificate; claim from unclaimed suspense account; renewal/ exchange of securities certificate; endorsement; sub-division/splitting of securities certificate; consolidation of securities certificates/folios; transmission and transposition. Accordingly, Members are requested to make service requests by submitting a duly filled and signed Form ISR-4. The said form can be downloaded from the Standard documents for Investors available on the Company's website <http://www.availablefinance.in> and is also available on the website of the RTA i.e. <https://www.ankitonline.com/documents.aspx>. It may be noted that any service request can be processed only after the folio is KYC Compliant.
30. Members holding shares in physical form are required to submit PAN, nomination, contact details, bank account details and specimen signature in specified forms. Members may access <http://www.availablefinance.in> or <https://www.ankitonline.com/documents.aspx> for Form ISR-1 to register PAN/email id/bank details/other KYC details, Form ISR-2 to update signature and Form ISR-3 for declaration to opt out. Members may make service requests by submitting a duly filled and signed Form ISR-4 & ISR-5, the format of which is available on the Company's website and on the website of the Company's Registrar and Transfer Agent.
31. In case a holder of physical securities whose folio do not have PAN, nomination, contact details, bank account details and specimen signature updated shall be eligible to lodge grievance or avail any service request from the RTA only after furnishing PAN, KYC details and Nomination and for any payment including dividend, interest or redemption payment in respect of such folios, only through electronic mode with effect from April 01, 2024.
32. In compliance with SEBI guidelines, the Company sent communications intimating about the submission of the above details to all the Members holding shares in physical form to the RTA/Company.
33. As per the provisions of Section 72 of the Act, the facility for making a nomination is available for the Members in respect of the shares held by them. Members who have not yet registered their nominations are requested to register the same by submitting Form SH-13. If a member desires to cancel the earlier nomination and record a fresh nomination, he/she may submit the same in Form SH-14. Members who are either not desiring to register for nomination or want to opt-out, are requested to fill out and submit Form No. ISR-3. The said forms can be downloaded from the RTA's website. Members are requested to submit the said form to their DP in case the shares are held in electronic form and to the RTA in case the share are held in physical form, quoting their folio no.
34. Dispute Resolution Mechanism at Stock Exchanges-SEBI, vide its Circular No. SEBI/HO/ MIRSD/MIRSD_RTAMB/P/CIR/ 2022/76 dated May 30, 2022, provided an option for arbitration as a Dispute Resolution Mechanism for investors. As per this circular, investors can opt for arbitration with Stock Exchanges in case of any dispute against the Company or its Registrar and Transfer Agent on delay or default in processing any investor services related request.
35. In compliance with SEBI guidelines, the Company had sent communication intimating about the said Dispute Resolution Mechanism to all the Members holding shares in physical form.
36. SEBI vide Circular Nos. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/131 dated July 31, 2023, and SEBI/HO/ OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 04, 2023, read with Master Circular No. SEBI/HO/ OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated as on August 4, 2023), has established a common Online Dispute Resolution Portal ("ODR Portal") for resolution of disputes arising in the Indian Securities Market. Pursuant to above-mentioned circulars, post exhausting the option to resolve their grievances with the RTA/Company directly and through existing SCORES platform, the investors can initiate dispute resolution through their Portal (<https://smartodr.in/login>) and the same can also be accessed through the Company's website at <http://www.availablefinance.in>
37. SEBI vide its notification dated January 24, 2022 has amended Regulation 40(1) of the SEBI Listing Regulations and has mandated that all requests for transfer of securities including transmission and transposition requests shall be processed only in dematerialized form. In view of the same and to eliminate all risks associated with physical shares and avail

various benefits of dematerialization, Members are advised to dematerialize the shares held by them in physical form. Members can contact the Company or RTA, for assistance in this regard.

38. Members attending the AGM in-person and through VC / OAVM shall be counted together for the purpose of reckoning the quorum under Section 103 of the Act.

Information and other instructions relating to e-voting and joining the Meeting through VC / OAVM are as follows:

39. The Members can join the AGM in the VC / OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC / OAVM will be made available for 1,000 members on a first come first served basis. This will not include large Members (Members holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors, Secretarial Auditors, Scrutinizers, etc. who are allowed to attend the AGM without restrictions on account of first come first served basis.
40. Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI Listing Regulations (as amended), and the MCA Circulars the Company is providing facility of remote e-voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with National Securities Depository Limited (NSDL) for facilitating voting through electronic means, as the authorised agency. The facility of casting votes by a member using a remote e-voting system as well as venue voting on the date of the AGM will be provided by NSDL.

41. The Instructions for Members for Remote E-Voting and Joining General Meeting are as under:

Members are requested to carefully read the below mentioned instructions for remote e-voting before casting their vote.

Step 1: Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

Step 2: Access through NSDL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

- i. The voting period begins on Sunday, September 6, 2026 at 9:00 A.M. and ends on Tuesday, September 8, 2026 at 5:00 P.M. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date Wednesday, September 2, 2026, may cast their vote electronically. The e-voting module shall be disabled by NSDL for voting thereafter.
- ii. Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.
- iii. Pursuant to SEBI Circular No. **SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020**, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to **all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants**. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

Step 1: Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

- iv. In terms of Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026, e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Pursuant to above said SEBI Circular, Login method for e-Voting and joining virtual meetings **for Individual shareholders holding securities in Demat mode CDSL/NSDL** is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode NSDL	- For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. - Existing IDeASuser can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. - If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS Portal" or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp - Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. - Shareholders/Members can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience. NSDL Mobile App is available on  App Store  Google Play  
Individual Shareholders holding securities in demat mode with NSDL	Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi / Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the

Type of shareholders	Login Method
	information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting 3. &voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 4. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders (holding securities in demat mode) login through their Depository Participants	1. You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911

- v. Login Method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

- Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
- Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
- A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for shareholders other than Individual shareholders are given below:

- If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
 - If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
 - How to retrieve your 'initial password'.
 - If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
 - If your email ID is not registered, please follow steps mentioned below in process for those shareholders whose email ids are not registered.
6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
- Click on "Forgot User Details/Password?" (If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
 - Physical User Reset Password? (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
 - If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
 - Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system's

- After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.
- Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".
- Now you are ready for e-Voting as the Voting page opens.
- Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.

5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders:

1. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password's" or "Physical User Reset Password's" option available on www.evoting.nsdl.com to reset the password.
2. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on.: 022 - 4886 7000 or send a request to Mr. Shubham Manethiya at evoting@nsdl.com

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to cs@availablefinance.in/investor@ankitonline.com and compliance@ankitonline.com.
2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to cs@availablefinance.in. If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.
3. Alternatively shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.
4. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.
5. Members can also update your mobile number and e-mail id in the user profile details of the folio which may be used for sending future communication(s).

The Instructions for Members for E-Voting on the day of the AGM are as under:

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

Instructions for Members for Attending the AGM through VC/OAVM are as under:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for Access to NSDL e-Voting system. After successful login, you can see link of "VC/OAVM" placed under "Join meeting" menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/ Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.
2. Members are encouraged to join the Meeting through Laptops for better experience.
3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

4. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
5. Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance atleast 7 (Seven) days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at cs@availablefinance.in. The shareholders who do not wish to speak during the AGM but have queries may send their queries in advance 7 (Seven) days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at cs@availablefinance.in. These queries will be replied to by the company suitably by email.
6. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting. However, the company reserves the right to restrict the number of questions and number of speakers, depending on the availability of time for the AGM
7. Only those shareholders who are present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system available during the AGM.
8. If any Votes are cast by the shareholders through the e-voting available during the AGM and if the same shareholders have not participated in the meeting through VC/OAVM facility, then the votes cast by such shareholders may be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting

Particulars of Director Seeking Re-Appointment at Forthcoming Annual General Meeting

Particulars	Name of the Directors			
	Mr. Pramod Kishore Shrivastava	Mr. Sahaj Jain	Mr. Suyash Choudhary	Mr. Manish Chandan
Designation	Chairman & Additional Director	Additional Director & Whole-Time Director	Additional Director & Whole-Time Director	Additional Director
DIN	01023565	11806119	11448990	11881676
Date of Birth	25-Sep-1978	05-Jan-1993	31-Aug-1994	03-Feb-1981
Date of appointment	24-Jul-2026	24-Jul-2026	24-Jul-2026	14-Aug-2026
Qualification	Chartered Accountant, BSC, LL.M	MBA in Finance	CS and B. Com	MBA in Finance, MA in Sociology
Expertise in specific area	Financial Management, Accounts, Audit, Taxation	Accounts, Audit, Taxation	Corporate Laws	Finance, Accounts
List of outside Directorship including Listed Entity	1.Agarwal Coal Corporation Pvt. Ltd. 2.Balaji Sewarth Vinod Agarwal Foundation 3.Indosurat Logistics Ltd. 4.Agarwal Energen Pvt. Ltd. 5.Agarwal Energen Solar Park Pvt. Ltd. 6.Ad- Manum Finance Ltd. (Listed Entity)	Nil	1.Karigar Services Wale Pvt. Ltd.	Nil
Chairman / Member of the Committees of the Board of Directors of the Company	Nil	Nil	Nil	Nil

Particulars	Name of the Directors			
	Mr. Pramod Kishore Shrivastava	Mr. Sahaj Jain	Mr. Suyash Choudhary	Mr. Manish Chandan
Chairman / Member of the Committees of the Board of Directors of the Company	Nil	Nil	Nil	Nil
Chairman / Member of the Committees of the Board, Directors of other Companies in which he is director	Member of: CSR Committee of Agarwal Coal Corporation Pvt. Ltd., -Audit Committee, Nomination & Remuneration Committee, Stakeholder Relationship Committee, of Ad- Manum Finance Ltd., and Chairman & Member CSR Committee of Ad- Manum Finance Ltd.	Nil	Nil	Nil
No. of Equity Shares held	300	0	1	0
Disclosure of relationships between directors inter-se	Nil	Nil	Nil	Nil
Skills and capabilities required for the role and the manner in which he meets such requirements	Extensive expertise in financial control, treasury optimization, and investment planning to strengthen financial performance and mitigate risks. Strong understanding of corporate and financial laws, enabling effective alignment of financial strategies with legal and regulatory requirements for more than 22 years.	Has around 9 years of experience in Accounting, Auditing, and Taxation, with expertise in financial reporting, tax compliance, and financial management.	Has relevant knowledge of corporate governance and legal compliances for around 7 years.	Has around 22 years of experience in Accounting

**Explanatory Statement in terms of Section 102 of the Companies Act, 2013
in respect of Special Businesses:**

Item No. 2:

The Board of directors, at its meeting held on July 24, 2026, has appointed Mr. Pramod Kishore Shrivastava (DIN: 01023565) as an Additional Director under the category of Professional, Non-Executive Director, pursuant to Section 161 of the Companies Act, 2013, based on the recommendation of the Nomination and Remuneration Committee and subject to the approval of the Members. The Board also designated him as the Chairman of the Board and Meetings of the Members of the Company. Mr. Pramod Kishore Shrivastava possesses extensive professional experience and expertise, and the Board is of the opinion that his appointment will be beneficial to the Company.

The Company has received the necessary consent, declarations and disclosures as required under the Companies Act, 2013. Additional information as required under the Companies Act, 2013, Secretarial Standard-2 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 forms part of the annexure to this Notice.

Except Mr. Pramod Kishore Shrivastava and his relatives, if any, none of the Directors, Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

The Board recommends the Resolution set forth at Item No. 2 for approval of the members as an Ordinary Resolution.

Item No. 3 and 4:

The Board of directors, at its meeting held on July 24, 2026, based on the recommendation of the Nomination and Remuneration Committee has appointed Mr. Sahaj Jain (DIN: 11806119) as an Additional Director of the Company with effect from July 24, 2026 under Section 161 of the Companies Act, 2013. The Board also approved and recommended its appointment as

Whole-Time Director & Key Managerial Personnel of the Company for a period of three (3) years, subject to the approval of the Members. Mr. Sahaj Jain possesses significant experience in accounts, audit, taxation and financial management. The Board is of the opinion that his continued association with the Company in the capacity of Additional Director as well as Whole-Time Director was beneficial for the Company.

The principal terms of his appointment, including remuneration, are set out in the resolution. His remuneration has been recommended by the Nomination and Remuneration Committee and is in accordance with the applicable provisions of the Companies Act, 2013, Schedule V thereto and the Company's Remuneration Policy.

The Company has received the necessary consent, declarations and disclosures as required under the Companies Act, 2013. Additional information as required under the Companies Act, 2013, Secretarial Standard-2 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 forms part of the annexure to this Notice.

A brief profile of Mr. Sahaj Jain and other disclosures as required under the Companies Act, 2013, Secretarial Standard-2 on General Meetings and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are provided in the annexure to this Notice.

Except, Mr. Sahaj Jain and his relative, none of his relative, other Directors and Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

The Board recommends the **Ordinary Resolution** and **Special Resolutions** set out at Item No. 3 and 4 respectively of the accompanying Notice for approval of the Members.

The Information as required under section II, Part 2 of the Schedule V pertaining to Item No. 4 of the Notice of AGM is being given as under:

I. General Information:

(1)	Nature of industry	Unregistered Core Investment Company
(2)	Date or expected date of commencement of commercial production	N.A.
(3)	In case of new companies, expected date of commencement of activities as per project approved by financial institutions appearing in the prospectus	N.A.
(4)	Financial performance based on given indicators	The Company has achieved gross turnover of ₹ 60.47 Lakhs for the year ended 31 st March, 2026 and earned profits before Tax is ₹ 31.31 Lakhs.
(5)	Foreign investments or collaborations, if any.	N.A.

II. Information about the appointee:

S. No.	Name of Director	Mr. Sahaj Jain
(1)	Background details	He is MBA in Finance and having an experience of around 9 years of experience in the Accounts, Audit and Taxation.
(2)	Past remuneration	Not Applicable
(3)	Recognition or awards	Nil
(4)	Job profile and his suitability	He is mainly responsible for general business activities besides other duties and responsibilities.
(5)	Remuneration proposed	as provided in the Resolution
(6)	Comparative remuneration profile with respect to industry, size of the company, profile of the position and person (in case of expatriates the relevant details would be with respect to the country of his origin)	The remuneration proposed is comparable with remuneration for equivalent position in a unit of comparable size and complexity.
(7)	Pecuniary relationship directly or indirectly with the company, or relationship with the managerial personnel, if any.	Mr. Sahaj Jain does not hold any share in the Company. He is having interest only to the extent of the remuneration which he may draw from the Company being the Whole-time Director. He is not having any relationship with any other Director or KMP's of the company.

III Other information:

(1)	Reasons of loss or inadequate profits	There is no loss however, if the company is having in adequate profits for remuneration as proposed to be payable to the proposed appointee.
(2)	Steps taken or proposed to be taken for improvement	The Company is continuing efforts to broaden its operating base.
(3)	Expected increase in productivity and profits in measurable terms	The Company expect to increase its turnover and profits.

Item No. 5 and 6:

The Board of Directors, at its meeting held on July 24, 2026, based on the recommendation of the Nomination and Remuneration Committee has appointed Mr. Suyash Choudhary (DIN: 11448990) as an Additional Director of the Company with effect from July 24, 2026 under Section 161 of the Companies Act, 2013. The Board also approved and recommended his appointment as Whole-Time Director & Key Managerial Personnel of the Company for a period of three (3) years, subject to the approval of the Members. However, Mr. Suyash Choudhary resigned on 14th August, 2026 from the office of the Directors and Whole-time Director of the Company w.e.f. 14th August, 2026. Hence your Board seek approval for his appointment as a director and whole-time director only for his tenure from 24th July, 2026 to 14th August, 2026.

Mr. Suyash Choudhary continues serving as the Company Secretary of the Company and possesses significant experience in corporate laws, secretarial compliance, regulatory matters and corporate governance. The Board is of the opinion that his continued association with the Company in the capacity of Additional Director as well as Whole-Time Director was beneficial for the Company.

The principal terms of her appointment, including remuneration, are set out in the resolution. His remuneration has been recommended by the Nomination and Remuneration Committee and is in accordance with the applicable provisions of the Companies Act, 2013, Schedule V thereto and the Company's Remuneration Policy.

The Company has received the necessary consent, declarations and disclosures as required under the Companies Act, 2013. Additional information as required under the Companies Act, 2013, Secretarial Standard-2 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 forms part of the annexure to this Notice.

A brief profile of Mr. Suyash Choudhary and other disclosures as required under the Companies Act, 2013, Secretarial Standard-2 on General Meetings and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are provided in the annexure to this Notice.

Mr. Suyash Choudhary, being the Company Secretary and Compliance officer during the aforesaid period to the extent of remuneration drawn by him may be deemed to be financially interested. Except that none of his relative, other Directors and Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

The Board recommends the Ordinary Resolution and Special Resolution as set out at Item No. 5 and 6 respectively of the accompanying Notice for approval of the Members.

The Information as required under section II, Part 2 of the Schedule V pertaining to Item No. 6 of the Notice of AGM is being given as under:

I. General Information:

(1) Nature of industry	Unregistered Core Investment Company
(2) Date or expected date of commencement of commercial production	N.A.
(3) In case of new companies, expected date of commencement of activities as per project approved by financial institutions appearing in the prospectus	N.A.
(4) Financial performance based on given indicators	The Company has achieved gross turnover of ₹ 60.47 Lakhs for the year ended 31st March, 2026 and earned profits before Tax is ₹ 31.31 Lakhs.
(5) Foreign investments or collaborations, if any.	N.A.

II. Information about the appointee:

S. No.	Name of Director	Mr. Suyash Choudhary
(1)	Background details	He is a Company Secretary and a Commerce Graduate and havingan experience of around 7 years of experience in the Corporate Laws
(2)	Past remuneration	₹ 7.30 Lakhs in FY 2025-26 as a Company Secretary of the Company
(3)	Recognition or awards	Nil
(4)	Job profile and his suitability	He is mainly responsible for the Ensuring Compliances under various Laws applicable to the Company
(5)	Remuneration proposed	as provided in the Resolution
(6)	Comparative remuneration profile with respect to industry, size of the company, profile of the position and person (in case of expatriates the relevant details would be with respect to the country of his origin)	The remuneration proposed is comparable with remuneration for equivalent position in a unit of comparable size and complexity.
(7)	Pecuniary relationship directly or indirectly with the company, or relationship with the managerial personnel, if any.	Mr. Suyash Choudhary hold 1 (One) share in the Company. He is having interest only to the extent of the remuneration which he may draw from the Company being the Whole-time Director. He is not having any relationship with any other Director or KMP's of the company.

III. Other information:

(1) Reasons of loss or inadequate profits	There is no loss however, if the company is having inadequate profits for remuneration as proposed to be payable to the proposed appointee.
(2) Steps taken or proposed to be taken for improvement	The Company is continuing efforts broaden its operating base.
(3) Expected increase in productivity and profits in measurable terms	The Company expect to increase its turnover and profits.

Item No. 7:

The Board of Directors, at its meeting held on 14th August, 2026, appointed Mr. Manish Chandan (DIN:11881676) as an Additional Director under the category of Professional, Non-Executive Director, pursuant to Section 161 of the Companies Act, 2013, based on the recommendation of the Nomination and Remuneration Committee and subject to the approval of the Members. Mr. Manish Chandan possesses extensive professional experience and expertise, and the Board is of the opinion that his appointment will be beneficial to the Company.

The Company has received the necessary consent, declarations and disclosures as required under the Companies Act, 2013. Additional information as required under the Companies Act, 2013, Secretarial Standard-2 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 forms part of the annexure to this Notice.

Except Mr. Manish Chandan and his relatives, if any, none of the Directors, Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

The Board recommends the Resolution set forth at Item No. 7 for approval of the members as an Ordinary Resolution.

Item No. 8:

Details of the proposed Material Related Party Transactions (MRPT), including the information pursuant to the Industry Standards on "Minimum information to be provided to the Audit Committee dated June 26, 2025 ("RPT Industry Standards") read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/93 dated June 26, 2025 and SEBI Master Circular No. HO/49/14/14(7)2025-CFDPD2/I/3762/2026 dated January 30, 2026 ("SEBI Master Circular"), and as placed before the Audit Committee and the Board of Directors of the Company for consideration while seeking their approval of proposed MRPT is provided herein below:

(Rs. in Lakhs)

S. No.	Particulars of Information	Information Provided
Details of the Related Party and Transaction with the Related Party		
A(1). Basic Details of the Related Party		
1.	Name of the Related Party	Ad- Manum Finance Limited (AMFL)
2.	Country of the Incorporation of Related Party	India
3.	Nature of the Business of the Related Party	NBFC
A(2). Relationship between the listed entity/subsidiary		
4.	Shareholding of the listed entity, whether direct or indirect, in the related party.	3.601%
5.	Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity	Not Applicable
6.	Shareholding of the related party, whether direct or indirect, in the listed entity/ subsidiary (in case of transaction involving the subsidiary).	Nil

Financial performance of the related party

1	Standalone turnover of the related party for each of the last three financial years:	
1.1	2025-2026	1,369.15
1.2	2024-2025	1,329.78
1.3	2023-2024	1,102.92
2	Standalone net profits of the related party for each of the last three financial years:	
2.1	2025-2026	1,066.72
2.2	2024-2025	890.27
2.3	2023-2024	770.07
3	Standalone net worth of the related party for each of the last three financial years:	
3.1	2025-2026	8,590.57
3.2	2024-2025	7,524.08
3.3	2023-2024	6,633.80

A(3). Details of previous transactions with the related party

1.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the last financial year. FY 25-26	Nature of Transaction	Amount In Lacs
		Loan Given	43.00
		Loan Repaid along with Interest	46.41
		Interest Charged	54.16
2.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the current financial year (till the date of approval of the Audit Committee /shareholders) as on 30 th June, 2026	Nature of Transaction	Amount In Lacs
		Loan Given	15.00
		Loan Repaid along with Interest	27.96
		Interest Charged	13.58

3.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with then listed entity during the last financial year.	NIL
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A(4): Amount of the proposed transaction(s)

1.	Amount of the proposed transactions being placed for approval in the meeting of the shareholders	Grant of Loan of upto ₹ 1.00 Cr in aggregate
2.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT's	Yes
3.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	165.35%
4.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year	Not Applicable
5.	Value of the proposed transactions as a percentage of the related party's annual consolidated turnover	7.30%
6.	Financial performance of the related party for the immediately preceding financial year FY 2025-26	Detailed in Financial performance of the related party above

A(5) : Basic details of the proposed transaction

1.	Specific type of the proposed transaction	Grant of Loans, Repayment of Loan and Interest thereon
2.	Details of each type of the proposed transaction	
3.	Tenure of the proposed transaction (tenure in number of years or months to be specified)	Upto 1 Year
4.	Whether omnibus approval is being sought's	Yes
5.	Value of the proposed transaction during a financial year if the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise.	The Transaction will be undertaken for One Financial Year only
6.	Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity	Since the company is an unregistered CIC and as per the restrictions imposed by the RBI w.r.t. unregistered CIC, it can have minimum Net asset of 90% in the Group concerns. Since, AMFL is a group company and is also a registered NBFC. Therefore, it will be beneficial for the company and its stakeholders to provide loan to AMFL.
7.	Whether the RPT proposed to be enter are: (i) Not prejudicial to the interest of public shareholders and (ii) Going to be carried out on the same terms and conditions as would be applicable to a party who is not a related party.	The company is an Unregistered CIC and the company can provide loans to its Group companies only as per the directions of RBI. Therefore, the said clause is not applicable.
8.	Details of the promoter(s) / director(s)/key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly	Mr. Tapan Agarwal, Mrs. Vanshika Agarwal and Archana Coal Private Limited being the common Promoters/ Promoter Group and Mr. Pramod Kishore Shrivastava is a common Director in both the Companies and Mr. Manish Chandan are deemed to be interested directly/indirectly.
9.	A copy of the valuation or other external party report	Not Applicable
10.	Other information relevant for decision making	Nil

PART B (2) : Disclosure only in case of transactions relating to loans and advances (other than trade advances) or inter-corporate deposits given by the listed entity

S. No.	Particulars of Information	Information provided by the management
1.	Source of funds in connection with the proposed transaction.	Internal Accruals
2.	Where any financial indebtedness is incurred to give loan, inter-corporate deposit or advance, specify the following: a. Nature of indebtedness; b. Total cost of borrowing; c. Tenure; d. Other details	Internal Accruals, hence Not Applicable
3.	Rate of interest at which the listed entity or its subsidiary is borrowing from its bankers/other lenders.	Not Applicable
4.	Proposed interest rate to be charged by listed entity or its subsidiary from the related party.	As per Applicable Norms
5.	Maturity / due date	1 (One) Year
6.	Repayment schedule & terms	On Demand
7.	Whether secured or unsecured	Unsecured
8.	If secured, the nature of security & security coverage ratio	Not Applicable
9.	The purpose for which the funds will be utilized by ultimate beneficiary of such funds	Business Purpose

C(1) : Disclosure only in case of transactions relating to any loans and advances (other than trade advances), inter-corporate deposits given by the listed entity

S. No.	Particulars of Information	Information provided by the management
1.	Latest Credit Rating	None
2.	Default on borrowings, if any, over the last three financial years, by the related party from the listed entity or any other person and value of subsisting default.	Nil

Except as mentioned in Notes to Accounts in the Financial Statements, Mr. Pramod Kishore Shrivastava and Mr. Manish Chandan, none of the Director/ Body Corporate, Key Managerial Personnel or their respective relatives are in any way concerned or interested, financially or otherwise, in this Resolution.

Based on the recommendation of the Audit Committee, the Board recommends the Ordinary Resolution set forth at Item No. 8 of the Notice for approval by the Members.

The Members may note that in terms of the provisions of the SEBI Listing Regulations, no Related Party shall vote to approve the Ordinary Resolution set forth at Item No. 8 of the Notice, whether the entity is a Related Party to the particular transaction or not.

Date: 14th August, 2026

Place: Indore

Available Finance Limited
CIN: L67120MP1993PLC007481

Registered Office:
Agarwal House, 5 Yeshwant Colony
Indore 452003 MP

By order of the Board

Suyash Choudhary
Company Secretary
& Compliance Officer
ACS: 57731

Available Finance Limited

CIN: L67120MP1993PLC007481

Registered office: Agarwal House, 5 Yeshwant Colony, Indore 452003 MP

Tel:0731-4714000 Fax: +91-731-2531388 e-mail-cs@availablefinance.in

Form No. MGT-11 Proxy form

[Pursuant to section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014]

Name of the Member(s)	
Registered Address	
Email Id	
Folio No/ Client ID	
DP ID	

I/We, being the member (s) of _____ shares of the above named company, hereby appoint:

1.	Name	
	Address	
	E-mail Id	
	Signature or failing him / her	
2.	Name	
	Address	
	E-mail Id	
	Signature or failing him / her	
3.	Name	
	Address	
	E-mail Id	
	Signature or failing him / her	

as my/our proxy to attend and vote (either by show of hand or on a poll) for me/us and on my/our behalf at the 34th Annual General Meeting of the company, to be held on **Wednesday, the 9th day of September, 2026 at 12:30 p.m. at Hotel Surya, Surya Circle, 5/5, Nath Mandir Road, Sriram Nagar, South Tukoganj, Indore 452001 MP** and at any adjournment thereof in respect of such resolutions as are indicated below;

Sl. No.	Type of Resolution	Resolution	For	Against
Ordinary Business:				
1.	Ordinary	To receive, consider and adopt (a) the Audited Standalone Financial Statement of the Company for the financial year ended 31 st March, 2026 and the Reports of the Board of Directors and Auditors thereon; and (b) the Audited Consolidated Financial statement of the Company for the financial year ended 31 st March, 2026 and the report of the Auditors thereon.		

Special Businesses:

2.	Ordinary	To confirm the appointment of Mr. Pramod Kishore Shrivastava (DIN: 01023565) as Chairman & Director under the Category of Professional Non-Executive Director of the Company		
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3.	Ordinary	To confirm the Appointment of Mr. Sahaj Jain (DIN: 11806119) as a Director under the Category of Professional Executive Director of the Company		
4.	Special	To Confirm the of Appointment of Mr. Sahaj Jain as a Whole-Time Director under the category of Professional Executive Director of the Company		
5.	Ordinary	To confirm the appointment of Mr. Suyash Choudhary (DIN: 11448990) as a Director under the Category of Professional Executive Director of the Company from July 24, 2026 to August 14, 2026		
6.	Special	To Confirm the appointment of Mr. Suyash Choudhary (DIN: 11448990) as a Whole-time Director under the Category of Professional Director of the Company from July 24, 2026 to August 14, 2026		
7.	Ordinary	To confirm the Appointment of Mr. Manish Chandan (DIN: 11881676) as a Director under the category of Professional Non-Executive Director of the Company		
8.	Ordinary	To approve the Transactions/Contracts/ Arrangements with Related Parties under Regulation 23 of the SEBI (LODR) Regulations, 2015		

Signed this..... day of.....2026

Signature of shareholder

Signature of Proxy holder(s)

Affix
Revenue
Stamp
₹ 1/-

Note:

1. This form of proxy in order to be effective should be duly completed and deposited at the registered office, not less than 48 hours before the commencement of the Meeting. A Proxy need not be a member of the Company.
2. A person can act as proxy on behalf of members not exceeding fifty (50) and holding in the aggregate not more than 10% of the total share capital of the company. A member holding more than 10% of the total share capital of the company may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder.

ROUTE MAP TO AGM VENUE



ATTENDANCE SLIP

(To be handed over at the entrance of the Meeting Hall)

Folio No.		DP ID#	
No. of Shares held		No. of Shares held	

I/We hereby record my / our presence at the 34th Annual General Meeting of the Company being held on Wednesday, September 9, 2026 at 12:30 P.M. at Hotel Surya, Surya Circle, 5/5, Nath Mandir Road, Sriram Nagar, South Tukoganj, Indore, Madhya Pradesh 452001.

Name of the Member (in block letters)	
Name of Proxy holder / Authorized Representative * (in block letters)	

Applicable for investors holding shares in dematerialized form. * Strike out whichever is not applicable.

Signature of the Member/Proxy/Authorized representative*

Note:

1. Please complete the Folio/ DP ID-Client ID No. and name, sign this attendance Slip and hand it over at the Attendance Verification Counter at the entrance of the meeting hall.
2. Electronic copy of the Annual Report for 2025-26 and Notice of the Annual General Meeting (AGM) alongwith Attendance Slip and Proxy Form is being sent to all the members whose email address is registered with the Company/Depository participant unless any member has requested for a hard copy of the same. Members receiving electronic copy and attending the AGM can print copy of this Attendance Slip.
3. Physical copy of the Annual Report for 2025-26 and the Notice of the Annual General Meeting alongwith Attendance Slip and Proxy form is sent in the permitted mode(s) to all members whose email is not registered or have requested for a hard copy.

BOARD'S REPORT

To,
The Members of,
AVAILABLE FINANCE LIMITED
Indore (M.P.)

Your Board of directors are pleased to present their 34th Annual Report of your Company along with the Audited Financial Statements (Standalone and Consolidated) for the financial year ended 31st March 2026.

Your directors submit the following particulars/disclosures and information as required under provisions of section 134(3) and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Accounts) Rules, 2014 and other applicable rules there under.

1. Financial Summary and Highlights:

(₹ in 000 Except EPS)

Particulars	Standalone		Consolidated	
	2025-26	2024-25	2025-26	2024-25
Revenue from Operation	6,047.59	5,667.40	6,047.59	5,667.40
Other Income	0.00	0.99	0.00	0.99
Total Income	6,047.59	5,668.39	6,047.59	5,668.39
Profit/loss before Depreciation, Finance Costs, Exceptional items and Tax Expense	3,137.81	3,005.69	3,137.81	3,005.69
Less: Depreciation/ Amortisation/Impairment	26.10	17.43	26.10	17.43
Profit /loss before Finance Costs, Exceptional items and Tax Expense	3,111.71	2,988.26	3,111.71	2,988.26
Less: Finance Costs	0.00	0.00	0.00	0.00
Profit /loss before Exceptional items and Tax Expense	3,111.71	2,988.26	3,111.71	2,988.26
Add/(less): Exceptional items	0.00	0.00	0.00	0.00
Profit /loss before Tax Expense	3,111.71	2,988.26	3,111.71	2,988.26
Less: Current Tax	791.00	740.00	791.00	740.00
Add /Less: Deferred Tax	(4.69)	(0.80)	(4.69)	(0.80)
Add/Less: Adjustment in respect of Current Tax of Prior Years	94.03	(4.64)	94.03	(4.64)
Profit /Loss for the Year (1)	2,231.37	2,253.70	2,231.37	2,253.70
Share in Profit of Associate (2)	--	--	10,71,405.66	10,36,011.81
Total Other Comprehensive Income/loss (3)	(2,684.98)	1,271.41	97,456.22	67,042.44
Total Comprehensive Income (1+2+3)	(453.61)	3,525.11	11,71,183.25	11,05,307.95
EPS: (Basic & Diluted) (In ₹) on equity shares of ₹ 10/- each	0.22	0.22	105.22	101.75

2. Performance of the company:

During the year under review, the Company achieved a turnover of ₹ 60.48 Lakhs as against a turnover of ₹ 56.67 Lakhs in the previous year registering an increase by 6.72%. Further, net profit for the year has decreased by 1.02% which is ₹ 22.31 Lakhs as compared to ₹ 22.54 Lakhs in the previous year.

A proportionate share in the profits of associate companies based on the shareholdings in such companies have been included in the consolidated financial statement.

3. The State of the Company's Affairs:

Your company is an unregistered Non-Deposit Taking Core Investment Company (NBFC-ND-CIC) and is following the various regulations as applicable to the unregistered CIC as required by the RBI directions/guidelines as may be applicable from time to time.

Your company makes investment in equity shares and provides loans and advances to the Group companies and earns interest income/dividend from such loans/investments from such Group Companies.

4. Unregistered Core Investment Company ('CIC')

In accordance with the Reserve Bank of India (Core Investment Companies) Directions, 2025, as amended, your Company is a Core Investment Company with an Asset size of less than 100 crore and is not accessing public funds, it is not required to be registered under Section 45IA of the Reserve Bank of India Act, 1934 and is termed as an 'Unregistered CIC'.

5. Dividend:

In order to preserve the profit and to utilize such amount in the business activities, your Board of directors does not recommend any dividend during the year 2025-2026 under review. (Previous year: Nil)

6. The Amount Proposed to Carry to any Reserves :

The Board of directors of your Company has decided not to transfer any amount to General Reserves or any other reserves for the financial year ended 31st March 2026.

7. Consolidated Financial Statements:

In accordance with the Companies Act, 2013, read with the Companies (Accounts) Rules, 2014 and IND AS 28- Investment in Associates, the Audited Consolidated Financial Statements forms part of this Annual Report.

8. The Names of the Companies which have become or ceased to be its Holding, Subsidiaries, Joint Ventures or Associate Companies during the Year:

During the year under review, the Company ceased to be a subsidiary of Archana Coal Private Limited and became an associate company of Archana Coal Private Limited pursuant to the disposal of shares of the Company by Archana Coal Private Limited.

None of the Company have become or ceased to be its Joint Ventures or Associate Company(ies) during the year under review.

Details of Associates of the Company at the time of closure of financial year are as follows:

Sl. No.	Name of Company	Country of Incorporation	Reg. No./CIN	Nature	Relevant Section	% of Shareholding
1.	Agarwal Coal Corporation Private Limited	India	U46610MP2000PTC014351	Associate	2(6)	32.63%
2.	Agarwal Fuel Corporation Private Limited	India	U45203MP1980PTC001674	Associate	2(6)	43.55%

9. Report on the highlights of performance of subsidiaries, associates and joint venture companies and their contribution to the overall performance of the company during the year under review:

In accordance with the provisions of Section 129(3) of the Companies Act, 2013 read with the Companies (Accounts) Rules, 2014, a report on the performance and financial position of each of the Associates is provided, in the prescribed Form AOC-1, in Annexure 'A' is enclosed to this Report.

10. Compliance of RBI Guidelines:

Your Company continues to comply with all the requirements prescribed by the RBI for the NBFC Companies (Unregistered Core Investment Company), to the extent applicable to the company from time to time.

11. Directors' Responsibility Statement:

Pursuant to section 134(5) of the Companies Act, 2013, the Board of directors, to the best of its knowledge and ability, confirm that:

- In the preparation of the Annual Accounts for the Financial Year ending on 31st March, 2026, the applicable accounting standards have been followed along with proper explanation relating to material departures, if any;

- ii. the accounting policies selected have been applied consistently, and judgements and estimates are made that are reasonable and prudent, so as to give a true and fair view of the state of affairs of your Company as at 31 st March 2026 and of the profit of your Company for the year ended on that date;
- iii. proper and sufficient care has been taken for the maintenance of adequate accounting records, in accordance with the provisions of the Act for safeguarding the assets of your Company, and for preventing and detecting fraud and other irregularities;
- iv. Annual Accounts for the Financial Year 2025-26 have been prepared on a 'going concern' basis;
- v. the Directors have laid down proper internal financial controls, and that such internal financial controls are adequate and were operating effectively;
- vi. the Directors have devised proper systems to ensure compliance with the provisions of all applicable laws, and that such systems were adequate and operating effectively.

12. Appointment of the Statutory Auditors and Explanations or Comments on qualification, reservation or adverse remark or disclaimer made by the Statutory Auditors in their Report:

In terms of provisions of section 139 of the Companies Act, 2013, upon the recommendation of the Audit Committee, M/s. SAP Jain & Associates (FRN: 019356C), Chartered Accountants, Indore were appointed as the Statutory Auditors of the Company to hold office of the Auditors for a first term of 5 (Five) consecutive years from the conclusion of 33rd AGM till the conclusion of 38th Annual General Meeting to be held in the year 2030 on such remuneration as may be mutually decided by the Auditors and Board.

The Auditors Report and the Notes on financial statement for the year 2025-26 referred to in the Auditor's Report are self-explanatory and do not contain any qualification, reservation or adverse remark, therefore, do not call for any further comments.

13. Secretarial Auditor & Secretarial Audit Report:

On the recommendation of the Audit Committee, pursuant to Regulation 24A of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015 as amended, the members of the Company approved the appointment of M/s Ishan Jain & Co., Company Secretaries, (FRN: S2021MP802300; FCS: 9978; CP: 13032) to conduct Secretarial Audit for the consecutive 5 (five) years from the conclusion of the 33rd AGM till the conclusion of the 38th AGM to be held in the calendar year 2030.

Pursuant to the provisions of section 204 of the Companies Act, 2013, the Secretarial Audit Report for the financial year ended 31st March 2026 in **Form MR-3** is attached as "**Annexure – B**" and forms part of this Report. The Report of the Secretarial Auditor does not contain any qualification, reservation or adverse remark.

14. Internal Auditors and Internal Audit Report:

The Board had appointed M/s. VSK & Company (Firm Registration Number: 000837C, Practicing Chartered Accountants as an Internal Auditor of the Company for the Financial Year 2025-26.

The internal auditor reports their findings to the audit committee of the Board. The audit function maintains its independence and objectivity while carrying out assignments. It evaluates, on a continuous basis, the adequacy and effectiveness of internal control mechanism with the interaction of KMP and functional staff.

The company has taken stringent measures to control the quality of disbursement of loan and its recovery to prevent fraud. The company has also taken steps to check the performance of the functional employees of the company at branch level.

15. Cost Auditors and Cost Audit Report:

Since the company is not carrying out any manufacturing activities, your Company is not required to conduct the Cost Audit and is not required to maintain Cost Records as specified under section 148 of the Companies Act, 2013 and not required to conduct cost audit during the year under review.

16. Details in respect of fraud reported by Auditor's under section 143(12) of the Companies Act, 2013 other than those which are reportable to the Central Government:

During the year under review, the Auditors of the Company have not reported, any instances of fraud committed against your Company by its officers and employees to the Board, hence no disclosures are required to be given for those purposes.

17. The Details about the Policy Developed and implemented by the Company on CSR (Corporate Social Responsibility) initiatives taken during the Year:

Your company does not fall under the threshold limit as required under the provisions of Section 135 of the Companies Act, 2013 and rules made there under, hence there was no requirement to constitute CSR Committee as well as formulate any policy thereof.

18. Number of Meetings of the Board:

During FY 2025-26, 6 (Six) Board Meetings were convened and held. The intervening gap between the meetings was within the period prescribed under the Companies Act, 2013 along with their rules, Secretarial Standard and the SEBI (LODR) Regulations, 2015. The details of the Board meetings held during the year along with the attendance of the respective directors there are set out in the Corporate Governance Report forming part of this Annual Report.

19. Corporate Governance & Management Discussion and Analysis:

Regulation 34 read with Schedule V of SEBI (LODR) Regulations, 2015 and the Companies Act, 2013, the corporate governance report, management discussion and analysis, certificate from Practicing Company Secretary regarding non disqualification, debarred for being appointment or continue to be appointed and the auditor's certificate regarding compliance of conditions of corporate governance is enclosed herewith as per **Annexure - C**.

20. Web Address for placing Annual Return:

Pursuant to Section 92(3) read with Section 134(3)(a) of the Companies Act, 2013 read with Rule 12 of the Companies (Management and Administration) Rules, 2014, the Annual Return as on 31st March, 2026 can be accessed on the website of Company at following link: <http://www.availablefinance.in/Disclosures.php>

21. Disclosure of Codes, Standards, Policies and Compliances there under:

a. Know Your Customer and Anti Money Laundering Measure Policy :

Your company has a Board approved Know Your Customer (KYC) and Anti Money Laundering measure policy (AML) in place and adheres to the said policy. The said policy is in line with the RBI Guidelines.

The Company also adheres to the compliance requirement in terms of the said policy including the monitoring and reporting of cash and suspicious transactions. There are, however, no cash transactions of the value of more than ₹ 10,00,000/- or any suspicious transactions whether or not made in cash noticed by the company in terms of the said policy.

b. Fair Practice Code:

Your company has in place a Fair Practice Code (FPC), as per RBI Regulations which includes guidelines from appropriate staff conduct when dealing with the customers and on the organizations policies vis-a-vis client protection. Your company and its employees duly complied with the provisions of FPC.

c. Code of Conduct for Board of Directors and the Senior Management Personnel:

Your company has adopted a code of conduct as required under Regulation 17 of SEBI (LODR) Regulations 2015, for its Board of Directors and the senior management personnel. The code requires the Directors and employees of the company to act honestly, ethically and with integrity and in a professional and respectful manner. The certificate of Management is attached with the Report in the Corporate Governance section.

d. Code for Prohibition of Insider Trading Practices:

Your company has in place a code for prevention of insider trading practices in accordance with the model code of conduct, as prescribed under SEBI (Prohibition of Insider Trading) Regulations 2015, as amended and has duly complied with the provisions of the said code.

e. Vigil Mechanism Policy:

Pursuant to the provisions of Section 177(9) and (10) of the Companies Act, 2013 read with rule 7 of Companies (Meeting of Boards and its powers) Rules, 2014 and Regulation 22 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the company had adopted a robust Vigil Mechanism policy which provides for a vigil mechanism that encourages and supports its Directors and employees to report instances of unethical behavior, actual or suspected, fraud or violation of the company's code of conduct policy. It also provides for adequate safeguards against victimization of persons who use this mechanism and direct access to the chairman of audit committee in exceptional cases. Policy of the whistle blower of the Company has been given at the website of the Company at (<http://www.availablefinance.in/Policy.php>) and attached the same as **Annexure- D** to this report.

f. Prevention, Prohibition and Redressal of Sexual Harassment of Women at workplace Your Company has zero tolerance for sexual harassment at workplace.

Your Company has zero tolerance for sexual harassment at workplace. The Company has adopted a Gender-Neutral Centralized Group Policy on Prevention, Prohibition and Redressal of Sexual Harassment at workplace in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ('POSH Act') and the rules framed there under. All employees (permanent, contractual, temporary, trainees) are covered under this policy.

In accordance with the POSH Act, Since the Company is having less than 10 employees, the constitution of the Internal Complaint Committee is not applicable. Hence, a Centralized Group Internal Complaints Committee ("ICC") has been constituted to address and redress complaints relating to sexual harassment. Statement showing the number of complaints filed during the financial year and the number of complaints pending as on the end of the financial year is shown as under:

Category	No. of complaints pending at the beginning of F.Y. 2025-26	No. of complaints pending as at the end of F.Y. 2025-26	No. of complaints pending as at the end of F.Y. 2025-26	No. of complaints pending over 90 days
Sexual Harassment	Nil	Nil	Nil	Nil

Since, there was no complaint received during the year, which is appreciable as the management of the company endeavor efforts to provide safe environment.

Total Strength of the Employees as on 31st March, 2026 is as follows:

Sl. No.	Particulars	Permanent
1.	Male	03
2.	Female	00
3.	Transgenders	00

g. Nomination, Remuneration and Evaluation policy (NRE Policy)

The Board has, on the recommendation of the nomination and remuneration committee framed a remuneration policy as prescribed under the provisions of section 178 of Companies Act, 2013 and Regulation 19 of SEBI (LODR) Regulations, 2015. Policy of the Company is available at the website of the Company at (<http://www.availablefinance.in/Policy.php>)

h. Related Party Transactions and its Policy

The company has entered certain related party transactions which are not covered under the provisions of section 188(1) (a) to (g) of the Companies Act, 2013. Hence, your company is not required to disclose the details as required in Form AOC-2 as a part of this report. Details related to Related Party Transactions are available in the Financial Statements.

Pursuant to provisions of Regulation 23 of the SEBI (LODR) Regulations, 2015. The company has material related party transactions which are regular in nature and are in ordinary course of business and pursuant to the provisions contained in the SEBI Master Circular No HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026, the company has taken approval of members in the General Meeting held on 30th day of September, 2025 and the validity of the said approval of members is for a period of 1 (one) year and your board of directors are further proposing for the approval of Material Related Party Transactions pursuant to Regulation 23 of the Listing Regulations in the ensuing General Meeting.

The related party transaction policy formulated by the company defines the materiality of related party transactions and lays down the procedures of dealing with related party transactions. The details of the same are posted on the Company's website (<http://www.availablefinance.in/Policy.php>)

All Related Party Transactions are placed before the Audit Committee and were duly approved as may be required.

i. Policy of company for the appointment of Directors and their remuneration

Policy of company for the appointment of Directors and their remuneration is hosted on the website (www.availablefinance.in) of the company as per the requirement of section 178 of the Companies Act, 2013.

22. Statement Related to Compliance of the Maternity Benefit Act, 1961/The Code on Social Security, 2020 - Maternity Benefit

As there are no female employees in the Company, therefore, the provisions of the Maternity Benefit Act, 1961/The Code on Social Security, 2020 -Maternity Benefit are not presently applicable. However, the Company affirms its commitment to comply with the provisions of the Maternity Benefit Act, 1961/The Code on Social Security, 2020 - Maternity Benefit as and when female employees are engaged.

23. Criteria for determining qualifications, positive attributes, independence of a director and other matters under section 178(3) of the Companies Act, 2013:

The Board has, on the recommendation of the nomination and remuneration committee framed a Nomination, Remuneration and Evaluation Policy which lays down the criteria for identifying the persons who are qualified to be appointed as directors and, or senior management personnel of the company, along with the criteria for determination of remuneration of directors, KMP's and other employees and their evaluation and includes other matters, as prescribed under the provisions of section 178 of Companies Act, 2013 and Regulation 19 of SEBI (LODR) Regulations, 2015. Policy of the Company has been given at the website of the Company at <http://www.availablefinance.in/Policy.php>. The details of the same are also covered in the Corporate Governance Report forming part of this Annual Report.

24. Particulars of loans, guarantees, security or investments u/s 186 of the Companies Act, 2013:

Your Company is an Unregistered Core Investment Company and has business of granting loans and making investment, therefore, the provisions of section 186 of the Companies Act, 2013 and the rules made there under are applicable on the company and the Company has passed a special resolution in its 30th Annual General Meeting held on 20th day of September, 2022 pursuant to Section 186 of the Companies Act, 2013 and the investment/loans provided by the company is within the limit approved by the members.

The Company has made certain investments and provided loans to certain Group companies during its ordinary course of business during the year under review, details of which can be reviewed in the Financial Statements of the company. The disclosure by way of a statement of the loans, advances and investments made by the Company is enclosed as **Annexure E** attached with this Board Report.

25. Statement indicating Development and Implementation of a Risk Management Policy for the Company including Identification therein of Elements of Risk:

The Company is primarily engaged in the business of Investment and Lending Activities and is associated with the normal business risk of the market. Any change in the taxation and Industrial policy by the Government or Rules framed by the RBI for unregistered CIC may adversely affect the profitability of the Company. The Company has adequate internal control to monitor the financial transactions, and the books of accounts are being audited by the independent auditor of the Company.

26. Material changes and commitments, if any, affecting the financial position of the Company which have occurred between the end of the financial year to which the financial statements relate and the date of the report:

There have been no material changes and commitments affecting the financial position of the Company which occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

27. Details of significant and material orders passed by the Regulators or Courts or Tribunals impacting the going concern status and Company's operations in future:

There have been no Significant and Material Orders Passed by the Regulators or Courts or Tribunals impacting the Going Concern Status and Company's Operations in Future during the period under review.

28. Listing of Shares of the Company:

The Paid-up Equity Share Capital as on 31st March, 2026 is ₹ 10,20,37,000/- divided into 1,02,03,700 Equity Shares carrying voting rights of ₹ 10/- each. During the year under review, the company has not issued any shares with differential voting rights nor granted stock options nor sweat equity Shares as on 31st March 2026.

The Equity Shares of the Company continue to remain listed on BSE Limited (Security Code: 531310) and traded by the investors on the main board of BSE Ltd. The company has paid the annual charges to the Depositories and has paid the listing fees to BSE Limited for the financial year 2026-27.

Your Board would like to draw your kind attention that, after the end of the financial year, The equity shares of your company were permitted for trading on the National Stock Exchange of India Limited (NSE) under the symbol & AVAILFC & under the category of "Permitted to Trade" with effect from April 20, 2026. Subsequently, pursuant to the request made by the Company, the National Stock Exchange of India Limited withdraw the trading permission with effect from June 4, 2026 (i.e., after the close of trading hours on June 3, 2026).

29. The conservation of energy, technology absorption, foreign exchange earnings and outgo:

A. Conservation of Energy:

The operations of the Company are not energy intensive. However, adequate measures are being taken to reduce energy consumption through efficient usage of office equipment and digital communication. The Company continues to adopt energy-saving practices wherever applicable.

B. Technology Absorption:

The Company does not undertake any manufacturing activity requiring technology absorption. However, it uses modern financial software and IT infrastructure to enhance operational efficiency and customer service. The Company remains updated with technological advancements relevant to the NBFC sector.

C. Foreign Exchange Earnings and Outgo

- a. Foreign Exchange Earnings: Nil
- b. Foreign Exchange Outgo: Nil

30. Statement indicating the manner in which Formal Annual Evaluation has been made by the Board of its performance and that of its Committees and Individual Directors:

The Company has devised a policy for performance evaluation of the Board, Committees and other individual Directors (including Independent Directors) which include criteria for performance evaluation of Non-executive Directors and Executive Director. The evaluation process inter alia considers attendance of Directors at Board and committee meetings, acquaintance with business, Communicating inter se board members, effective participation, domain knowledge, compliance with code of conduct, vision and strategy. Pursuant to the provisions of the Companies Act, 2013 and Regulation 25(4) of SEBI (LODR) Regulations 2015, the Board carried out an annual performance evaluation of the Board, Committees, Individual Directors and the Chairperson. The Chairman of the respective Committees shared the report on evaluation with the respective committees' members. The performance of each committee was evaluated by the Board, based on report on evaluation received from committees.

The report on performance evaluation of the Individuals Directors was reviewed by the Board and feedback was given to Directors

31. The Change in the Nature of Business, if any:

There was no change in the nature of business of the company during the year under review.

32. Details of Directors or Key Managerial Personnel:

- a. Changes in Directors and KMP during the Financial Year: Nil
- b. Changes in Directors and KMP after the closure of the Financial Year but before the approval of this Report:
 - i. Mr. Rakesh Sahu (DIN: 08433972) has resigned from the office of Whole-Time Director & CFO of the Company w.e.f 24th July, 2026 due to his personal reasons;
 - ii. Mr. Rajendra Kumar Sohani (DIN: 00379042) and Mr. Vikas Gupta (DIN: 09438941) has resigned from the office of Non-Executive Director of the Company w.e.f 24th July, 2026 due to pre-occupation and other commitments;
 - iii. Mr. Pramod Kishore Shrivastava (DIN: 01023565) was appointed as an Additional Director cum Chairman of the Board of the Company in the category of Non-Executive Non-Independent w.e.f. 24th July, 2026 and the Board has proposed his confirmation from Additional Director to Non-Executive Director in the ensuing Annual General Meeting. Details of the same is available in the Notice of AGM.
 - iv. Mr. Suyash Choudhary (DIN: 11448990) was appointed as the Additional director and further appointed as the Whole-time Director of the Company w.e.f. 24th July, 2026 for a term of 3 (Three) years. However, your Board would like to inform that, Mr. Suyash Choudhary has resigned from the office of Director and Whole-time Director w.e.f. 14th August, 2026 and therefore, his confirmation for his appointment as Director and Whole-time Director is proposed to be obtained from the members w.e.f. 24th July, 2026 to 14th August, 2026 (for his tenure as a director and Whole-time director).
 - v. Mr. Sahaj Jain (DIN: 11806119) was appointed as an Additional Director and further appointed as the Whole-Time Director of the Company w.e.f. 24th July, 2026 for a term of 3 (Three) years and the Board has proposed his confirmation as the Director and further confirmation as the Whole-Time Director of the Company from the members in the ensuing Annual General Meeting. Details of Mr. Sahaj Jain are provided in the Notice of AGM.
 - vi. Mr. Sahaj Jain was appointed as a Chief Financial Officer of the Company w.e.f 25th July, 2026 and he has resigned as the CFO of the company w.e.f. 14th August, 2026.
 - vii. Mr. Manish Chandan (DIN:11881676) was appointed as an Additional Director under the category of Non-Executive Professional Director on the Board of the Company w.e.f. 14th August, 2026 and the Board has proposed his confirmation from Additional Director to Director under the category of Non-Executive Professional Director in the ensuing Annual General Meeting. Details of Mr. Manish Chandan are provided in the Notice of AGM.

- viii. Cessation of Mr. Mahesh Nirmal as the Chief Executive Officer of the company w.e.f. 14th August, 2026 and the Board has confirmed the appointment/redesignation of Mr. Mahesh Nirmal as the Chief Financial Officer w.e.f. 15th August, 2026.

c. Independent Director:

Pursuant to the provision of the Companies Act, 2013 and Regulation 17(1)(b) of SEBI (LODR) Regulations, 2015, company is having 3 (Three) Independent Directors including 1 (one) Woman Independent Director as on 31st March, 2026, which are as follows:

- Mr. Dhawal Bagmar (DIN: 10217380)
- Mr. Pradhum Pathak (DIN: 10697083)
- Ms. Apoorva Jain, Women Director (DIN: 10714927)

d. Statement on Declaration by Independent Directors under section 149(6) of the Companies Act, 2013:

The Company have received necessary declaration from all the Independent Directors as required under section 149(6) of the Companies Act, 2013 confirming that they meet the criteria of Independence as per Regulation 16(1)(b) of SEBI (LODR) Regulation, 2015 and the Companies Act, 2013. In the Opinion of the Board, all the independent directors fulfill the criteria of independence with regard to integrity, expertise and experience (including the proficiency) as required under the Companies Act, 2013 and the SEBI (LODR) Regulations, 2015. All the Independent Directors are also registered with the databank maintained by the IICA as per the requirement of the Companies Act, 2013.

e. Opinion of the Board regarding integrity, expertise and experience including the proficiency of the Independent Directors appointed during the year:

During the period under review, the company has not appointed any Independent Directors, and the said disclosure is not applicable.

f. Directors seeking confirmation/re-appointment in the ensuing General Meeting:

- i. Confirmation for appointment of Mr. Pramod Kishore Shrivastava (DIN: 01023565) as Chairman and Non-Executive Professional Director who was appointed as an Additional Director w.e.f. 24th July, 2026;
- ii. Confirmation for appointment of Mr. Sahaj Jain (DIN: 11806119) as the Director of the company who was appointed as an Additional Director w.e.f. 24th July, 2026;
- iii. Confirmation for appointment of Mr. Sahaj Jain (DIN: 11806119) as the Whole-time Director of the Company for a term of 3 (Three) years w.e.f. 24th July, 2026;
- iv. Mr. Suyash Choudhary (DIN: 11448990) was appointed by the Board of Directors in their meeting held on 24th July, 2026 as an Additional Director and was further appointed as Whole-Time Director for a term of 3 (years) w.e.f. 24th July, 2026, seeks confirmation of his appointment as a Director and further confirmation for his appointment as Whole-time Director.
- iv. Confirmation for appointment of Mr. Manish Chandan (DIN: 11881676) as the Non-Executive Professional Director of the company who was appointed as an Additional Director under the category of Non-Executive Professional Director w.e.f. 14th August, 2026.

Brief profile of all the directors proposed to be re-appointed at the ensuing annual general meeting has been provided in the notice of the Annual General Meeting.

33. Committee of the Board:

The Company has duly constituted the following Committee as per the provisions of the Companies Act, 2013 and SEBI (LODR) Regulations, 2015.

- a. Audit Committee
- b. Stakeholder Relationship Committee
- c. Nomination and Remuneration Committee.

A detailed note on the Board and its committees is provided under the Corporate Governance Report section in this report.

34. Deposits Covered Under Chapter V of the Act, 2013:

- a. Accepted during the year: Nil
- b. Due and remained unpaid or unclaimed as at the end of the year: Nil
- c. Outstanding Amount at the end of year (In Lakh): Nil

- d. Whether there has been any default in repayment of deposits or payment of interest thereon during the year and if so, number of such cases and the total amount involved: Nil

35. Deposits which are not in Compliance with the Requirements of Chapter V of the Companies Act, 2013:

During the year ender review, the Company has not accepted any deposits which are not in compliance of the (Companies Acceptance of Deposits) Rules, 2014 as well as RBI directions.

36. Amount Accepted from Directors of the Company:

The Company has not accepted any amount from the Directors of the Company during the year.

37. Details in respect of the adequacy of internal financial controls with reference to the Financial Statements:

Your Company has in place adequate internal control system (including internal financial control system) commensurate with the size of its operations. The company has adequate internal financial control backed by sufficient qualified staff, system software and special software's. The company has also an internal audit system by the external agency.

38. Particulars of Employees:

The ratio of the remuneration of each director to the median employee's remuneration and other details in terms of u/s 197(12) of the Companies Act, 2013 read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, are forming part of this report and is annexed as per **Annexure -F**.

The Company has only 3 (Three) employees on 31st March, 2026 and the particulars thereof in terms of remuneration drawn as per rule 5(2) read with rule 5(3) of Companies (Appointment and remuneration of Managerial Personnel) Rules, 2014 as amended, is annexed with the report as **Annexure- G**.

Further, there is no employee drawing remuneration of ₹ 8,50,000/- per month or ₹ 1,02,00,000/- per year, therefore, the disclosure of particulars of employees as required u/s 197(12) of the Companies Act, 2013 read with Rule 5(2) and Rule 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, are not applicable to the Company.

Your Board informs you that, CS Suyash Choudhary, Company Secretary and Compliance Officer and Mr. Mahesh Nirmal, CEO of the company, were in receipt of remuneration in excess of the Whole-time Director of the company. However, none of them along with their relatives hold more than 2% equity shares of the company. Therefore, the disclosure as required under Rule 5(2)(iii) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 is not applicable.

39. Compliance with Secretarial Standards:

Your Company is in compliance with the Secretarial Standards specified by the Institute of Company Secretaries of India.

40. Provision of voting by electronic means:

Your Company is providing E-voting facility under section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Amendment Rules, 2015. The Ensuing AGM will be conducted through Hybrid mode i.e. in person and through Video Conferencing (VC) or Other Audio-Visual Means (OAVM), at the best convenience of the members of the company, and your Company has made necessary arrangements with NSDL to Provide facility for Remote E-Voting and E-Voting at ensuing AGM. The details Regarding E-Voting Facility are Provided with the notice of the AGM.

41. General Disclosure:

Your directors state that no disclosure or reporting is required in respect of the following items as there were no transactions on these matters or were not applicable to the Company during the year under review:

- Your Company has not filed any application or there is no application or proceeding pending against the company under the Insolvency and Bankruptcy Code, 2016 during the year under review.
- Your Company has neither announced any Corporate Action (buy back of securities, declaration of any dividend, mergers and de-mergers, split and issue of any securities) nor failed to implement or complete the Corporate Action within prescribed timelines.
- There were no voting rights exercised by any employee of the Company pursuant to section 67(3) read with the Rule 16 of the Companies (Share Capital and Debenture) Rules, 2014.
- There was no instance of one-time settlement with any Bank or Financial Institution;
- There is no requirement to conduct the valuation by the bank and no valuation done at the time of one-time Settlement during the period under review.

- f. There were no revisions in the Financial Statement and Board's Report.
- g. The company has not given any commission to WTD during the period under review.

42. Acknowledgements:

Your Directors express their deep sense of gratitude to the banks, stakeholders, business associates, Central and State Governments for their co-operation and support and look forward to their continued support in future. Your Directors place on record their sincere appreciation to all KMPs/employees of the Company for their unstinted commitment and continued contribution to the Company. We applaud them for their superior levels of competence, dedication and commitment to your Company.

By Order of the Board

Available Finance Limited
CIN: L67120MP1993PLC007481

Registered Office:
Agarwal House,
5 Yeshwant Colony
Indore 452003 MP

Sahaj Jain
Whole Time Director
DIN: 11806119

Date: 14th August, 2026
Place: Indore

Pramod Kishore Shrivastava
Chairman & Additional Director
DIN: 01023565

Annexure-A

Form AOC-1

(Pursuant to first proviso to sub-section (3) of Section 129 read with rule 5 of the Companies (Accounts) Rules, 2014)

Statement containing salient features of the financial statement of subsidiaries or associate companies or joint ventures

Part A- Subsidiaries
Details of Subsidiaries
(Information in respect of each subsidiary to be presented with amounts in Lakhs)

Number of subsidiaries : **NIL**
Part B - Associates and Joint Ventures
Statement pursuant to Section 129(3) of the Companies Act, 2013 related to Associate Companies and Joint Ventures

Number of Associate / Joint Venture : **2**
(Amount in Lakh)

Sl. No.	Particulars	Name of Associates or Joint Ventures	
		Agarwal Coal Corporation Private Limited (CIN: U46610MP2000PTC014351)	Agarwal Fuel Corporation Private Limited (CIN: U45203MP1980PTC001674)
1.	Latest audited Balance Sheet Date	31.03.2026	31.03.2026
2.	Date on which the Associate or Joint Venture was associated or acquired	09.02.2004	12.10.2011
3.	Shares of Associate or Joint Ventures held by the company at the year end		
3.1	No. of Shares	8,00,000	2,40,520
3.2	Amount of Investment in Associates or Joint Venture	500.00	334.23
3.3	Extent of Shareholding	32.63%	43.55%
4.	Description of how there is significant influence	By holding 32.63% Shares	By holding 43.55% Shares
5.	Reason why the associate/ joint venture is not consolidated	N.A.	N.A.
6.	Net worth attributable to shareholding as per latest audited Balance Sheet 31.03.2026	83,449.24	46,235.57
7.	Profit or Loss for the Year	21573.63	8438.19
7.1	Considered in Consolidation	7,039.48	3,674.58
7.2	Not Considered in Consolidation	14,534.15	4,763.61

1. The Company has no associates or joint ventures which are yet to commence operations: Nil

2. None of the associates or joint ventures which have been liquidated or sold during the year: Nil

As per our report of even date attached

Statutory Auditors

Available Finance Limited

For: SAP JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

ICAI FRN 019356C

CA NIKITA BILALA

PARTNER

ICAI MNO 429690

Place: Indore

Date: 30th May, 2026

For and on behalf of Board
Available Finance Limited
Rakesh Sahu

Whole Time Director & CFO
(DIN: 08433972)

Rajendra Kumar Sohani

(Director)
(DIN: 00379042)

Mahesh Nirmal

Chief Executive Officer
(PAN: AJDPN4530E)

Suyash Choudhary

Company Secretary
(PAN: BELPC8584F)

Form MR-3

SECRETARIAL AUDIT REPORT

FOR THE FINANCIAL YEAR ENDED 31st MARCH, 2026

*[Pursuant to section 204(1) of the Companies Act, 2013 and Rule 9 of the Companies
(Appointment and Remuneration of Managerial Personnel) Rules, 2014]*

To,
The Members,
Available Finance Limited,
Agarwal House,
5, Yeshwant Colony,
Indore (M.P.) 452003

We have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate governance practices by **Available Finance Limited** having **CIN:L67120MP1993PLC007481** (hereinafter called "**the Company**") having its Registered Office at Agarwal House, 5, Yeshwant Colony, Indore (M.P.) 452003. Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.

Based on our verification of the Company's Books, Papers, Minutes Books, Forms and Returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, the explanations and clarifications given to us and the representations made by the Management, we hereby report that in our opinion, the Company has, during the audit period covering the **Financial year ended 31st March, 2026 ("Audit Period")** complied with the statutory provisions listed hereunder and also that the Company has proper Board processes and compliance mechanism in place to the extent, in the manner and subject to the reporting made hereinafter.

We **M/s Ishan Jain & Co., Company Secretaries** have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended on **31st March, 2026**, according to the provisions of:

- (i) The Companies Act, 2013 (the Act) and the rules made thereunder;
- (ii) The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made thereunder;
- (iii) The Depositories Act, 1996 and the Regulations and By-laws framed thereunder;
- (iv) Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings *(Not applicable to the Company during the Audit Period)*;
- (v) (i) The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 as amended from time to time ('SEBI Act'): —
 - (a) The SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
 - (b) The SEBI (Prohibition of Insider Trading) Regulations, 2015;
 - (c) The SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;
 (ii) Provisions of the following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act') **were not applicable to the Company as there were no such transaction/instances during the financial year under report** : -
 - (a) The SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018;
 - (b) The SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;
 - (c) The SEBI (Issue and Listing of Debt Securities) Regulations, 2008;
 - (d) The SEBI (Delisting of Equity Shares) Regulations, 2021; and
 - (e) The SEBI (Buyback of Securities) Regulations, 2018.
- (vi) The Company is an unregistered Core Investment Company (CIC) and has to comply with certain requirements as required to be done under the NBFC Regulations.

We have also examined compliance with the applicable clauses of the following:

- (i) Secretarial Standards issued by the Institute of Company Secretaries of India under the provisions of Companies Act, 2013; and
- (ii) The SEBI (LODR) Regulations, 2015 as amended from time to time.

During the period under review the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards.

We further report that

The Board of directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors.

Adequate notices were given to all the directors and the committee members to schedule the Board and Committee Meetings and agenda were sent at least 7 (seven) days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting for meaningful participation at the meetings.

All decisions at Board and Committee Meetings are carried out unanimously as recorded in the minutes of the meetings of the Board of directors or Committee of the Board, as the case may be.

Based on the records and process explained to us for compliances under the provisions of other specific Acts as applicable to the Company, we further report that there are adequate systems and processes in the Company commensurate with the size and operations of the Company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

This report is to be read with our letter of event date which is annexed as **Annexure I** and forming an integral part of this report.

We further report that during the audit period of the Company there were no specific events which have a bearing on the company's affairs in pursuance of the above referred laws, rules, regulations, guidelines, standards etc.

UDIN:F009978H000913221

Peer Review: 6973/2025

Date : 22.07.2026

Place : Indore

**For, ISHAN JAIN & CO.
COMPANY SECRETARIES
FRN: S2021MP802300**

**CS ISHAN JAIN
PROPRIETOR
CP NO. 13032; FCS 9978**

Annexure - I to the Secretarial Audit Report

To,
The Members,
Available Finance Limited,
Agarwal House,
5, Yeshwant Colony,
Indore (M.P.) 452003

Our report of even date is to be read along with this letter.

1. Maintenance of secretarial and other relevant record is the responsibility of the management of the company. Our responsibility is to express an opinion on these secretarial records based on our audit and we do not keep any record in our custody, the preservation of the records are the responsibility of the management of the Company.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the processes and practices, followed provide a reasonable basis for forming our opinion.
3. We have not verified the correctness and appropriateness of treatment of various tax liabilities and payment thereof, compliance of the applicable IND-AS, financial records and Books of Accounts of the company, declaration of the quarterly/ half yearly, yearly financial results, treatment of applicable income tax, GST, etc. as the same is subject to the statutory audit being performed by the independent auditors.
4. Wherever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, guidelines, standards etc., are the responsibility of management. Our examination was limited to the verification of procedures on test basis.
6. The Secretarial Audit report is neither an assurance as to the future viability of the company nor of the efficacy or effectiveness with which the management has conducted the affairs of the company.
7. We do not take any responsibility for any person if taking any commercial, financial or investment decision based on our secretarial audit report as aforesaid and they needs to take independent advise or decision as per their own satisfaction.

UDIN:F009978H000913221
Peer Review: 6973/2025

Date : 22.07.2026
Place : Indore

For, ISHAN JAIN & CO.
COMPANY SECRETARIES
FRN: S2021MP802300

CS ISHAN JAIN
PROPRIETOR
CP NO. 13032; FCS 9978

Annexure-C
CORPORATE GOVERNANCE REPORT
(For the year ended 31st March, 2026 Annexed with the Board's Report)

In accordance with Regulation 34 read with Schedule V of SEBI (LODR) Regulations, 2015 and applicable provisions of the Companies Act, 2013 along with rules made there under and some of the best practices followed on Corporate Governance, the report containing the details of corporate governance systems and processes at Available Finance Limited is as followed below:

1. Company's Philosophy on Corporate Governance:

Your Company Available Finance Limited (**AFL**) is committed to the adoption of best governance practices. The Company recognizes the ideals and importance of Corporate Governance believe on the **Four Pillar of the Corporate Governance i.e., Accountability, Responsibility, Fairness and Transparency** and followed fair business & corporate practices/acknowledges its responsibilities while dealing with/towards all stakeholders including customers, employees, regulatory authorities, shareholders and society at large.

Good Corporate Governance acts as a catalyst for consistent growth of an organization. It is the adoption of best business practices which ensure that the Company operates not only within regulatory framework but is also guided by ethics. Your Company is compliant with the all the provisions of SEBI (LODR) Regulations, 2015.

AFL governance structure is based on the principles of freedom to the executive management within a given framework to ensure that the powers vested in the executive management are exercised with due care and responsibility so as to meet the expectation of all the stakeholders. In line with these principles, the Company has formed three tiers of Corporate Governance structure, viz.:

- (i) The Board of Directors- The primary role of the Board is to protect interest and enhance value for all the stakeholders. It conducts overall strategic supervision and control by setting the goals & targets, policies, governance standards, reporting mechanism & accountability and decision- making process to be followed.
- (ii) Committees of Directors- The company is having mandatory committees such as Audit Committee, Nomination & Remuneration Committee, Stakeholders Relationship Committee, etc. are focused on Financial Reporting, Audit & Internal Controls, Compliance Issues, Appointment and Remuneration of Directors and Senior Management Employees and shareholders grievances and implementation and monitoring of CSR activities.
- (iii) Executive Management – The entire business including the support services are managed with clearly demarcated responsibilities and authorities at different levels.

2. Board of Directors:
(a) Composition and status/Category of directors:

The Board of directors comprises renowned professionals drawn from diverse fields. They bring with them a wide range of skills and experience to the Board, which enhances the quality of the Board's decision-making process. The brief profile of the Company's Board of directors as at 31st March 2026 is as under:

Name of Directors	**Mr. Rakesh Sahu	*Mr. Rajendra Kumar Sohani	*Mr. Vikas Gupta	Mr. Dhawal Bagmar	Mr. Pradhumn Pathak	Ms. Apoorva Jain
DIN	08433972	00379042	09438941	10217380	10697083	10714927
Date of Birth	13-Sep-1979	23-May-1961	20-Jul-1977	07-May-1996	25-Dec-1999	05-Aug-1994
Date of Appointment in the current term	29-May-2019/ 29-May-2024	12-Nov-2020	28-Dec-2021	12-Aug-2024	12-Aug-2024	12-Aug-2024
Designation	Whole-time Director & CFO	Director	Director	Director	Director	Director
Category	Executive	Non-Executive Non-Independent	Non-Executive Non-Independent	Non-Executive Independent	Non-Executive Independent	Non-Executive Independent (Woman)
Expertise / Experience in specific functional areas	Accounts and Finance	Marketing and Sales	Accounts, Finance and Taxation	Accounts, Audit, Finance and Taxation	Accounts, Audit, Finance and Taxation	Legal and Secretarial

Name of Directors	**Mr. Rakesh Sahu	*Mr. Rajendra Kumar Sohani	*Mr. Vikas Gupta	Mr. Dhawal Bagmar	Mr. Pradhum Pathak	Ms. Apoorva Jain
Qualification	Graduate	Post Graduate CA and	Post Graduate	CA and Post Graduate	CA and Graduate	CS and Commerce and Law Graduate
No. & % of Equity Shares held	0	0	0	0	0	0
List of outside Company's directorship held including name of the Listed Company	-	-	-	1.Ad-Manum Finance Limited (Listed Co.) 2.Mid India Industries Limited (Listed Co.)	1.Ad-Manum Finance Limited (Listed Co.)	1.Ad-Manum Finance Limited (Listed Co.)
Chairman / Member of the Committees of the Board of Directors of the Company		- Member Of : 1. Audit Committee 2.Stakeholders Relationship Committee 3.Nomination & Remuneration Committee		Chairman and Member of: 1. Audit Committee 2.Nomination & Remuneration Committee Member of: 1. Stakeholders Remuneration Committee		Chairman and Member of: 1. Stakeholders Remuneration Committee Member of: 1. Audit Committee 2.Nomination & Remuneration Committee
Chairman / Member of the Committees of the Board, of other Companies in which he/she is director	-	-	-	Chairperson of Ad-Manum Finance Limited and Mid India Industries Limited of 1. Audit Committee 2.Stakeholders Relationship Committee 3. Nomination & Remuneration Committee	Member of Ad-Manum Finance Limited of 1. Audit Committee 2.Stakeholders Relationship Committee 3. Nomination & Remuneration Committee	Member of Ad-Manum Finance Limited of 1. Audit Committee 2.Stakeholders Relationship Committee 3.Nomination & Remuneration Committee
Relation of Directors Interest	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

* Ceased to an Non Executive- Non independent Director of the Company w.e.f 24th July, 2026

** Ceased to a Whole-time Director and CFO of the Company w.e.f 24th July, 2026

(b) Attendance Record of Directors:

Name of Directors	No. of Board Meetings Entitled to Attend	No. of Board Meetings Attended	Last AGM whether attended
Mr. Rakesh Sahu	06	06	Yes
Mr. Rajendra Kumar Sohani	06	06	Yes
Mr. Vikas Gupta	06	06	No
Mr. Dhawal Bagmar	06	06	Yes
Mr. Pradhumn Pathak	06	06	Yes
Ms. Apoorva Jain	06	06	Yes

During the financial year 2025-26, the Board of directors meeting held 6 (Six) times on 29.05.2025, 14.08.2025, 30.08.2025, 14.11.2025, 12.02.2026 and 30.03.2026.

(c) Induction and Familiarization Program for Independent Directors.

The terms of appointment, duties, responsibilities and expected time commitments the same are posted on the website of the company <http://www.availablefinance.in/Disclosures.php>. Details of Familiarization Program imparted to Independent Director can be accessed from the website of the company and the web link for the same is: <http://www.availablefinance.in/Familiarization%20Program%20for%20FY%202025-26.pdf>

(d) Separate Meeting of Independent Director

As stipulated by the code of the Independent Director under Schedule IV of the Companies Act, 2013 separate meetings of the Independent Director of the company were held on 30th August, 2025 and 12th February, 2026. As per Regulation 25(4) of SEBI (LODR) Regulations, 2015, the Independent Directors in the above-said meeting has reviewed the performance of Non-Independent Director (including the Chairman) and the Board as whole. The Independent Director also reviewed the quality, content and timeliness of the flow of information between Management and the Board and its Committees, which is necessary to effectively and reasonably perform and discharge their duties.

(e) Code of Conduct:

The Board has adopted the code of conduct for all its Directors and Senior Management which has been displayed on the Company's website. All Board members and senior management personnel have affirmed compliance with the code on annual basis. A declaration to this effect by CEO of the Company forms part of this Annual Report.

(f) Prevention of Insider Trading Code:

Already discussed in the Board Report. Members are requested to please refer to the Board Report.

(g) List of core skills/expertise/competencies identified by the board of directors as required in the context of its business(es) and sector(s) for it to function effectively and those available with the board:

The following is the list of core skills/expertise/competencies identified by the Board of Directors as required in the context of the Company's business and that the said skills are available with the Board Members:

1. Knowledge on Company's businesses, policies and business culture major risks/threats and potential opportunities and knowledge of the industry in which the Company operates.
2. Behavioural skills - attributes and competencies to use their knowledge and skills to contribute effectively to the growth of the Company,
3. Financial, Auditing, Taxation and Management skills,
4. Technical /Professional skills and specialized knowledge in relation to Company's business.

(h) Matrix Setting out Skills / Expertise / Competencies held by director as on 31 st March, 2026:

Skills / Expertise / Competencies	Mr. Rakesh Sahu Whole-time Director and CFO	Mr. Rajendra Kumar Sohani Non-Executive Non Independent Director	Mr. Vikas Gupta Non-Executive Non Independent Director	Mr. Dhawal Bagmar Independent Director	Mr. Pradhumn Pathak Independent Director	Ms. Apoorva Jain Independent Director
Knowledge on Company's businesses	Yes	Yes	Yes	Yes	Yes	Yes
Behavioural skills	Yes	Yes	Yes	Yes	Yes	Yes
Financial, Auditing, Taxation and Management skills	Yes	Yes	Yes	Yes	Yes	Yes
Technical Professional skills and Specialized Knowledge	Yes	Yes	Yes	Yes	Yes	Yes

(i) Confirmation that in the opinion of the Board, the Independent Director fulfill the condition specified in this regulation and are independent of the Management:

All Independent Directors have given disclosure as required under the Companies Act, 2013 and Listing Regulations that they are independent of the management and the Management do hereby confirm their independence.

(j) Detailed Reason for resignation of Independent Director who resigns before the expiry of his tenure along with the confirmation by such director that there is no other material reason other than those provided: Not Applicable
(k) Other Disclosures:

- A. Subsidiary Companies:** Already discussed in the Board Report. The Company does not have any subsidiary company during the year under review.
- B. Related Party Transactions:** Already discussed in the Board Report. Members are requested to please refer to the Board Report.
- C. Providing voting by Electronic Means and by Poll:** Your Company is providing E-voting facility under Regulation 44 of SEBI (LODR) Regulation, 2015 and Companies Act, 2013. The details regarding e-voting facility are being given with the notice of the Meeting. The Company has also provided facility to vote by poll who attend the meeting by physical presence at the venue of the Meeting.
- D. Strictures and Penalties:** No strictures or penalties have been imposed on the Company by the Stock Exchanges or by the Securities and Exchange Board of India or by any statutory authority on any matters related to capital markets during the last three years.
- E. Compliance with Indian Accounting Standards (IND-AS):** In the preparation of the financial statements, the Company has followed the Indian Accounting Standards as notified. The significant accounting policies which are consistently applied have been set out in the Notes to the Financial Statements.
- F. Vigil Mechanism/Whistle Blower Policy:** Already discussed in the Board Report. Members are requested to please refer to the Board Report.
- G. Proceeds from public issues, rights issues, preferential issues, etc.:** The Company has not raised money through an issue (public issues, rights issues, preferential issues etc.) during the year under review.
- H. Disclosures with respect to demat suspense account/ Unclaimed Suspense Account:** There are no equity shares lying in the demat suspense account/ Unclaimed Suspense Account.
- I. CEO/CFO Certification:** The CEO and the CFO have issued certificates pursuant to the provisions of Regulation 17(8) of SEBI (LODR) Regulation, 2015. The said certificate is annexed and forms part of the Annual Report.

- J. Secretarial Compliance Report:** SEBI vide its Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30th January, 2026 read with Regulation 24(A) of the SEBI (LODR) Regulation, 2015, directed listed entities to obtain Annual Secretarial Compliance Report from a Practicing Company Secretary for compliance of all applicable SEBI Regulations and circulars/guidelines issued there under. The said Secretarial Compliance Report is in addition to the Secretarial Audit and is required to be submitted to Stock Exchanges within 60 days of the end of the financial year. The Company has obtained the services of CS Ishan Jain (M. No. FCS 9978; CP No. 13032), Practicing Company Secretary for providing required Compliance Report for the year ended 31st March, 2026 and filed with the BSE Ltd. as required.
- K. Certificate from Practicing Company Secretary for Non-Disqualification of Directors:**
As required under Part C of Schedule V of the SEBI (LODR) Regulation, 2015, the Company has obtained a certificate from CS Ishan Jain (FCS 9978, CP No.13032), proprietor of M/s. Ishan Jain & Co., Practicing Company Secretaries, certifying that none of the Directors on the Board of the Company have been debarred or disqualified from being appointed or continuing as directors of the Company by the SEBI/ Ministry of Corporate Affairs or any such statutory authority is attached as Annexure to the Corporate Governance Report.
- L. Whether the Board had not accepted any recommendation of any Committee of the Board, which is mandatorily required, in the relevant financial year:** There are no such instances where, the Board had not accepted any recommendation of any committee of the Board.
- M. Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013:** The Company has in place an effective mechanism for dealing with complaints relating to sexual harassment at workplace. Already discussed in the Board Report. Members are requested to please refer Board Report. Since the Company is having less than 10 employees, the constitution of the Internal Complaints Committee relating to Sexual Harassment of Women at Workplace is not applicable.
- N. Disclosure of non-compliance by the Company:** There has been no instance of non-compliance on any matter related to the capital markets, during the last two years.
- P. Total fees for all services paid by the company and its subsidiary on a consolidated basis, to the statutory auditors and all entities in the network of which the statutory auditor is a part.**
The company has paid ₹ 1.00 Lacs to M/s SAP Jain & Associates for the year ended 31st March, 2026. Further, your company does not have any subsidiary company.
The Details of fees paid by all entities in the network of which the statutory auditor is a part during FY 2025-26: ₹ 3.20 Lacs (including the Company).
- Q. Loans and Advances in nature of Loans to firms/companies in which directors are interested:** Your Board of directors inform that, the company has not given loan to any firm/companies in which directors are interested except that loan was given to one of group company, Ad-Manum Finance Limited having outstanding amount of ₹ 673.96 Lakhs in the ordinary course of business.
- R. Details of Material Subsidiaries of the Company:** The Company does not have any subsidiaries/ Material Subsidiaries.
- S.** The company has not entered into any type of agreement as prescribed under Clause 5A of Part A of Schedule III of the SEBI (LODR) Regulations, 2015.
- T. Compliance with certain regulations of SEBI(LODR) Regulations, 2015:** The Company has complied with the requirements specified in Regulations 17 to 27 and clauses (b) to (i) of sub-regulation (2) of regulation 46 of the Listing Regulations.

Compliance Under Non-Mandatory/Discretionary Requirements Under Part E of Schedule II the Listing Regulations:

The Company complied with all mandatory requirements and has adopted non-mandatory requirements as per the details given below:

- A. Shareholder's Rights:** The quarterly and half yearly results are published in the newspaper, displayed on the website of the Company and filed to BSE Ltd. where the shares of the Company are listed. The Quarterly/half-yearly results are not separately circulated to the shareholders.
- B. Audit Qualification:** The auditors have not qualified the financial statement of the Company. The Company continues to adopt best practices to ensure unqualified financial statements.
- C. Reporting of Internal Auditor:** The Internal Auditors of the Company report to the Audit Committee.

3. AUDIT COMMITTEE

A) Terms of Reference of Audit Committee

The terms of reference stipulated by the Board of directors to the Audit Committee are, as contained in Regulation 18 read with Part C of Schedule II of SEBI (LODR) Regulations, 2015 and Provisions of the Companies Act, 2013 read with the rules made there under, major of which are as follows:

1. Oversight of the Available financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible.
2. Recommendation for appointment, remuneration and terms of appointment of auditors of the Company;
3. Approval of payment to statutory auditors for any other services rendered by the statutory auditors;
4. Reviewing, with the management, the annual financial statements and auditor's report thereon before submission to the board for approval, with particular reference to:
 - a. matters, required to be included in the Director's Responsibility Statements to be included in the Board's report in terms of clause (C) of sub section 3 of section 134 of the Companies Act, 2013;
 - b. changes, if any, in accounting policies and practices and reasons for the same;
 - c. major accounting entries involving estimates based on the exercise of judgment by management;
 - d. significant adjustments made in the financial statements arising out of audit findings;
 - e. compliance with listing and other legal requirement relating to financial statements;
 - f. disclosure of any related party transactions;
 - g. modified opinion(s) in the draft audit report;
5. Reviewing, with the management, the quarterly financial statements before submission to the board for approval;
6. Reviewing, with the management, the statement of uses / application of funds raised through an issue (public issue, rights issue, preferential issue, etc.) the statement of funds utilized for purposes other than those stated in the offer document/prospectus/notice and the report submitted by the monitoring agency monitoring the utilization of proceeds of a public or rights issue, and making appropriate recommendations to the board to take up steps in this matter;
7. Review and monitor the auditor's independence and performance, and effectiveness of audit process;
8. Approval or and subsequent modification of transactions of the listed entity with related parties;
9. Scrutiny of inter-corporate loans and investment;
10. Valuation of undertakings or assets of the listed entity, wherever it is necessary;
11. Evaluation of internal financial controls and risk management systems;
12. Reviewing, with the management, performance of statutory and internal auditors, and adequacy of the internal control systems;
13. Reviewing the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit;
14. Discussion with internal auditors any significant findings and follow up there on;
15. Reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud of irregularity or a failure of internal control systems of a material nature and reporting the matter to the board;
16. Discussion with statutory auditors before the audit commences, about the nature and scope of audit as well as post-audit discussion to ascertain any area of concern;
17. To look into the reasons for substantial defaults in the payment to the depositors, debenture holders, Shareholders (in case of non-payment of declared dividends) and creditors;
18. to review the functioning of the whistle blower mechanism;

19. Approval of appointment of chief financial officer after assessing the qualifications, experience and background, etc. of the candidate;
20. Carrying out any other function as in the terms of reference of the Audit Committee;
21. Reviewing the utilization of loans and/ or advances from/investment by the holding company in the subsidiary exceeding rupees 100 Crores or 10% of the asset size of the subsidiary, whichever is lower including existing loans / advances / investments existing as on the date of coming into force of this provision.
22. Consider and comment on rationale, cost-benefits and impact of schemes involving merger, demerger, amalgamation etc., on the listed entity and its shareholders.

The Audit Committee reviews the following information:

1. Management discussion and analysis of financial condition and results of operations;
2. Management letters/letters of internal control weaknesses issued by the statutory auditors;
3. Internal audit reports relating to internal control weaknesses; and
4. The appointment, removal and terms of remuneration of the Chief internal auditor shall be subject to review by the Audit Committee.
5. Statement of deviations:
 - Ø quarterly statement of deviation(s) including report of monitoring agency, if applicable, submitted to stock exchange(s) in terms of Regulation 32(1).: Not applicable.
 - Ø annual statement of funds utilized for purposes other than those stated in the offer document/ prospectus/ notice in terms of Regulation 32(7).: Not Applicable
6. The Audit Committee is also responsible for giving guidance and directions under the SEBI (Prohibition of Insider Trading) Regulations, 2015; and
7. Utilization of loan and advances, if any.

(B) Composition, Meetings and Attendance:

During the year, the Committee has met **6 (Six)** times on **01.04.2025, 29.05.2025, 14.08.2025, 30.08.2025, 14.11.2025** and **12.02.2026**. The details of the composition and attendance of the members of the Audit Committee at the meetings are as follows:

Name	Position	No. of Meetings entitled to attend	Meetings Attended
Mr. Dhawal Bagmar	Independent Director – Chairman	06	06
Mr. Rajendra Kumar Sohani	Non-Executive Director– Member	06	06
Ms. Apoorva Jain	Independent Director – Member	06	06

Company Secretary acts as the Secretary to the committee. Dhawal Bagmar, the Chairman of the Audit Committee was present at the Last Annual General Meeting to answer the shareholder queries.

4. NOMINATION AND REMUNERATION COMMITTEE:

A) Terms of Reference of the Nomination & Remuneration Committee:

The Committee is empowered to -

1. To formulate criteria for determining qualifications, positive attributes and independence of a director and recommend to the Board a policy relating to appointment and remuneration for Directors, Key Managerial Personnel and other senior employees.
2. For every appointment of an independent director, the Nomination and Remuneration Committee shall evaluate the balance of skills, knowledge and experience on the Board and on the basis of such evaluation, prepare a description of the role and capabilities required of an independent director. The person recommended to the Board for appointment as an independent director shall have the capabilities identified in such a description. For the purpose of identifying suitable candidates, the Committee may:
 - a. use the services of an external agency, if required;
 - b. consider candidates from a wide range of backgrounds, having due regard to diversity; and
 - c. consider the time commitments of the candidates.

3. To formulate criteria for evaluation of the members of the Board of Directors including Independent Directors, the Board of Directors, and the Committees thereof.
4. To devise policy on Board Diversity of Board of Directors.
5. To identify persons, qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down, and recommend to the Board their appointment and where necessary, their removal.
6. To extend or continue the term of appointment of independent director, on the basis of performance evaluation of independent directors.
7. To formulate policy ensuring the following:
 - a. The level and composition of remuneration is reasonable and sufficient to attract, retain and motivate directors of the quality required to run the Company successfully,
 - b. Relationship of remuneration to performance is clear and meets appropriate performance benchmarks, and
 - c. Remuneration to Directors, Key Managerial Personnel and senior management involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the Company and its goals.
 - d. Recommendation to the board, all remuneration, in whatever form, payable to senior management.
8. To design Company's policy on specific remuneration packages for Executive/ Whole Time Directors and Key Managerial Personnel including pension rights and any other compensation payment.
9. To determine, peruse and finalize terms and conditions including remuneration payable to Executive/ Whole Time Directors and Key Managerial Personnel of the Company from time to time.
10. To review, amend or ratify the existing terms and conditions including remuneration payable to Executive/ Whole Time Directors, Senior Management Personnel and Key Managerial Personnel of the Company.
11. Any other matter as may be assigned by the Board of Directors

B) Composition, Meetings and Attendance:

In compliance with the provisions of Section 178 of the Companies Act, 2013 along with their rules and Regulation 19 of SEBI (LODR) Regulations, 2015. All the members of the remuneration committee are non-executive. The Broad terms of reference of Nomination and Remuneration Committee are to determine on behalf of the Board of Directors of the Company and on behalf of the shareholders with agreed terms of reference, the Company's policy on specific remuneration. The Nomination and Remuneration Committee met **2 (Two)** times in the financial year 2025-26 (i.e., on **30.08.2025 and 30.03.2026.**)

Name	Position	No. of Meetings entitled to attend	Meetings Attended
Mr. Dhawal Bagmar	Independent Director – Chairman	02	02
Mr. Rajendra Kumar Sohani	Non-Executive Director– Member	02	02
Ms. Apoorva Jain	Independent Director – Member	02	02

Company Secretary acts as the Secretary to the committee.

C) Performance Evaluation for Independent Directors:

Pursuant to the Provisions of the Companies Act, 2013 along with their rules and as stipulated under Regulation 25 of SEBI (LODR) Regulations, 2015, the Board of Directors adopted a formal mechanism for evaluating its performance and as well as that of its Committees and Individual Directors. A structured evaluation process covering various aspects of the Boards functioning such as Composition of the Board & committees, experience & competencies, performance of specific duties & obligations, governance issues etc.

5. STAKEHOLDER RELATIONSHIP COMMITTEE:

A) Terms of Reference of the Stakeholder Relationship Committee:

The Committee is empowered to -

- 1) Resolving the grievances of the security holders of the listed entity including complaints related to transfer/ transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/duplicate certificates, general meetings etc.

- 2) Review of measures taken for effective exercise of voting rights by shareholders.
- 3) Review of adherence to the service standards adopted by the listed entity in respect of various services being rendered by the Registrar & Share Transfer Agent.
- 4) Review of the various measures and initiatives taken by the listed entity for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/annual reports/statutory notices by the shareholders of the company.

During the year, the Committee has met **3 (Three)** times **(29.05.2025, 14.08.2025 and 14.11.2025)**. The details of the composition and attendance of the members of the Stakeholder Relationship Committee in the meetings are as follows:

Name	Position	No. of Meetings entitled to attend	Meetings Attended
Ms. Apoorva Jain	Independent Director – Chairperson	03	03
Mr. Dhawal Bagmar	Non-Executive Director– Member	03	03
Mr. Rajendra Kumar Sohani	Independent Director – Member	03	03

CS Suyash Choudhary, Company Secretary and Compliance Officer/RTA received 2 (Two) complaints during the year 2025-26 and the same were resolved, hence outstanding complaints as on 31st March, 2026 were **NIL**.

6. SENIOR MANAGEMENT:

Name of Senior Management Personnel	PAN	Designation
Mr. Rakesh Sahu	AUIPS4830J	Whole-Time Director & Chief Financial Officer (CFO)
Mr. Mahesh Nirmal	AJDPN4530E	Chief Executive Officer (CEO)
Mr. Suyash Choudhary	BELPC8584F	Company Secretary and Compliance Officer

There have been no changes observed in the Senior Management since the closure of the previous financial year.

7. REMUNERATION OF DIRECTORS AND KMPs:

Criteria of making payment to Non-executive Directors

The Nomination and Remuneration Committee has adopted a policy which, inter-alia, deals with the manner of selection of members of the Board including Executive and Non-Executive Directors, Key Managerial Personnel and Senior Management Personnel and their remuneration and the same is disclosed on the website: <http://www.availablefinance.in/Policy.php>

Details of the remuneration paid to the Non-Executive Directors during the year under review are as under:

Name	Sitting Fee (In ₹)	Other Payment	Total (In ₹)
Mr. Rajendra Kumar Sohani	30,000	0	30,000
Mr. Vikas Gupta	30,000	0	30,000
Mr. Dhawal Bagmar	30,000	0	30,000
Mr. Pradhum Pathak	30,000	0	30,000
Ms. Apoorva Jain	30,000	0	30,000
Total	1,50,000		1,50,000

Details of the remuneration paid to the directors during the year under review are as under:

Name of Directors	Nature of Payment	Amount (In ₹)	Period of appointment
Rakesh Sahu (DIN: 08433972), Whole-Time-Director & CFO	Remuneration	71,598/-	Re-Appointed w.e.f. from 29-May-2024 for a period of 3 (Three) Years i.e till 29-May-2024

Details of the remuneration paid to the Key Managerial Personnel other than directors during the year under review are as under:

Name of KMPs	Nature of Payment	Amount (In ₹)	Period of appointment
Suyash Choudhary- Company Secretary	Remuneration	7,29,911	w.e.f. 26.10.2020
Mahesh Nirmal	Remuneration	3,89,136	w.e.f. 12.11.2020

8. GENERAL BODY MEETINGS

Year	Type of Meetings held	Location	Date	Time	No. of Special Resolution passed
2022-23	Annual General Meeting	Through VC-OAVM and the deemed Venue of the AGM was Registered office at Agarwal House, 5, Yeshwant Colony Indore-452003 MP	27-Sep-2023	12:30 p.m.	Nil
2023-24	Annual General Meeting	Do	20-Sep-2024	12:30 p.m.	3 (Three)
2024-25	Annual General Meeting	Do	30-Sep-2025	12:30 p.m.	Nil

During the year ended on 31st March 2026, no extra ordinary general meeting or Postal Ballot was held.

9. MEANS OF COMMUNICATION

The quarterly and half yearly financial results of the Company are, in compliance of Regulation 33 of SEBI (LODR) Regulations 2015, published in the Free Press (English edition) and Choutha Sansar (Hindi edition), a local vernacular news edition at the place where the registered office of the Company is situated.

The Company's Quarterly and Half yearly results in addition to being published in the newspapers are also provided on receipt of an individual request from the shareholders.

Results and Annual Reports of the Company are displayed on the Company's Website: www.availablefinance.in.

Annual Report: The Annual Report containing, inter alia, Audited Annual Financial Statements (Standalone and Consolidated), Directors' Report and its annexures as required, Auditors' Report and other important information is circulated to members and others entitled thereto. The Management's Discussions and Analysis Report forms part of the Annual Report and is displayed on the Company's website (www.availablefinance.in).

BSE Corporate Compliance and Listing Centre (the 'Listing Centre'): BSE's Listing Centre are web-based application designed for corporate. All periodical compliance filings like financial results, shareholding pattern, corporate governance report, Annual Report, Related Party Transactions, Investors complaint, Annual Secretarial Compliance Report, etc as required under SEBI (LODR) Regulations as well as SEBI (PIT) Regulations and other requirements as may be applicable from time to time are filed electronically on the Listing Centre.

SEBI Complaints Redress System (SCORES): The investor complaints are processed in a centralized web-based complaints redress system. The salient features of this system are: Centralized database of all complaints, online upload of Action Taken Reports (ATRs) by concerned companies and online viewing by investors of actions taken on the complaint and its current status.

Presentation made to Institutional Investors or to the analysts: Presentation made to Investors/ Analysts are available on the website of stock exchanges where the shares of the Company are listed (BSE) as well as on the Company's website.

10. GENERAL SHAREHOLDER INFORMATION

Date, Time and Venue of Annual General Meeting	Wednesday, the 9th day of September, 2026 at 12:30 PM at Hotel Surya, Surya Circle, 5/5, Nath Mandir Road, Sriram Nagar, South Tukoganj, Indore - 452001 MP, in person and through Video Conferencing (VC) or Other Visual Means (OAVM) at the Members' best convenience
Last Date of submission of Proxy Form Financial Year	On or before 12.29 P.M. of 7 th September, 2026 Monday 2025-26

Financial Calendar Results (tentative) For the quarter ending 30-Jun-2026 For the quarter ending 30-Sep-2026 For the quarter ending 31-Dec-2026 For the quarter ending 31-Mar-2027	Held on 14 th August, 2026 On or before 14 th November, 2026 On or before 14 th February 2026 On or before 30 th May 2027
Remote E-voting Period	September 06, 2026 (Sunday), 9:00 A.M. (IST) and ends on September 08, 2026 (Tuesday), 05:00 P.M. (IST)
Listing on Stock Exchange	BSE Ltd., The Company has paid listing fee to BSE Ltd.
Stock Code	531310
ISIN	INE325G01010
Board meeting for Consideration of Annual Accounts for the Financial Year 2025-2026	30 th May, 2026
Cutoff date for E-voting	2 nd September, 2026 Wednesday
Posting/mailling of Annual Report	On or before 17 th August, 2026
Registered Office	Agarwal House, 5 Yeshwant Colony Indore 452003 MP Ph.: 0731-4714000, Fax: 0731-2531388
Dividend Payment Date	Not Applicable
Company Secretary & Compliance officer	CS Suyash Choudhary (ACS 57731)
Registrars and Share Transfer Agents	Ankit Consultancy Pvt. Ltd., Plot No.60, Electronic Complex, Pardeshipura, Indore (M.P.) 452010 Tel: 0731- 4065798, 4065799: Fax: 0731- 4065798 Email:compliance@ankitonline.com;investor@ankitonline.com
Scrutinizer for E-voting	CS Ishan Jain (M. No. 9978 & CP No. 13032), Practicing Company Secretary
Share Transfer System	Due to amendment in SEBI (LODR) Regulation, 2015 from 1st April, 2019, no physical transfer of shares allowed except in case of transmission if any. However, SEBI by its Circular No. HO/38/13/11 (2) 2026-MIRSD-POD/1/3750/2026 dated 30th January, 2026, has opened a special window for transfer and dematerialization of physical shares which were sold/purchased prior to April 01, 2019. The window shall also be available for such transfer requests which were lodged prior to the deadline of 1st April, 2019 and were rejected /returned not attended, due to deficiency in the documents process or otherwise. The aforesaid window shall be available to the eligible physical shareholders from 5th February, 2026 till 4th February, 2027.
Commodity price risk or foreign exchange risk and hedging activity	N.A.
Plant Location	Nil
Credit Rating	N.A.

Distribution of shareholding as on 31-Mar-2026*

No. of shares	No. of Holders	%	Share Amount in Rs.	%
UPTO 1000	3148	63.66	9,07,170	0.89
1001- 2000	457	9.24	7,38,500	0.72
2001- 3000	256	5.18	6,75,330	0.66
3001- 4000	118	2.39	4,34,650	0.43
4001- 5000	236	4.77	11,43,760	1.12
5001- 10000	315	6.37	25,04,150	2.45
10001- 20000	171	3.46	26,46,220	2.59
20001 -30000	81	1.64	20,82,290	2.04
30001-40000	32	0.65	11,43,170	1.12
40001-50000	29	0.59	13,04,440	1.28
50001-100000	60	1.21	43,47,200	4.26
100001 & Above	42	0.85	8,41,10,120	82.43
TOTAL	4,945	100.00	10,20,37,000	100.00

*Data source from our Registrar and Share Transfer Agent Ankit Consultancy Private Limited

Dematerialization of Shares*

The Company's shares are required to be compulsorily traded in the Stock Exchanges in dematerialized form. The number of shares held in dematerialized and physical mode is as under:

Particulars	No. of Shares	% of total capital issued
Held in Dematerialized form in CDSL	19,48,737	19.10%
Held in Dematerialized form in NSDL	80,59,663	78.99%
Physical	1,95,300	1.91%
Total	1,02,03,700	100.00%

*Data source from our Registrar and Share Transfer Agent Ankit Consultancy Private Limited

Reconciliation of Share Capital Audit:

As stipulated by Securities and Exchange Board of India (SEBI), a qualified independent practicing Company Secretary carries out the Share Capital Audit to reconcile the total admitted capital with National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) and the total issued and listed capital. This audit is carried out every quarter and the report thereon is submitted to stock exchanges, NSDL and CDSL and is also placed before the Board's in their Meeting. No discrepancies were noticed during these audits.

Status of ADRs/GDRs

Company has no outstanding GDR's, ADR's.

Commodity price risk or foreign exchange risk and hedging activities:

The Company does not have any exposure hedged through commodity derivatives during the year 2025-26.

Address For Correspondence and Investor Grievance Redressal

Agarwal House, 5, Yeshwant Colony Indore 452003 MP

Ph.: 91-731-4714000 Fax: 91-731-2531388, E-mail:mailto:cs@availablefinance.in,

Website: www.availablefinance.in.

Available Finance Limited
CIN: L67120MP1993PLC007481

Registered Office:

Agarwal House,
5 Yeshwant Colony
Indore 452003 MP

Date: 14th August, 2026

Place: Indore

Sd/-
Sahaj Jain
Whole Time Director
DIN: 11806119

Sd/-
Pramod Kishore Shrivastava
Chairman & Additional Director
DIN: 01023565

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

(pursuant to Regulation 34(3) and Schedule V Para C clause (10)(i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

To,
The Members of
Available Finance Limited
Agarwal House, 5, Yeshwant Colony
Indore 452003 MP

We have examined the relevant registers, records, forms, returns and disclosures received from the Directors of **Available Finance Limited** having **CIN: L67120MP1993PLC007481** and having registered office at **Agarwal House, 5 Yeshwant Colony Indore 452003 MP** (hereinafter referred to as 'the Company'), produced before us by the Company for the purpose of issuing this Certificate, in accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10 (i) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In our opinion and to the best of our information and according to the verifications (including Directors Identification Number (DIN) status at the portal www.mca.gov.in) as considered necessary and explanations furnished to us by the Company and its officers.

We hereby certify that none of the Directors on the Board of the Company as stated below for the **Financial Year ending on 31st March, 2026** have been debarred or disqualified from being appointed or continuing as Directors of companies by the Securities and Exchange Board of India, Ministry of Corporate Affairs, or any such other Statutory Authority.

Sr. No.	Name of Director	DIN	Date of appointment in Company
1	Mr. Rakesh Sahu	08433972	29.05.2019
2	Mr. Rajendra Kumar Sohani	00379042	12.11.2020
3	Mr. Vikas Gupta	09438941	28.12.2021
4	Ms. Apoorva Jain	10714927	12.08.2024
5	Mr. Pradhum Pathak	10697083	12.08.2024
6	Mr. Dhawal Bagmar	10217380	12.08.2024

Ensuring the eligibility of the appointment / continuity of every Director on the Board is the responsibility of the management of the Company. Our responsibility is to express an opinion on these based on our verification.

This certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

Date : 22.07.2026
Place : Indore
UDIN:F009978H000913023

For, ISHAN JAIN & CO.
COMPANY SECRETARIES
FRN: S2021MP802300
Peer Review: 6973/2025

CS ISHAN JAIN
PROPRIETOR
CP NO. 13032; FCS 9978

CEO/CFO CERTIFICATION

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 (LODR) Regulations, 2015**, Listing Agreement with the Stock Exchange, we hereby certify that:

- A. We have reviewed Financial Statements, and the Cash Flow Statements of **Available Finance Limited** for the Quarter/ Financial Year ended 31st March, 2026 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 transactions entered into by the listed entity during the Quarter/ Financial Year ended 31st March, 2026 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 year;
 - a) that there are no significant changes in accounting policies during the year; 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
 - b) 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: 30th May, 2026
Place: Indore

CODE OF CONDUCT – DECLARATION

This is to certify that:

In pursuance of the provisions of Regulation 34 (3) read with Point No. D of Schedule V of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. A Code of Conduct for the Board members and the Senior Management personnel of the Company has been approved by the Board in its meeting held on 29th July, 2020.

The said Code of Conduct has been uploaded on the website of the Company and has also been circulated to the Board members and the Senior Management Personnel of the Company.

All Board members and Senior Management Personnel have affirmed compliance with the said Code of Conduct, for the period ended 31st March, 2026.

For Available Finance Limited

Date: 14th August, 2026
Place: Indore

(Mahesh Nirmal)
Chief Executive Officer
PAN: AJDPN4530E

**Independent Auditor's Certificate on Compliance with the Corporate Governance requirements under SEBI
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

To,
The Members,
Available Finance Limited

1. The Corporate Governance Report prepared by Available Finance Limited ('the Company') for the year ended 31st March, 2026, contains details as stipulated in Regulations 17 to 27, clauses (b) to (i) of Regulation 46 (2) and paragraphs C, D and E of Schedule V of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulation") pursuant to the Listing Agreement of the Company with Stock Exchanges.

Management's Responsibility

2. The compliance with the conditions of Corporate Governance is the responsibility of the management of the Company. This responsibility includes the design, implementation and maintenance of internal control and procedures to ensure the compliance with the conditions of the Corporate Governance stipulated in SEBI Listing Regulations.

Auditor's Responsibility

3. Our responsibility is to provide a reasonable assurance in the form of an opinion whether the Company has complied with the condition of Corporate Governance, as stipulated in the Listing Regulation.
4. We conducted our examination of the Corporate Governance Report in accordance with the Guidance Note on Reports or Certificates for Special Purposes and the Guidance Note on Certification of Corporate Governance, both issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note on Reports or Certificates for Special Purposes requires that we comply with the ethical requirements of the Code of Ethics issued by ICAI.
5. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
6. The procedures selected depend on the auditor's judgement, including the assessment of the risks associated in compliance of the Corporate Governance Report with the applicable criteria. The procedures includes but not limited to verification of secretarial records and financial information of the Company and obtained necessary representations and declarations from directors including independent directors of the Company.
7. The procedures also include examining evidence supporting the particulars in the Corporate Governance Report on a test basis. Further, our scope of work under this report did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial statements of the Company taken as a whole.

Opinion

8. Based on our examination of the relevant records and according to the information and explanations provided to us and the representations provided by the Management, we certify that the Company has complied with the conditions of Corporate Governance as stipulated in the above-mentioned Listing Regulations as applicable during the year ended 31st March, 2026.
9. We further state that such compliance is neither an assurance as to the future viability of the Company nor the efficiency or effectiveness with which the management has conducted the affairs of the Company.

Restriction on use

10. The certificate is addressed and provided to the members of the Company solely for the purpose to enable the Company to comply with the requirement of the SEBI Listing Regulations, and it should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For: M/s. SAP Jain & Associates
Chartered Accountants
ICAI FRN:

Sd/-
CA Nikita Bilala
Partner

ICAI M. No. 429690

ICAI UDIN:26429690BJVKDJ2298

Date: 05.08.2026

Place: Indore

Management Discussion & Analysis

The Management of the company presents its analysis report covering performance and outlook of the company. The report has been prepared in compliance with corporate governance requirements as laid down in Regulation 34 of SEBI (LODR) Regulations, 2015 read with Schedule V:

a. Industry Structure and developments:

The unregistered Non-Banking Finance Company (NBFC) categorized as Core Investment company by Reserve Bank of India and in private sector in India is represented by a large number of small and medium sized companies with regional focus. Over the years, our company has steadily broadened its business activities to cover a wide spectrum of services in the financial intermediation space with the basic focus on investment & finance.

Your company has reduced its operational cost and carefully evaluating investments. The company has no NPA account and no bad debts for the period ended on 31st March 2026 because the company makes investment and/or provides loans majorly to group company only.

The Company has a proper and adequate system of internal control to ensure that all activities are monitored and controlled against any unauthorized use or disposition of assets. The audit committee of the Board of Directors reviews the adequacy of internal control.

Considering company's current business activities enterprise resource planning Module-SAP is not practically feasible and financially viable for the company. Company's current business activity does not require any technology up gradation or modernization.

Statements in Management Discussion and Analysis, describing the company's objectives, projections and estimates are forward-looking statements and progressive within the meaning of applicable security laws and regulations. Actual results may vary from those expressed or implied, depending upon economic conditions. Government policies and other incidental factors.

b. Opportunities and Threats:

The Company's Management reveals that the corporate and real estate finance sector has good potential because the remote locations are away from the range of Banks and Institutions.

On the above assumption, Company is going in the positive direction.

Further, a major threat appears to be on account of further increase in interest rates trends in takes over of loans, which might affect the profitability of the Company. However, your Company is confident of facing the challenges and is optimist about the sustenance of this finance segment for quite a long time.

c. Segment-wise performance:

The Company belongs to only one segment. The details of performance are given under respective heads in Financial Statement.

d. Outlook:

According to the SEBI (LODR) Regulations, 2015, a Company is obliged to present its future outlook in its Corporate Governance Report. Your Company's estimates for future business development are based both on its customer's forecasts and on the Company's own assessments.

e. Risk and Concern:

Though the management of the Company is quite meticulous about the security and recovery aspect of each finance file, which reflects from the fact that the overall NPA is NIL during the year Your Company will continue to adopt strategies to register significant increase in business volumes and would intimate still more concentrated efforts to maintain the NPA level to its minimum.

f. Internal Control Systems & their Adequacy:

The Company has a proper and adequate Internal Control System to ensure that all assets are safeguarded, and protected against loss from unauthorized use or disposition, and that transaction are authorized, recorded and reported correctly.

The Company, in consultation with its Statutory Auditors, periodically reviews and ensures the adequacy of Internal Control Procedures for the orderly conduct of business and also includes a review to ensure overall adherence to management policies and applicable laws & regulations. Cost control measures, especially on major cost determinants, have been implemented.

g. Discussion on financial performance with respect to operational performance:

Your Company discusses the financial performance of the Company with respect to its operational performance.

h. Material developments in Human Resource Developments/Industrial Relations front, including number of people employed:

During the year under review, the Company continued its emphasis on Human Resource Development as one of the critical areas of its operation.

Executives and officers of the Company having high potential in the field of Finance, Accounts and Computer were regularly visiting at branch offices with a view to update their knowledge and to keep them abreast of the present-day finance scenario for meeting the challenges ahead.

Further, the Company also organizes annually, training programme(s) at its Head Office and other places, for face-to-face interaction of all branch personnel with head office personnel.

i. Details of Significant Changes in Key Financial Ratios:

The same is already provided in the Financial Statements at the appropriate place as per the requirement of Schedule III of the Companies Act, 2013. Hence, we are not re-producing the same here.

j. Company's Corporate Website

The Company's website is a comprehensive reference on Available's management, vision, mission, policies, corporate governance, corporate sustainability, investor relations, sales network, updates and news. The section on 'Investors' serves to inform the shareholders, by giving complete financial details, shareholding patterns, corporate governance report, corporate benefits, information relating to stock exchanges, registrars & transfer agents and frequently asked questions etc. Investors can also submit their queries and get feedback through online interactive forms. The section on 'Media' includes all major press reports and releases, awards, campaigns.

By Order of the Board

Available Finance Limited

CIN: L67120MP1993PLC007481

Registered Office:

Agarwal House,
5 Yeshwant Colony
Indore 452003 MP

Sahaj Jain
Whole Time Director
DIN: 11806119

Pramod Kishore Shrivastava
Chairman & Additional Director
DIN: 01023565

Date: 14th August, 2026

Place: Indore

Annexure-D

AVAILABLE FINANCE LIMITED

Whistle Blower Policy & Vigil Mechanism

1. Preface

Pursuant to Regulation 22 of SEBI (Listing Obligations and Disclosures Requirements) Regulation, 2015 and as per applicable provision of section 177(9) of the Companies Act, 2013 requires every listed company shall establish a Whistle Blower policy/Vigil Mechanism for the directors and employees to report genuine concerns or grievances about unethical behavior, actual or suspected fraud or violation of the company's Code of Conduct or Ethics Policy. The Company has adopted a Code of Conduct for Directors and Senior Management Executives ("the Code"), which lays down the principles and standards that should govern the actions of the Company and its employees. Any actual or potential violation of the Code, howsoever insignificant or perceived as such, would be a matter of serious concern for the Company. Such a vigil mechanism shall provide for adequate safeguards against victimization of directors and employees who avail of such mechanism and also make provisions for direct access to the Chairman of Audit Committee in exceptional cases.

Under these circumstances, **Available Finance Limited**, being a listed Company proposes to establish a Whistle Blower Policy/ Vigil Mechanism and to formulate a policy for the same.

2. Definitions

The definitions of some of the key terms used in this Policy are given below. Capitalized terms not defined herein shall have the meaning assigned to them under the Code.

- a. **"Associates"** means and includes vendors, suppliers, and others with whom the Company has any financial or commercial dealings.
- b. **"Audit Committee"** means the Audit Committee of Directors constituted by the Board of Directors of the Company in accordance with Section 177 of the Companies Act, 2013 and as per Regulation 18 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- c. **"Employee"** means every employee of the Company (whether working in India or abroad), including the directors in the employment of the Company.
- d. **"Code"** means the Whistle Blower Policy/ Vigil Mechanism Code of Conduct.
- e. **"Director"** means every Director of the Company, past or present.
- f. **"Investigators"** mean those persons authorized, appointed, consulted, or approached by the Ethics Counselor/Chairman of the Audit Committee and includes the auditors of the Company and the police.
- g. **"Protected Disclosure"** means any communication made in good faith that discloses or demonstrates information that may evidence unethical or improper activity.
- h. **"Subject"** means a person against or in relation to whom a Protected Disclosure has been made or evidence gathered during the course of an investigation.
- i. **"Whistleblower"** means an Employee or director making a Protected Disclosure under this policy.

3. Scope of this Policy

This Policy intends to cover serious concerns that could have grave impact on the operations and performance of the business of the Company and malpractices and events which have taken place/suspected to have taken place, misuse or abuse of authority, fraud or suspected fraud, violation of company rules, manipulations, negligence causing danger to public health and safety, misappropriation of monies, and other matters or activity on account of which the interest of the Company is affected and formally reported by whistle blowers concerning its employees. The policy neither releases employees from their duty of confidentiality in the course of their work, nor is it a route for taking up a grievance about a personal situation.

4. Eligibility

All Employees and directors of the Company are eligible to make Protected Disclosures under the Policy. The Protected Disclosures may be in relation to matters concerning the Company.

5. Disqualifications

- a. While it will be ensured that genuine Whistle Blowers are accorded complete protection from any kind of unfair treatment as herein set out, any abuse of this protection will warrant disciplinary action.

- b. Protection under this Policy would not mean protection from disciplinary action arising out of false or bogus allegations made by a Whistle Blower knowing it to be false or bogus or with a mala fide intention.
- c. Whistle Blowers, who make any Protected Disclosures, which have been subsequently found to be mala fide, frivolous or malicious shall be liable to be prosecuted under Company's Code of Conduct.

6. Procedure

- a. All Protected Disclosures should be addressed to the Chairman of the Audit Committee of the Company for investigation.
- b. The contact details of the Chairman of the Audit Committee of the Company is as under:
Mr. Dhawal Bagmar
45, Alok Nagar, Near Mataji Mandir,
Indore 452016 MP
- c. If a protected disclosure is received by any executive of the Company other than Chairman of Audit Committee, the same should be forwarded to the Chairman of the Audit Committee for further appropriate action. Appropriate care must be taken to keep the identity of the Whistleblower confidential.
- d. Protected Disclosures should preferably be reported in writing so as to ensure a clear understanding of the issues raised and should either be typed or written in a legible handwriting in English, Hindi or in the regional language of the place of employment of the Whistleblower.
- e. The Protected Disclosure should be forwarded under a covering letter which shall bear the identity of the Whistleblower. The Chairman of the Audit Committee shall detach the covering letter and forward only the Protected Disclosure to the Investigators for investigation.
- f. Protected Disclosures should be factual and not speculative or in the nature of a conclusion and should contain as much specific information as possible to allow for proper assessment of the nature and extent of the concern and the urgency of a preliminary investigative procedure.
- g. The Whistleblower must disclose his/her identity in the covering letter forwarding such Protected Disclosure. Anonymous disclosures will not be entertained as it would not be possible to interview the Whistleblowers.

7. Investigation

- a. All Protected Disclosures reported under this Policy will be thoroughly investigated by Chairman of the Audit Committee of the Company who will investigate / oversee the investigations under the authorization of the Audit Committee. If any member of the Audit Committee has a conflict of interest in any given case, then he/she should rescue himself/herself and the other members of the Audit Committee should deal with the matter on hand. In case where a company is not required to constitute an Audit Committee, then the Board of directors shall nominate a director to play the role of Audit Committee for the purpose of vigil mechanism to whom other directors and employees may report their concerns.
- b. The Chairman of the Audit Committee may at its discretion, consider involving any Investigators for the purpose of investigation.
- c. The decision to conduct an investigation taken by the Chairman of the Audit Committee is by itself not an accusation and is to be treated as a neutral fact-finding process. The outcome of the investigation may not support the conclusion of the Whistleblower that an improper or unethical act was committed.
- d. The identity of a subject will be kept confidential to the extent possible given the legitimate needs of law and the investigation.
- e. Subjects will normally be informed of the allegations at the outset of a formal investigation and have opportunities for providing their inputs during the investigation.
- f. Subjects shall have a duty to co-operate with the Chairman of the Audit Committee or any of the Investigators during investigation to the extent that such co-operation will not compromise self-incrimination protections available under the applicable laws.
- g. Subjects have a right to consult with a person or persons of their choice, other than the Ethics Counselor/Investigators and/or members of the Audit Committee and/or the Whistleblower. Subjects shall be free at any time to engage counsel at their own cost to represent them in the investigation proceedings.
- h. Subjects have a responsibility not to interfere with the investigation. Evidence shall not be withheld, destroyed, or tampered with, and witnesses shall not be influenced, coached, threatened or intimidated by the Subjects.

- i. Unless there are compelling reasons not to do so, Subjects will be given the opportunity to respond to material findings contained in an investigation report. No allegation of wrongdoing against a Subject shall be considered as maintainable unless there is good evidence in support of the allegation.
- j. Subjects have a right to be informed of the outcome of the investigation. If allegations are not sustained, the Subject should be consulted as to whether public disclosure of the investigation results would be in the best interest of the Subject and the Company.
- k. The investigation shall be completed normally within 45 days of the receipt of the Protected Disclosure

8. PROTECTION

- 8.1 No unfair treatment will be meted out to a Whistle Blower by virtue of his/ her having reported a Protected Disclosure under this policy. The company, as a policy, condemns any kind of discrimination, harassment, victimization, or any other unfair employment practice being adopted against Whistle Blowers. Complete protection will, therefore, be given to Whistle Blowers against any unfair practice like retaliation, threat, or intimidation of termination / suspension of service, disciplinary action, transfer, demotion, refusal of promotion or the like including any direct or indirect use of authority to obstruct the Whistle Blower's right to continue to perform his duties / functions including making further Protected Disclosure. The Company will take steps to minimize difficulties, which the Whistle Blower may experience as a result of making the Protected Disclosure. Thus, if the Whistle Blower is required to give evidence in criminal or disciplinary proceedings, the Company will arrange for the Whistle Blower to receive advice about the procedure, etc.
- 8.2 A Whistle Blower may report any violation of the above clause to the Chairman of the Audit Committee, who shall investigate into the same and recommend suitable action to the management.
- 8.3 The identity of the Whistle Blower shall be kept confidential to the extent possible and permitted under law.
- 8.4 Any other Employee assisting in the said investigation shall also be protected to the same extent as the Whistle Blower.

9. SECRECY / CONFIDENTIALITY

- 9.1 The complainant, Members of Audit Committee, the Subject, and everybody involved in the process shall:
- 9.2 Maintain confidentiality of all matters under this Policy
- 9.3 Discuss only to the extent or with those persons as required under this policy for completing the process of investigations.
- 9.4. Not keep the papers unattended anywhere at any time
- 9.5 Keep the electronic mails / files under password.

10. DECISION

- 10.1 If an investigation leads the Chairman of the Audit Committee to conclude that an improper or unethical act has been committed, Chairman of the Audit Committee shall recommend to the management of the Company to take such disciplinary or corrective action as he may deem fit. It is clarified that any disciplinary or corrective action initiated against the Subject as a result of the findings of an investigation pursuant to this Policy shall adhere to the applicable personnel or staff conduct and disciplinary procedures.
- 10.2 If the report of investigation is not to the satisfaction of the complainant, the complainant has the right to report the event to the appropriate legal or investigating agency. A complainant who makes false allegations of unethical & improper practices or about alleged wrongful conduct of the subject to the Whistle Officer or the Audit Committee shall be subject to appropriate disciplinary action in accordance with the rules, procedures and policies of the Company.

11. REPORTING

The Chairman of the Audit Committee shall submit a report to the Audit Committee on a regular basis about all Protected Disclosures referred to him/her since the last report together with the results of investigations, if any.

12. ACCESS TO CHAIRMAN OF THE AUDIT COMMITTEE

The Whistle Blower shall have right to access Chairman of the Audit Committee directly in exceptional cases and the Chairman of the Audit Committee is authorized to prescribe suitable directions in this regard.

13. COMMUNICATION

A whistle Blower policy cannot be effective unless it is properly communicated to employees. Therefore, the policy is published on the website of the company.

14. RETENTION OF DOCUMENTS

All Protected disclosures in writing or documented along with the results of Investigation relating thereto, shall be retained by the Company for a period of 7 (seven) years or such other period as specified by any other law in force, whichever is more.

15. ADMINISTRATION AND REVIEW OF THE POLICY

A quarterly status report on the total number of compliant received, if any during the period with summary of the findings of Audit Committee and corrective steps taken should be send to the Chairman of the company. The Company Secretary shall be responsible for the administration, interpretation, application, and review of this policy.

16. AMENDMENT

The Company reserves its right to amend or modify this Policy in whole or in part, at any time without assigning any reason whatsoever. However, no such amendment or modification will be binding on the Employees and Directors unless the same is notified to them in writing.

ANNEXURE-E
Details of loan, guarantee, investment or security is given by the company as per section 186

S. No.	Particulars	Applicability
(a)	Whether any loan, guarantee is given by the company or securities of any other body corporate purchased;	Yes
(b)	Whether the Company falls in the category provided under section 186(11);	No
(c)	Are there any reportable transactions on which section 186 applies; (whether or not threshold exceeds 60% of its paid-up share capital, free reserves and securities premium account or 100% of its free reserves and securities premium account)	Yes
(d)	Brief details as to why transaction is not reportable	Not Applicable

Table for enquiring the details

(a) Number of transactions		6
1. Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	U46610MP2000PTC014351	U45203MP1980PTC001674
2. Name of the Party	Agarwal Coal Corporation Private Limited	Agarwal Fuel Corporation Private Limited
3. Type of person (Individual / Entity)	Entity	
4. Nature of transaction	Investment in Equity Shares	
5. In case of loan, rate of interest would be enquired	NA	NA
6. Brief on the transaction	Acquisition of 8,00,000 Equity Shares	Acquisition of 2,40,520 Equity Shares
7. Amount (₹ in Lakhs)	500.00	334.23
8. Date of passing Board resolution (DD/MM/YYYY)	Not Applicable since the Investment was made by the Company while it was a Registered NBFC	
9. Whether the threshold of 60% of paid-up share capital, free reserves and securities premium account or 100% of its free reserves and securities premium account breached;	Yes	
10. Whether the transaction falls under the purview of proviso to Section 186(3) and Company is not required to pass SR.	No	
11. SRN of MGT-14	NA	

Table for enquiring the details

1. Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	U45201MP2005PTC017291	U15205MP1991PTC006651
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2. Name of the Party	Agarwal Real City Private Limited	Sanjana Cold Storage Private Limited
3. Type of person (Individual / Entity)	Entity	
4. Nature of transaction	Investment in Equity Shares	
5. In case of loan, rate of interest would be enquired	NA	NA
6. Brief on the transaction	Acquisition of 2,44,345 Equity Shares	Acquisition of 1,44,000 Equity Shares
7. Amount (₹ in Lakhs)	216.27	36.00
8. Date of passing Board resolution (DD/MM/YYYY)	Not Applicable since the Investment was made by the Company while it was a Registered NBFC	
9. Whether the threshold of 60% of paid-up share capital, free reserves and securities premium account or 100% of its free reserves and securities premium account breached;	Yes	
10. Whether the transaction falls under the purview of proviso to Section 186(3) and Company is not required to pass SR.	No	
11. SRN of MGT-14	NA	

Table for enquiring the details

1. Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	L52520MP1986PLC003405	
2. Name of the Party	Ad- Manum Finance Limited	
3. Type of person (Individual / Entity)	Entity	
4. Nature of transaction	Investment in Equity Shares	Provided Loan
5. In case of loan, rate of interest would be enquired	NA	9.50%
6. Brief on the transaction	Acquisition of 2,70,110 Equity Shares	Provided Unsecured Loan
7. Amount (₹ in Lakhs)	500.00	334.23
8. Date of passing Board resolution (DD/MM/YYYY)	Not Applicable since the Investment was made by the Company while it was a Registered NBFC	01-Apr-2025 (by Audit Committee)
9. Whether the threshold of 60% of paid-up share capital, free reserves and securities premium account or 100% of its free reserves and securities premium account breached;	Yes	
10. Whether the transaction falls under the purview of proviso to Section 186(3) and Company is not required to pass SR.	No	

11. SRN of MGT-14	NA	F26707657
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By Order of the Board
Available Finance Limited
CIN: L67120MP1993PLC007481
Registered Office:
 Agarwal House,
 5 Yeshwant Colony
 Indore 452003 MP

Sahaj Jain
Whole Time Director
DIN: 11806119

Pramod Kishore Shrivastava
Chairman & Additional Director
DIN: 01023565

Date: 14th August, 2026
Place: Indore

Annexure-F

**Details pertaining to remuneration
(Pursuant to section 197(12) of the Companies Act, 2013 read with rule 5(1) of the companies (Appointment and remuneration of Managerial Personal) Rules, 2016**

1. The % increase in remuneration of each Director, Chief Financial Officer, Chief Executive Officer, Company Secretary or manager, if any, in the FY 2025-26, the ratio of the remuneration of each director to the median remuneration of the employees of the company for the FY 2025-26 and the comparison of the remuneration of each Key Managerial Personnel (KMP) against the performance of the company are as under:

S. No.	Name of Director/KMP for financial year 2025-26	Remuneration of Director/KMP for the financial Year 2025-26 (in ₹)	Remuneration of Director/KMP for the financial Year 2024-25 (in ₹)	% Increase in Remuneration in the Financial year 2025-26	Ratio of remuneration of each Director to median remuneration of employees
1.	Mr. Suyash Choudhary (CS)	7,29,911	6,41,013	13.87	1.87:1
2.	Mr. Mahesh Nirmal (CEO)	3,89,136	3,53,989	9.93	1:1
3.	Mr. Rakesh Sahu	71,598	78,830	(9.17)	0.18:1

2. The median remuneration of the employees of the company during the financial year 2025-26 was ₹ 3,89,136/- (Previous Year ₹ 3,53,989/-)
3. The percentage of increase in the median remuneration of employees in the financial year 2025-26: 9.93%
4. Average percentile increase already made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in the managerial remuneration and justification thereof and point out if there are any exceptional circumstances for increase in the managerial remuneration: **Not Applicable, since the Company is having only 3 (Three) Permanent Employees; all of them are Key Managerial Personnel**
5. The Company is having only 3 (Three) permanent employees as on 31st March, 2026 and all of them are KMPs.
6. It is hereby affirmed that the remuneration paid is as per the remuneration policy of directors, KMPs and other employees.

Available Finance Limited
CIN: L67120MP1993PLC007481
Registered Office:
Agarwal House,
5, Yeshwant Colony,
Indore (MP) 452003

Place: Indore
Date : 14th August, 2026

By Order of the Board
Available Finance Limited

(Sahaj Jain)
Whole Time Director
DIN:11806119

(Pramod Kishore Shrivastava)
Chairman & Additional Director
DIN: 01023565

Name of the top 10 employees in terms of remuneration drawn in the financial year 2025-26:

A statement of top-10 employees in terms of remuneration drawn as per rule 5(2) read with rule 5(3) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 as amended, is annexed as follows:

S. No.	Name of Employee	Designation of the Employee	Remuneration received (in ₹)	Nature of Employment	Qualification and Experience	Date of Commencement of Employment	Age of such employee	Last employment held by such employee before joining the company	Whether any such Employee is a relative of Director or manager of the company, if so, name of such Director or Manager	Remarks
1.	Mr. Suyash Choudhary	Company Secretary & Compliance Officer	7,29,911	Full Time	Company Secretary and 8 years	01-Oct-20	31	Agarwal Coal Corporation Private Limited	No	No
2.	Mr. Mahesh Nirma	CEO	3,89,136	Full Time	Graduate and 14 years	01-Sep-20	36	Aries Capital Private Limited	No	No
3.	Mr. Rakesh Sahu	Whole-Time Director & CFO	71,598	Full Time	Graduate and 14 years	01-Apr-14	46	—	No	No

Available Finance Limited
CIN: L67120MP1993PLC007481
Registered Office:
Agarwal House,
5, Yeshwant Colony,
Indore (MP) 452003

Place: Indore
Date : 14th August, 2026

By Order of the Board
Available Finance Limited

(Sahaj Jain)
Whole Time Director
DIN:11806119

(Pramod Kishore Shrivastava)
Chairman & Additional Director
DIN: 01023565

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF AVAILABLE FINANCE LIMITED REPORT ON THE AUDIT OF THE STANDALONE FINANCIAL STATEMENTS

OPINION

We have audited the accompanying Standalone Financial Statements of **AVAILABLE FINANCE LIMITED** ("the Company"), which comprise the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended and notes to the Financial Statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "Standalone Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India including the Indian Accounting Standards ("Ind AS"), of the state of affairs of the Company as at March 31, 2026, its total comprehensive income, changes in equity and its cash flows for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with 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 Financial Statements under the provisions of the Act and Rules there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

KEY AUDIT MATTERS

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Standalone Financial Statements of the current period. These matters were addressed in the context of our audit of the Standalone Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

INFORMATION OTHER THAN THE FINANCIAL STATEMENTS AND AUDITOR'S REPORT THEREON

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in Board's Report including Annexure to Board's Report and management compliance certificate but does not include the Standalone Financial Statements and our auditor's report thereon.

Our opinion on the Standalone Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Standalone Financial Statements, or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position, financial performance including other comprehensive income, changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including Indian Accounting Standard specified under section 133 of the Act, read with relevant rules issued there under. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of 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 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 also responsible for overseeing the Company's financial reporting process.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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 Standard on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatements of the Standalone 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 control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial Statements in place and the operating 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 Standalone 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 Standalone Financial Statements, including the disclosures, and whether the Standalone Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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 Statements 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Standalone Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in the "Annexure A", a Statement on the matters specified in the paragraph 3 and 4 of the Order, to the extent applicable.
2. As required by Section 143 (3) of the Act, based on our audit, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - c) The Standalone Balance Sheet, the Statement of Profit and Loss including Other Comprehensive Income, Statement of Changes in Equity and the Cash Flow Statement dealt with by this report are in agreement with the books of account.
 - d) In our opinion, the aforesaid Standalone Financial Statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - e) On the basis of the written representations received from the directors as on 31st March 2026, taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2026 from being appointed as a director in terms of Section 164 (2) of the Act;

- f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B".
- g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended:

In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.

- h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- i. The Company has disclosed the impact of pending litigations as of 31st March 2026 on its financial position in its financial statements – Refer Note 18(3) to the financial Statements.
 - ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - iii. The company is not required to transfer any amounts to the Investor Education and Protection Fund.
 - iv. (i) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries (if any);
 - (ii) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries (if any); and
 - (iii) Based on such audit procedures that we (the auditors of the company) have considered reasonable and appropriate in the circumstances; nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) contain any material misstatements.
 - v. The company has not declared or paid any dividend during the year.
 - vi. The company has used accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the audit trail feature has not been tampered with and the audit trail has been preserved by the company as per the statutory requirements for record retention.

STATUTORY AUDITORS
For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690
ICAI UDIN: 26429690BNLELH998
PLACE: INDORE
DATE: 30.05.2026

Annexure – “A” to the Independent Auditor’s Report

[Referred to in paragraph 1 under ‘Report on Other Legal and Regulatory Requirements’ in the Independent Auditor’s Report of even date to the members of AVAILABLE FINANCE LIMITED on the Financial Statements for the year ended 31st March 2026]

The Annexure required under CARO, 2020 referred to in our Report to the members of AVAILABLE FINANCE LIMITED (“the Company”) for the year ended 31st March 2026, and according to information and explanations given to us, we report as under:

- i.
 - a) (A) The company has maintained reasonable records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.
(B) The company does not have any intangible assets. Accordingly, the provisions of clause 3(i)(a)(B) of the Order is not applicable.
 - b) These Property, Plant and Equipment’s have been physically verified by the management at reasonable intervals and as informed, no material discrepancies were noticed on such verification. In our opinion, the frequency of verification is reasonable having regard to the size of the Company and the nature of its assets.
 - c) The company does not have any immovable property. Accordingly, the provisions of clause 3(i)(c) of the Order is not applicable.
 - d) The company has not revalued its Property, Plant and Equipment (including Right of Use assets) or intangible assets or both during the year.
 - e) The company does not have any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made there under. Accordingly, the provisions of clause 3(i)(e) of the Order is not applicable.
- ii.
 - (a) The nature of the company’s business is such that it is not required to hold any inventories. Accordingly, the Provision of Clause 3(ii) of the order is not applicable to the company.
 - (b) During any point of time of the year, the company has not been sanctioned any working capital limits, from banks or financial institutions on the basis of security of current assets. Since the company has not been sanctioned any working capital limits therefore there is no requirement to file the quarterly returns or statements with such banks or financial institutions. Accordingly, the provisions of clause 3(ii)(b) of the Order is not applicable.
- iii.

During the year the company has not made investments in, provided any guarantee or security but has granted loans or advances in the nature of loans, secured or unsecured, to companies, firms, Limited Liability Partnerships or any other parties, and,

 - (a) During the year the company has provided loans or provided advances in the nature of loans, or stood guarantee, or provided security to any other entity but the principal business of the company is to give loans. Accordingly, the provisions of clause 3(iii)(a) (A) and (B) of the Order is not applicable.
 - (b) The investments made, guarantees provided, security given and the terms and conditions of the grant of all loans and advances in the nature of loans and guarantees provided are not prejudicial to the company’s interest.
 - (c) In respect of loans and advances in the nature of loans, the schedule of repayment of the principal has not been stipulated and payment of interest has been stipulated however the repayment of such loans is received on the basis of mutual understanding.
 - (d) There is no amount overdue for more than ninety days with respect to the loans given.
 - (e) The principal business of the company is to give loans. Accordingly, the provisions of clause 3(iii)(e) of the Order is not applicable.
 - (f) That the company has granted loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment to Promoters, Related parties as defined in clause (76) of section 2 of the Companies Act, 2013, detailed as under: -

Party name	Ad-Manum Finance Limited
Relationship with the party	Related Concern
Aggregate amount (₹ in thousands)	9715.64
Balance outstanding (₹ in thousands)	67396.46
Is there any written agreement	Yes
Interest rate	9.50% p.a.
Total amount overdue for more than 90 days	Nil
Amount of fresh loans extended during year to settle old loans	Nil
Amount of loan renewed during the year	Nil
% share of loan/ advances in total loan/ advances granted	100%

- iv. The company is an unregistered Core-Investment Company and has provided loans in its ordinary course of business and in respect of such loans the interest is charged over and above the bank rate declared by Reserve Bank of India (RBI). Accordingly, the provisions of section 185 of the Companies act, 2013 are complied with. The provisions of section 186 of the Companies act, 2013 are not applicable to the company.
- v. In our opinion, the Company being an unregistered Core-Investment Company, the provisions of Sections 73 to 76 of the Act and the Companies (Acceptance of Deposits) Rules, 2014 (as amended) are not applicable to the Company. Accordingly, the provisions of clause 3(v) of the Order are not applicable.
- vi. Since the company is an unregistered Core-Investment Company and is carrying on the business of financial services therefore the requirement of maintenance of cost records under sub section (1) of section 148 of the Companies Act 2013. Accordingly, the provisions of clause 3(vi) of the Order is not applicable.
- vii. a. The company is regular in depositing undisputed statutory dues including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues to the appropriate authorities. Further, no undisputed amounts payable in respect thereof were outstanding at the year-end for a period of more than six months from the date they become payable.
- b. The following dues of Income Tax have not been deposited by the company on account of disputes:

Name of statute	Nature of Dues	Demand (₹ in thousands)	Period to which Amount Relates	Forum where dispute is pending
Income Tax Act, 1961	Income Tax	109.79	2017-18	ITAT
Income Tax Act, 1961	TDS	1.39	Prior Years	CPC
	Total	111.18	—	—

- viii. There were no transactions, not recorded in the books of account which have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961). Accordingly, the provisions of clause 3(viii) of the Order is not applicable.
- ix. a) The Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender. Accordingly, the provisions of clause 3(ix)(a) of the Order is not applicable.
- b) The company is not declared wilful defaulter by any bank or financial institution or other lender. Accordingly, the provisions of clause 3(ix)(b) of the Order is not applicable.
- c) The company has not taken any term loans. Accordingly, the provisions of clause 3(ix)(c) of the Order are not applicable.
- d) The company has not raised any funds on short term basis which have been utilized for long term purposes. Accordingly, the provisions of clause 3(ix)(d) of the Order is not applicable.
- e) The company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates, or joint ventures. Accordingly, the provisions of clause 3(ix)(e) of the Order is not applicable.
- f) The company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures, or associate companies. Accordingly, the provisions of clause 3(ix)(f) of the Order is not applicable.
- x. a) The Company did not raise moneys by way of initial public offer or further public offer (including debt instruments) during the year. Accordingly, the provisions of clause 3(x)(a) of the Order is not applicable.
- b) The Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially, or optionally convertible) during the year. Accordingly, the provisions of clause 3(x)(b) of the Order is not applicable.
- xi. a) No fraud by the company or any fraud on the company has been noticed or reported during the year covered by our audit. Accordingly, the provisions of clause 3(xi)(a) of the Order is not applicable.
- b) No report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government. Accordingly, the provisions of clause 3(xi)(b) of the Order is not applicable.
- c) There were no whistle-blower complaints, received during the year by the company. Accordingly, the provisions of clause 3(xi)(c) of the Order is not applicable.
- xii. In our opinion, the Company is not a Nidhi Company. Accordingly, the provision of clause 3(xii) of the Order is not applicable.

- xiii. In our opinion all transactions with the related parties are in compliance with Sections 177 and 188 of Act, where applicable, and the requisite details have been disclosed in the financial statements etc., as required by the applicable Indian accounting standard.
- xiv. a) The company has an internal audit system commensurate with the size and nature of its business.
b) The reports of the Internal Auditors for the period under audit were considered by the statutory auditor.
- xv. In our opinion, the company has not entered into any non-cash transactions with the directors or persons connected with them covered under Section 192 of the Act. Accordingly, the provision of clause 3(xv) of the Order is not applicable.
- xvi. (a) The company is an unregistered Core-Investment Company and accordingly, the company is carrying on the financial Services business.
b) The company has not done any financial activities as it is an Unregistered Core-Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India, and it continues to fulfil the criteria of a CIC though the company has not got a certificate of registration to act as a CIC but still the company is governed by the RBI Act 1934.
c) The company is an Unregistered Core-Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India, and it continues to fulfil the criteria of a CIC though the company has not got a certificate of registration to act as a CIC.
d) The Group has two Unregistered CICs as part of the Group.
- xvii. The company has not incurred cash losses in the financial year and in the immediately preceding financial year. Accordingly, the provision of clause 3(xvii) of the Order is not applicable.
- xviii. There was no resignation of statutory auditors during the year; however, new auditors were appointed to comply with the mandatory auditor rotation requirements under the Companies Act, 2013. Consequently, the reporting requirements of Clause 3(xviii) of the Order are not applicable.
- xix. On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, the auditor's knowledge of the Board of Directors and management plans, we (the auditor) are of the opinion that no material uncertainty exists as on the date of the audit report and that the company is capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.
- xx. The provisions of Section 135 are not applicable to the company. Accordingly, the provision of clause 3(xx) of the Order is not applicable.
- xxi. There have been no qualifications or adverse remarks by the respective auditors in the Companies (Auditor's Report) Order (CARO) reports of the companies included in the consolidated financial statements of the company.

STATUTORY AUDITORS

For: SAP JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

ICAI FRN 019356C

CA NIKITA BILALA

PARTNER

ICAI MNO 429690

ICAI UDIN: 26429690BNLELH998

PLACE: INDORE

DATE: 30.05.2026

Annexure – “B” to the Independent Auditor’s Report

(Referred to in paragraph 2 under ‘Report on Other Legal and Regulatory Requirements’ in the Independent Auditor’s Report of even date to the members of AVAILABLE FINANCE LIMITED on the Standalone Financial Statements for the year ended 31st March 2026)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 (“the Act”)

We have audited the internal financial controls over financial reporting of **AVAILABLE FINANCE LIMITED** (“the Company”) as of 31st March 2026 in conjunction with our audit of the Financial Statements of the Company for the year ended on that date.

OPINION

In our opinion, and to the best of our information and according to the explanation given to us, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2026, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note issued by ICAI.

MANAGEMENT’S RESPONSIBILITY FOR INTERNAL FINANCIAL CONTROLS

The Company’s management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India (the “Guidance Note”). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company’s policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 (“the Act”).

AUDITOR’S RESPONSIBILITY

Our responsibility is to express an opinion on the Company’s internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the “Guidance Note”) and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatements of the Financial Statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company’s internal financial controls system over financial reporting.

MEANING OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS

A company’s internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of Financial Statements for external purposes in accordance with generally accepted accounting principles. A company’s internal financial control over financial reporting includes those policies and procedures that:

1. Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company.
2. provide reasonable assurance that transactions are recorded as necessary to permit preparation of Financial Statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and
3. Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company’s assets that could have a material effect on the Financial Statements.

INHERENT LIMITATIONS OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

STATUTORY AUDITORS**For: SAP JAIN & ASSOCIATES****CHARTERED ACCOUNTANTS****ICAI FRN 019356C****CA NIKITA BILALA****PARTNER****ICAI MNO 429690****ICAI UDIN: 26429690BNLELH998****PLACE: INDORE****DATE: 30.05.2026**

STANDALONE BALANCE SHEET AS AT 31ST MARCH, 2026

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

Particulars	Note No.	2025-2026	2024-2025
ASSETS			
1) Financial Assets			
a) Cash and Cash Equivalents	2	255.27	1097.72
b) Loans	3	67227.97	62165.94
c) Investments	4	122282.45	124918.73
d) Other financial assets	5	3.00	2043.75
2) Non-financial Assets			
a) Property, Plant and Equipment	6	68.05	36.15
b) Other non-financial assets	7	57.99	0.00
c) Current tax assets (Net)	8	0.00	31.46
Total Assets		189894.73	190293.74
LIABILITIES AND EQUITY			
LIABILITIES			
1) Financial Liabilities			
a) Other financial liabilities	9	542.22	575.27
2) Non-Financial Liabilities			
a) Other non-financial liabilities	10	32.15	25.30
b) Deferred tax liabilities (Net)	18(9)	1518.06	1474.04
c) Current tax liabilities (Net)	8	36.78	0.00
EQUITY			
a) Equity Share Capital	11	102037.00	102037.00
b) Other Equity	12	85728.52	86182.13
Total Liabilities and Equity		189894.73	190293.74

Summary of significant accounting policies

1

The accompanying notes are an integral part of the standalone financial statements

As per our report of even date attached

Statutory Auditors
Available Finance Limited
 For: SAP JAIN & ASSOCIATES
 CHARTERED ACCOUNTANTS
 ICAI FRN 019356C

CA NIKITA BILALA
 PARTNER
 ICAI MNO 429690

Place: Indore
 Date: 30.05.2026

For and on behalf of Board of Directors
Available Finance Limited

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

Rajendra Kumar Sohani
 (Director)
 (DIN: 00379042)

Mahesh Nirmal
 Chief Executive Officer
 (PAN: AJDPN4530E)

Suyash Choudhary
 Company Secretary
 (PAN: BELPC8584F)

STANDALONE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31st MARCH, 2026

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

Particulars		Note No.	2025-2026	2024-2025
(i)	Revenue from operations			
	Interest Income	13	6047.59	5667.40
(I)	Total Revenue from operations		6047.59	5667.40
(II)	Other Income	14	0.00	0.99
(III)	Total Income (I+II)		6047.59	5668.39
	Expenses			
(ii)	Employee Benefits Expenses	15	1205.24	1073.83
(ii)	Depreciation, amortization and impairment	16	26.10	17.43
(iii)	Others expenses	17	1704.54	1588.87
(IV)	Total Expenses (IV)		2935.88	2680.13
(V)	Profit/(loss) before exceptional items and tax(III-IV)		3111.71	2988.26
(VI)	Exceptional items		0.00	0.00
(VII)	Profit/(loss) before tax (V -VI)		3111.71	2988.26
(VIII)	Tax Expenses:		880.34	734.56
(i)	Current Tax	8	791.00	740.00
(ii)	Deferred Tax	18(9)	-4.69	-0.80
(iii)	Adjustment in respect of current income tax of prior years		94.03	-4.64
(IX)	Profit / (loss) for the period from continuing operations (VII-VIII)		2231.37	2253.70
(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		2231.37	2253.70
(XIV)	Other Comprehensive Income			
	(A) (i) Items that will not be reclassified to profit or loss			
	(I) Equity Instruments through Other Comprehensive Income		-2636.27	1412.68
	(ii) Income tax relating to items that will not be reclassified to profit or loss		48.71	141.27
	Subtotal (A)		-2684.98	1271.41
	(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)		-2684.98	1271.41
(XV)	Total Comprehensive Income for the period (XIII+XIV)		-453.61	3525.11
(XVI)	Earnings per equity share (nominal value of share Rs 10/- per Share)			
	Basic (Rs.)		0.22	0.22
	Diluted (Rs.)		0.22	0.22

Summary of significant accounting policies

1

The accompanying notes are an integral part of the standalone financial statements

As per our report of even date attached

Statutory Auditors

Available Finance Limited

For: SAP JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

ICAI FRN 019356C

CA NIKITA BILALA

PARTNER

ICAI MNO 429690

Place: Indore

Date: 30.05.2026

For and on behalf of Board of Directors

Available Finance Limited

Rakesh Sahu

Whole Time Director & CFO

(DIN: 08433972)

Rajendra Kumar Sohani

(Director)

(DIN: 00379042)

Mahesh Nirmal

Chief Executive Officer

(PAN: AJDPN4530E)

Suyash Choudhary

Company Secretary

(PAN: BELPC8584F)

STANDALONE STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31st MARCH, 2026

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

A. EQUITY SHARE CAPITAL

(1) Current reporting period

Balance at the beginning of the current reporting period	Changes in equity share capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance at the end of the current reporting period
102037.00	0.00	102037.00	0.00	102037.00

(2) Previous reporting period

Balance at the beginning of the current reporting period	Changes in equity share capital due to prior period errors	Restated balance at the beginning of the previous reporting period	Changes in equity share capital during the previous year	Balance at the end of the previous reporting period
102037.00	0.00	102037.00	0.00	102037.00

B. OTHER EQUITY

(1) Current reporting period

Particulars	Reserve and Surplus					Other reserves	Total
	Capital Reserve	Security Premium	General Reserve	Retained Earnings	Revaluation Surplus	Fair value through comprehensive income	
Balance at the beginning of the current reporting period	15822.00	14050.50	10093.83	32599.31	0.00	13616.49	86182.13
Changes in accounting policy/ prior period errors	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Restated balances at the beginning of the reporting period	15822.00	14050.50	10093.83	32599.31	0.00	13616.49	86182.13
Profit/ (loss) for the year	0.00	0.00	0.00	2231.37	0.00	0.00	2231.37
Other comprehensive income for the year	0.00	0.00	0.00	0.00	0.00	-2684.98	-2684.98
Transfer to / from Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance at the end of the current reporting period	15822.00	14050.50	10093.83	34830.68	0.00	10931.51	85728.52

(2) Previous reporting period

Particulars	Reserve and Surplus					Other reserves	Total
	Capital Reserve	Security Premium	General Reserve	Retained Earnings	Revaluation Surplus	Fair value through comprehensive income	
Balance at the beginning of the previous reporting period	15822.00	14050.50	10093.83	30345.61	0.00	12345.08	82657.02
Changes in accounting policy/ prior period errors	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Restated balances at the beginning of the reporting period	15822.00	14050.50	10093.83	30345.61	0.00	12345.08	82657.02
Profit/ (loss) for the year	0.00	0.00	0.00	2253.70	0.00	0.00	2253.70
Other comprehensive income for the year	0.00	0.00	0.00	0.00	0.00	1271.41	1271.41
Transfer to / from Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance at the end of the previous reporting period	15822.00	14050.50	10093.83	32599.31	0.00	13616.49	86182.13

As per our report of even date attached
Statutory Auditors

Available Finance Limited

For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690

Place: Indore
Date: 30.05.2026

For and on behalf of Board of Directors
Available Finance Limited

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

Rajendra Kumar Sohani
(Director)
(DIN: 00379042)

Mahesh Nirmal
Chief Executive Officer
(PAN: AJDPN4530E)

Suyash Choudhary
Company Secretary
(PAN: BELPC8584F)

STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2026

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

PARTICULARS	2025-2026	2024-2025
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	3111.71	2988.26
Add : Adjustment for		
NPA provision	12.69	-0.99
Depreciation and amortization expenses	26.10	17.43
Operating Profit before Working Capital Changes	3150.50	3004.70
Adjustments for changes in working capital:		
In Loans	-5074.72	396.65
In other financial assets	2040.75	-1996.27
In other non-financial assets	-57.99	0.00
In other financial liabilities	-33.06	152.19
In other non financial liabilities	6.85	-0.56
Cash Generated from/ used in Operations before Tax	32.33	1556.71
Direct taxes paid	-816.78	-690.36
[A] Net Cash Outflow/ Inflow from Operating Activities	-784.45	866.35
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	-58.00	-17.00
[B] Net Cash Outflow from Investing Activities	-58.00	-17.00
C) CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of borrowings	0.00	0.00
[C] Net Cash Outflow from Financing Activities	0.00	0.00
Net Increase/ Decrease in Cash & Cash Equivalents (A+B+C)	-842.45	849.35
Effects of exchange rate changes of cash and cash equivalents	0.00	0.00
Cash & Cash Equivalents at the beginning of the year	1097.72	248.37
Cash & Cash Equivalents at the end of the year	255.27	1097.72
Notes to the Statement of Cash Flow :		
i) Reconciliation of Cash and cash equivalents with the Balance Sheet:		
Particulars	2025-2026	2024-2025
Cash in hand	19.84	12.01
Balances with bank	235.43	1085.71
Deposit with original maturity of less than 3 months	0.00	0.00
Cash and cash equivalents at end of year	255.27	1097.72

ii) The Statement of Cash Flow has been prepared under the 'Indirect Method' set out in Ind AS 7 'Statement of Cash Flow'.

As per our report of even date attached

Statutory Auditors

Available Finance Limited

For: SAP JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

ICAI FRN 019356C

CA NIKITA BILALA

PARTNER

ICAI MNO 429690

Place: Indore

Date: 30.05.2026

For and on behalf of Board of Directors

Available Finance Limited

Rakesh Sahu

Whole Time Director & CFO

(DIN: 08433972)

Rajendra Kumar Sohani

(Director)

(DIN: 00379042)

Mahesh Nirmal

Chief Executive Officer

(PAN: AJDPN4530E)

Suyash Choudhary

Company Secretary

(PAN: BELPC8584F)

Notes forming part of the Standalone Financial Statements for the year ended March 31, 2026

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

Note 1: Summary of significant accounting policies

1. CORPORATE INFORMATION

Available Finance Limited ('the Company') is a company limited by shares and is domiciled in India. The company's registered office is situated at Agarwal House, 5 Yeshwant Colony Indore 452003 MP India. As an Unregistered CIC, the Company is primarily a holding company, holding investments in its subsidiaries, associates, and other group companies. The Company's associates are engaged in a wide array of businesses in the Trading sector. Its equity shares are listed in India on Bombay stock Exchange (BSE).

These consolidated financial statements of the Company for the year ended March 31, 2026, were authorized for issue by the Board of Directors on 30/05/2026, pursuant to the provision of the Companies Act, 2013 (the 'Act') Securities and Exchange Board of India and other statutory regulatory bodies.

2. Basis of preparation and measurement

a. Statement of compliance:

These consolidated financial statements are prepared and presented in accordance with the Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time as notified under section 133 of Companies Act, 2013, the relevant provisions of the Companies Act, 2013 ("the Act").

b. Basis of Measurement:

The consolidated statements have been prepared and presented on the going concern basis and at historical cost, except for the following assets and liabilities, which have been measured as indicated below:

- Certain financial assets and liabilities at fair value [refer accounting policy regarding financial instruments (covered under para 4.5)]
- Employee benefit obligations measured at the present value of defined benefit obligations (see accounting policy 4.9).

c. Functional and Presentation Currency:

The consolidated financial statements are presented in Indian Rupees ("₹"), which is the functional currency of the Company and the currency of the primary economic environment in which the Company operates, and all values are rounded to the nearest thousands, up-to 2 decimal places except as otherwise indicated. Due to rounding off, the numbers presented throughout the document may not add up precisely to the totals and percentages may not precisely reflect the absolute figures.

d. Classification of Assets and Liabilities as Current and Non-Current:

All assets and liabilities are classified as current or non-current as per the Company's normal operating cycle, and other criteria set out in Schedule III of the Companies Act, 2013. Based on the nature of products and the time lag between the acquisition of assets for processing and their realisation in cash and cash equivalents, 12-month period has been considered by the Company as its normal operating cycle.

e. Use of estimates and judgements

The preparation of the consolidated financial statements in conformity with IND AS requires the use of estimates, judgements and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) and the reported income and expenses during the year. Management believes that the estimates made in the preparation of the consolidated financial statements are prudent and reasonable. Actual results could differ from those estimates.

Any revision to accounting estimates is recognised prospectively in current and future periods.

Information about critical judgments in applying accounting policies, as well as estimates and assumptions that have the most significant effect to the carrying amounts of assets and liabilities within the next financial year, are as follows:

• Useful life and residual value of property, plant and equipment and intangible assets

Useful lives of tangible, Investment Property and intangible assets are based on the life prescribed in Schedule II of the Act. In cases, where the useful lives are different based from that prescribed in Schedule II of the Act, they are based on internal technical evaluation. Assumptions are also made, when the Company assesses, whether an asset may be capitalised and which components of the cost of the asset may be capitalised.

• Expected Credit losses and Impairment losses on investment

The Company reviews its carrying value of investments carried at amortised cost annually or more frequently when there is indication for impairment. If the recoverable amount is less than its carrying amount, the impairment loss is accounted for.

Notes forming part of the Standalone Financial Statements for the year ended March 31, 2026

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

- **Fair value measurement of financial instruments**

When the fair values of the financial assets and liabilities recorded in the balance sheet cannot be measured based on the quoted market prices in active markets, their fair value is measured using valuation technique. The inputs to these models are taken from the observable market where possible, but where this is not feasible, a review of judgement is required in establishing fair values. Any changes in the aforesaid assumptions will affect the fair value of financial instruments

- **Evaluation of Net realisable Value of Inventories**

Inventories of Traded goods are valued at lower of cost and net realisable value. Net Realisable value is based upon the estimates of the management. The effect of changes, if any, to the estimates is recognised in the consolidated financial statements for the year in which such changes are determined.

- **Recognition of deferred tax asset**

The Company's tax jurisdiction is India. Judgments are involved in determining the provision for income taxes, including the amount expected to be paid or recovered for uncertain tax positions.

The recognition of deferred tax requires assumptions about the availability of future taxable profits against which the tax losses can be carried forward. The Company reviews the carrying amount of deferred tax assets at the end of each reporting period.

- **Impairment of non-financial assets**

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Company's estimates the asset's recoverable amount. An asset's recoverable amount is the higher of assets or Cash Generating Units' ('CGU') fair value less costs of disposal and its value in use. It is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent to those from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less cost of disposal, recent market transactions are considered. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation multiples or other available fair value indicators.

- **Provisions and contingent liabilities**

A provision is recognised when the Company has a present obligation as a result of past events, and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made. Contingent liabilities are disclosed in the notes. Contingent assets are not recognised in the consolidated financial statements.

Provisions and contingent liabilities are reviewed at each balance sheet date.

f. **Measurement of fair values**

The Company measures financial instruments, such as investments (other than equity investments in Subsidiary) at fair values at each Balance Sheet date.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

In the principal market for the asset or liability, or in the absence of a principal market, in the most advantageous market for the asset or liability. The principal or the most advantageous market must be accessible by the Company.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, if market participants act in their economic best interest.

A fair value measurement of a non-financial asset considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs. All assets and liabilities (for which fair value is measured or disclosed in the consolidated financial statements) are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

The Company's accounting policies and disclosures require the measurement of fair values for financial and nonfinancial assets and liabilities.

The Company has an established control framework with respect to the measurement of fair values. The management regularly reviews significant unobservable inputs and valuation adjustments.

When measuring the fair value of a financial asset or a financial liability, the Company uses observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

Level 1: quoted prices in active markets for identical assets or liabilities.

Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).

Level 3: inputs for the asset or liability that are not based on observable market data. If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Company recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

For recurring and non-recurring fair value measurements, the Company determines whether transfers between levels in the fair value hierarchy have occurred by re-evaluating categorisation (based on the lowest level input that is significant to the entire fair value measurement) at the end of each reporting period.

3. Basis of Consolidation

The Consolidated Financial Statements include the financial statements of (the "Holding Company") and its investments in associates. The Group consolidates all the entities which are controlled by it. The Group establishes control when, it has the power over the entity, is exposed or has rights to variable return from its involvement with the entity and has the ability to affect the entity's returns by using its power over relevant activities of the entity. Entities controlled by the Group are consolidated from the date control commences until the date control ceases.

The investments in associates are accounted for using the equity method as prescribed under Ind AS 28 – Investments in Associates and Joint Ventures. Under the equity method, the Holding Company's share of the post-acquisition profits or losses of the associates is recognized in the Consolidated Statement of Profit and Loss, and its share of movements in other comprehensive income is recognized in other comprehensive income. The carrying amount of the investment is adjusted for the cumulative post-acquisition changes in the Holding Company's share of net assets of the associates.

Associates are entities over which the Holding Company has significant influence, but not control or joint control, and generally involves a shareholding of 20% or more of the voting rights.

Unrealized gains and losses arising from transactions between the Holding Company and its associates are eliminated to the extent of the Holding Company's interest in the associates. The financial statements of the associates used in the consolidation are drawn up to the same reporting date as that of the Holding Company.

4. Summary of significant accounting policies

4.1 Property, Plant and Equipment (PPE) and depreciation and amortisation:

i) Recognition and Measurement:

Items of property, plant, and equipment are measured at cost less accumulated depreciation and impairment losses, if any. The cost of an item of property, plant and equipment comprises:

- its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates; and
- Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

If significant parts of an item of property, plant and equipment have different useful lives, then they are accounted for as separate items (major components) of property, plant and equipment.

An asset under construction includes the cost of property, plant and equipment that are not ready to use at the balance sheet date. Advances paid to acquire property; plant and equipment before the balance sheet date are disclosed under other non-current assets. Assets under construction are not depreciated as these assets are not yet ready for use.

ii) Subsequent expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company and the cost of the expenditure can be measured reliably.

iii) Depreciation and amortisation

Depreciable amount for assets is the cost of an asset, or other amount substituted for cost, less its estimated residual value.

Depreciation on property, plant and equipment of the Company has been provided using the straight-line method based on the useful lives specified in Schedule II to the Companies Act, 2013.

A summary of the policies applied to the Company's tangible assets is, as follows:

Tangible assets	Useful life (Years)
Office equipment	5
Plant and Machinery	15
Office Building	60
Furniture and fixtures	10
Information Technology Hardware	3
Vehicles	8– 10

iv) De-recognition:

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from continued use of the asset. Any gain or loss arising on the disposal or retirement of property, plant and equipment is determined as the difference between the sale proceeds and the carrying amount of the assets and is recognized in Statement of Profit and Loss.

4.2 Intangible assets and amortisation

i) Recognition and measurement:

Items of Intangible Assets are measured at cost less accumulated amortisation and impairment losses, if any. The cost of intangible assets comprises:

- its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discount and rebates; and
- Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Gains or losses arising from de-recognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the Statement of Profit and Loss when the asset is derecognized.

ii) Subsequent expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company and the cost of the expenditure can be measured reliably.

iii) Amortisation

The intangible assets of the Company are assessed to be of finite lives and are amortized over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset may be impaired. The Company reviews amortization period on an annual basis. Intangible assets are amortized on straight line basis in accordance with IND AS 38 and Schedule II to the Companies Act, 2013 or based on technical estimates.

A summary of the policies applied to the Company's Intangibles is, as follows:

Intangible assets	Useful lives
Software	6

4.3 Impairment of non-financial assets

The carrying values of assets / cash generating units at each balance sheet date are reviewed for impairment if any indication of impairment exists. If the carrying amount of the assets exceeds the estimated recoverable amount, an impairment loss is recognised for such excess amount. The impairment loss is recognised as an expense in the Statement of Profit and Loss, unless the asset is carried at revalued amount, in which case any impairment loss of the revalued asset is treated as a decrease to the extent a revaluation reserve is available for that asset.

The recoverable amount is the greater of the net selling price and the value in use. Value in use is arrived at by discounting the future cash flows to their present value based on an appropriate discount factor. When there is indication that an impairment loss recognised for an asset (other than a revalued asset) in earlier accounting periods which no longer exists or may have decreased, such reversal of impairment loss is recognised in the Statement of Profit and Loss, to the extent the amount was previously charged to the Statement of Profit and Loss. In case of revalued assets, such reversal is not recognised.

4.4 Foreign currency transactions

Transactions in foreign currencies are translated into the Company's functional currency at exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the exchange rate at that date.

Non-monetary assets and liabilities that are measured based on historical cost in a foreign currency are translated at the exchange rate at the date of the transaction.

Exchange differences arising on the settlement of monetary items or on translating monetary items at rates different from those at which they were translated on initial recognition during the period or in previous Consolidated financial statements are recognised in the Statement of Profit and Loss in the period in which they are settled.

4.5 Financial Instruments

I. Financial assets

Classification

The Company classifies financial assets as subsequently measured at amortised cost, fair value through other comprehensive income or fair value through profit or loss based on its business model for managing the financial assets and the contractual cash flow characteristics of the financial asset.

Initial recognition and measurement

Trade receivables and debt securities issued are initially recognised when they originate.

The Company recognises financial assets (other than trade receivables and debt securities) when it becomes a party to the contractual provisions of the instrument. All financial assets are recognised initially at fair value plus transaction costs that are attributable to the acquisition of the financial asset.

Subsequent measurement

For subsequent measurement, the financial assets are classified in three categories:

- Equity investments

Equity investments

All equity investments other than investment in subsidiaries, joint ventures and associate are measured at fair value. For all other equity instruments, the Company decides to classify the same at fair value through other comprehensive income (FVTOCI). The Company makes such election on an instrument-by-instrument basis. The classification is made on initial recognition and is irrevocable.

The Company decides to classify an equity instrument as at FVTOCI, then all fair value changes on the instrument, excluding dividends, are recognised in other comprehensive income (OCI). There is no recycling of the amounts from OCI to the Statement of Profit and Loss, even on sale of such investments.

Derecognition

A financial asset (or, where applicable, a part of a financial asset) is primarily derecognised when:

- (a) The rights to receive cash flows from the asset have expired, or

- (b) The Company has transferred substantially all the risks and rewards of the asset, or
- (c) The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

Impairment of financial assets

The Company applies 'simplified approach' measurement and recognition of impairment loss on the following financial assets and credit risk exposure:

- a) financial assets that are debt instruments, and are measured at amortised cost e.g., loans, debt securities, deposits, and bank balance.
- b) Trade receivables.

The application of simplified approach does not require the Company to track changes in credit risk. Rather, it recognises impairment loss allowance based on lifetime Expected Credit Loss at each reporting date, right from its initial recognition.

II. Financial Liabilities

Classification

The Company classifies all financial liabilities as subsequently measured at amortised cost.

Initial recognition and measurement

All financial liabilities are recognised initially at fair value and, in the case of loans and borrowings and payables, net of directly attributable transaction costs.

Loans and borrowings

After initial recognition, interest-bearing loans and borrowings are subsequently measured at amortised cost using the Effective Interest Rate (EIR) method. Gains and losses are recognised in the Statement of Profit and Loss when the liabilities are derecognised.

Amortised cost is calculated by taking into account any discount or premium on acquisition and transactions costs. The EIR amortisation is included as finance costs in the Statement of Profit and Loss.

This category generally applies to loans and borrowings.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the derecognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the Statement of Profit and Loss.

III. Offsetting of financial instruments

Financial assets and financial liabilities are offset, and the net amount is reported in the balance sheet if there is an enforceable legal right to offset the recognised amounts and there is an intention to settle them on a net basis or to realise the assets and settle the liabilities simultaneously.

4.6 Revenue recognition

The Company derives its revenue primarily from its core business operations, including the sale of goods and/or rendering of services, as applicable.

Revenue from services is recognised as they are rendered based on agreements/arrangements with the concerned parties and recognised net of Goods and Service Tax (GST) (as applicable).

The Company recognises revenue when it satisfies a performance obligation by transferring control of a good or service to the customer. Control is considered transferred when the customer has the ability to direct the use of and obtain substantially all of the remaining benefits from the asset. Revenue is recognised either at a point in time or over time, based on the nature of the performance obligation and enforceability of the right to payment for performance completed to date.

Revenue is measured at the fair value of consideration received or receivable considering of discounts, incentives, volume rebates, and outgoing taxes on sales. Any amounts receivable from the customers are recognised as revenue after the control over the goods sold are transferred to the customer which is generally on dispatch of goods.

Interest income

Interest income is accounted on an accrual basis at effective interest rate. Interest on delayed payment and forfeiture income are accounted based upon underlying agreements with customers.

4.7 Leases

At the inception of a contract, the Company assesses whether a contract is or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration. To assess whether a contract conveys the right to control the use of an asset the Company assesses whether:

- The contracts involve the use of an identified asset – this may be specified explicitly or implicitly and should be physically distinct or represent substantially all of the capability of a physical distinct asset. If the supplier has a substantive substitution right, then the asset is not identified
- The Company has the right to obtain substantially all of the economic benefits from use of the asset throughout the period of use; and
- The Company has the right to direct the use of the asset. The Company has this right when it has the decision-making rights that are most relevant to changing how and for what purpose the asset is used.

As a Lessee

Right-of-use Asset

The Company recognises a right-of-use asset and a lease liability at the lease commencement date. At the commencement date, a lessee shall measure the right-of-use asset at cost which comprises initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, any initial direct costs incurred by the lessee; and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

Lease Liability

At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate.

Short-term lease and leases of low-value assets

The Company has elected not to recognise right-of-use assets and lease liabilities for short-term leases that have a lease term of less than 12 months or less and leases of low-value assets. The Company recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

The election for short-term leases shall be made by class of underlying asset to which the right of use relates. A class of underlying asset is a grouping of underlying assets of a similar nature and use in Company's operations. The election for leases for which the underlying asset is of low value can be made on a lease-by-lease basis.

4.8 Income tax

Income tax expense comprises current tax and deferred tax. It is recognised in the Statement of Profit and Loss except to the extent that it relates to items recognised directly in equity or in OCI.

Current tax

Current tax comprises the expected tax payable or receivable on the taxable income or loss for the year and any adjustment to the tax payable or receivable in respect of previous years. It is measured using tax rates enacted or substantively enacted at the reporting date.

Current tax assets and liabilities are offset only if, the Company:

- a) Has a legally enforceable right to set off the recognised amounts; and

- b) Intends either to realise the asset or settle the liability on a net basis or simultaneously.

Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax assets are recognised for unused tax losses, unused tax credits and deductible temporary differences to the extent there is convincing evidence that sufficient taxable profit will be available against which such deferred tax asset can be realised.

Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised; such reductions are reversed when the probability of future taxable profits improves. Deferred tax liabilities are recognised for taxable temporary differences.

Unrecognised deferred tax assets are reassessed at each reporting date and recognised to the extent that it has become probable that future taxable profits will be available against which they can be used.

Deferred tax is measured at the tax rates that are expected to be applied to temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws), that have been enacted or substantively enacted at the reporting date.

Deferred tax, relating to items recognised outside profit or loss, is recognised outside profit or loss (either in Other Comprehensive Income or in other equity). Deferred tax items are recognised in correlation to the underlying transaction either in OCI or directly in other equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities, and the deferred taxes relate to the same taxable entity and the same taxation authority.

4.9 Employee benefits

• Short-Term Employee Benefits

The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognised as an expense during the period when the employees render the services.

Accumulated leave, which is expected to be utilised within the next 12 months, is treated as short-term employee benefit. The Company measures the expected cost of such absences as the additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the reporting date. The Company recognizes expected cost of short-term employee benefit as an expense, when an employee renders the related service.

The Company treats accumulated leave expected to be carried forward beyond twelve months, as long-term employee benefit for measurement purposes. Such long-term compensated absences are provided for based on the actuarial valuation using the projected unit credit method at the reporting date. Actuarial gains/ losses are immediately taken to the statement of profit and loss and are not deferred. The obligations are presented as current liabilities in the balance sheet if the entity does not have an unconditional right to defer the settlement for at least twelve months after the reporting date.

- Post-Employment Benefits
- Defined Contribution Plans

A defined contribution plan is a post-employment benefit plan under which the Company pays specified contributions to a separate entity. The Company makes specified monthly contributions towards Provident Fund. The Company's contribution is recognised as an expense in the Statement of Profit and Loss during the period in which the employee renders the related service. If the contribution payable to the scheme for service received before the balance sheet date exceeds the contribution already paid, the deficit payable to the scheme is recognized as a liability after deducting the contribution already paid.

• Defined Benefits Plans

The Company operates a defined benefit gratuity plan, which requires contributions to be made to Life Insurance Corporation of India.

The cost of the defined benefit plan and other post-employment benefits and the present value of such obligations are determined using actuarial valuations being carried out at the end of each annual reporting period. An actuarial

valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, future salary increases, mortality rates and future pension increases. Due to the complexities involved in the valuation and its long-term nature, a defined benefit obligation is highly sensitive to changes in these assumptions. All assumptions are reviewed at each reporting date.

The Company pays gratuity to the employees whoever has completed five years of service with the Company at the time of resignation/superannuation. The gratuity is paid @15 days salary for every completed year of service as per the Payment of Gratuity Act, 1972.

The liability in respect of gratuity and other post-employment benefits is calculated using the Projected Unit Credit Method and spread over the period during which the benefit is expected to be derived from employees' services.

Remeasurements, comprising of actuarial gains and losses, the effect of the asset ceiling, excluding amounts included in net interest on the net defined benefit liability and the return on plan assets (excluding amounts included in net interest on the net defined benefit liability), are recognised immediately in the balance sheet with a corresponding debit or credit to retained earnings through OCI in the period in which they occur.

Remeasurements are not reclassified to profit or loss in subsequent periods.

Past service costs are recognised in profit or loss on the earlier of:

- The date of the plan amendment or curtailment, and
- The date that the Company recognises related restructuring costs.

Net interest is calculated by applying the discount rate to the net defined benefit liability or asset. The Company recognises the following changes in the net defined benefit obligation as an expense in the consolidated statement of profit and loss:

Service costs comprising current service costs, past-service costs, gains and losses on curtailments and non-routine settlements; and net interest expense or income.

4.10 Borrowing costs

Borrowing cost includes interest expense, amortisation of discounts, hedge - related cost incurred in connection with foreign currency borrowings, ancillary costs incurred in connection with borrowing of funds and exchange difference, arising from foreign currency borrowings to the extent they are regarded as an adjustment to the interest cost.

Borrowing costs, that are attributable to the acquisition or construction or production of a qualifying asset, are capitalised as part of the cost of such asset till such time the asset is ready for its intended use. A qualifying asset is an asset that necessarily takes a substantial period to get ready for its intended use.

All other borrowing costs are recognised as an expense in the period in which they are incurred.

4.11 Cash and cash equivalents

Cash and cash equivalents in the balance sheet comprise cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the Statement of Cash Flows, cash and cash equivalents consist of cash and short-term deposits, as defined above, net of outstanding bank overdrafts as they are considered an integral part of the Company's cash management.

4.12 Statement of Cash flow

Cash flows are reported using the indirect method, whereby profit before tax is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and item of income or expenses associated with investing or financing cash flows. The cash flows from operating, investing and financing activities of the Company are segregated.

4.13 Earnings per share

Basic earnings per share are computed by dividing the profit / (loss) after tax by the weighted average number of equity shares outstanding during the year. Diluted earnings per share is computed by dividing the profit / (loss) after tax as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on conversion of all dilutive potential equity shares. If potential equity shares converted into equity shares increases the earnings per share, then they are treated as anti-dilutive and anti-dilutive earning per share is computed.

Basic and diluted earnings per share are computed and presented in accordance with Ind AS 33 – Earnings per Share

4.14 Provisions and contingent liabilities

A provision is recognised when the Company has a present legal or constructive obligation as a result of past events, and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made. Provisions (excluding retirement benefits) are discounted to their present value at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability and are determined based on the best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. The unwinding of the discount is recognised as finance cost.

Contingent liabilities are disclosed in the notes. Contingent liabilities are disclosed for:

- (1) Possible obligations which will be confirmed only by future events not wholly within the control of the Company or
- (2) Present obligations arising from past events where it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent assets are not recognised in the consolidated financial statements. However, the same are disclosed in the consolidated financial statements where an inflow of economic benefit is probable.

4.15 Events after reporting date

Events after the reporting period are classified into adjusting and non-adjusting events. Adjusting events provide evidence of conditions that existed at the end of the reporting period, while non-adjusting events are those that are indicative of conditions that arose after the reporting period. Adjusting events are reflected in the consolidated financial statements; non-adjusting events of material size or nature are disclosed in the notes.

4.16 Exceptional Item

Exceptional items include income or expense that are part of ordinary activities, however, are of such significance and nature that separate disclosure enables the user of Consolidated financial statements to understand the impact in a more meaningful manner. Exceptional items are identified by virtue of either their size or nature so as to facilitate comparison with prior periods and to assess underlying trends in the financial performance of the Company.

Exceptional items are presented separately in the consolidated financial statements and excluded from the computation of EBITDA to enable better understanding of the Company's normal operating performance.

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

NOTE - 2

CASH & CASH EQUIVALENTS

Particulars	2025-2026	2024-2025
Cash on hand	19.84	12.01
Balances with Banks (of the nature of cash and cash equivalents)	235.43	1085.71
Total	255.27	1097.72

NOTE - 3

LOANS

Particulars	2025-2026					
	Amortised cost	At Fair Value			Subtotal	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6=1+5)
(A)						
(i) Loans repayable on Demand						
- To related parties	67396.46	0.00	0.00	0.00	0.00	67396.46
- To others	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00
Total (A) - Gross	67396.46	0.00	0.00	0.00	0.00	67396.46
Less: Impairment	168.49	0.00	0.00	0.00	0.00	168.49
Total (A) - Net	67227.97	0.00	0.00	0.00	0.00	67227.97
(B)						
(i) Unsecured	67396.46	0.00	0.00	0.00	0.00	67396.46
Total (B)- Gross	67396.46	0.00	0.00	0.00	0.00	67396.46
Less: Impairment loss allowance	168.49	0.00	0.00	0.00	0.00	168.49
Total (B) - Net	67227.97	0.00	0.00	0.00	0.00	67227.97
(C)						
(I) Loans in India						
(i) Public Sector	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	67396.46	0.00	0.00	0.00	0.00	67396.46
Total (C) - Gross	67396.46	0.00	0.00	0.00	0.00	67396.46
Less: Impairment loss allowance	168.49	0.00	0.00	0.00	0.00	168.49
Total(C) (I)-Net	67227.97	0.00	0.00	0.00	0.00	67227.97
(II) Loans outside India	0.00	0.00	0.00	0.00	0.00	0.00
Less: Impairment loss allowance	0.00	0.00	0.00	0.00	0.00	0.00
Total (C) (II)- Net	0.00	0.00	0.00	0.00	0.00	0.00
Total C(I) and C(II)	67227.97	0.00	0.00	0.00	0.00	67227.97

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

Particulars	2024-2025					
	Amortised cost	At Fair Value			Subtotal	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6=1+5)
(A)						
(i) Loans repayable on Demand						
- To related parties	62321.74	0.00	0.00	0.00	0.00	62321.74
- To others	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00
Total (A) - Gross	62321.74	0.00	0.00	0.00	0.00	62321.74
Less: Impairment	155.80	0.00	0.00	0.00	0.00	155.80
Total (A) - Net	62165.93	0.00	0.00	0.00	0.00	62165.94
(B)						
(i) Unsecured	62321.74	0.00	0.00	0.00	0.00	62321.74
Total (B)- Gross	62321.74	0.00	0.00	0.00	0.00	62321.74
Less: Impairment loss allowance	155.80	0.00	0.00	0.00	0.00	155.80
Total (B) - Net	62165.94	0.00	0.00	0.00	0.00	62165.94
(C)						
(I) Loans in India						
(i) Public Sector	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	62321.74	0.00	0.00	0.00	0.00	62321.74
Total (C) - Gross	62321.74	0.00	0.00	0.00	0.00	62321.74
Less: Impairment loss allowance	155.80	0.00	0.00	0.00	0.00	155.80
Total(C) (I)-Net	62165.94	0.00	0.00	0.00	0.00	62165.94
(II) Loans outside India	0.00	0.00	0.00	0.00	0.00	0.00
Less: Impairment loss allowance	0.00	0.00	0.00	0.00	0.00	0.00
Total (C) (II)- Net	0.00	0.00	0.00	0.00	0.00	0.00
Total C(I) and C(II)	62165.94	0.00	0.00	0.00	0.00	62165.94

The loans or advances in the nature of loans granted to promoters, Directors, KMPs and the related parties (as defined under the Companies Act, 2013), are as under, which may be repayable on demand:

Type of Borrower	2025-2026		2024-2025	
	Amount of loan or advance in the nature of loan outstanding	Percentage to the total Loans and Advances in the nature of loans	Amount of loan or advance in the nature of loan outstanding	Percentage to the total Loans and Advances in the nature of loans
Promoter	0.00	0.00%	0.00	0.00%
Directors	0.00	0.00%	0.00	0.00%
KMPs	0.00	0.00%	0.00	0.00%
Related parties	67396.46	100.00%	62321.74	100.00%

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

NOTE -4 INVESTMENTS

2025-2026							
Particulars	Amortised cost	As Fair Value			Sub-Total	Others (At Cost)	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss			
	(1)	(2)	(3)	(4)	(5) = (2) + (3) + (4)	(6)	(7) = (1) + (5) + (6)
(A)							
Equity instruments							
- Quoted (related party)	0.00	13632.45	0.00	0.00	13632.45	0.00	13632.45
- Unquoted							
a) Associates	0.00	0.00	0.00	0.00	0.00	83422.93	83422.93
b) Others (related parties)	0.00	0.00	0.00	0.00	0.00	25227.07	25227.07
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Gross (A)	0.00	13632.45	0.00	0.00	13632.45	108650.00	122282.45
(B)							
(i) Investments outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Investments in India	0.00	13632.45	0.00	0.00	13632.45	108650.00	122282.45
Total (B)	0.00	13632.45	0.00	0.00	13632.45	108650.00	122282.45
(C)							
Less: Allowance for Impairment (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Net D= (A)-(C)	0.00	13632.45	0.00	0.00	13632.45	108650.00	122282.45

2024-2025							
Particulars	Amortised cost	As Fair Value			Sub-Total	Others (At Cost)	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss			
	(1)	(2)	(3)	(4)	(5) = (2) + (3) + (4)	(6)	(7) = (1) + (5) + (6)
(A)							
Equity instruments							
- Quoted (related party)	0.00	16268.73	0.00	0.00	16268.73	0.00	16268.73
- Unquoted							
a) Associates	0.00	0.00	0.00	0.00	0.00	83422.93	83422.93
b) Others (related parties)	0.00	0.00	0.00	0.00	0.00	25227.07	25227.07
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Gross (A)	0.00	16268.73	0.00	0.00	16268.73	108650.00	124918.73
(B)							
(i) Investments outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Investments in India	0.00	16268.73	0.00	0.00	16268.73	108650.00	124918.73
Total (B)	0.00	16268.73	0.00	0.00	16268.73	108650.00	124918.73
(C)							
Less: Allowance for Impairment (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Net D= (A)-(C)	0.00	16268.73	0.00	0.00	16268.73	108650.00	124918.73

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

NOTE - 5 OTHER FINANCIAL ASSETS

Particulars	2025-2026	2024-2025
Security Deposits:		
Telephone Deposit	3.00	3.00
Advance for Expenses	0.00	0.00
UCO Bank FDR (333 day Interest @ 7.30% PA)	0.00	2040.75
Total	3.00	2043.75

NOTE - 6 PROPERTY, PLANT & EQUIPMENT

Particulars	Computer Hardware	Office equipment	Total
Gross Carrying Amount			
Balance as at 31st March 2024	0.00	52.00	52.00
- Additions/ acquisitions	0.00	17.00	17.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2025	0.00	69.00	69.00
- Additions/ acquisitions	36.00	22.00	58.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2026	36.00	91.00	127.00
Accumulated Depreciation and Impairment			
Balance as at 31st March 2024	0.00	15.42	15.42
- Depreciation charge for the year	0.00	17.43	17.43
- Impairment loss	0.00	0.00	0.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2025	0.00	32.85	32.85
- Depreciation charge for the year	6.03	20.07	26.10
- Impairment loss	0.00	0.00	0.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2026	6.03	52.92	58.95
Net Book Value			
As at 31st March 2025	0.00	36.15	36.15
As at 31st March 2026	29.97	38.08	68.05

NOTE - 7 OTHER NON-FINANCIAL ASSETS

Particulars	2025-2026	2024-2025
Prepaid expenses	1.78	0.00
Income Tax Refundable (2024-2025)	56.22	0.00
Total	57.99	0.00

NOTE-8 CURRENT TAX ASSETS/ LIABILITIES (NET)

Particulars	2025-2026	2024-2025
TDS Receivable	609.22	566.46
Advance Tax	145.00	205.00
Less: Income tax provision	-791.00	-740.00
Total	-36.78	31.46

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

NOTE - 9 OTHER FINANCIAL LIABILITIES

Particulars	2025-2026	2024-2025
Payable to auditors	175.50	263.52
Payable to employees	338.12	282.10
Payable for expenses	28.58	29.65
Total	542.22	575.27

NOTE-10 OTHER NON FINANCIAL LIABILITIES

Particulars	2025-2026	2024-2025
Statutory Dues Payable: TDS payable	32.15	25.30
Total	32.15	25.30

NOTE - 11 EQUITY SHARE CAPITAL

Particulars	2025-2026		2024-2025	
	Number	Amount	Number	Amount
Authorised Equity Shares of ₹ 10 each.	10500000	105000.00	10500000	105000.00
Issued Equity Shares of ₹ 10 each. Subscribed & Paid up Equity Shares of ₹ 10 each.	10203700	102037.00	10203700	102037.00
	10203700	102037.00	10203700	102037.00
	10203700	102037.00	10203700	102037.00

a) Terms / Rights attached to Equity Shares

The company has only one class of shares i.e. equity shares having a par value of Rs.10/- per share. Each holder of equity shares is entitled to one vote per share.

In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

b) For the period of five years immediately preceding the date as at which the Balance Sheet is prepared:

Particulars	2025-2026	2024-2025
(A) Aggregate number and class of shares allotted as fully paid-up pursuant to contract(s) without payment being received in cash.	0.00	0.00
(B) Aggregate number and class of shares allotted as fully paid-up by way of bonus shares.	0.00	0.00
(C) Aggregate number and class of shares bought back.	0.00	0.00

c) Reconciliation of the number of Shares outstanding at the beginning of the year and at the end of the year:

Particulars	2025-2026		2024-2025	
	Number	₹	Number	₹
Shares outstanding at the beginning of the year	10203700	102037.00	10203700	102037.00
Shares Issued during the year	0	0.00	0	0.00
Shares bought back during the year	0	0.00	0	0.00
Shares outstanding at the end of the year	10203700	102037.00	10203700	102037.00

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

d) Details of shareholding more than 5% shares in the company:

Particulars	2025-2026		2024-2025	
	Number of shares held	%	Number of shares held	%
Archana Coal Private Limited	5022649	49.22%	5838946	57.22%
Tapan Agarwal	1510828	14.81%	775547	7.60%

e) Disclosure as to Holding Company:

Particulars	2025-2026		2024-2025	
	Number of shares held	%	Number of shares held	%
Archana Coal Private Limited#	5022649	49.22%	5838946	57.22%

f) Shares held by promoters at the end of the year:

Particulars	2025-2026		2024-2025		% Change during the year
	Number of shares	%	Number of shares	%	
Tapan Agarwal#	1510828	14.81%	775547	7.60%	7.21%
Neena Devi Agarwal*	0	0.00%	1000	0.01%	-0.01%
Mrs. Vanshika Agarwal*	1000	0.01%	0	0.00%	0.01%
Archana Coal Private Limited#	5022649	49.22%	5838946	57.22%	-8.00%
Vinod Agarwal Legacy Trust (Holding through trustee Mr. Vinod Kumar Agarwal)	100	0.00%	0	0.00%	0.00%
Allure Fabtex Private Limited (Formerly Deepali Finance Private Limited)	151100	1.48%	151100	1.48%	0.00%

* Following the demise of Smt. Neena Devi Agarwal, her shares were transmitted to Mrs. Vanshika Agarwal, effective March 30, 2026. # Refer Note 18(16)

NOTE - 12 OTHER EQUITY

Particulars	2025-2026	2024-2025
a. Capital Reserves	15822.00	15822.00
b. Securities Premium	14050.50	14050.50
c. General Reserves*	10093.83	10093.83
d. Retained earnings	34830.68	32599.31
e. Fair value through other comprehensive income	10931.51	13616.49
Total	85728.52	86182.13

- Discontinued as NBFC and is an Unregistered CIC but still governed by RBI Act, 1934.

Nature and purpose of Reserves:

- Capital Reserve:** The Reserve is created based on statutory requirement under the Companies Act, 2013. This is not available for distribution of dividend but can be utilized for issuing bonus shares.
- Securities Premium:** Securities premium is used to record premium on issue of shares. The reserve is utilised in accordance with the provisions of the Companies Act, 2013.
- General Reserves:** General Reserve: General Reserve comprises of amount transferred from Reserve Fund created as per Section 45 IC of the Reserve Bank of India 1934 post deregistration as NBFC.
- Retained earnings:** Retained earnings are the profits that the Company has earned till date, less any transfers to statutory reserve, debenture redemption reserve, general reserve, dividends distributions paid to shareholders and transfer from debenture redemption reserve.
- FVOCI equity instrument:** The fair value changes of the long term investments in securities have been recognised in reserves under FVOCI equity instruments as at the date of transition and subsequently in the other comprehensive income for the year.

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

NOTE- 13 INTEREST INCOME

Particulars	2025-2026				2024-2025			
	On Financial Assets measured at fair value through OCI	On Financial Assets measured at Amortised Cost	Interest Income on Financial Assets classified at fair value through profit or loss	Total	On Financial Assets measured at fair value through OCI	On Financial Assets measured at Amortised Cost	Interest Income on Financial Assets classified at fair value through profit or loss	Total
Interest on Loans	0.00	6017.38	0.00	6017.38	0.00	5622.12	0.00	5622.12
Interest income from investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest on deposits with Banks	0.00	30.21	0.00	30.21	0.00	45.28	0.00	45.28
Total	0.00	6047.59	0.00	6047.59	0.00	5667.40	0.00	5667.40

NOTE- 14 OTHER INCOME

Particulars	2025-2026	2024-2025
Reversal of Provision on Loan Assets	0.00	0.99
Total	0.00	0.99

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

NOTE - 15 EMPLOYEE BENEFIT EXPENSES

Particulars	2025-2026	2024-2025
Salaries and wages		
- To others	1002.02	873.56
- Director's Remuneration	48.00	48.00
- Bonus	98.87	104.66
- Leave Travelling Allowance	14.60	23.50
Contribution to provident and other funds		
- Leave Encashment	41.75	24.11
Staff Welfare Expenses		
- Staff Welfare	0.00	0.00
Total	1205.24	1073.83

NOTE - 16 DEPRECIATION, AMORTIZATION and IMPAIRMENT

Particulars	2025-2026	2024-2025
Depreciation	26.10	17.43
Total	26.10	17.43

NOTE - 17 OTHER EXPENSES

Particulars	2025-2026	2024-2025
Advertisement & Publicity	124.10	86.64
Auditor's fees and expenses (Note 18(10))	115.00	123.90
Director's Sitting Fees	155.00	100.00
AGM Expenses	0.80	0.70
Legal and Professional charges	539.54	598.05
Listing Fees	383.50	436.60
Rent	165.53	149.27
Printing and stationery	41.84	5.82
Provision on Loan Assets	12.69	0.00
Insurance	10.02	0.00
Other expenditure	156.52	87.89
Total	1704.54	1588.87

Note 18: ADDITIONAL NOTES ON ACCOUNTS :

- 1) Note 1 to 18 referred herein forms an integral part of these Standalone Financial Statements.
- 2) The Company is engaged in the finance business which constitutes a single business segment, accordingly, disclosure requirement of Ind AS 108 "Operating Segments" is not required to be given.
- 3) **Contingent Liability and commitments :**
 - a) **Contingent Liabilities to the extent not provided for:**
 - a) Disputed demand of Income-tax pending appeals amounting to ₹ 109.79/- (PY ₹ 608.87/-) against which an amount of ₹ 499.08/- (PY ₹ NIL) has been adjusted against refund due to the Company and no amount has been paid under protest nor provided for.
 - b) Disputed demand of TDS amounting to ₹ 1.39 (PY ₹ 1.39/-) against which an amount of ₹ Nil (PY ₹ Nil) is outstanding and not provided for.
 - b) **Capital and other commitments:**
NIL

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

- 4) Pursuant to disclosure pertaining to Section 186 (4) of the Companies Act, 2013 the following are the details thereof:

a Loan given-outstanding as at the year-end:

Particulars	Rate of Interest	2025-2026	2024-2025
Ad- Manum Finance Limited	9.50%	67396.46	62321.74

b Investments Made:

The investments are classified under respective heads for purposes as mentioned in their object clause. Refer Note 4 of the Financial Statements.

c Guarantee Given or Security Provided:

During the year there is no such transaction.

- 5) In accordance with Ind AS 24 the related party disclosure is as under, the information regarding related party have been determined to the extent, such parties have been identified on the basis of information available with the company:

I. Name of the Related Parties :

A) Key Management Personnel:

Mr. Rakesh Sahu: WTD & CFO

Mr. Suyash Choudhary: Company Secretary

Mr. Mahesh Nirmal: CEO

B) Associate Companies

Agarwal Coal Corporation Private Limited

Agarwal Fuel Corporation Private Limited

C) Holding Company

Archana Coal Private Limited

D) Enterprises over which Key Management Personnel /Promoters and Relatives of such personnel exercise significant influence :

(i) Companies

Agarwal Coal Corporation Private Limited

Agarwal Fuel Corporation Private Limited

Agarmin Coalwashery Private Limited

Ad- Manum Finance Limited

Agarwal Real City Private Limited

Archana Coal Private Limited

Stewardship Advisory Private Limited

Sanjana Cold Storage Private Limited

Surya Exim Limited

Balaji Sewarth Vinod Agrawal Foundation (Section 8)

Agarwal Energen Private Limited

Agarwal Energen One Private Limited

Agarwal Energen Two Private Limited

Agarwal Energen Solar Park Private Limited

(ii) Trust

Balaji Sewarth Vinod Agrawal Foundation (Trust)

Maharaja Agrasen Bhawan Nyas

Sanstha Agrasen Sewa

Vinod Agarwal Private Family Trust

Neenadevi Agarwal Family Private Trust

Vinod Agarwal Family Private Trust

Vinod Agarwal Daughter's Family Private Trust

Vinod Agarwal Legacy Trust

(iii) Firms / LLP

Neena Warehousing Corporation

Neena Real Estate Corporation

Agarwal Realinfra LLP

(iv) Individual

Mr. Vinod Kumar Agarwal

Smt. Neena Devi Agarwal (deceased- 15.01.2026)

Mrs. Vanshika Agarwal (w.e.f 30.03.2026)

Mr. Tapan Agarwal

(v) HUF

Vinod Kumar Agarwal HUF

**Notes forming part of the standalone financial statements as at and for the year
ended March 31, 2026**

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

II. Transactions with Related Parties:

Particulars	Nature of Transactions	2025-2026		2024-2025	
		Amount of Transaction	Outstanding Amount	Amount of Transaction	Outstanding Amount
Mr. Rakesh Sahu	Remuneration	71.60	27.60	78.83	34.83
Ad- Manum Finance Limited	Unsecured Loan Given	4300.00		4500.00	
	Unsecured Loan and Interest Refund	4640.92	67396.46	9954.00	62321.74
	Interest accrued	5415.64		5619.28	
Mr. Suyash Choudhary	Remuneration	729.91	122.43	641.01	102.12
Mr. Mahesh Nirmal	Remuneration	389.14	78.09	353.99	68.39
Mr. Vinod Kumar Agarwal	Rent Payment	165.53	0.00	149.27	0.00

Note :

- All the above transactions are on arm's length basis. Current Account transactions are excluded.
- The aforementioned transactions in respect of expenses except purchase & sale are shown exclusive of GST.

6) Directors Remuneration:

The Company has paid directors' remuneration as per the provisions of Schedule V to the Companies Act, 2013 and has complied with all the provisions of the said act:

Name of the Director	Nature of payment	2025-2026	2024-2025
Mr. Rakesh Sahu	Remuneration	71.60	78.83
Total		71.60	78.83

- As per the information on records, the Company does not have any due outstanding to Micro and Small Industries enterprises under MSMED Act, 2006.

- In accordance of Ind AS-33, the earning per share (E.P.S.) of the company is as under:

Particulars	2025-2026	2024-2025
Profit after Tax	2231.37	2253.70
Weighted average No. of Equity Shares outstanding	10203700	10203700
Earning Per Share - Basic & Diluted	0.22	0.22

- Tax expenses as per Ind AS 12:

a) Deferred Tax:

Profit and Loss:

Particulars	2025-2026	2024-2025
WDV as per Company Law	68.05	36.15
Less: WDV as per Income Tax	72.95	35.11
Timing difference between Income Tax and Company Law	-4.90	1.04
Deferred tax liability/ (asset) on above	-1.23	0.26
Provision on loans	168.49	155.80
Deferred tax (asset) on above	-42.41	-39.22
Accumulated asset as at 31.03.2026	-43.64	-38.95
Asset already recognized up to 31.03.2025	-38.95	-38.15
Balance written back during the year	-4.69	-0.80

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

Other Comprehensive Income:

Particulars	2025-2026	2024-2025
Timing difference due to fair valuation of quoted investments	12493.64	15129.91
Tax effect on to timing difference due to fair valuation of quoted investments	1561.70	1512.99
Liability already provided up to 31.03.2025	1512.99	1371.72
Deferred tax liabilities provided in OCI	48.71	141.27

b) The income tax expense for the year can be reconciled to the accounting profit as

Particulars	2025-2026	2024-2025
Profit before tax from continuing operation	3111.71	2988.26
Tax rate	25.17%	25.17%
Income Tax expense calculated	783.22	752.15
Effect of income that is exempt from taxation	0.00	0.00
Effect of expenses that are not deductible in determining taxable profits	10.26	4.39
Effect of concession (allowances)	-0.51	-42.55
Adjustments recognised in current year in relation to the current tax of prior years	0.00	0.00
Other temporary differences {(Short)/Excess} Provision in current year	92.06	21.38
Income tax expense recognised in profit or loss	885.03	735.36

c Provision For Taxation:

The Company has migrated to the new regime of Income Tax Act, 1961 u/s 115BAA. Provision for taxation for the year has been made after considering allowance, claims and relief available to the Company, if any.

- d** There were no such transactions that were not recorded in the books of accounts that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

10) Payments to the auditor: (Excluding Goods and Service Tax):

Particulars	2025-2026	2024-2025
- Statutory Auditors		
a) For Audit Matters	100.00	108.90
b) For other services	0.00	72.60
- Internal Auditors		
a) For Audit Matters	15.00	15.00
Total	115.00	196.50

11) Disclosure of CSR Activities as per Sec. 135 :

Pursuant to the Provisions of Section 135 of the Companies Act 2013 read with companies (Corporate Social Responsibility Policy) Rules 2014 are not applicable on Company.

12) Financial Instruments by Category and fair value hierarchy:

Set out below, is a comparison by class of the carrying amounts and fair value of the Company's financial instruments, other than those with carrying amounts that are reasonable approximations of fair values.

The fair values of the financial assets and financial liabilities included in the level 2 and level 3 categories have been determined in accordance with generally accepted pricing models based on a discounted cash flow analysis, with the most significant inputs being the discount rate that reflects the credit risk of counterparties.

**Notes forming part of the standalone financial statements as at and for the year
ended March 31, 2026**

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

Particulars (2025-2026)	Fair Value Measurement			Fair Value hierarchy		
	FVTPL	FVOCI	Amortised Cost/ Cost	Level-1	Level-2	Level-3
Financial assets						
Investments	0.00	13632.45	108650.00	13632.45	0.00	0.00
Cash and cash equivalents	0.00	0.00	255.27	0.00	0.00	0.00
Loans	0.00	0.00	67227.97	0.00	0.00	0.00
Other financial assets	0.00	0.00	3.00	0.00	0.00	0.00
Total	0.00	13632.45	176136.24	13632.45	0.00	0.00
Financial liabilities						
Other financial liabilities	0.00	0.00	542.22	0.00	0.00	0.00
Total	0.00	0.00	542.22	0.00	0.00	0.00

Particulars(2024-2025)	Fair Value Measurement			Fair Value hierarchy		
	FVTPL	FVOCI	Amortised Cost/ Cost	Level-1	Level-2	Level-3
Financial assets						
Investments	0.00	16268.73	108650.00	16268.73	0.00	0.00
Cash and cash equivalents	0.00	0.00	1097.72	0.00	0.00	0.00
Loans	0.00	0.00	62165.94	0.00	0.00	0.00
Other financial assets	0.00	0.00	2043.75	0.00	0.00	0.00
Total	0.00	16268.73	173957.41	16268.73	0.00	0.00
Financial liabilities						
Other financial liabilities	0.00	0.00	575.27	0.00	0.00	0.00
Total	0.00	0.00	575.27	0.00	0.00	0.00

To provide an indication about the reliability of the inputs used in determining fair value, the Company has classified its financial instruments into three levels prescribed under the Ind AS. An explanation for each level is given below.

Level 1: Quoted (unadjusted) market prices in active markets for identical assets or liabilities.

Level 2: Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3: Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

Notes:

- There have been no transfer between Level 1, Level 2 and Level 3 during the period March 31, 2026 and March 31, 2025.
- The management has assessed that the carrying amounts of cash and cash equivalents, loans, other financial assets and other financial liabilities reasonably approximate their fair values, largely due to the short-term nature of these instruments.

13) Financial risk management objectives and policies to the extent applicable:

The company is an unregistered core investment company and having its major exposure to the group companies and therefore the company does not envisage any market risk, currency risk, interest rate risk, price risk, liquidity risk and credit risk. The Company's senior management in consultation with audit committee has the responsibility for establishing and governing the Company's overall risk management framework, wherever applicable.

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

14) Disclosure Pursuant to regulation 54(F) of the SEBI (Listing Obligations & Disclosure Requirements) Regulation 2013.

a Loans and Advances in the nature of Loans to Subsidiary:

There were no such transaction during the year.

b Loans and Advances in the nature of loan to Associates, Related Party and parties where directors/ promoters are interested:

Particulars	As at		Maximum Balance During the Year	
	2025-2026	2024-2025	2025-2026	2024-2025
Ad- Manum Finance Limited	67396.46	62321.74	67396.46	63665.65
	67396.46	62321.74	67396.46	63665.65

- c i) None of the parties to whom loans were given have made investment in the shares of the Company.
ii) The above Advances fall under the category of loans, which are repayable on demand and interest has been charged on it.

15) Pursuant to Ind AS 112 – ‘Disclosure of Interests in Other Entities’ the interest of the Company in various Associates are as follows:

- a The Company is holding more than 20% Equity Shares in Agarwal Coal Corporation Private Limited 32.63% (PY 32.63%) and Agarwal Fuel Corporation Private Limited 43.55% (PY 43.55%) which are therefore Associate companies within the meaning of section 2(6) of the Companies Act, 2013 and as per applicable IND AS the consolidated financial statements shall be separately prepared.
- b The company has complied with the number of layers prescribed under clause (87) of section 2 of the Act read with the Companies (Restriction on number of Layers) Rules, 2017.

16) Consolidation of Accounts:

Consequent to the transfer of 816,297 equity shares of Archana Coal Private Limited, Available Finance Limited has ceased to be a subsidiary and has become an associate company. Archana Coal Private Limited holds a 49.22% (Previous Year: 57.22%) equity stake in the Company, thereby rendering the Company an associate within the meaning of Section 2(6) of the Companies Act, 2013.

17) In accordance with IND AS - 109 the long-term investments held by the company are to be carried at Cost or Fair Value. All the investments of the Company have been considered by the management to be of long-term nature.

18) The balances of Borrowings and Loans & Advances are subject to respective consent, confirmation, reconciliation and consequential adjustments, if any.

19) Subsequent events

There have been no events after the reporting date that require adjustment/ disclosure in these financial statements.

20) Details of Benami Property held:

During the year, no proceedings have been initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.

21) Indications of Impairment

In the opinion of management, there are no indications, internal or external which could have the effect of impairing the value of assets to any material extent as at the Balance sheet date requiring recognition in terms of Ind AS 36.

22) Registration of charges or satisfaction with Registrar of Companies (ROC):

During the year, creation, modification or satisfaction of charge which were to be registered with ROC (if any) have been done within the statutory period.

23) Relationship with Struck off Companies:

The Company has no Investment in securities, Receivables, Payables, Share-holding or Other outstanding balances with such companies.

24) According to Ind AS - 7 the desired Cash flow statement is enclosed herewith.

Notes forming part of the standalone financial statements as at and for the year ended March 31, 2026

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

- 25) The Company has no borrowings from banks or financial institutions on the basis of security of current assets with respect to which, hence the periodical returns or statements of current assets required to be filed by the Company with banks or financial institutions is not applicable.
- 26) The Company has not traded or invested in Crypto currency or Virtual Currency during the year ended March 31, 2026 and March 31, 2025.
- 27) The company has not received any funds from any person/entities, for the purpose of directly or indirectly lending/investing/providing guarantee/security to a another person/entity, by or on behalf of the person/entity from whom such amount is received.
- 28) The company has not advanced/loaned/invested funds to any person/entity for the purpose of directly or indirectly lending/investing/providing guarantee/security to a third person/entity, by or on behalf of the company.
- 29) The Companies (Significant Beneficial Owners) Amendment Rules, 2019 lays down the rules and compliances required to be adhered by the reporting company in India with respect of Significant Beneficial Owners ("SBO") . There is no Significant Beneficial Owner in the Company.
- 30) Previous year figures have been regrouped or rearranged where ever necessary.
- 31) The figures have been rounded off to the nearest multiple of a rupee in thousands.

As per our report of even date attached

Statutory Auditors

Available Finance Limited

For: SAP JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

ICAI FRN 019356C

CA NIKITA BILALA

PARTNER

ICAI MNO 429690

Place: Indore

Date: 30.05.2026

For and on behalf of Board of Directors

Available Finance Limited

Rakesh Sahu

Whole Time Director & CFO

(DIN: 08433972)

Rajendra Kumar Sohani

(Director)

(DIN: 00379042)

Mahesh Nirmal

Chief Executive Officer

(PAN: AJDPN4530E)

Suyash Choudhary

Company Secretary

(PAN: BELPC8584F)

Independent Auditors Report

TO THE MEMBERS OF AVAILABLE FINANCE LIMITED

REPORT ON THE AUDIT OF THE CONSOLIDATED FINANCIAL STATEMENTS

OPINION

We have audited the consolidated financial statements of **Available Finance Limited** (hereinafter referred to as the 'Holding Company') and its associates (Holding Company and its associates together referred to as "the Group"), which comprise the consolidated balance sheet as at 31 March 2026, and the consolidated statement of profit and loss (including other comprehensive income), consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the consolidated financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Consolidated Financial Statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India including the Indian Accounting Standards ("Ind AS"), of the state of affairs of the Company as at March 31, 2026, its total comprehensive income, changes in equity and its cash flows for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with 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 Consolidated 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 Rules there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

KEY AUDIT MATTERS

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined no key audit matters to be reported.

INFORMATION OTHER THAN THE FINANCIAL STATEMENTS AND AUDITOR'S REPORT THEREON

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in Board's Report including Annexure to Board's Report and management compliance certificate but does not include the Financial Statements and our auditor's report thereon.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE CONSOLIDATED FINANCIAL STATEMENTS

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Consolidated Financial Statements that give a true and fair view of the financial position, financial performance including other comprehensive income, changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including Ind AS specified under section 133 of the Act, read with relevant rules issued there under. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of 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 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.

Those Board of Directors are also responsible for overseeing the Company's financial reporting process.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE CONSOLIDATED FINANCIAL STATEMENTS

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 skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated 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 control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating 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 Consolidated 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 Consolidated Financial Statements, including the disclosures, and whether the Consolidated Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current year and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

1. As required by Section 143 (3) of the Act, based on our audit, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - c) The Balance Sheet, the Statement of Profit and Loss including Other Comprehensive Income, ~~Statement of Changes in Equity~~ and the Cash Flow Statement dealt with by this report are in agreement with the books of account.
 - d) In our opinion, the aforesaid consolidated financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - e) On the basis of the written representations received from the directors as on 31st March, 2026, taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2026 from being appointed as a director in terms of Section 164 (2) of the Act.

- f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "**Annexure A**". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls over financial reporting.
- g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended:
- In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.
- h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- i. The Company has disclosed the impact of pending litigations as at 31st March 2026 on its financial position in its consolidated financial statements – Refer Note 18(3) to the consolidated financial Statements.
 - ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company during the year ended 31st March 2026.
 - iv. (i) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries (if any);
 - (ii) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries (if any); and
 - (iii) Based on such audit procedures that we (the auditors of the company) have considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) contain any material misstatements.
 - v. The Company has not declared or paid any dividend during the year.
 - vi. The company has used accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the audit trail feature has not been tampered with and the audit trail has been preserved by the company as per the statutory requirements for record retention.

STATUTORY AUDITORS
For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690
ICAI UDIN: 26429690QEGCVQ8157
PLACE: INDORE
DATE: 30.05.2026

Annexure – “A” to the Independent Auditor’s Report

(Referred to in paragraph 1 under ‘Report on Other Legal and Regulatory Requirements’ in the Independent Auditor’s Report of even date to the members of AVAILABLE FINANCE LIMITED on the Consolidated Financial Statements for the year ended 31st March 2026)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 (“the Act”)

OPINION

In conjunction with our audit of the consolidated financial statements of the Company as of and for the year ended 31 March 2026, we have audited the internal financial controls with reference to consolidated financial statements of Available Finance Limited (hereinafter referred to as “the Holding Company”) and such companies incorporated in India under the Companies Act, 2013 which are its associate companies as of that date.

In our opinion, the Holding Company and such companies incorporated in India which are its associate companies, have, in all material respects, adequate internal financial controls with reference to consolidated financial statements and such internal financial controls were operating effectively as at 31 March 2026, based on the internal financial controls with reference to consolidated financial statements criteria established by such companies considering the essential components of such internal controls stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (the “Guidance Note”).

MANAGEMENT’S RESPONSIBILITY FOR INTERNAL FINANCIAL CONTROLS

The respective Company’s management and the Board of Directors are responsible for establishing and maintaining internal financial controls with reference to consolidated financial statements based on the criteria established by the respective Company considering the essential components of internal control stated in the Guidance Note. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the respective company’s policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 (hereinafter referred to as “the Act”).

AUDITOR’S RESPONSIBILITY

Our responsibility is to express an opinion on the Company’s internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor’s judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained and the audit evidence obtained by the other auditors of the relevant associate companies, in terms of their reports referred to in the Other Matters paragraph below, is sufficient and appropriate to provide a basis for our audit opinion on the internal financial controls with reference to consolidated financial statements.

MEANING OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS

A company’s internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company’s internal financial control over financial reporting includes those policies and procedures that:

1. Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company.
2. provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and
3. Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company’s assets that could have a material effect on the financial statements.

INHERENT LIMITATIONS OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO FINANCIAL STATEMENTS

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

OTHER MATTERS

Our aforesaid reports under Section 143(3)(i) of the Act on the adequacy and operating effectiveness of the internal financial controls with reference to consolidated financial statements insofar as it relates to 2 associate companies, which are companies incorporated in India, is based on the corresponding reports of the auditors of such companies incorporated in India.

STATUTORY AUDITORS
For: **SAP JAIN & ASSOCIATES**
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690
ICAI UDIN:26429690QEGCVQ8157
PLACE: INDORE
DATE: 30.05.2026

CONSOLIDATED BALANCE SHEET AS AT 31st MARCH, 2026

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

Particulars	Note No.	2025-2026	2024-2025
<u>ASSETS</u>			
1) Financial Assets			
a) Cash and Cash Equivalents	2	255.27	1097.72
b) Loans	3	67227.97	62165.94
c) Investments	4	13007340.73	11920167.42
d) Other financial assets	5	3.00	2043.75
2) Non-financial Assets			
a) Property, Plant and Equipment	6	68.05	36.15
b) Other non-financial assets	7	57.99	0.00
c) Current tax assets (Net)	8	0.00	31.46
Total Assets		13074953.01	11985542.44
<u>LIABILITIES AND EQUITY</u>			
<u>LIABILITIES</u>			
1) Financial Liabilities			
a) Other financial liabilities	9	542.22	575.27
2) Non-Financial Liabilities			
a) Other non-financial liabilities	10	32.15	25.30
b) Deferred tax liabilities (Net)	18(9)	1518.06	1474.04
c) Current tax liabilities (Net)	8	36.78	0.00
<u>EQUITY</u>			
a) Equity Share Capital	11	102037.00	102037.00
b) Other Equity	12	12970786.80	11881430.83
Total Liabilities and Equity		13074953.01	11985542.44

Summary of significant accounting policies

1

The accompanying notes are an integral part of the consolidated financial statements

As per our report of even date attached

Statutory Auditors
Available Finance Limited
For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690

Place: Indore
Date: 30.05.2026

For and on behalf of Board of Directors

Available Finance Limited

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

Rajendra Kumar Sohani
(Director)
(DIN: 00379042)

Mahesh Nirmal
Chief Executive Officer
(PAN: AJDPN4530E)

Suyash Choudhary
Company Secretary
(PAN: BELPC8584F)

CONSOLIDATED STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31st MARCH, 2026

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

Particulars		Note No.	2025-2026	2024-2025
(i)	Revenue from operations			
	Interest Income	13	6047.59	5667.40
(I)	Total Revenue from operations		6047.59	5667.40
(II)	Other Income	14	0.00	0.99
(III)	Total Income (I+II)		6047.59	5668.39
	Expenses			
(ii)	Employee Benefits Expenses	15	1205.24	1073.83
(ii)	Depreciation, amortization and impairment	16	26.10	17.43
(iii)	Others expenses	17	1704.54	1588.87
(IV)	Total Expenses (IV)		2935.88	2680.13
(V)	Profit/(loss) before exceptional items and tax(III-IV)		3111.71	2988.26
(VI)	Exceptional items		0.00	0.00
(VII)	Profit/(loss) before tax (V -VI)		3111.71	2988.26
(VIII)	Tax Expenses:		880.34	734.56
(i)	Current Tax	8	791.00	740.00
(ii)	Deferred Tax	18(9)	-4.69	-0.80
(iii)	Adjustment in respect of current income tax of prior years		94.03	-4.64
(IX)	Profit / (loss) for the period from continuing operations (VII-VIII)		2231.37	2253.70
(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		2231.37	2253.70
(XIV)	Share in the profits of Associates		1071405.66	1036011.81
(XV)	Consolidated Profit for the period / year (XIII+XIV)		1073637.03	1038265.51
(XVI)	Other Comprehensive Income			
(A)	(i) Items that will not be reclassified to profit or loss			
(I)	Equity Instruments through Other Comprehensive Income		97594.93	67183.71
(ii)	Income tax relating to items that will not be reclassified to profit or loss		48.71	141.27
	Subtotal (A)		97546.22	67042.44
(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)		97546.22	67042.44
(XVII)	Total Comprehensive Income for the period (XV+XVI)		1171183.25	1105307.95
(XVIII)	Earnings per equity share (nominal value of share Rs 10/- per Share)			
	Basic (Rs.)		105.22	101.75
	Diluted (Rs.)		105.22	101.75

Summary of significant accounting policies

1.

The accompanying notes are an integral part of the consolidated financial statements

As per our report of even date attached

Statutory Auditors

Available Finance Limited

For: SAP JAIN & ASSOCIATES

CHARTERED ACCOUNTANTS

ICAI FRN 019356C

CA NIKITA BILALA

PARTNER

ICAI MNO 429690

Place: Indore

Date: 30.05.2026

For and on behalf of Board of Directors

Available Finance Limited

Rakesh Sahu

Whole Time Director & CFO

(DIN: 08433972)

Rajendra Kumar Sohani

(Director)

(DIN: 00379042)

Mahesh Nirmal

Chief Executive Officer

(PAN: AJDPN4530E)

Suyash Choudhary

Company Secretary

(PAN: BELPC8584F)

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31st MARCH, 2026

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

A. EQUITY SHARE CAPITAL

(1) Current reporting period

Balance at the beginning of the current reporting period	Changes in equity share capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance at the end of the current reporting period
102037.00	0.00	102037.00	0.00	102037.00

(2) Previous reporting period

Balance at the beginning of the current reporting period	Changes in equity share capital due to prior period errors	Restated balance at the beginning of the previous reporting period	Changes in equity share capital during the previous year	Balance at the end of the previous reporting period
102037.00	0.00	102037.00	0.00	102037.00

B. OTHER EQUITY

(1) Current reporting period

Particulars	Reserve and Surplus					Other reserves	Total
	Capital Reserve	Security Premium	General Reserve	Retained Earnings	Revaluation Surplus	Fair value through comprehensive income	
Balance at the beginning of the current reporting period(holding standalone)	15822.00	14050.50	10544.57	32148.57	0.00	13616.49	86182.13
Changes in accounting policy/ prior period errors	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Restated balances at the beginning of the reporting period	15822.00	14050.50	10544.57	32148.57	0.00	13616.49	86182.13
Profit/ (loss) for the year	0.00	0.00	0.00	1073637.03	0.00	0.00	1073637.03
Other comprehensive income for the year	0.00	0.00	0.00	0.00	0.00	97546.22	97546.22
Transfer to / from Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
On account of consolidation	0.00	628590.13	0.00	11076308.26	0.00	8523.03	11713421.42
Balance at the end of the current reporting period	15822.00	642640.63	10544.57	12182093.86	0.00	119685.74	12970786.80

(2) Previous reporting period

Particulars	Reserve and Surplus					Other reserves	Total
	Capital Reserve	Security Premium	General Reserve	Retained Earnings	Revaluation Surplus	Fair value through comprehensive income	
Balance at the beginning of the Previous reporting period(holding standalone)	15822.00	14050.50	10093.83	30345.61	0.00	12345.08	82657.02
Changes in accounting policy/ prior period errors	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Restated balances at the beginning of the reporting period	15822.00	14050.50	10093.83	30345.61	0.00	12345.08	82657.02
Profit/ (loss) for the year	0.00	0.00	0.00	1038265.51	0.00	0.00	1038265.51
Other comprehensive income for the year	0.00	0.00	0.00	0.00	0.00	67042.44	67042.44
Transfer to / from Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
On account of consolidation	0.00	628590.13	0.00	10056365.02	0.00	8510.71	10693465.86
Balance at the end of the Previous reporting period	15822.00	642640.63	10093.83	11124976.14	0.00	87898.23	11881430.83

As per our report of even date attached
Statutory Auditors

Available Finance Limited
For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690

Place: Indore
Date: 30.05.2026

For and on behalf of Board of Directors
Available Finance Limited

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

Rajendra Kumar Sohani
(Director)
(DIN: 00379042)

Mahesh Nirmal
Chief Executive Officer
(PAN: AJDPN4530E)

Suyash Choudhary
Company Secretary
(PAN: BELPC8584F)

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2026

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

PARTICULARS	2025-2026	2024-2025
A) CASH FLOW FROM OPERATING ACTIVITIES		
Profit Before Tax	3111.71	2988.26
Add : Adjustment for		
NPA provision	12.69	-0.99
Depreciation and amortization expenses	26.10	17.43
Operating Profit before Working Capital Changes	3150.50	3004.70
Adjustments for changes in working capital:		
In Loans	-5074.72	396.65
In other financial assets	2040.75	-1996.27
In other non-financial assets	-57.99	0.00
In other financial liabilities	-33.06	152.19
In other non financial liabilities	6.85	-0.56
Cash Generated from/ used in Operations before Tax	32.33	1556.71
Direct taxes paid	-816.78	-690.36
[A] Net Cash Outflow/ Inflow from Operating Activities	-784.45	866.35
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	-58.00	-17.00
[B] Net Cash Outflow from Investing Activities	-58.00	-17.00
C) CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of borrowings	0.00	0.00
[C] Net Cash Outflow from Financing Activities	0.00	0.00
Net Increase/ Decrease in Cash & Cash Equivalents (A+B+C)	-842.45	849.35
Effects of exchange rate changes of cash and cash equivalents	0.00	0.00
Cash & Cash Equivalents at the beginning of the year	1097.72	248.37
Cash & Cash Equivalents at the end of the year	255.27	1097.72
Notes to the Statement of Cash Flow :		
i) Reconciliation of Cash and cash equivalents with the Balance Sheet:		
Particulars	2025-2026	2024-2025
Cash in hand	19.84	12.01
Balances with bank	235.43	1085.71
Deposit with original maturity of less than 3 months	0.00	0.00
Cash and cash equivalents at end of year	255.27	1097.72

ii) The Statement of Cash Flow has been prepared under the 'Indirect Method' set out in Ind AS 7 'Statement of Cash Flow'.

As per our report of even date attached
Statutory Auditors
Available Finance Limited
For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690

Place: Indore
Date: 30.05.2026

For and on behalf of Board of Directors
Available Finance Limited

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

Rajendra Kumar Sohani
(Director)
(DIN: 00379042)

Mahesh Nirmal
Chief Executive Officer
(PAN: AJDPN4530E)

Suyash Choudhary
Company Secretary
(PAN: BELPC8584F)

Notes forming part of the Consolidated Financial Statements for the year ended March 31, 2026

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

Note 1: Summary of significant accounting policies

1. CORPORATE INFORMATION

Available Finance Limited ('the Company') is a company limited by shares and is domiciled in India. The company's registered office is situated at Agarwal House, 5 Yeshwant Colony Indore 452003 MP India. As an Unregistered CIC, the Company is primarily a holding company, holding investments in its subsidiaries, associates, and other group companies. The Company's associates are engaged in a wide array of businesses in the Trading sector. Its equity shares are listed in India on Bombay stock Exchange (BSE).

These consolidated financial statements of the Company for the year ended March 31, 2026, were authorized for issue by the Board of Directors on 30/05/2026, pursuant to the provision of the Companies Act, 2013 (the 'Act') Securities and Exchange Board of India and other statutory regulatory bodies.

2. Basis of preparation and measurement

a. Statement of compliance:

These consolidated financial statements are prepared and presented in accordance with the Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time as notified under section 133 of Companies Act, 2013, the relevant provisions of the Companies Act, 2013 ("the Act").

b. Basis of Measurement:

The consolidated financial statements have been prepared and presented on the going concern basis and at historical cost, except for the following assets and liabilities, which have been measured as indicated below:

- Certain financial assets and liabilities at fair value [refer accounting policy regarding financial instruments (covered under para 4.5)]
- Employee benefit obligations measured at the present value of defined benefit obligations (see accounting policy 4.9).

c. Functional and Presentation Currency:

The consolidated financial statements are presented in Indian Rupees ("₹"), which is the functional currency of the Company and the currency of the primary economic environment in which the Company operates, and all values are rounded to the nearest thousands, up-to 2 decimal places except as otherwise indicated. Due to rounding off, the numbers presented throughout the document may not add up precisely to the totals and percentages may not precisely reflect the absolute figures.

d. Classification of Assets and Liabilities as Current and Non-Current:

All assets and liabilities are classified as current or non-current as per the Company's normal operating cycle, and other criteria set out in Schedule III of the Companies Act, 2013. Based on the nature of products and the time lag between the acquisition of assets for processing and their realisation in cash and cash equivalents, 12-month period has been considered by the Company as its normal operating cycle.

e. Use of estimates and judgements

The preparation of the consolidated financial statements in conformity with IND AS requires the use of estimates, judgements and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) and the reported income and expenses during the year. Management believes that the estimates made in the preparation of the consolidated financial statements are prudent and reasonable. Actual results could differ from those estimates.

Any revision to accounting estimates is recognised prospectively in current and future periods.

Information about critical judgments in applying accounting policies, as well as estimates and assumptions that have the most significant effect to the carrying amounts of assets and liabilities within the next financial year, are as follows:

• Useful life and residual value of property, plant and equipment and intangible assets

Useful lives of tangible, Investment Property and intangible assets are based on the life prescribed in Schedule II of the Act. In cases, where the useful lives are different based from that prescribed in Schedule II of the Act, they are based on internal technical evaluation. Assumptions are also made, when the Company assesses, whether an asset may be capitalised and which components of the cost of the asset may be capitalised.

- **Expected Credit losses and Impairment losses on investment**

The Company reviews its carrying value of investments carried at amortised cost annually or more frequently when there is indication for impairment. If the recoverable amount is less than its carrying amount, the impairment loss is accounted for.

- **Fair value measurement of financial instruments**

When the fair values of the financial assets and liabilities recorded in the balance sheet cannot be measured based on the quoted market prices in active markets, their fair value is measured using valuation technique. The inputs to these models are taken from the observable market where possible, but where this is not feasible, a review of judgement is required in establishing fair values. Any changes in the aforesaid assumptions will affect the fair value of financial instruments.

- **Evaluation of Net realisable Value of Inventories**

Inventories of Traded goods are valued at lower of cost and net realisable value. Net Realisable value is based upon the estimates of the management. The effect of changes, if any, to the estimates is recognised in the consolidated financial statements for the year in which such changes are determined.

- **Recognition of deferred tax asset**

The Company's tax jurisdiction is India. Judgments are involved in determining the provision for income taxes, including the amount expected to be paid or recovered for uncertain tax positions.

The recognition of deferred tax requires assumptions about the availability of future taxable profits against which the tax losses can be carried forward. The Company reviews the carrying amount of deferred tax assets at the end of each reporting period.

- **Impairment of non-financial assets**

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Company's estimates the asset's recoverable amount. An asset's recoverable amount is the higher of assets or Cash Generating Units' ('CGU') fair value less costs of disposal and its value in use. It is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent to those from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less cost of disposal, recent market transactions are considered. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation multiples or other available fair value indicators.

- **Provisions and contingent liabilities**

A provision is recognised when the Company has a present obligation as a result of past events, and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made. Contingent liabilities are disclosed in the notes. Contingent assets are not recognised in the consolidated financial statements.

Provisions and contingent liabilities are reviewed at each balance sheet date.

f. Measurement of fair values

The Company measures financial instruments, such as investments (other than equity investments in Subsidiary) at fair values at each Balance Sheet date.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

In the principal market for the asset or liability, or in the absence of a principal market, in the most advantageous market for the asset or liability. The principal or the most advantageous market must be accessible by the Company.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, if market participants act in their economic best interest.

A fair value measurement of a non-financial asset considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs. All assets and liabilities (for which fair value is measured or disclosed in the consolidated financial statements) are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

The Company's accounting policies and disclosures require the measurement of fair values for financial and nonfinancial assets and liabilities.

The Company has an established control framework with respect to the measurement of fair values. The management regularly reviews significant unobservable inputs and valuation adjustments.

When measuring the fair value of a financial asset or a financial liability, the Company uses observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

Level 1: quoted prices in active markets for identical assets or liabilities.

Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).

Level 3: inputs for the asset or liability that are not based on observable market data. If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Company recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

For recurring and non-recurring fair value measurements, the Company determines whether transfers between levels in the fair value hierarchy have occurred by re-evaluating categorisation (based on the lowest level input that is significant to the entire fair value measurement) at the end of each reporting period.

3. Basis of Consolidation

The Consolidated Financial Statements include the financial statements of (the "Holding Company") and its investments in associates. The Group consolidates all the entities which are controlled by it. The Group establishes control when, it has the power over the entity, is exposed or has rights to variable return from its involvement with the entity and has the ability to affect the entity's returns by using its power over relevant activities of the entity. Entities controlled by the Group are consolidated from the date control commences until the date control ceases.

The investments in associates are accounted for using the equity method as prescribed under Ind AS 28 – Investments in Associates and Joint Ventures. Under the equity method, the Holding Company's share of the post-acquisition profits or losses of the associates is recognized in the Consolidated Statement of Profit and Loss, and its share of movements in other comprehensive income is recognized in other comprehensive income. The carrying amount of the investment is adjusted for the cumulative post-acquisition changes in the Holding Company's share of net assets of the associates.

Associates are entities over which the Holding Company has significant influence, but not control or joint control, and generally involves a shareholding of 20% or more of the voting rights.

Unrealized gains and losses arising from transactions between the Holding Company and its associates are eliminated to the extent of the Holding Company's interest in the associates. The financial statements of the associates used in the consolidation are drawn up to the same reporting date as that of the Holding Company.

4. Summary of significant accounting policies

4.1 Property, Plant and Equipment (PPE) and depreciation and amortisation:

i) Recognition and Measurement:

Items of property, plant, and equipment are measured at cost less accumulated depreciation and impairment losses, if any. The cost of an item of property, plant and equipment comprises:

- its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates; and
- Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

If significant parts of an item of property, plant and equipment have different useful lives, then they are accounted for as separate items (major components) of property, plant and equipment.

An asset under construction includes the cost of property, plant and equipment that are not ready to use at the balance sheet date. Advances paid to acquire property, plant and equipment before the balance sheet date are disclosed under other non-current assets. Assets under construction are not depreciated as these assets are not yet ready for use.

ii) Subsequent expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company and the cost of the expenditure can be measured reliably.

iii) Depreciation and amortisation

Depreciable amount for assets is the cost of an asset, or other amount substituted for cost, less its estimated residual value.

Depreciation on property, plant and equipment of the Company has been provided using the straight-line method based on the useful lives specified in Schedule II to the Companies Act, 2013.

A summary of the policies applied to the Company's tangible assets is, as follows:

Tangible assets	Useful life (Years)
Office equipment	5
Plant and Machinery	15
Office Building	60
Furniture and fixtures	10
Information Technology Hardware	3
Vehicles	8– 10

iv) De-recognition:

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from continued use of the asset. Any gain or loss arising on the disposal or retirement of property, plant and equipment is determined as the difference between the sale proceeds and the carrying amount of the assets and is recognized in Statement of Profit and Loss.

4.2 Intangible assets and amortisation

i) Recognition and measurement:

Items of Intangible Assets are measured at cost less accumulated amortisation and impairment losses, if any. The cost of intangible assets comprises:

- its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discount and rebates; and
- Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Gains or losses arising from de-recognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the Statement of Profit and Loss when the asset is derecognized.

ii) Subsequent expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company and the cost of the expenditure can be measured reliably.

iii) Amortisation

The intangible assets of the Company are assessed to be of finite lives and are amortized over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset may be impaired. The Company reviews amortization period on an annual basis. Intangible assets are amortized on straight line basis in accordance with IND AS 38 and Schedule II to the Companies Act, 2013 or based on technical estimates.

A summary of the policies applied to the Company's Intangibles is, as follows:

Intangible assets	Useful lives
Software	6

4.3 Impairment of non-financial assets

The carrying values of assets / cash generating units at each balance sheet date are reviewed for impairment if any indication of impairment exists. If the carrying amount of the assets exceeds the estimated recoverable amount, an impairment loss is recognised for such excess amount. The impairment loss is recognised as an expense in the Statement of Profit and Loss, unless the asset is carried at revalued amount, in which case any impairment loss of the revalued asset is treated as a decrease to the extent a revaluation reserve is available for that asset.

The recoverable amount is the greater of the net selling price and the value in use. Value in use is arrived at by discounting the future cash flows to their present value based on an appropriate discount factor. When there is indication that an impairment loss recognised for an asset (other than a revalued asset) in earlier accounting periods which no longer exists or may have decreased, such reversal of impairment loss is recognised in the Statement of Profit and Loss, to the extent the amount was previously charged to the Statement of Profit and Loss. In case of revalued assets, such reversal is not recognised.

4.4 Foreign currency transactions

Transactions in foreign currencies are translated into the Company's functional currency at exchange rates at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the exchange rate at that date.

Non-monetary assets and liabilities that are measured based on historical cost in a foreign currency are translated at the exchange rate at the date of the transaction.

Exchange differences arising on the settlement of monetary items or on translating monetary items at rates different from those at which they were translated on initial recognition during the period or in previous Consolidated financial statements are recognised in the Statement of Profit and Loss in the period in which they are settled.

4.5 Financial Instruments

I. Financial assets

Classification

The Company classifies financial assets as subsequently measured at amortised cost, fair value through other comprehensive income or fair value through profit or loss based on its business model for managing the financial assets and the contractual cash flow characteristics of the financial asset.

Initial recognition and measurement

Trade receivables and debt securities issued are initially recognised when they originate.

The Company recognises financial assets (other than trade receivables and debt securities) when it becomes a party to the contractual provisions of the instrument. All financial assets are recognised initially at fair value plus transaction costs that are attributable to the acquisition of the financial asset.

Subsequent measurement

For subsequent measurement, the financial assets are classified in three categories:

- Equity investments

Equity investments

All equity investments other than investment in subsidiaries, joint ventures and associate are measured at fair value. For all other equity instruments, the Company decides to classify the same at fair value through other comprehensive income (FVTOCI). The Company makes such election on an instrument-by-instrument basis. The classification is made on initial recognition and is irrevocable.

The Company decides to classify an equity instrument as at FVTOCI, then all fair value changes on the instrument, excluding dividends, are recognised in other comprehensive income (OCI). There is no recycling of the amounts from OCI to the Statement of Profit and Loss, even on sale of such investments.

Derecognition

A financial asset (or, where applicable, a part of a financial asset) is primarily derecognised when:

- (a) The rights to receive cash flows from the asset have expired, or
- (b) The Company has transferred substantially all the risks and rewards of the asset, or
- (c) The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

Impairment of financial assets

The Company applies 'simplified approach' measurement and recognition of impairment loss on the following financial assets and credit risk exposure:

- a) financial assets that are debt instruments, and are measured at amortised cost e.g., loans, debt securities, deposits, and bank balance.
- b) Trade receivables.

The application of simplified approach does not require the Company to track changes in credit risk. Rather, it recognises impairment loss allowance based on lifetime Expected Credit Loss at each reporting date, right from its initial recognition.

II. Financial Liabilities

Classification

The Company classifies all financial liabilities as subsequently measured at amortised cost.

Initial recognition and measurement

All financial liabilities are recognised initially at fair value and, in the case of loans and borrowings and payables, net of directly attributable transaction costs.

Loans and borrowings

After initial recognition, interest-bearing loans and borrowings are subsequently measured at amortised cost using the Effective Interest Rate (EIR) method. Gains and losses are recognised in the Statement of Profit and Loss when the liabilities are derecognised.

Amortised cost is calculated by taking into account any discount or premium on acquisition and transactions costs. The EIR amortisation is included as finance costs in the Statement of Profit and Loss.

This category generally applies to loans and borrowings.

Derecognition

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the derecognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the Statement of Profit and Loss.

III. Offsetting of financial instruments

Financial assets and financial liabilities are offset, and the net amount is reported in the balance sheet if there is an enforceable legal right to offset the recognised amounts and there is an intention to settle them on a net basis or to realise the assets and settle the liabilities simultaneously.

4.6 Revenue recognition

The Company derives its revenue primarily from its core business operations, including the sale of goods and/or rendering of services, as applicable.

Revenue from services is recognised as they are rendered based on agreements/arrangements with the concerned parties and recognised net of Goods and Service Tax (GST) (as applicable).

The Company recognises revenue when it satisfies a performance obligation by transferring control of a good or service to the customer. Control is considered transferred when the customer has the ability to direct the use of and obtain substantially all of the remaining benefits from the asset. Revenue is recognised either at a point in time or over time, based on the nature of the performance obligation and enforceability of the right to payment for performance completed to date.

Revenue is measured at the fair value of consideration received or receivable considering of discounts, incentives, volume rebates, and outgoing taxes on sales. Any amounts receivable from the customers are recognised as revenue after the control over the goods sold are transferred to the customer which is generally on dispatch of goods.

Interest income

Interest income is accounted on an accrual basis at effective interest rate. Interest on delayed payment and forfeiture income are accounted based upon underlying agreements with customers.

4.7 Leases

At the inception of a contract, the Company assesses whether a contract is or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration. To assess whether a contract conveys the right to control the use of an asset the Company assesses whether:

- The contracts involve the use of an identified asset – this may be specified explicitly or implicitly and should be physically distinct or represent substantially all of the capability of a physical distinct asset. If the supplier has a substantive substitution right, then the asset is not identified
- The Company has the right to obtain substantially all of the economic benefits from use of the asset throughout the period of use; and

- The Company has the right to direct the use of the asset. The Company has this right when it has the decision-making rights that are most relevant to changing how and for what purpose the asset is used.

As a Lessee

Right-of-use Asset

The Company recognises a right-of-use asset and a lease liability at the lease commencement date. At the commencement date, a lessee shall measure the right-of-use asset at cost which comprises initial measurement of the lease liability, any lease payments made at or before the commencement date, less any lease incentives received, any initial direct costs incurred by the lessee; and an estimate of costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

Lease Liability

At the commencement date, a lessee shall measure the lease liability at the present value of the lease payments that are not paid at that date. The lease payments shall be discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the lessee shall use the lessee's incremental borrowing rate.

Short-term lease and leases of low-value assets

The Company has elected not to recognise right-of-use assets and lease liabilities for short-term leases that have a lease term of less than 12 months or less and leases of low-value assets. The Company recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

The election for short-term leases shall be made by class of underlying asset to which the right of use relates. A class of underlying asset is a grouping of underlying assets of a similar nature and use in Company's operations. The election for leases for which the underlying asset is of low value can be made on a lease-by-lease basis.

4.8 Income tax

Income tax expense comprises current tax and deferred tax. It is recognised in the Statement of Profit and Loss except to the extent that it relates to items recognised directly in equity or in OCI.

Current tax

Current tax comprises the expected tax payable or receivable on the taxable income or loss for the year and any adjustment to the tax payable or receivable in respect of previous years. It is measured using tax rates enacted or substantively enacted at the reporting date.

Current tax assets and liabilities are offset only if, the Company:

- Has a legally enforceable right to set off the recognised amounts; and
- Intends either to realise the asset or settle the liability on a net basis or simultaneously.

Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax assets are recognised for unused tax losses, unused tax credits and deductible temporary differences to the extent there is convincing evidence that sufficient taxable profit will be available against which such deferred tax asset can be realised.

Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised; such reductions are reversed when the probability of future taxable profits improves. Deferred tax liabilities are recognised for taxable temporary differences.

Unrecognised deferred tax assets are reassessed at each reporting date and recognised to the extent that it has become probable that future taxable profits will be available against which they can be used.

Deferred tax is measured at the tax rates that are expected to be applied to temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws), that have been enacted or substantively enacted at the reporting date.

Deferred tax, relating to items recognised outside profit or loss, is recognised outside profit or loss (either in Other Comprehensive Income or in other equity). Deferred tax items are recognised in correlation to the underlying transaction either in OCI or directly in other equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities, and the deferred taxes relate to the same taxable entity and the same taxation authority.

4.9 Employee benefits

- **Short-Term Employee Benefits**

The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognised as an expense during the period when the employees render the services.

Accumulated leave, which is expected to be utilised within the next 12 months, is treated as short-term employee benefit. The Company measures the expected cost of such absences as the additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the reporting date. The Company recognizes expected cost of short-term employee benefit as an expense, when an employee renders the related service.

The Company treats accumulated leave expected to be carried forward beyond twelve months, as long-term employee benefit for measurement purposes. Such long-term compensated absences are provided for based on the actuarial valuation using the projected unit credit method at the reporting date. Actuarial gains/ losses are immediately taken to the statement of profit and loss and are not deferred. The obligations are presented as current liabilities in the balance sheet if the entity does not have an unconditional right to defer the settlement for at least twelve months after the reporting date.

- **Post-Employment Benefits**

- **Defined Contribution Plans**

A defined contribution plan is a post-employment benefit plan under which the Company pays specified contributions to a separate entity. The Company makes specified monthly contributions towards Provident Fund. The Company's contribution is recognised as an expense in the Statement of Profit and Loss during the period in which the employee renders the related service. If the contribution payable to the scheme for service received before the balance sheet date exceeds the contribution already paid, the deficit payable to the scheme is recognized as a liability after deducting the contribution already paid.

- **Defined Benefits Plans**

The Company operates a defined benefit gratuity plan, which requires contributions to be made to Life Insurance Corporation of India.

The cost of the defined benefit plan and other post-employment benefits and the present value of such obligations are determined using actuarial valuations being carried out at the end of each annual reporting period. An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, future salary increases, mortality rates and future pension increases. Due to the complexities involved in the valuation and its long-term nature, a defined benefit obligation is highly sensitive to changes in these assumptions. All assumptions are reviewed at each reporting date.

The Company pays gratuity to the employees whoever has completed five years of service with the Company at the time of resignation/superannuation. The gratuity is paid @15 days salary for every completed year of service as per the Payment of Gratuity Act, 1972.

The liability in respect of gratuity and other post-employment benefits is calculated using the Projected Unit Credit Method and spread over the period during which the benefit is expected to be derived from employees' services.

Remeasurements, comprising of actuarial gains and losses, the effect of the asset ceiling, excluding amounts included in net interest on the net defined benefit liability and the return on plan assets (excluding amounts included in net interest on the net defined benefit liability), are recognised immediately in the balance sheet with a corresponding debit or credit to retained earnings through OCI in the period in which they occur.

Remeasurements are not reclassified to profit or loss in subsequent periods.

Past service costs are recognised in profit or loss on the earlier of:

- The date of the plan amendment or curtailment, and
- The date that the Company recognises related restructuring costs.

Net interest is calculated by applying the discount rate to the net defined benefit liability or asset. The Company recognises the following changes in the net defined benefit obligation as an expense in the consolidated statement of profit and loss:

Service costs comprising current service costs, past-service costs, gains and losses on curtailments and non-routine settlements; and net interest expense or income.

4.10 Borrowing costs

Borrowing cost includes interest expense, amortisation of discounts, hedge - related cost incurred in connection with foreign currency borrowings, ancillary costs incurred in connection with borrowing of funds and exchange difference, arising from foreign currency borrowings to the extent they are regarded as an adjustment to the interest cost.

Borrowing costs, that are attributable to the acquisition or construction or production of a qualifying asset, are capitalised as part of the cost of such asset till such time the asset is ready for its intended use. A qualifying asset is an asset that necessarily takes a substantial period to get ready for its intended use.

All other borrowing costs are recognised as an expense in the period in which they are incurred.

4.11 Cash and cash equivalents

Cash and cash equivalents in the balance sheet comprise cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the Statement of Cash Flows, cash and cash equivalents consist of cash and short-term deposits, as defined above, net of outstanding bank overdrafts as they are considered an integral part of the Company's cash management.

4.12 Statement of Cash flow

Cash flows are reported using the indirect method, whereby profit before tax is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and item of income or expenses associated with investing or financing cash flows. The cash flows from operating, investing and financing activities of the Company are segregated.

4.13 Earnings per share

Basic earnings per share are computed by dividing the profit / (loss) after tax by the weighted average number of equity shares outstanding during the year. Diluted earnings per share is computed by dividing the profit / (loss) after tax adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on conversion of all dilutive potential equity shares. If potential equity shares converted into equity shares increases the earnings per share, then they are treated as anti-dilutive and anti-dilutive earning per share is computed.

Basic and diluted earnings per share are computed and presented in accordance with Ind AS 33 – Earnings per Share

4.14 Provisions and contingent liabilities

A provision is recognised when the Company has a present legal or constructive obligation as a result of past events, and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made. Provisions (excluding retirement benefits) are discounted to their present value at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability and are determined based on the best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. The unwinding of the discount is recognised as finance cost.

Contingent liabilities are disclosed in the notes. Contingent liabilities are disclosed for:

- (1) Possible obligations which will be confirmed only by future events not wholly within the control of the Company or
- (2) Present obligations arising from past events where it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent assets are not recognised in the consolidated financial statements. However, the same are disclosed in the consolidated financial statements where an inflow of economic benefit is probable.

4.15 Events after reporting date

Events after the reporting period are classified into adjusting and non-adjusting events. Adjusting events provide evidence of conditions that existed at the end of the reporting period, while non-adjusting events are those that are indicative of conditions that arose after the reporting period. Adjusting events are reflected in the consolidated financial statements; non-adjusting events of material size or nature are disclosed in the notes.

4.16 Exceptional Item

Exceptional items include income or expense that are part of ordinary activities, however, are of such significance and nature that separate disclosure enables the user of Consolidated financial statements to understand the impact in a more meaningful manner. Exceptional items are identified by virtue of either their size or nature so as to facilitate comparison with prior periods and to assess underlying trends in the financial performance of the Company.

Exceptional items are presented separately in the consolidated financial statements and excluded from the computation of EBITDA to enable better understanding of the Company's normal operating performance.

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

NOTE - 2

CASH & CASH EQUIVALENTS

Particulars	2025-2026	2024-2025
Cash on hand	19.84	12.01
Balances with Banks (of the nature of cash and cash equivalents)	235.43	1085.71
Total	255.27	1097.72

NOTE - 3

LOANS

Particulars	2025-2026					
	Amortised cost	At Fair Value			Subtotal	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6=1+5)
(A)						
(i) Loans repayable on Demand						
- To related parties	67396.46	0.00	0.00	0.00	0.00	67396.46
- To others	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00
Total (A) - Gross	67396.46	0.00	0.00	0.00	0.00	67396.46
Less: Impairment	168.49	0.00	0.00	0.00	0.00	168.49
Total (A) - Net	67227.97	0.00	0.00	0.00	0.00	67227.97
(B)						
(i) Unsecured	67396.46	0.00	0.00	0.00	0.00	67396.46
Total (B)- Gross	67396.46	0.00	0.00	0.00	0.00	67396.46
Less: Impairment loss allowance	168.49	0.00	0.00	0.00	0.00	168.49
Total (B) - Net	67227.97	0.00	0.00	0.00	0.00	67227.97
(C)						
(I) Loans in India						
(i) Public Sector	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	67396.46	0.00	0.00	0.00	0.00	67396.46
Total (C) - Gross	67396.46	0.00	0.00	0.00	0.00	67396.46
Less: Impairment loss allowance	168.49	0.00	0.00	0.00	0.00	168.49
Total(C) (I)-Net	67227.97	0.00	0.00	0.00	0.00	67227.97
(II) Loans outside India	0.00	0.00	0.00	0.00	0.00	0.00
Less: Impairment loss allowance	0.00	0.00	0.00	0.00	0.00	0.00
Total (C) (II)- Net	0.00	0.00	0.00	0.00	0.00	0.00
Total C(I) and C(II)	67227.97	0.00	0.00	0.00	0.00	67227.97

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

Particulars	2024-2025					
	Amortised cost	At Fair Value			Subtotal	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss		
	(1)	(2)	(3)	(4)	(5=2+3+4)	(6=1+5)
(A)						
(i) Loans repayable on Demand						
- To related parties	62321.74	0.00	0.00	0.00	0.00	62321.74
- To others	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00
Total (A) - Gross	62321.74	0.00	0.00	0.00	0.00	62321.74
Less: Impairment	155.80	0.00	0.00	0.00	0.00	155.80
Total (A) - Net	62165.93	0.00	0.00	0.00	0.00	62165.94
(B)						
(i) Unsecured	62321.74	0.00	0.00	0.00	0.00	62321.74
Total (B)- Gross	62321.74	0.00	0.00	0.00	0.00	62321.74
Less: Impairment loss allowance	155.80	0.00	0.00	0.00	0.00	155.80
Total (B) - Net	62165.94	0.00	0.00	0.00	0.00	62165.94
(C)						
(I) Loans in India						
(i) Public Sector	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	62321.74	0.00	0.00	0.00	0.00	62321.74
Total (C) - Gross	62321.74	0.00	0.00	0.00	0.00	62321.74
Less: Impairment loss allowance	155.80	0.00	0.00	0.00	0.00	155.80
Total(C) (I)-Net	62165.94	0.00	0.00	0.00	0.00	62165.94
(II) Loans outside India	0.00	0.00	0.00	0.00	0.00	0.00
Less: Impairment loss allowance	0.00	0.00	0.00	0.00	0.00	0.00
Total (C) (II)- Net	0.00	0.00	0.00	0.00	0.00	0.00
Total C(I) and C(II)	62165.94	0.00	0.00	0.00	0.00	62165.94

The loans or advances in the nature of loans granted to promoters, Directors, KMPs and the related parties (as defined under the Companies Act, 2013), are as under, which may be repayable on demand:

Type of Borrower	2025-2026		2024-2025	
	Amount of loan or advance in the nature of loan outstanding	Percentage to the totalLoans and Advancesin the nature of loans	Amount of loan or advance in the nature of loan outstanding	Percentage to the totalLoans and Advancesin the nature of loans
Promoter	0.00	0.00%	0.00	0.00%
Directors	0.00	0.00%	0.00	0.00%
KMPs	0.00	0.00%	0.00	0.00%
Related parties	67396.46	100.00%	62321.74	100.00%

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

NOTE -4 INVESTMENTS

Particulars	2025-2026						
	Amortised cost	As Fair Value			Sub-Total	Others (At Cost)	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss			
	(1)	(2)	(3)	(4)	(5)=(2)+(3)+(4)	(6)	(7)=(1)+(5)+(6)
(A)							
Equity instruments							
- Quoted (related party)	0.00	13632.45	0.00	0.00	13632.45	0.00	13632.45
- Unquoted							
a) Associates	0.00	0.00	0.00	0.00	0.00	12968481.21	12968481.21
b) Others (related parties)	0.00	0.00	0.00	0.00	0.00	25227.07	25227.07
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Gross (A)	0.00	13632.45	0.00	0.00	13632.45	12993708.28	13007340.73
(B)							
(i) Investments outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Investments in India	0.00	13632.45	0.00	0.00	13632.45	12993708.28	13007340.73
Total (B)	0.00	13632.45	0.00	0.00	13632.45	12993708.28	13007340.73
(C)							
Less: Allowance for Impairment (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Net D= (A)-(C)	0.00	13632.45	0.00	0.00	13632.45	12993708.28	13007340.73

Particulars	2024-2025						
	Amortised cost	As Fair Value			Sub-Total	Others (At Cost)	Total
		Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss			
	(1)	(2)	(3)	(4)	(5)=(2)+(3)+(4)	(6)	(7)=(1)+(5)+(6)
(A)							
Equity instruments							
- Quoted (related party)	0.00	16268.73	0.00	0.00	16268.73	0.00	16268.73
- Unquoted							
a) Associates	0.00	0.00	0.00	0.00	0.00	11878671.63	11878671.63
b) Others (related parties)	0.00	0.00	0.00	0.00	0.00	25227.07	25227.07
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Gross (A)	0.00	16268.73	0.00	0.00	16268.73	11903898.70	11920167.42
(B)							
(i) Investments outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Investments in India	0.00	16268.73	0.00	0.00	16268.73	11903898.70	11920167.42
Total (B)	0.00	16268.73	0.00	0.00	16268.73	11903898.70	11920167.42
(C)							
Less: Allowance for Impairment (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total – Net D= (A)-(C)	0.00	16268.73	0.00	0.00	16268.73	11903898.70	11920167.42

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

NOTE - 5 OTHER FINANCIAL ASSETS

Particulars	2025-2026	2024-2025
Security Deposits:		
Telephone Deposit	3.00	3.00
Advance for Expenses	0.00	0.00
UCO Bank FDR (333 day Interest @ 7.30% PA)	0.00	2040.75
Total	3.00	2043.75

NOTE - 6 PROPERTY, PLANT & EQUIPMENT

Particulars	Computer Hardware	Office equipment	Total
Gross Carrying Amount			
Balance as at 31st March 2024	0.00	52.00	52.00
- Additions/ acquisitions	0.00	17.00	17.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2025	0.00	69.00	69.00
- Additions/ acquisitions	36.00	22.00	58.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2026	36.00	91.00	127.00
Accumulated Depreciation and Impairment			
Balance as at 31st March 2024	0.00	15.42	15.42
- Depreciation charge for the year	0.00	17.43	17.43
- Impairment loss	0.00	0.00	0.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2025	0.00	32.85	32.85
- Depreciation charge for the year	6.03	20.07	26.10
- Impairment loss	0.00	0.00	0.00
- Disposals/Transfers	0.00	0.00	0.00
Balance as at 31st March 2026	6.03	52.92	58.95
Net Book Value			
As at 31st March 2025	0.00	36.15	36.15
As at 31st March 2026	29.97	38.08	68.05

NOTE - 7 OTHER NON-FINANCIAL ASSETS

Particulars	2025-2026	2024-2025
Prepaid expenses	1.78	0.00
Income Tax Refundable (2024-2025)	56.22	0.00
Total	57.99	0.00

NOTE-8 CURRENT TAX ASSETS/ LIABILITIES (NET)

Particulars	2025-2026	2024-2025
TDS Receivable	609.22	566.46
Advance Tax	145.00	205.00
Less: Income tax provision	-791.00	-740.00
Total	-36.78	31.46

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

NOTE - 9 OTHER FINANCIAL LIABILITIES

Particulars	2025-2026	2024-2025
Payable to auditors	175.50	263.52
Payable to employees	338.12	282.10
Payable for expenses	28.58	29.65
Total	542.22	575.27

NOTE-10 OTHER NON FINANCIAL LIABILITIES

Particulars	2025-2026	2024-2025
Statutory Dues Payable: TDS payable	32.15	25.30
Total	32.15	25.30

NOTE - 11 EQUITY SHARE CAPITAL

Particulars	2025-2026		2024-2025	
	Number	Amount	Number	Amount
Authorised Equity Shares of ₹ 10 each.	10500000	105000.00	10500000	105000.00
Issued Equity Shares of ₹ 10 each. Subscribed & Paid up Equity Shares of ₹ 10 each.	10203700	102037.00	10203700	102037.00
	10203700	102037.00	10203700	102037.00
	10203700	102037.00	10203700	102037.00

a) Terms / Rights attached to Equity Shares

The company has only one class of shares i.e. equity shares having a par value of Rs.10/- per share. Each holder of equity shares is entitled to one vote per share.

In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

b) For the period of five years immediately preceding the date as at which the Balance Sheet is prepared:

Particulars	2025-2026	2024-2025
(A) Aggregate number and class of shares allotted as fully paid-up pursuant to contract(s) without payment being received in cash.	0.00	0.00
(B) Aggregate number and class of shares allotted as fully paid-up by way of bonus shares.	0.00	0.00
(C) Aggregate number and class of shares bought back.	0.00	0.00

c) Reconciliation of the number of Shares outstanding at the beginning of the year and at the end of the year:

Particulars	2025-2026		2024-2025	
	Number	₹	Number	₹
Shares outstanding at the beginning of the year	10203700	102037.00	10203700	102037.00
Shares Issued during the year	0	0.00	0	0.00
Shares bought back during the year	0	0.00	0	0.00
Shares outstanding at the end of the year	10203700	102037.00	10203700	102037.00

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

d) Details of shareholding more than 5% shares in the company:

Particulars	2025-2026		2024-2025	
	Number of shares held	%	Number of shares held	%
Archana Coal Private Limited	5022649	49.22%	5838946	57.22%
Tapan Agarwal	1510828	14.81%	775547	7.60%

e) Disclosure as to Holding Company:

Particulars	2025-2026		2024-2025	
	Number of shares held	%	Number of shares held	%
Archana Coal Private Limited#	5022649	49.22%	5838946	57.22%

f) Shares held by promoters at the end of the year:

Particulars	2025-2026		2024-2025		% Change during the year
	Number of shares	%	Number of shares	%	
Tapan Agarwal#	1510828	14.81%	775547	7.60%	7.21%
Neena Devi Agarwal*	0	0.00%	1000	0.01%	-0.01%
Mrs. Vanshika Agarwal*	1000	0.01%	0	0.00%	0.01%
Archana Coal Private Limited#	5022649	49.22%	5838946	57.22%	-8.00%
Vinod Agarwal Legacy Trust (Holding through trustee Mr. Vinod Kumar Agarwal)	100	0.00%	0	0.00%	0.00%
Allure Fabtex Private Limited (Formerly Deepali Finance Private Limited)	151100	1.48%	151100	1.48%	0.00%

* Following the demise of Smt. Neena Devi Agarwal, her shares were transmitted to Mrs. Vanshika Agarwal, effective March 30, 2026. # Refer Note 18(16)

NOTE - 12 OTHER EQUITY

Particulars	2025-2026	2024-2025
a. Capital Reserves	15822.00	15822.00
b. Securities Premium	642640.63	642640.63
c. General Reserves*	10544.57	10093.83
d. Retained earnings	12182093.86	11124976.14
e. Fair value through other comprehensive income	119685.74	87898.23
Total	12970786.80	11881430.83

- Discontinued as NBFC and is an Unregistered CIC but still governed by RBI Act, 1934.

Nature and purpose of Reserves:

- Capital Reserve:** The Reserve is created based on statutory requirement under the Companies Act, 2013. This is not available for distribution of dividend but can be utilized for issuing bonus shares.
- Securities Premium:** Securities premium is used to record premium on issue of shares. The reserve is utilised in accordance with the provisions of the Companies Act, 2013.
- General Reserves:** General Reserve: General Reserve comprises of amount transferred from Reserve Fund created as per Section 45 IC of the Reserve Bank of India 1934 post deregistration as NBFC.
- Retained earnings:** Retained earnings are the profits that the Company has earned till date, less any transfers to statutory reserve, debenture redemption reserve, general reserve, dividends distributions paid to shareholders and transfer from debenture redemption reserve.
- FVOCI equity instrument:** The fair value changes of the long term investments in securities have been recognised in reserves under FVOCI equity instruments as at the date of transition and subsequently in the other comprehensive income for the year.

**Notes forming part of the Consolidated financial statements as at and for the year
ended March 31, 2026**

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

NOTE- 13 INTEREST INCOME

Particulars	2025-2026				2024-2025			
	On Financial Assets measured at fair value through OCI	On Financial Assets measured at Amortised Cost	Interest Income on Financial Assets classified at fair value through profit or loss	Total	On Financial Assets measured at fair value through OCI	On Financial Assets measured at Amortised Cost	Interest Income on Financial Assets classified at fair value through profit or loss	Total
Interest on Loans	0.00	6017.38	0.00	6017.38	0.00	5622.12	0.00	5622.12
Interest income from investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest on deposits with Banks	0.00	30.21	0.00	30.21	0.00	45.28	0.00	45.28
Total	0.00	6047.59	0.00	6047.59	0.00	5667.40	0.00	5667.40

NOTE- 14 OTHER INCOME

Particulars	2025-2026	2024-2025
Reversal of Provision on Loan Assets	0.00	0.99
Total	0.00	0.99

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

NOTE - 15 EMPLOYEE BENEFIT EXPENSES

Particulars	2025-2026	2024-2025
Salaries and wages		
- To others	1002.02	873.56
- Director's Remuneration	48.00	48.00
- Bonus	98.87	104.66
- Leave Travelling Allowance	14.60	23.50
Contribution to provident and other funds		
- Leave Encashment	41.75	24.11
Staff Welfare Expenses		
- Staff Welfare	0.00	0.00
Total	1205.24	1073.83

NOTE -16 DEPRECIATION, AMORTIZATION and IMPAIRMENT

Particulars	2025-2026	2024-2025
Depreciation	26.10	17.43
Total	26.10	17.43

NOTE - 17 OTHER EXPENSES

Particulars	2025-2026	2024-2025
Advertisement & Publicity	124.10	86.64
Auditor's fees and expenses (Note 18(10))	115.00	123.90
Director's Sitting Fees	155.00	100.00
AGM Expenses	0.80	0.70
Legal and Professional charges	539.54	598.05
Listing Fees	383.50	436.60
Rent	165.53	149.27
Printing and stationery	41.84	5.82
Provision on Loan Assets	12.69	0.00
Insurance	10.02	0.00
Other expenditure	156.52	87.89
Total	1704.54	1588.87

Note 18: ADDITIONAL NOTES ON ACCOUNTS:

- 1) Note 1 to 18 referred herein forms an integral part of these Standalone Financial Statements.
- 2) The Company is engaged in the finance business which constitutes a single business segment, accordingly, disclosure requirement of Ind AS 108 "Operating Segments" is not required to be given.
- 3) **Contingent Liability and commitments :**
 - a) **Contingent Liabilities to the extent not provided for:**
 - a) Disputed demand of Income-tax pending appeals amounting to ₹ 109.79/- (PY ₹ 608.87/-) against which an amount of ₹ 499.08/- (PY ₹ NIL) has been adjusted against refund due to the Company and no amount has been paid under protest nor provided for.
 - b) Disputed demand of TDS amounting to ₹ 1.39 (PY ₹ 1.39/-) against which an amount of ₹ Nil (PY ₹ Nil) is outstanding and not provided for.
 - b) **Capital and other commitments:**
NIL

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

- 4) Pursuant to disclosure pertaining to Section 186 (4) of the Companies Act, 2013 the following are the details thereof:

a Loan given-outstanding as at the year-end:

Particulars	Rate of Interest	2025-2026	2024-2025
Ad- Manum Finance Limited	9.50%	67396.46	62321.74

b Investments Made:

The investments are classified under respective heads for purposes as mentioned in their object clause. Refer Note 4 of the Financial Statements.

c Guarantee Given or Security Provided:

During the year there is no such transaction.

- 5) In accordance with Ind AS 24 the related party disclosure is as under, the information regarding related party have been determined to the extent, such parties have been identified on the basis of information available with the company:

I. Name of the Related Parties :

A) Key Management Personnel:

Mr. Rakesh Sahu: WTD & CFO

Mr. Suyash Choudhary: Company Secretary

Mr. Mahesh Nirmal: CEO

B) Associate Companies

Agarwal Coal Corporation Private Limited

Agarwal Fuel Corporation Private Limited

C) Holding Company

Archana Coal Private Limited

D) Enterprises over which Key Management Personnel/Promoters and Relatives of such personnel exercise significant influence :

(i) Companies

Agarwal Coal Corporation Private Limited

Agarwal Fuel Corporation Private Limited

Agarmin Coalwashery Private Limited

Ad- Manum Finance Limited

Agarwal Real City Private Limited

Archana Coal Private Limited

Stewardship Advisory Private Limited

Sanjana Cold Storage Private Limited

Surya Exim Limited

Balaji Sewarth Vinod Agrawal Foundation (Section 8)

Agarwal Energen Private Limited

Agarwal Energen One Private Limited

Agarwal Energen Two Private Limited

Agarwal Energen Solar Park Private Limited

(ii) Trust

Balaji Sewarth Vinod Agrawal Foundation (Trust)

Maharaja Agrasen Bhawan Nyas

Sanstha Agrasen Sewa

Vinod Agarwal Private Family Trust

Neenadevi Agarwal Family Private Trust

Vinod Agarwal Family Private Trust

Vinod Agarwal Daughter's Family Private Trust

Vinod Agarwal Legacy Trust

(iii) Firms / LLP

Neena Warehousing Corporation

Neena Real Estate Corporation

Agarwal Realinfra LLP

(iv) Individual

Mr. Vinod Kumar Agarwal

Smt. Neena Devi Agarwal (deceased- 15.01.2026)

Mrs. Vanshika Agarwal (w.e.f 30.03.2026)

Mr. Tapan Agarwal

(v) HUF

Vinod Kumar Agarwal HUF

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

II. Transactions with Related Parties:

Particulars	Nature of Transactions	2025-2026		2024-2025	
		Amount of Transaction	Outstanding Amount	Amount of Transaction	Outstanding Amount
Mr. Rakesh Sahu	Remuneration	71.60	27.60	78.83	34.83
Ad- Manum Finance Limited	Unsecured Loan Given	4300.00	67396.46	4500.00	62321.74
	Unsecured Loan and	4640.92		9954.00	
	Interest Refund	5415.64		5619.28	
	Interest accrued	5415.64		5619.28	
Mr. Suyash Choudhary	Remuneration	729.91	122.43	641.01	102.12
Mr. Mahesh Nirmal	Remuneration	389.14	78.09	353.99	68.39
Mr. Vinod Kumar Agarwal	Rent Payment	165.53	0.00	149.27	0.00

Note :

- All the above transactions are on arm's length basis. Current Account transactions are excluded.
- The aforementioned transactions in respect of expenses except purchase & sale are shown exclusive of GST.

6) Directors Remuneration:

The Company has paid directors' remuneration as per the provisions of Schedule V to the Companies Act, 2013 and has complied with all the provisions of the said act:

Name of the Director	Nature of payment	2025-2026	2024-2025
Mr. Rakesh Sahu	Remuneration	71.60	78.83
Total		71.60	78.83

- As per the information on records, the Company does not have any due outstanding to Micro and Small Industries enterprises under MSMED Act, 2006.

- In accordance of Ind AS-33, the earning per share (E.P.S.) of the company is as under:

Particulars	2025-2026	2024-2025
Profit after Tax	1073637.03	1038265.51
Weighted average No. of Equity Shares outstanding	10203700	10203700
Earning Per Share - Basic & Diluted	105.22	101.75

- Tax expenses as per Ind AS 12:

a) Deferred Tax:

Profit and Loss:

Particulars	2025-2026	2024-2025
WDV as per Company Law	68.05	36.15
Less: WDV as per Income Tax	72.95	35.11
Timing difference between Income Tax and Company Law	-4.90	1.04
Deferred tax liability/ (asset) on above	-1.23	0.26
Provision on loans	168.49	155.80
Deferred tax (asset) on above	-42.41	-39.22
Accumulated asset as at 31.03.2026	-43.64	-38.95
Asset already recognized up to 31.03.2025	-38.95	-38.15
Balance written back during the year	-4.69	-0.80

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

Other Comprehensive Income:

Particulars	2025-2026	2024-2025
Timing difference due to fair valuation of quoted investments	12493.64	15129.91
Tax effect on to timing difference due to fair valuation of quoted investments	1561.70	1512.99
Liability already provided up to 31.03.2025	1512.99	1371.72
Deferred tax liabilities provided in OCI	48.71	141.27

b) The income tax expense for the year can be reconciled to the accounting profit as

Particulars	2025-2026	2024-2025
Profit before tax from continuing operation	3111.71	2988.26
Tax rate	25.17%	25.17%
Income Tax expense calculated	783.22	752.15
Effect of income that is exempt from taxation	0.00	0.00
Effect of expenses that are not deductible in determining taxable profits	10.26	4.39
Effect of concession (allowances)	-0.51	-42.55
Adjustments recognised in current year in relation to the current tax of prior years	0.00	0.00
Other temporary differences {(Short)/Excess} Provision in current year	92.06	21.38
Income tax expense recognised in profit or loss	885.03	735.36

c Provision For Taxation:

The Company has migrated to the new regime of Income Tax Act, 1961 u/s 115BAA. Provision for taxation for the year has been made after considering allowance, claims and relief available to the Company, if any.

- d** There were no such transactions that were not recorded in the books of accounts that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

10) Payments to the auditor: (Excluding Goods and Service Tax):

Particulars	2025-2026	2024-2025
- Statutory Auditors		
a) For Audit Matters	100.00	108.90
b) For other services	0.00	72.60
- Internal Auditors		
a) For Audit Matters	15.00	15.00
Total	115.00	196.50

11) Disclosure of CSR Activities as per Sec. 135 :

Pursuant to the Provisions of Section 135 of the Companies Act 2013 read with companies (Corporate Social Responsibility Policy) Rules 2014 are not applicable on Company.

12) Financial Instruments by Category and fair value hierarchy:

Set out below, is a comparison by class of the carrying amounts and fair value of the Company's financial instruments, other than those with carrying amounts that are reasonable approximations of fair values.

The fair values of the financial assets and financial liabilities included in the level 2 and level 3 categories have been determined in accordance with generally accepted pricing models based on a discounted cash flow analysis, with the most significant inputs being the discount rate that reflects the credit risk of counterparties.

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

<u>Particulars(2025-2026)</u>	Fair Value Measurement			Fair Value hierarchy		
	FVTPL	FVOCI	Amortised Cost/ Cost	Level-1	Level-2	Level-3
Financial assets						
Investments	0.00	13632.45	12993708.28	13632.45	0.00	0.00
Cash and cash equivalents	0.00	0.00	255.27	0.00	0.00	0.00
Loans	0.00	0.00	67227.97	0.00	0.00	0.00
Other financial assets	0.00	0.00	3.00	0.00	0.00	0.00
Total	0.00	13632.45	13061194.52	13632.45	0.00	0.00
Financial liabilities						
Other financial liabilities	0.00	0.00	542.22	0.00	0.00	0.00
Total	0.00	0.00	542.22	0.00	0.00	0.00

<u>Particulars(2024-2025)</u>	Fair Value Measurement			Fair Value hierarchy		
	FVTPL	FVOCI	Amortised Cost/ Cost	Level-1	Level-2	Level-3
Financial assets						
Investments	0.00	16268.73	11903898.70	16268.73	0.00	0.00
Cash and cash equivalents	0.00	0.00	1097.72	0.00	0.00	0.00
Loans	0.00	0.00	62165.94	0.00	0.00	0.00
Other financial assets	0.00	0.00	2043.75	0.00	0.00	0.00
Total	0.00	16268.73	11969206.11	16268.73	0.00	0.00
Financial liabilities						
Other financial liabilities	0.00	0.00	575.27	0.00	0.00	0.00
Total	0.00	0.00	575.27	0.00	0.00	0.00

To provide an indication about the reliability of the inputs used in determining fair value, the Company has classified its financial instruments into three levels prescribed under the Ind AS. An explanation for each level is given below.

Level 1: Quoted (unadjusted) market prices in active markets for identical assets or liabilities.

Level 2: Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3: Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

Notes:

- There have been no transfer between Level 1, Level 2 and Level 3 during the period March 31, 2026 and March 31, 2025.
- The management has assessed that the carrying amounts of cash and cash equivalents, loans, other financial assets and other financial liabilities reasonably approximate their fair values, largely due to the short-term nature of these instruments.

Note 18:

ADDITIONAL NOTES ON ACCOUNTS:

13) Financial risk management objectives and policies to the extent applicable:

The company is an unregistered core investment company and having its major exposure to the group companies and therefore the company does not envisage any market risk, currency risk, interest rate risk, price risk, liquidity risk and credit risk. The Company's senior management in consultation with audit committee has the responsibility for establishing and governing the Company's overall risk management framework, wherever applicable.

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

14) Disclosure Pursuant to regulation 54(F) of the SEBI (Listing Obligations & Disclosure Requirements) Regulation 2013.

a Loans and Advances in the nature of Loans to Subsidiary:

There were no such transaction during the year.

b Loans and Advances in the nature of loan to Associates, Related Party and parties where directors/ promoters are interested:

Particulars	As at		Maximum Balance During the Year	
	2025-2026	2024-2025	2025-2026	2024-2025
Ad- Manum Finance Limited	67396.46	62321.74	67396.46	63665.65
	67396.46	62321.74	67396.46	63665.65

- c i) None of the parties to whom loans were given have made investment in the shares of the Company.
 ii) The above Advances fall under the category of loans, which are repayable on demand and interest has been charged on it.

15) Pursuant to Ind AS 112 – ‘Disclosure of Interests in Other Entities’ the interest of the Company in various Associates are as follows:

- a The Company is holding more than 20% Equity Shares in Agarwal Coal Corporation Private Limited 32.63% (PY 32.63%) and Agarwal Fuel Corporation Private Limited 43.55% (PY 43.55%) which are therefore Associate companies within the meaning of section 2(6) of the Companies Act, 2013 and as per applicable IND AS the consolidated financial statements shall be separately prepared.
- b The company has complied with the number of layers prescribed under clause (87) of section 2 of the Act read with the Companies (Restriction on number of Layers) Rules, 2017.

16) Consolidation of Accounts:

Consequent to the transfer of 816,297 equity shares of Archana Coal Private Limited, Available Finance Limited has ceased to be a subsidiary and has become an associate company. Archana Coal Private Limited holds a 49.22% (Previous Year: 57.22%) equity stake in the Company, thereby rendering the Company an associate within the meaning of Section 2(6) of the Companies Act, 2013.

17) In accordance with IND AS - 109 the long-term investments held by the company are to be carried at Cost or Fair Value. All the investments of the Company have been considered by the management to be of long-term nature.

18) The balances of Borrowings and Loans & Advances are subject to respective consent, confirmation, reconciliation and consequential adjustments, if any.

19) Subsequent events

There have been no events after the reporting date that require adjustment/ disclosure in these financial statements.

20) Details of Benami Property held:

During the year, no proceedings have been initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.

21) Indications of Impairment

In the opinion of management, there are no indications, internal or external which could have the effect of impairing the value of assets to any material extent as at the Balance sheet date requiring recognition in terms of Ind AS 36.

22) Registration of charges or satisfaction with Registrar of Companies (ROC):

During the year, creation, modification or satisfaction of charge which were to be registered with ROC (if any) have been done within the statutory period.

Notes forming part of the Consolidated financial statements as at and for the year ended March 31, 2026

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

23) Relationship with Struck off Companies:

The Company has no Investment in securities, Receivables, Payables, Share-holding or Other outstanding balances with such companies.

24) According to Ind AS - 7 the desired Cash flow statement is enclosed herewith.

25) The Company has no borrowings from banks or financial institutions on the basis of security of current assets with respect to which, hence the periodical returns or statements of current assets required to be filed by the Company with banks or financial institutions is not applicable.

26) The Company has not traded or invested in Crypto currency or Virtual Currency during the year ended March 31, 2026 and March 31, 2025.

27) The company has not received any funds from any person/entities, for the purpose of directly or indirectly lending/investing/providing guarantee/security to a another person/entity, by or on behalf of the person/entity from whom such amount is received.

28) The company has not advanced/loaned/invested funds to any person/entity for the purpose of directly or indirectly lending/investing/providing guarantee/security to a third person/entity, by or on behalf of the company.

29) The Companies (Significant Beneficial Owners) Amendment Rules, 2019 lays down the rules and compliances required to be adhered by the reporting company in India with respect of Significant Beneficial Owners ("SBO") . There is no Significant Beneficial Owner in the Company.

30) Additional information as required under Schedule III to the Companies Act, 2013, of the enterprises consolidated as associates:

Name of the entity in the Group	Net assets, i.e, total assets minus total liabilities		Share in profit/ (loss)		Share in other comprehensive income		Share in Total comprehensive income	
	As % of consolidated net assets	Amount	As % of consolidated profit/ (loss)	Amount	As % of consolidated OCI	Amount	As % of consolidated TCI	Amount
Parent Available Finance Limited	0.80%	104342.59	0.21%	2231.37	-2.75%	-2684.99	-0.04%	-453.62
Associate (Investment as per the equity method)								
Indian Agarwal Coal Corporation Private Limited	63.83%	8344923.90	65.57%	703947.55	48.71%	47516.00	64.16%	751463.55
Agarwal Fuel Corporation Private Limited	35.37%	4623557.32	34.23%	367458.11	54.04%	52715.21	35.88%	420173.32
Total	100.00%	13072823.80	100.00%	1073637.03	100.00%	97546.22	100.00%	1171183.25

2024-2025

Name of the entity in the Group	Net assets, i.e, total assets minus total liabilities		Share in profit/ (loss)		Share in other comprehensive income		Share in Total comprehensive income	
	As % of consolidated net assets	Amount	As % of consolidated profit/ (loss)	Amount	As % of consolidated OCI	Amount	As % of consolidated TCI	Amount
Parent Available Finance Limited	0.87%	104796.20	0.22%	2253.70	1.90%	1271.40	0.32%	3525.10
Associate (Investment as per the equity method)								
Indian Agarwal Coal Corporation Private Limited	63.54%	7614312.50	64.68%	671549.55	19.85%	13309.56	61.96%	684859.11
Agarwal Fuel Corporation Private Limited	35.59%	4264359.12	35.10%	364462.26	78.25%	52461.48	37.72%	416923.74
Total	100.00%	11983467.83	100.00%	1038265.51	100.00%	67042.44	100.00%	1105307.95

During the financial year, the March 2025 consolidated profit after tax for associate companies was restated to correct an error. This retrospective adjustment reduced accumulated profits and impacted the share considered in the consolidation.

31) Previous year figures have been regrouped or rearranged where ever necessary.

32) The figures have been rounded off to the nearest multiple of a rupee in thousands.

As per our report of even date attached
Statutory Auditors
Available Finance Limited
For: SAP JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
ICAI FRN 019356C

CA NIKITA BILALA
PARTNER
ICAI MNO 429690
Place: Indore
Date: 30.05.2026

For and on behalf of Board of Directors
Available Finance Limited

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

Rajendra Kumar Sohani
(Director)
(DIN: 00379042)

Mahesh Nirmal
Chief Executive Officer
(PAN: AJDPN4530E)

Suyash Choudhary
Company Secretary
(PAN: BELPC8584F)



www.availablefinance.in