

**AVAILABLE FINANCE LIMITED**

22<sup>nd</sup> Annual Report  
2013-2014

**Available Finance Limited**

CIN : L67120MP1993PLC007481  
CM-23, Sukhliya, Indore - 452 010 (M.P.)

# 22<sup>nd</sup> ANNUAL REPORT 2013-2014

## BOARD OF DIRECTORS

Mr. Rajendra Sharma  
Mr. Sudama Tiwari  
Mr. Y.N. Shukla  
Mrs. Neelam Sharma

## COMPANY SECRETARY

Mr. Murtaza Chechatwala

## CHIEF FINANCIAL OFFICER

Mr. Rakesh Sahu

## AUDITORS

Jain Doshi & Co.,  
Chartered Accountants

## BANKERS

Uco Bank

## REGISTERED OFFICE

**Available Finance Limited**

CIN:L67120MP1993PLC007481

CM-23, Sukhliya,

INDORE-452 010,

MADHYA PRADESH

Web-Site: [www.availablefinance.in](http://www.availablefinance.in)

E-mail: [available\\_fin@rediffmail.com](mailto:available_fin@rediffmail.com)

## 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.3198601-602, 2551745-46Fax:0731-4065798

E-Mail: [Ankit\\_4321@yahoo.com](mailto:Ankit_4321@yahoo.com)

## NOTICE

Notice is hereby given that the 22nd Annual General Meeting of the members of **AVAILABLE FINANCE LIMITED** will be held at Registered office CM-23, Sukhliya, Indore 452 010, Madhya Pradesh on Wednesday, the 24<sup>th</sup> day of September, 2014 at 11:00 AM. To transact the following business:

### ORDINARY BUSINESS:

1. To receive consider and adopt the audited Balance Sheet of the Company as at 31st March, 2014 and the Statement of Profits and Loss and the Cash Flow for the year ended 31st March, 2014, and the report of the Board of Directors' and Auditor's thereon.
2. To appoint Director in place of Mr. Sudama Tiwari, (DIN: 01103738) who is liable to retire by rotation and being eligible, offer himself for re-appointment.
3. To Consider and if thought fit, to pass with or without modification(s), the following resolution as an Ordinary Resolution:

“**RESOLVED THAT** subject to the provisions of section 139 and other applicable provisions, if any, of Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014, M/s Jain Doshi & Co., Chartered Accountants (ICAI Firm Registration No. 007365C), the retiring Auditors of the Company be and are hereby re-appointed as the Statutory Auditors of the Company to hold office from the conclusion of this Annual General Meeting (AGM) till the conclusion of the Twenty Fifth AGM of the Company to be held in the year 2017 (subject to ratification of their appointment at every AGM) on such remuneration as may be fixed by the Board.”

### SPECIAL BUSINESSES:

4. To consider and, if thought fit, to pass, with or without modification(s), the following resolution, as an Ordinary Resolution:

“**RESOLVED THAT** pursuant to the provisions of sections 160 of the Companies Act, 2013 read with the Companies (Appointment and Qualification of Directors) Rules, 2014, and other applicable provisions, if any, Mrs. Neelam Sharma (DIN- 06935934), who was appointed as an additional director pursuant to the provisions of section 160 of the Companies Act, 2013 by the Board w.e.f. 24th July, 2014 to hold the office of the director till the date of the annual general meeting and in respect of whom the Company has received a notice in writing from a member proposing her as a candidate for the office of director, be and is hereby appointed as a Non Executive Director of the Company, liable to retire by rotation.”

5. To consider and, if thought fit, to pass, with or without modification(s), the following resolution, as Ordinary Resolution:

“**RESOLVED THAT** pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the Companies Act, 2013 read with Schedule IV to the said Act and Companies (Appointment and Qualification of Directors) Rules, 2014, and the Clause 49 of the Listing Agreement as may be amended from time to time, Mr. Yogendra Narsing Shukla (DIN- 00379050), who was holding positions of the Independent Directors and in respect of whom the Company has received a notice in writing under section 160 of the Companies Act, 2013 from a member proposing his candidature for the office of the director of the Company and who has also submitted a declaration confirming that he meets the criteria for independence as provided under section 149(6) of the Companies Act, 2013 and is eligible for appointment, be and is hereby appointed as an Independent Director of the Company to hold office for a term upto five consecutive years upto 31st March, 2019 and he will not be liable to retire by rotation.”

6. To consider and, if thought fit, to pass, with or without modification(s), the following resolution, as Ordinary Resolution:

“**RESOLVED THAT** pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the Companies Act, 2013 read with Schedule IV to the said Act and Companies (Appointment and Qualification of Directors) Rules, 2014, and the Clause 49 of the Listing Agreement as may be amended from time to time, Mr. Sudama Tiwari (DIN- 01103738), who was holding positions of the Independent Directors and also liable to retire by rotation at the ensuing annual general meeting and in respect of whom the Company has received a notice in writing under section 160 of the Companies Act, 2013 from a member proposing his candidature for the office of the director of the Company and who has also submitted a declaration confirming that he meets the criteria for independence as provided under section 149(6) of the Companies Act, 2013 and is eligible for appointment, be and is hereby appointed as an Independent Director of the Company to hold office for a term upto five consecutive years upto 31st March, 2019 and he will not be liable to retire by rotation.”

**Place: Mumbai**

**Date: 24-07-2014**

**Available Finance Limited**

CIN: L67120MP1993PLC007481

**REGISTERED OFFICE**

CM-23, SUKHLIYA,

INDORE-452010-MP

**For and on Behalf of the Board**

Sd/-

**Rajendra Sharma**

**Director**

**DIN-00981139**

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE ANNUAL GENERAL MEETING (THE “MEETING”) IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL INSTEAD OF HIMSELF, AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. THE INSTRUMENT APPOINTING THE PROXY SHOULD, HOWEVER, BE DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY NOT LESS THAN 48 HOURS BEFORE THE COMMENCEMENT OF THE MEETING.
2. A person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the company carrying voting rights.
3. A member holding more than ten percent of the total share capital of the company carrying voting right may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder.
4. The Explanatory Statement pursuant to Section 102 of the Companies Act, 2013 is given below and forms part of the Notice.
5. Register of Members and Share Transfer Book of the company shall remain closed from 22nd September, 2014 to 24th September, 2014 (Both days inclusive).
6. 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) Hand over the enclosed attendance slip, duly signed in accordance with their specimen registered with the Company for admission to the meeting place.
  - d) Bring their Annual Report and Attendance Slips with them at the AGM venue.
  - e) 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.
7. The report on the Corporate Governance and Management Discussion and Analysis also form part to the report of the Directors.
8. Members are requested to notify immediately any change in their address and E – Mail ID to their respective Depository Participants (DPs) in respect of their electronic share accounts and to the Registrar and Share Transfer Agent of the Company at Ankit Consultancy Pvt. Ltd. Plot No. 60, Electronic Complex, Pardeshipura, Indore (M.P.).
9. Electronic copy of the Annual report is being sent to the members whose email IDs are registered with the Company / Depository Participants unless any member has requested for a hard copy of the same.

For members who have not registered their email address, physical copies of the Annual report is being sent in the permitted mode.

10. Members may also note that the Annual Report for FY 2013-14 will also be available for downloading on Company’s website [www.availablefinance.in](http://www.availablefinance.in)
11. Corporate Members intending to send their authorized representatives to attend the Annual General Meeting needs to send a duly certified copy of the Board Resolution authorizing their representatives to attend and vote at the Meeting.
12. Relevant documents referred to in the accompanying Notice are open for inspection by the members at the registered office of the Company on all working days, except Saturday, between 11:00 A.M and 1:00 P.M upto the date of the meeting.
13. Members desirous of obtaining any information concerning the accounts and operations of the Company are requested to address their questions to the office of the Company well in advance that the same are received at least Ten days before the date of the meeting to enable the Management to keep the information readily available at the meeting to the best extent possible.
14. Members are requested to bring at the meeting with them the printed Annual Accounts & Reports being sent to them along with the notice to avoid inconvenience.
15. In case of joint shareholders attending the meeting, only such joint holder who is higher in the order of names will be entitled to vote.
16. Members holding shares in the same name under different Ledger Folios are requested to apply for consolidation of such folios and send the relevant share certificates to the Company or to their concern depository.
17. The Securities Exchange Board of India (SEBI) has mandated the submission of Permanent Account Number (PAN) by every participant in securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN to their Depository Participants with whom they are maintaining their D-Mat accounts. Members holding shares in physical form can submit their PAN to the company.
18. The Ministry of Corporate Affairs (MCA) has taken a “**Green Initiative in Corporate Governance**” recently, allowing paperless compliances by companies and has issued a circular to this effect stating that the service of documents/ notices of the Company can be made through electronic mode. With a view to participate in the initiative, we request you to provide your e-mail address, if you wish to receive the documents/ notices etc. through electronic mode. You may please send us your e-mail address/s stating clearly your name, Folio No. etc.
19. Particulars and brief profiles of the directors seeking appointment/re-appointment as required under the listing agreement has been appended with the notice.
20. Voting through electronic means:
 

Pursuant to the provisions of section 108 of the companies act, 2013, Rule 20 and 21 of companies (management and administration) Rules, 2014 and clause 35B of the listing agreement, the company is pleased to provide members facility to exercise their right to vote at the Annual General Meeting (AGM) by electronic means and the businesses may be transacted through e-voting services provided by Central Depository Services Limited (CDSL).

**Instructions for shareholders voting through electronic means:**

1. Voting through electronic means
  - i. The e-voting period begins on Saturday, September 20, 2014 from 9.00 A.M. to 6.00 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 (record date) of 18<sup>th</sup> July, 2014, may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.
  - ii. The shareholders should log on to the e-voting website [www.evotingindia.com](http://www.evotingindia.com) during the voting period.
  - iii. Click on “Shareholders” tab.

- iv. Now Enter your User ID
  - a) For CDSL: 16 digits beneficiary ID,
  - b) For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
  - c) Members holding shares in Physical Form should enter Folio Number registered with the Company.
- v. Next enter the Image Verification as displayed and Click on Login.
- vi. If you are holding shares in demat form and had logged on to [www.evotingindia.com](http://www.evotingindia.com) and voted on an earlier voting of any company, then your existing password is to be used.
- vii. If you are a first time user follow the steps given below:

	<b>For Members holding shares in Demat Form and Physical Form</b>
PAN	<p>Enter your 10 digit alpha-numeric PAN issued by Income Tax Department Applicable for both demat shareholder as well as physical shareholders.</p> <ul style="list-style-type: none"> <li>- Members who have not updated their PAN with the Company/DP are requested to use the first two letters of their name in CAPITAL followed by the last 8 digits Folio No. in the PAN field.</li> <li>- In case the Folio No. is less than 8 digits enter the applicable number of 0s before the number after the first two characters of the name in CAPITAL letters. Eg. If your name is Ramesh Kumar with Folio No. is 1 then enter RA00000001 in the PAN field.</li> </ul>
DOB Dividend Bank Details	<p>Enter the Date of Birth as recorded in your demat account or in the company records for the said demat account or folio in dd/mm/yyyy format</p> <p>Enter the Dividend Bank Details as recorded in your demat account or in the company records for the said demat account or folio.</p> <ul style="list-style-type: none"> <li>- Please enter the DOB or Dividend Bank Details in order to login. If the details are not recorded with the depository or company please enter the number of shares in the dividend bank detail field.</li> </ul>

- viii. After entering these details appropriately, click on “SUBMIT” tab.
- ix. Members holding shares in physical form will then directly reach the Company selection screen. However, members holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- x. For Members holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
- xi. Click on the EVSN for the relevant <company name> on which you choose to vote.
- xii. On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- xiii. Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
- xiv. After selecting the resolution you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.

- xv. Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
- xvi. You can also take out print of the voting done by you by clicking on “Click here to print” option on the Voting page.
- xvii. If Demat account holder has forgotten the same password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

#### Note for Non – Individual Shareholders and Custodians

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodian are required to log on to [www.evotingindia.com](http://www.evotingindia.com) and register themselves as Corporates.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com)
- After receiving the login details they have to create compliance user should be created using the admin login and password. The Compliance user would be able to link the account(s) for which they wish to vote on.
- The list of accounts should be mailed to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com) and on approval of the accounts they would be able to cast their vote.
- A scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.

#### In case of members receiving the physical copy:

- (A) Please follow all steps from sl. no. (i) to sl. no. (xvii) above to cast vote.
- (B) The voting period begins on Saturday, September 20, 2014 from 9.00 A.M. to 6.00 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 (record date) of 18<sup>th</sup> July, 2014 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.
- (C) In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions (“FAQs”) and e-voting manual available at [www.evotingindia.co.in](http://www.evotingindia.co.in) under help section or write an email to [helpdesk.evoting@cdslindia.com](mailto:helpdesk.evoting@cdslindia.com).

#### Other Instructions:

- (i) The voting rights of Members shall be in proportion to the shares held by them in the paid up equity share capital of the Company as on 18<sup>th</sup> July 2014.
- (ii) Dr. Dilip Kumar Jain, Practising Company Secretary (FCS 3565, C.P.No.2382) of M/s. D.K. Jain & Co., Practising Company Secretaries, 401-402, Silver Arch Plaza, Janjirwala Squire, 20/1, New Palasia, Indore (M.P.) 452001, has been appointed as the Scrutinizer to conduct the e-voting process (including the Ballot Form received from the Members who do not have access to the e-voting process) in a fair and transparent manner.
- (iii) The Scrutinizer shall, within a period not exceeding three working days from the conclusion of the e-voting period, unblock the votes in the presence of at least two witnesses not in the employment of the Company and submit a Scrutinizer’s Report of the votes cast in favour of or against, if any, forthwith to the Chairman of the Company
- (iv) The results declared alongwith the Scrutinizer’s Report shall be placed on the Company’s website [www.availablefinance.in](http://www.availablefinance.in) and on the website of CDSL [www.evotingindia.com](http://www.evotingindia.com) within two days of the passing of the resolutions at the AGM of the Company and communicated to BSE Limited and National stock Exchange of India Limited, where the shares of the Company are listed.

**DETAILS OF THE DIRECTORS & CEO SEEKING APPOINTMENT/RE-APPOINTMENT IN THE ENSUING ANNUAL GENERAL MEETING**

Name of Directors	Mr. Y.N. Shukla	Mr. Sudama Tiwari	Mrs. Neelam Sharma
Date of Birth	02/02/1954	04/07/1968	07/10/1968
Date of Appointment	10/12/1999	01/04/2003	24/07/2014
Expertise / Experience in specific functional areas	Finance & Accounts	Accounts & Taxation	Finance
Qualification	BA	BA	BA
No. & % of Equity			
Shares held	Nil	Nil	Nil
List of outside Company's directorship held	Archana Coal Private Limited	Nil	Nil
Chairman / Member of the Committees of the BOD of the Company	1. Audit Committee 2. Stake Holder Relationship Committee 3. Nomination & Remuneration Committee	1. Audit Committee 2. Stake Holder Relationship Committee 3. Nomination & Remuneration Committee	Nil
Chairman / Member of the Committees of the BOD of other Companies in which he is director	Nil	Nil	Nil

**EXPLANATORY STATEMENT PURSUANT TO SECTION 102(1) OF THE COMPANIES ACT, 2013**

**Item No. 3:**

This explanatory statement is provided though strictly not required as per section 102 of the Act. M/s Jain Doshi & Co., Chartered Accountants (ICAI Firm Registration No.007365C), Indore have been the Auditors of the Company since more than 5 years.

As per the provisions of section 139 of the Act, no listed company can appoint or re-appoint an audit firm as auditor for more than two terms of five consecutive years. Section 139 of the Act has also provided a period of three years from the date of commencement of the Companies Act, 2013 to comply with this requirement. In view of the above, M/s Jain Doshi & Co., Chartered Accountants, being eligible for re-appointment and based on the recommendation of the Audit Committee, the Board of directors has, at its meeting held on 27th May, 2014 proposed the re-appointment of M/s Jain Doshi & Co., Chartered Accountants as the statutory auditors for a period of three years up to the conclusion of the 25th annual general meeting to be held in the calendar year 2017 and to hold office from the conclusion of this AGM (subject to ratification of their appointment at every AGM).

The Board recommends the Resolution as set out at Item No. 3 for approval by the members as an Ordinary Resolution.

None of the Directors, Key Managerial Personnel (KMP) or their relatives are concerned or interested in any manner in the Resolution.

**Item No. 4:**

As per the provisions of section 149(1) of the Companies Act, 2013 read with Companies (Appointment and Qualification of Directors) Rules, 2014, and the Clause 49 of the Listing Agreement, which provides that the Company shall have atleast one Women director in the Board. Therefore, the Board of directors at their meeting held on 24<sup>th</sup> July, 2014 has appointed Mrs. Neelam Sharma as an additional director pursuant to the provisions of section 161 of the Companies Act, 2013 to hold the office of the director till the date of this annual general meeting.

Mrs. Neelam Sharma is B.A. and having about 20 years of experience in the field of finance. A notice has been received in writing from a member as required under section 160 along with the deposit of requisite amount proposing Mrs. Neelam Sharma as a candidate for the office of Director. In the opinion of the Board, she fulfils the conditions specified in the Companies Act, 2013 and rules made there under for her appointment as a Non Executive Director. The Board recommends to pass necessary resolution as set out in Item No. 4 of the notice. The Board of directors at their meeting held on 24th July, 2014 has also appointed her as a Non Executive Director of the Company.

Mrs. Neelam Sharma, being appointee is considered Mr. Rajendra Sharma, one of the director being her relatives may also be deemed as concerned or interested otherwise in the resolutions. Except that none of the directors or Key Managerial Personnel (KMP) or their relatives are concerned or interested in the Resolution. Mrs. Neelam Sharma do not hold any share in the Company.

**Item No: 5 to 6**

The Board of directors of the Company comprises of four directors out of which, three are Non-Executive Directors of the Company.

Mr. Y.N. Shukla is B.A and having more than 20 years experience and has joined the Board on 10<sup>th</sup> December, 1999 as an Independent Director and has served as director of the Company for over 15 years. He is having expertisation in the Accounts and finance matters. He does not hold any Equity shares in the Company.

Mr. Sudama Tiwari is B.A and having more than 20 and joined the Board on 1<sup>st</sup> April 2003 as an Independent director and has served as director of the Company for over 11 years. Mr. Tiwari is having thorough experience in the field of accounts and taxation. He does not hold any Equity shares in the Company.

Except that none of the directors or Key Managerial Personnel (KMP) or their relatives are concerned or interested in the Resolution.

**Place: Mumbai**  
**Date: 24-07-2014**  
**Available Finance Limited**  
 CIN: L67120MP1993PLC007481  
**REGISTERED OFFICE**  
 CM-23, SUKHLIYA,  
 INDORE-452010-MP

**For and on Behalf of the Board**

Sd/-  
**Rajendra Sharma**  
**Director**  
**DIN-00981139**

**DIRECTOR'S REPORT**

Your directors have pleasure in presenting the 22<sup>nd</sup> Annual Report together with the audited financial results for the period ended on 31<sup>st</sup> March, 2014.

**FINANCIAL RESULTS**

in Lakhs

Particulars	2013-14	2012-13
Income	150.79	180.27
Profit Before Taxation	38.69	72.04
Less: Provision for Tax	11.19	22.00
Less: Income Tax Earlier Year	-00.61	---
Less: Provision for Deferred Income Tax	0.05	0.31
Profit for the year	28.06	49.73
EPS	0.27	0.49

**DIVIDEND**

In the absence of adequate profits the directors regret their inability to recommend any dividend for the year.

**DIRECTORS**

As per the provision the Companies Act, 2013 and Articles of Association of the Company, Mr. Sudama Tiwari, the Director of the Company retires by Rotation and being eligible, offer himself for reappointment.

As per the requirement of Provision of the section, 149 of the Companies Act, 2013, Mrs. Neelam Sharma is appointed as an additional Director w.e.f. 24<sup>th</sup> July, 2014 to hold the office of the Director till the date of the forthcoming annual general meeting and with the approval of the members of the company at forthcoming annual general meeting granted for appointment of Mrs. Neelam Sharma, as Non Executive Director of the Company for a period of 2 years w.e.f. 24<sup>th</sup> July, 2014.

As per the Provision of the section, 149 of the Companies Act, 2013, your Directors are seeking appointment of Mr. Y.N. Shukla and Mr. Sudama Tiwari as independent Directors for five consecutive years for a term upto 31<sup>st</sup> March, 2019.

Except the above there is no change in the board of directors of the company.

**DEPOSITS**

The company has neither invited nor accepted any deposits during the year and also complied with the requirements of Non-Banking Financial Companies, Reserve Bank directives and the rules made there under.

**DISCLOSURES AS PER TERMS OF PARAGRAPH 13 OF NON-BANKING FINANCIAL COMPANIES PRUDENTIAL NORMS (RESERVE BANK) DIRECTIONS, 2007**

The disclosures as required under Non-Banking Financial Companies Prudential Norms (Reserve Bank) directions, 2007 is enclosed with the balance sheet.

**AUDITORS & AUDITORS' REPORT**

The Auditor's Report given elsewhere in the annual report is self-explanatory and does not call any explanation from the Board. M/s. Jain Doshi & Co. Chartered Accountants, auditor of the company hold office until the conclusion of ensuing Annual General Meeting and being eligible and offer themselves for reappointment are recommended for reappointment

**CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUTGO**

Particulars under Companies (Disclosure of particulars in the report of Directors) Rules, 1988 on conservation of energy and technology absorption are NIL, being the company is a finance and investment company.

**STOCK EXCHANGES**

The company is listed with The Bombay Stock Exchange Ltd., Mumbai

**PERSONNEL**

The Company did not have any employee drawing salary in excess of limit prescribed, as such no particulars as required by provisions of Section 217 (2A) of the Companies Act, 1956 read with Companies (Particulars of Employees) Rules 1975, as amended is furnished.

**ADDITIONAL INFORMATION**

The Company is not a manufacturing Company and hence part A and part B of the Particulars required to be furnished under the companies (disclosure of particulars in the report of Board of Directors) Rules, 1988 are not applicable. There was no foreign exchange earning and out go during the year.

**COMPLIANCE OF RESERVE BANK OF INDIA GUIDELINES**

The company is complying circulars and directions issued by the Reserve Bank of India from time to time.

**DIRECTOR'S RESPONSIBILITY STATEMENT**

In accordance with the provisions of section 217(2AA) of the Companies Act, 1956, your directors confirm that:

- (i) In the preparation of annual accounts, the accounting standards issued by the Institute of Chartered Accountants of India and the requirements of the Companies Act, 1956, to the extent applicable to the company.
- (ii) The directors have selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the state of affair of the company at the end of the financial year 2013-14 and of the profit of the company for that period.
- (iii) The directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 1956, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities.
- (iv) The directors have prepared the annual accounts on a going concern basis.

**ACKNOWLEDGMENTS**

Your Directors would like to express their appreciation of the co-operation and assistance received from the shareholders, bankers and other business constituents during the year under review.

Place: Mumbai

Date: 24/07/2014

**For and on Behalf of the Board**

**Sd/-  
Sudama Tiwari  
Director  
DIN-01103738**

**Sd/-  
Rajendra Sharma  
Director  
DIN-00981139**

**REPORT ON CORPORATE GOVERNANCE**

The era of Good Corporate Governance came into existence with the insertion of clause 49 of the Listing Agreement. Your company believes in attainment of highest levels of transparency in all facts of its operations. The company is committed to maximize the shareholders value by adopting the principle of good Corporate Governance in line with provision stipulated in the Listing Agreement.

**1. Board of Directors**

The constitution of the board is given below:

Director	Whole-time/ Independent	Number of outside Directorship held*	Number of membership on Board Committees
Rajendra Sharma	Whole Time	Nil	2
Sudama Tiwari	Independent	Nil	2
Y.P.Shukla	Independent	Nil	2
Ajay Mittal**	Whole Time	Nil	NA.

\*This Exclude directorship held in foreign companies, private companies and alternate directorship.

\*\* Ajay Mittal, the Whole Time Director of the Company has resigned from the directorship of the company on 01.07.2013

**2. Audit Committee**

The Audit Committee During the year four meeting was held. One of which was before finalization of accounts for the financial year 2013-14. The said meetings were held on 27<sup>th</sup> May 2013, 30<sup>th</sup> July 2013, 28<sup>th</sup> October 2013 and 27<sup>th</sup> January 2014.

The committee shall be overseeing the company's financial reports and disclosure of its financial information. It will recommend the appointment of auditors, fixation of audit fee and also approval for payment of any other services. The committee will also review quarterly un-audited financial results and annual accounts of the company.

Composition of audit committee and attendance of each member of the committee is given below:

Name	Designation	Whole-Time / Independent	Committee Meeting Attended
Rajendra Sharma	Chairman	Whole Time Director	1
Y.P.Shukla	Member	Independent Director	4
Sudama Tiwari	Member	Independent Director	4

**3. Stakeholder Relationship Committee**

The Stakeholder Relationship Committee during the year four meeting was held. The said meetings were held on 27<sup>th</sup> May 2013, 30<sup>th</sup> July 2013, 28<sup>th</sup> October 2013 and 27<sup>th</sup> January 2014.

The Board has constituted an "Stakeholder Relationship Committee" comprises of Mr. Rajendra Sharma as chairman, Mr. Y. P. Shukla and Mr. Sudama Tiwari as members the committee will ensure that all the complaints of the shareholders are redressed at the earliest.

Composition of Stakeholder Relationship committee and attendance of each member of the committee is given below:

Name	Designation	Whole-Time / Independent	Committee Meeting Attended
Rajendra Sharma	Chairman	Whole Time Director	2
Y.P.Shukla	Member	Independent Director	4
Sudama Tiwari	Member	Independent Director	3

**4. Nomination and Remuneration of Directors**

Details of remuneration paid to Directors are given below:

Director	Relationship with Other Director	Business Relation with the Company, if any	Loans and advances from the Co.	Remuneration Paid during 2013-14
Mr. Rajendra Sharma	None	None	Nil	5.33 lacs

**5. Board meeting & attendance at Board Meeting & Annual Meeting**

The Board of the company meets eight times during the last year, i.e. on 27<sup>th</sup> May 2013, 01<sup>st</sup> July 2013, 30<sup>th</sup> July 2013, 14<sup>th</sup> September 2013, 28<sup>th</sup> October 2013, 26<sup>th</sup> December 2013, 27<sup>th</sup> December 2013 and 27<sup>th</sup> January 2014.

Director	Attendance	
	Board meetings	AGM
Rajendra Sharma	8	Yes
Sudama Tiwari	5	No
Y.P.Shukla	5	No
Ajay Mital	2	No

**6. 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 requirement as laid down in the listing agreement: -

The Non banking financial Company (NBFC) 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 31<sup>st</sup> March 2014.

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. Govt. policies and other incidental factors.

**7. Disclosures**

No transactions of material nature are entered into by the company with Promoters, Directors or Management, their relatives etc. that may have a potential conflict with interest of the company. The register of contract containing the transactions in which the directors are interested is placed before the board regularly.

There is no pecuniary transaction with the independent / non- executive directors other than the payment of Remuneration disclosed in point no. 4 above

There is no instance of non compliance by the company, penalties, strictures imposed on the company by stock exchange of SEBI, or any statutory authority, on any matter related to capital markets, during the last three years.

**8. Means of Communication**

Quarterly and half – yearly reports are published in one English daily newspaper (Free press Journal) circulating in the country and one Hindi newspaper (Choutha Sansar) published from Indore.

The management discussion and analysis is a part of the annual report.

**9. Share Transfer System**

The securities lodged for transfer at its share transfer agent's address are normally processed within 15 days from the date of lodgment, if the documents are complete in all respect. All request for dematerialisation of securities are processed and the confirmation is given to the depositories within 21 days.

**10. Dematerialization of shares**

Company had already registered with the National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL) to facilitate holding of securities in electronic form. Securities and Exchange Board of India (SEBI) has included the company's script in compulsory demat settlement for all type of investors. Thus the dealing in company's equity shares can be in demat form only.

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 NSDL	7387419	72.40
Held in Dematerialized form in CDSL	1619481	15.87
Physical	1196800	11.73
<b>Total</b>	<b>10203700</b>	<b>100</b>

**11. General Shareholder Information**

1. Annual General Meeting Date and Time Day Venue	24 <sup>th</sup> September, 2014 11:00 A.M. Wednesday Registered Office CM-23, Sukhliya, Indore 452010 (M.P.)
2. Financial Calendar for the year 2014-15 (Tentative) Financial year 1 <sup>st</sup> April to 31 <sup>st</sup> March I quarter result II quarter result III quarter result Result for the year end	4 <sup>th</sup> week of July 2014 4 <sup>th</sup> week of October 2014 4 <sup>th</sup> week of January 2015 4 <sup>th</sup> week of April 2015
3. Dates of book closure	22 <sup>nd</sup> September, 2014 to 24 <sup>th</sup> September, 2014 (Both days inclusive)
4. Registered Office	CM-23, Sukhliya, Indore (M.P.) PIN Code: 452 010
5. Listing on stock Exchange at	Bombay Stock Exchange Ltd., Mumbai
6. Stock Market data (a) Stock code	For BSE 531310 Demat ISIN Number INE325G01010

**(b) Market Data**

Month	The Bombay Stock Exchange Ltd., Mumbai (BSE) (Rs. Per Share)	
	Month's High Price	Month's Low Price
April'2013	Nil	Nil
May'2013	Nil	Nil
June'2013	Nil	Nil
July'2013	Nil	Nil
August'2013	Nil	Nil
September'2013	Nil	Nil
October'2013	24.50	24.50
November'2013	Nil	Nil
December'2013	Nil	Nil
January'2014	Nil	Nil
February'2014	23.30	23.30
March'2014	22.15	21.05

Data source from the website of the Bombay Stock Exchange Ltd., Mumbai

7. Registrars & transfer agent : (For Physical & Electronic Mode)  
M/s Ankit Consultancy Pvt.Ltd.  
Plot No.60, Electronic complex,  
Pardesipura, Indore (M.P.) 452010  
Ph. 3198601-602, 2551745-46 Fax: 0731- 4065798  
E-Mail: Ankit\_4321@ yahoo.com

**8. Distribution of share holding as at March 31<sup>st</sup>, 2014**

No. of shares	No. of Holders	%	No. of Shares	%
UPTO 1000	130	18.79	8271	0.08
1001 - 2000	52	7.51	9742	0.10
2001 - 3000	35	5.06	10015	0.10
3001 - 4000	26	3.76	10066	0.10
4001 - 5000	160	23.12	79653	0.78
5001 - 10000	171	24.71	144935	1.42
10001 - 20000	43	6.21	72352	0.71
20001 - 30000	18	2.60	46030	0.45
30001 - 40000	3	0.43	11058	0.11
40001 - 50000	6	0.87	28950	0.28
50001 - 100000	13	1.88	96173	0.94
100000 Above	35	5.06	9686455	94.93
<b>TOTAL</b>	<b>692</b>	<b>100.00</b>	<b>10203700</b>	<b>100.00</b>

**9. Shareholding pattern as on 31<sup>st</sup> March 2014:-**

Category	No. of Shares held	% of share Holding
Indian Promoters/Acquirers		
Directors and relatives	5195290	50.92
Other Corporate Bodies	3121160	30.59
Indian Public	1887250	18.49
<b>Total</b>	<b>10203700</b>	<b>100.00</b>

**10. Compliance officer :** **Mr. Rajendra Sharma, Director**  
Available Finance Limited  
CM-23, Sukhliya, INDORE- 452010 (M.P.)



**CEO/CFO CERTIFICATION**

To the Board of Directors of the  
**Available Finance Ltd.**

In compliance with Clause 49 (V) of the Listing Agreement with the Stock Exchange, I hereby certify that:

- (a) I have reviewed financial statement and the cash flow statements for the year ended 31<sup>st</sup> March 2014 and to the best of my knowledge and belief:
- i) These statement do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and
  - ii) These statement together present a true and fair view of the Company's affairs and are in compliance with existing accounting standards, applicable laws and regulations; and
- (b) There are, to the best of my knowledge and belief, no transactions entered into by the company during the year 2013-14, which are fraudulent, illegal or violative of the company's code of conduct.
- (c) I accept responsibility for establishing and maintaining internal controls and that we have evaluated the effectiveness of the internal control systems of the company and I have not observed any deficiencies in the design or operation of internal controls.
- (d) I have indicated to the auditors and the Audit Committee that there are:
- i) No significant changes in the internal control during the year;
  - ii) No significant changes in accounting policies during the year;
  - iii) No instances of significant fraud where the involvement of management or an employee
  - iv) Having a significant role in the company's internal control system have been observed.

Place: Mumbai  
Date: 24/07/2014

Sd/-  
(Rakesh Sahu)  
CFO

Sd/-  
(Rajendra Sharma)  
Director  
DIN - 00981139

**AUDITOR'S REPORT ON CORPORATE GOVERNANCE**

To the Member of  
**Available Finance Ltd.**

We have read the report of the board of directors on corporate governance and have examined the relevant records relating to compliance of conditions of corporate governance of **Available Finance Ltd.** (The company) for the year ended March 31<sup>st</sup>, 2014 as stipulated in clause 49 of listing agreement of said company with the stock exchanges.

The compliance of condition of Corporate Governance is the responsibility of the management.

Our examination conducted in the manner described in the Guidance Note on Certification on Corporate Governance issued by the Institute of Chartered Accountants of India, was limited to procedures and implementation thereof adopted by the company for ensuring compliance with the conditions of Corporate Governance.

Our examination was neither an audit nor was it conducted to express an opinion on financial statement of the company.

In our opinion and to the best of our information and according to the explanations given to us on the basis of our examination described above, company has complied with the conditions of Corporate Governance as stipulated in Clause 49 of the above Mentioned Listing agreement.

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.

**For Jain Doshi & Co.**  
**Firm Reg. No. : 007365C**  
**Chartered Accountants,**

Place: Mumbai  
Date: 24/07/2014

Sd/-  
(Rakesh Kumar Jain)  
Partner  
Membership No. : 075938

**INDEPENDENT AUDITORS' REPORT**

TO THE MEMBERS OF AVAILABLE FINANCE LIMITED

**Report on the Financial Statements**

We have audited the accompanying financial statements of M/s Available Finance Limited, which comprise the Balance Sheet as at March 31<sup>st</sup>, 2014, and the Statement of Profit and Loss and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

**1. Management's Responsibility for the Financial Statements**

The Company's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the company in accordance with the Accounting Standards notified under the Companies Act, 1956 ("the Act") (which continue to be applicable in respect of section 133 of Companies Act, 2013 in terms of General circular 15/2013 dated 13<sup>th</sup> September, 2013 of the Ministry of Corporate Affairs) and in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

**2. Auditors' Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. 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. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**3. Opinion**

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 Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of the Balance Sheet, of the state of affairs of the Company as at March 31<sup>st</sup>, 2014;
- b) In the case of the Statement of Profit and Loss, of the profit for the year ended on that date; and
- c) In the case of the Cash Flow Statement, of the cash flows of the Company for the year ended on that date.

**4. Report on Other Legal and Regulatory Requirements**

1. As required by the Companies (Auditor's Report) Order, 2003 ("the Order") issued by the Central Government in terms of section 227(4A) of the Act, we give in the Annexure a statement on the matters specified in paragraphs 4 and 5 of the Order.

2. As required by section 227(3) of the Act, we report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of those books.
- c) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- d) In our opinion, the Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement comply with the Accounting Standards notified under the act (which continue to be applicable in respect of section 133 of Companies Act, 2013 in terms of General circular 15/2013 dated 13<sup>th</sup> September, 2013 of the Ministry of Corporate Affairs);
- e) On the basis of written representations received from the directors as on 31<sup>st</sup> March, 2014 taken on record by the Board of Directors, none of the directors is disqualified as on 31<sup>st</sup> March, 2014 from being appointed as a director in terms of Section 274(1)(g) of the Act.

**For Jain Doshi & Co.**  
**Firm Reg. No. : 007365C**  
**Chartered Accountants,**

**Place: Mumbai**  
**Date: 27/05/2014**

**Sd/-**  
**(Rakesh Kumar Jain)**  
**Partner**

**Membership No. : 075938**

**ANEXURE TO THE INDEPENDENT AUDITORS' REPORT**

Referred to in paragraph 1 under the heading "Report on other legal and regulatory requirements" of our report of even date,

- (i) (a) The Company has maintained proper records showing full particulars, including quantitative details and situation of fixed assets.
- (b) The fixed assets were physically verified by the management during the year in accordance with a regular programme of verification, which in our opinion provides for physical verification of all the fixed assets at reasonable intervals. We are informed that no material discrepancies were noticed on such verification.
- (c) No substantial part of fixed assets has been disposed off during the year.
- (ii) The Company do not hold any inventory during the financial year. Hence clause II (a),(b),(c)& (d) is not applicable to the company.
- (iii) The Company has not granted / taken any loan to / from Companies, firms or other parties covered in the register maintained under Section 301 of the Companies Act, 1956. Consequently, requirement of clauses (iii,b), (iii,c), (iii,d), (iii,e), (iii,f) and (iii,g) of paragraph 4 of the order are not applicable.
- (iv) In our opinion and according to the information and explanations given to us, there exists an adequate internal control system commensurate with the size of the Company and the nature of its business for the purchase of Inventory, fixed assets and for sale of goods and services. During the course of our audit, we have not observed any continuing failure to correct major weaknesses in internal controls.
- (v) To the best of our knowledge and belief and according to the information and explanations given to us, we are of the opinion that there were no contracts or arrangements that needs to be entered in the register maintained under section 301 of the Companies Act, 1956. Consequently, requirement of clauses (v,a) and (v,b) of paragraph 4 of the order are not applicable.
- (vi) According to information and explanation given to us, The company has not accepted any deposit from public. Directives issued by the Reserve Bank of India and the provisions of section 58A and 58AA of the Companies Act and rules framed there under, are not applicable to the company.
- (vii) In our opinion, the company has an internal audit system commensurate with the size of the Company and the nature of its business.
- (viii) The Company is not engaged in production, processing, manufacturing or mining activities. Therefore, the provisions of clause (viii) of paragraph 4 of the order are not applicable.
- (ix) (a) The Company is regular in depositing with appropriate authorities undisputed statutory dues including Provident Fund, Investor Education and Protection Fund, Income Tax, Wealth Tax, Service Tax, cess and other material statutory dues applicable to it.
- (b) According to the information and explanations given to us, no undisputed amounts payable in respect of Income Tax, Wealth Tax, Service Tax, cess were in arrears as at March 31<sup>st</sup>, 2014 for a period of more than six months from the date they became payable.
- (x) The Company neither has any accumulated losses nor has incurred any cash losses during the financial year covered by our audit and the immediately preceding financial year.

- (xi) According to the information and explanations given to us, the Company has not defaulted in repayment of dues to a financial institution or banks or debenture holders.
- (xii) The company has not granted loans and advances on the basis of securities by way of pledge of shares, debentures and other securities.
- (xiii) The Company is not a chit fund or a Nidhi/mutual benefit fund/society. Therefore, the provisions of clause (xiii) of paragraph 4 of the order are not applicable.
- (xiv) The company is dealing in securities for which proper records have been maintained of the transactions and contracts and timely entries have been made therein. Securities held by the company are held in the name of the company.
- (xv) To the best of our knowledge and belief and according to the information and explanations given to us, the Company has not given any guarantee for loans taken by others from bank or financial Institutions.
- (xvi) To the best of our knowledge and belief and according to the information and explanations given to us, in our opinion, the company has not taken any term loans during the year.
- (xvii) According to the Cash Flow Statement and other records examined by us and the information and explanations given to us, the Company has made long term investment in debenture of ` 500 lakhs from the funds raised on short term basis.
- (xviii) According to the information and explanations given to us, the Company has not made any preferential allotment of shares during the year.
- (xix) No debentures has been issued by the company.
- (xx) The Company has not raised any money by public issue during the year.
- (xxi) To the best of our knowledge and belief and according to the information and explanations given to us, no fraud on or by the Company has been noticed or reported during the year.

**For Jain Doshi & Co.**  
**Firm Reg. No. : 007365C**  
**Chartered Accountants,**

**Sd/-**  
**(Rakesh Kumar Jain)**  
**Partner**  
**Membership No. : 075938**

**Place: Mumbai**  
**Date: 27/05/2014**

**BALANCE SHEET AS AT 31<sup>st</sup> March-2014**

Particulars	Note No.	Current Year	31-03-2014	Previous Year	31-03-2013
<b>I EQUITY AND LIABILITIES</b>					
<b>(1) Shareholder's Funds</b>					
(a) Share Capital	"2"	10,20,37,000		10,20,37,000	
(b) Reserves and Surplus	"3"	5,90,78,212	16,11,15,212	5,62,72,402	15,83,09,402
<b>(2) Share Application Money</b> (Pending Allotments)					
---					
<b>(3) Non-Current Liabilities</b>					
(a) Long-term borrowings	"4"	0		6,36,364	
(b) Deferred tax liabilities (Net)	"5"	1,71,516	1,71,516	1,65,873	8,02,237
<b>(4) Current Liabilities</b>					
(a) Short-term borrowings	"6"	14,02,05,807		11,74,50,372	
(b) Other current liabilities	"7"	8,99,053		8,48,026	
(c) Short-term provisions	"8"	11,57,650	14,22,62,510	22,30,337	12,05,28,735
		<b>Total</b>	<b>30,35,49,238</b>		<b>27,96,40,374</b>
<b>II. ASSETS</b>					
<b>(1) Non-current assets</b>					
(a) Fixed assets	"9"				
(i) Tangible assets		32,15,901		36,66,326	
(b) Non-current investments	"10"	16,01,46,222	16,33,62,123	11,01,46,222	11,38,12,548
<b>(2) Current assets</b>					
(a) Cash and cash equivalents	"11"	1,50,328		2,40,461	
(b) Short-term loans and advances	"12"	13,76,17,349		16,55,84,365	
(c) Other Current assets	"13"	24,19,438	14,01,87,115	3,000	16,58,27,826
		<b>Total</b>	<b>30,35,49,238</b>		<b>27,96,40,374</b>

**SIGNIFICANT ACCOUNTING POLICIES AND OTHER NOTES**

See accompanying notes referred hereinabove and other notes forming an integral part of these financial statements

For and on behalf of board

Sd/-  
Rajendra Sharma  
Whole Time Director  
DIN - 00981139

Sd/-  
(CS. Mr. Murtaza Chechatwala)  
Company Secretary  
Place: Mumbai  
Date : 27<sup>th</sup> May, 2014

**In terms of our report attached  
For M/s Jain Doshi & Co.**  
Chartered Accountants  
Firm Reg. No. : 007365C

Sd/-  
Sudama Tiwari  
Director  
DIN - 01103739

Sd/-  
Rakesh Kumar Jain  
(Partner)  
Memb. No. 075938

**PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31<sup>st</sup> March, 2014**

Particulars	Note No.	For the Year ended	31-03-2014	For the Year ended	Amount in ` 31-03-2013
<b>INCOME</b>					
Revenue from operations	"14"		1,50,79,159		1,80,26,925
<b>Expenses</b>					
Finance costs		88,41,366		84,90,228	
Employee benefit expense	"15"	7,60,755		7,83,942	
Depreciation and amortization expense		4,50,425		4,55,160	
Other expenses	"16"	11,57,419	1,12,09,965	10,93,550	1,08,22,880
<b>Total</b>			<b>38,69,194</b>		<b>72,04,045</b>
<b>Profit before exceptional and extraordinary items and tax</b>					
Exceptional & Extra Ordinary Items			0		0
<b>Profit before tax</b>			<b>38,69,194</b>		<b>72,04,045</b>
<b>Tax expense:</b>					
(1) Current tax		11,19,016		22,00,000	
(2) Deferred tax provision		5,643		30,982	
(3) Excess Provision written back		-61,275	10,63,384		22,30,982
<b>Profit for the Year</b>			<b>28,05,810</b>		<b>49,73,063</b>
<b>Earning per equity share:</b>					
(1) Basic	"17"		0.27		0.49
(2) Diluted			0.27		0.49

**SIGNIFICANT ACCOUNTING POLICIES AND OTHER NOTES****SIGNIFICANT ACCOUNTING POLICIES AND OTHER NOTES**

See accompanying notes referred hereinabove and other notes forming an integral part of these financial statements.

For and on behalf of board

Sd/-  
Rajendra Sharma  
Whole Time Director  
DIN - 00981139

Sd/-  
(CS. Mr. Murtaza Chechatwala)  
Company Secretary  
Place: Mumbai  
Date : 27<sup>th</sup> May, 2014

**In terms of our report attached  
For M/s Jain Doshi & Co.**  
Chartered Accountants  
Firm Reg. No. : 007365C

Sd/-  
Sudama Tiwari  
Director  
DIN - 01103739

Sd/-  
Rakesh Kumar Jain  
(Partner)  
Memb. No. 075938

**CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31<sup>st</sup> March, 2014**

PARTICULARS	Amount in `	
	for the Year ended 31-03-2014	for the Year ended 31-03-2013
<b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before Interest, Income Tax & Extraordinary Items	1,27,10,560	1,56,94,273
<b>Add : Adjustment for :</b>		
Depreciation	4,50,425	4,55,160
Item Considered Separately	-270,120	-270,110
<b>Operating Profit before Working Capital Changes</b>	1,28,90,865	1,58,79,323
<b>Add : Adjustment for Change in Working Capital</b>		
Short term Loans & Advances	2,79,67,016	-47,17,195
Other Current assets	-2416,438	0
Short term borrowings	2,27,55,435	4,19,12,733
Other Current liabilities	51,027	62,279
Short term provisions	8,297	
	4,83,65,337	-5,195,183
<b>Cash Generated from Operations</b>	6,12,56,202	1,06,84,140
Interest paid	-8841,366	-8,490,228
Direct Taxes Paid/Adjusted	-2,138,725	-1,472,073
<b>Cash Flow before Extra Ordinary Items</b>	5,02,76,111	7,21,839
Extra Ordinary Item	0	0
<b>Net Cash Inflow/(outflow) from Operating Activities</b> [A]	5,02,76,111	7,21,839
<b>B) CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Investment	-50,000,000	0
Sale of Investments	0	0
Purchase/Sale of Fixed Assets	0	0
Dividend Income	2,70,120	2,70,110
<b>Net Cash Inflow/(outflow) from Investing Activities</b> [B]	-49,729,880	2,70,110
<b>C) CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceed from Long term Borrowings	0	0
Proceeds from Issue of Shares	0	0
Repayment of Loan	-636,364	-1,030,782
<b>Net Cash Inflow/(outflow) from Financing Activities</b> [C]	-636,364	-1,030,782
Net Increase in Cash & Cash Equivalents (A+B+C)	-90,133	-38,833
Cash & Cash Equivalents at the Beginning of the Year	2,40,461	2,79,294
Cash & Cash Equivalents at the Close of the Year	1,50,328	2,40,461

See accompanying notes referred here in above and other notes forming an integral part of these financial statements.

For and on behalf of board

Sd/-  
**Rajendra Sharma**  
Whole Time Director  
DIN - 00981139Sd/-  
**Sudama Tiwari**  
Director  
DIN - 01103739Sd/-  
**(CS. Mr. Murtaza Chechatwala)**  
Company Secretary  
Place: Mumbai  
Date : 27<sup>th</sup> May, 2014In terms of our report attached  
For M/s Jain Doshi & Co.  
Chartered Accountants  
Firm Reg. No. : 007365CSd/-  
**Rakesh Kumar Jain**  
(Partner)  
Memb. No. 075938**NOTES TO THE FINANCIAL STATEMENTS**

	Amount in `	
	As at 31 <sup>st</sup> March 2014	As at 31 <sup>st</sup> March 2013
<b>NOTE - 2 : SHARE CAPITAL</b>		
<b>Authorised</b>		
105,00,000 Equity Shares of ` 10 each	10,50,00,000	10,50,00,000
<b>Issued</b>		
102,03,700 Equity Shares of ` 10 each	10,20,37,000	10,20,37,000
<b>Subscribed &amp; Paid up</b>		
102,03,700 Equity Shares of ` 10 each fully paid up	<b>10,20,37,000</b>	10,20,37,000

**i) Terms/Rights attached to equity shares**

The Company has only one class of equity shares having a par value of ` 10 per share.

Member of the company holding equity share capital therein have a right to vote on every resolution placed before the company and right to receive dividend.

Each holder of equity shares is entitled to one vote per share.

The Company declares dividend (If any) in Indian rupees. The dividend proposed by the Board of Directors (If any) is subject to approval of the shareholder in the Annual General Meeting except in case of interim dividend.

**a. Reconciliation of the shares out standing at the beginning and at the end of the reporting period**

Equity shares of Face Value Rs. 10/- Fully paid	2013-14	2012-13
Shares outstanding at the beginning of the Year	1,02,03,700	1,02,03,700
Add : Shares Issued during the year	0	0
Shares outstanding at the end of the Year	1,02,03,700	1,02,03,700

**b. List of shareholders holding more than 5% of the shares issued by the company as on the date of balance Sheet**

Name of Shareholder	At at 31 <sup>st</sup> March 2014		At at 31 <sup>st</sup> March 2013	
	No. of Shares Held	% of Holding	No. of Shares Held	% of Holding
Vandana Tayal	5,40,600	5.30	5,40,600	5.30
Archana Coal Pvt. Ltd.	50,44,090	49.43	50,44,090	49.43

**NOTE - 3 : Reserves & Surplus**

(Amount in `)

	Amount in `	
	As at 31 <sup>st</sup> March 2014	As at 31 <sup>st</sup> March 2013
<b>a. Capital Reserves</b>		
Balance as per last year	1,58,22,000	1,58,22,000
Add: Addition during the year	0	0
	1,58,22,000	1,58,22,000
<b>b. Share Premium Account</b>		
Balance as per Last Year	1,40,50,500	1,40,50,500
Add: Addition during the year	0	0

	1,40,50,500	1,40,50,500
c. <b>NBFC Reserves</b>		
Balance as per last year	44,25,648	34,31,035
Add: Trf. From P&L A/c during the year	5,61,162	9,94,613
Closing Balance	49,86,810	44,25,648
d. <b>Surplus</b>		
Balance as per Last financial statement	2,19,74,254	1,79,95,804
Add: Net Profit after Tax for the year	28,05,810	49,73,063
Amount Available for Appropriation	2,47,80,064	2,29,68,867
Less: Appropriations		
Transfer to NBFC Reserve	5,61,162	9,94,613
Surplus -Closing Balance	2,42,18,902	2,19,74,254
<b>Balance at the end of the year</b>	<b>5,90,78,212</b>	<b>5,62,72,402</b>
<b>Total (a+b+c+d)</b>		

NBFC Reserves has been created as required by guidelines issued by Reserve Bank of India

**NOTE - 4 : Long Term Borrowings**

Secured Loan from Bank	0	6,36,364
(Secured against Hypothecation of Motor Car)		

**NOTE - 5 : Deferred Tax Liabilities**

On account of timing difference Of Depreciation on Fixed Assets	<b>1,71,516</b>	<b>1,65,873</b>
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**NOTE - 6 : Short Term Borrowings**

Inter Corporate Deposits (Unsecured)	<b>14,02,05,807</b>	<b>11,74,50,372</b>
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**NOTE - 7 : Other Current Liabilities**

Outstanding liabilities for expenses		
- General	0	,620
- Statutory (TDS PAYABLE)	8,99,053	8,47,406
	<b>8,99,053</b>	<b>8,48,026</b>

**NOTE - 8 : Short Term Provisions**

Provision for Taxation	11,19,016	22,00,000
Provision for Expenses	7,134	0
Provision for Audit Fee	31,500	30,337
	<b>11,57,650</b>	<b>22,30,337</b>

**Note - 9 : Fixed Assets**

Particulars	Gross Block		Accumulated Depreciation		Net Block	
	Balance as at 1 <sup>st</sup> April 2013	Balance as at 31 <sup>st</sup> March 2014	Balance as at 31 <sup>st</sup> March 2014	Deduction Adjust ment	Balance as at 31 <sup>st</sup> March 2013	Balance as at 31 <sup>st</sup> March 2014
<b>a Tangible Assets</b>						
1 Furniture and Fixtures	75142	75142	0	21	121	100
2 Vehicles - Car	4668662	4668662	443523	0	3642042	3198519
3 Computer	42450	42450	6881	0	24163	17282
<b>Total</b>	<b>4786254</b>	<b>4786254</b>	<b>450425</b>	<b>0</b>	<b>3666326</b>	<b>3215901</b>
<b>b Intangible Assets</b>						
<b>Grand Total</b>	<b>4786254</b>	<b>4786254</b>	<b>450425</b>	<b>0</b>	<b>3666326</b>	<b>3215901</b>
<b>Previous Year</b>	<b>4786254</b>	<b>4786254</b>	<b>455160</b>	<b>0</b>	<b>4121486</b>	<b>3666326</b>

**NOTE -10 : Non Current Investments**

Particulars	Qty.	31-03-14	Qty.	31-03-13
<b>A. Long term Investments</b>				
<b>Quoted Equity Shares</b>				
<b>(In D-Mat Mode)</b>				
Face Value Rs.10/-Each				
Ad-Manum Finance Ltd.	2,70,110	11,38,816	2,70,110	11,38,816
Kay Vee Aar Ltd.	15,000	3,57,406	15,000	3,57,406
<b>Total</b>		<b>14,96,222</b>		<b>14,96,222</b>
<b>Un-Quoted Equity Shares</b>				
<b>(in Physical Mode)</b>				
Face Value Rs.10/-Each				
Agarwal Coal Corporation.Pvt. Ltd.	8,00,000	5,00,00,000	8,00,000	5,00,00,000
Agarwal Transport Corporation.Pvt. Ltd.	3,50,000	2,97,50,000	3,50,000	2,97,50,000
Agarwal Fuel Pvt. Ltd.	1,48,750	2,53,00,000	1,48,750	2,53,00,000
Sanjana Cold Storage Pvt. Ltd.	1,44,000	36,00,000	1,44,000	36,00,000
<b>Total</b>		<b>10,86,50,000</b>		<b>10,86,50,000</b>
<b>(C) DEBENTURES/BONDS-Unquoted</b>				
<b>a. NON CONVERTIBLE DEBENTURES (Redeemable)</b>				
7% debenture of Agarwal Real City Pvt Ltd.	500	5,00,00,000		
Face Value ` 100,000/- each		5,00,00,000		
<b>Grand Total `</b>		<b>16,01,46,222</b>		<b>11,01,46,222</b>
Aggregate Cost Of Quoted Investment `		14,96,222		14,96,222
Aggregate Market Value Of Quoted Investment `		<b>71,72,915</b>		79,06,981
		<b>31/03/2014</b>		<b>31/03/2013</b>
<b>Note -11 : Cash and Cash Equivalents</b>				
Balance with Scheduled Banks – in Current A/c		1,39,530		1,84,527
Cash on hand		10,798		55,934
		<b>1,50,328</b>		<b>2,40,461</b>
<b>Note -12 : Short Term Loans &amp; Advances</b>				
Unsecured –Considered good unless otherwise stated		13,55,40,875		16,32,17,239
Loans to parties				
<b>Advances (Recoverable in cash or Kind)</b>				
Tax Deducted at Source		14,80,904		17,75,681
Income Tax Refundable		5,34,753		5,34,753
Pre-Paid Expenses		60,817		56,692
<b>Total `</b>		<b>20,76,474</b>		<b>23,67,126</b>
<b>Grand Total `</b>		<b>13,76,17,349</b>		<b>16,55,84,365</b>
<b>Note -13 : Other Current assets</b>				
Accrued int on debenture		24,16,438		,
Deposit assests		3,000		3,000
<b>Total `</b>		<b>24,19,438</b>		<b>3,000</b>

**Note -14 : Revenue From Operations**

Interest on Loans	1,48,09,039	1,77,56,815
TDS on interest ` 14,80,904/- (Previous year ` 17,75,681/-)		
Dividend on Investments	2,70,120	2,70,110
<b>Total `</b>	<b>1,50,79,159</b>	<b>1,80,26,925</b>
<b>Note -15 : Employees remuneration &amp; benefits</b>		
<b>(a) Salaries, Bonus and incentives</b>		
- Director (P)	5,32,755	5,10,000
- Others	2,28,000	2,04,000
Bonus,		69,942
<b>Total `</b>	<b>7,60,755</b>	<b>7,83,942</b>
<b>Note- 16 : Other Expenses</b>		
Bank Charges	3,760	2,020
Stationeries & Printing	21,888	12,530
Advertisement	36,775	37,460
Legal & Professional Charges	83,109	1,50,880
Car Insutrance	91,600	4,207
Office Rent	6,21,054	5,73,270
Telephone & Postage	3,675	6,155
Computer Maintenance	,424	16,098
Vehicle Running & Maintenance (int on car loan)	1,11,609	1,97,045
Repair & Maintenance	55,590	44,944
Dematerialisation Charges	16,854	13,109
Registration & Filling Fees	67,626	2,124
Other office genreal Exp	8,455	
For Audit Fee	30,000	28,090
For Tax Audit Fees	5,000	5,618
<b>Total `</b>	<b>11,57,419</b>	<b>10,93,550</b>

**Note- 17 : Earning per Share:-**

	2013-14	2012-13
Profit after Tax	28,05,810	49,73,063
Weighted Average No. of Equity Share	1,02,03,700	1,02,03,700
Earning Per Share Basic	0.27	0.49
<b>Diluted Earning Per Share</b>	<b>0.27</b>	<b>0.49</b>

**ACCOUNTING POLICIES AND NOTES ON ACCOUNTS****Note No. -1 : SIGNIFICANT ACCOUNTING POLICIES:****1.01 BASIS OF ACCOUNTING**

The accounts of the Company are prepared under the historical cost convention and in Accordance with applicable accounting standards except where otherwise stated. Accounting Policies not specifically referred to are consistent with generally accepted accounting policies. The Company follows the mercantile system of accounting and recognises Income and Expenditure on accrual basis except otherwise specified.

**1.02 REVENUE RECOGNITION**

Expenses and income considered payable and receivable respectively have been accounted for on accrual basis. Where the ability to assess the ultimate collection with reasonable certainty is lacking at the time of

raising any claim, revenue recognition is postponed to the extent of uncertainty involved.

**1.03 FIXED ASSETS:**

Fixed Assets are stated at cost of acquisition inclusive of freight, duties, taxes and incidental expenses less depreciation.

**1.04 DEPRECIATION**

Depreciation on Fixed Assets has been provided on the straight-line method at the rates prescribed in schedule XIV of the Companies Act, 1956 and on additions on Pro-rata basis.

**1.05 INVESTMENTS**

Long Term Investments are stated at cost.

**1.06 STOCK -IN -TRADE:**

Current Investments in the nature of stock in trade are valued at cost.

**1.07 DECREASE IN VALUE OF INVESTMENTS**

Decreases in value of Current Investments in the nature of stock in trade are provided at in aggregate for each category at difference between cost and market value (if lower than cost), at the balance sheet date. And decrease in value of unquoted Investments are ascertained either from the latest balance sheet of the company, if available or value shares at Rs. 1/-, as the case may be in accordance with Reserve Bank of India guidelines.

**1.08. GRATUITY & RETIREMENT BENEFITS**

Retirement benefits, gratuity liability, medical reimbursement and Leave Payments to employees shall be accounted as and when company becomes statutory liable.

**1.09 CONTINGENT LIABILITIES**

Contingent liabilities are not provided and are disclosed by way of notes to accounts.

**Note No-18 : Other Notes & Disclosures**

- In the opinion of Board, Current Assets, Loans & Advances have a value of realization in the ordinary course of business, at least equal to the amount at which they are stated.
- Previous year's figures have been rearranged and regrouped wherever considered necessary. Figures have been rounded off to the nearest rupees.
- Prior year's adjustments are shown net of Income, if any.
- No transaction was effected during the period ended on 31<sup>st</sup> March 2014 with the small scale Industrial Undertaking and outstanding to small scale Industrial undertaking as at the year end was Nil.
- No commission is payable to Directors/Managing Director and hence Computation of Net Profit in accordance with Section 198, 309 and 349 of the Companies Act, 1956 has not been given.
- CIF value of Imports, Earnings in Foreign Exchange, Remittance in Foreign Exchange, Expenditure in Foreign Exchange are NIL
- Directors Remuneration

	<b>2013-14</b>	<b>2012-13</b>
a. Salary :	5,32,755/-	5,55,942/-
b. Value of perquisites :	NIL	NIL

**Note No.-19 : RELATED PARTY DISCLOSURE AS PER ACCOUNTING STANDARD -18:**

- Related parties where control exists : None
- Key Management Personnel : Rajendra Sharma, Whole Time Director  
Sudama Tiwari, Director  
Y.P. Shukla, Director
- Relative(s) of Key Management Personnel\* : None
- Associates : Ad-Manum Finance Ltd.  
Agarwal Fuel Corporation Pvt. Ltd.
- The above information regarding related parties have been determined to the extent such parties have been identified on the basis of information available with the company.
- Particulars of Transaction and balances with related parties:-

in Lacs

Name Of The Party	Relationship	Nature Of Transaction	Volume Of Transaction Rs.(in Lacs)	Amount Outstanding Rs.(in Lacs)	Amount Written Off
1) Shri Rajendra Sharma	Whole Time Director	Remuneration	5.32(5.56)	NIL (Nil)	NIL (Nil)
2) Ad-Manum Finance Ltd.	Associate	Loan Given	(1030.00)	(Nil)	(Nil)
		Loan Taken	(1785.00)	(981.50)	
		Interest	(25.48)	(22.94)	
3) AgarwalFuel Corporation Pvt.Ltd.	Associate	Loan Given	(150.00)	(00.00)	(Nil)
		Interest	(26.34)	(0.00)	

\*having any transaction with the company

Figures in brackets are relating to previous year 2013-14

**Note -20. SEGMENT REPORTING:**

The Business segment has been considered as the primary segment for disclosure.

The categories included in each of the reported business segment are as follows:

- Loans to parties
- Investment in Shares

The above business segment have been identified considering

- The nature of service
- The deferring risk and return

Revenues and expenses have been accounted for based on the basis of their relationship to the operating activities of the segment. Revenues and expenses, which related to the enterprise as a whole and are not allocable to segments on a reasonable basis have been included under un allocable Assets / Liabilities.

in Lacs

Particulars	2013-14			2012-13		
	Loans (Finance)	Shares Investment	Total	Loans (Finance)	Shares Investment	Total
Revenue Segment Revenue	148.09	2.70	150.79	177.57	2.70	180.27
Result Segment Result	59.67	2.70	62.37	92.67	2.70	95.37
Less: Un allocable Expenses			19.18			18.77
Profit Before Taxation			43.19			67.48
Other Information						
Segment Assets	1434.03	1601.46	3035.49	1694.94	1101.46	2796.40
Un allocable Assets	--	--	--	--	--	--
Total Assets			3035.49			2796.40
Segment Liability	1412.76	--	1412.76	1191.01	--	1191.01
Un allocable Liability	--	--	1622.73	--	--	1605.39
Total Liability	--	--	3035.49	--	--	2796.40
Depreciation			4.50			4.55

**Note No -21 : Schedule as per RBI Norms**

(As required in terms of paragraph 13 of Non-Banking Financial (Non-Deposit accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007)





**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]

**AVAILABLE FINANCE LIMITED**

CIN: L67120MP1993PLC007481

CM-23, Sukhliya, Indore, 452010 (MP)

TEL-0731-2576259,Email:available\_fin@rediffmail.com. - Web-Site: availablefinance.in

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 (on a poll) for me/us and on my/our behalf at the 22nd Annual general meeting of the company, to be held on Wednesday the 24th day of September. At 11:00 a.m. at Registered Office CM-23 Sukhliya Indore-452010 (MP) and at any adjournment thereof in respect of such resolutions as are indicated below:

S.No	Resolutions	For	Against
1	Adoption of Audited Financial Statement for the year ended 31 <sup>st</sup> March, 2014, Director Report and Auditors thereon.		
2	Re-Appointment of Mr. Sudama Tiwari, who is liable to retire by rotation		
3	Appointment of Auditors and fixing their remuneration		
4	Appointment of Mrs. Neelam Sharma as a Non-Executive Director.		
5	Appointment of Mr. Yogendra Narsingh Shukla as an Independent Director		
6	Appointment of Mr. Sudama Tiwari as an Independent Director		

Signed this ..... day of ..... 2014

Signature of shareholder .....

Signature of Proxy holder(s) .....

Note: This form of proxy in order to be effective should be duly completed and deposited at the registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

**AVAILABLE FINANCE LIMITED**

CIN: L67120MP1993PLC007481

CM-23, Sukhliya, Indore, 452010 (MP)

TEL-0731-2576259,Email:available\_fin@rediffmail.com.

Web-Site: availablefinance.in

Affix  
Revenue  
Stamp  
Re1/-

**ATTENDANCE SLIP**

PLEASE COMPLETE THIS ATTENDANCE SLIP AND HAND IT OVER AT THE ENTRANCE MEETING HALL. Joint shareholders may obtain additional attendance slips on request. (Folio Nos., DP ID\*, Client ID\* & Name of the Shareholder / joint holders/Proxy in BLOCK LETTERS to be furnished below)

Shareholder/Proxy holder	DPID*	Client Id*	Folio	No. of Shares held

I hereby record my presence at the 22<sup>nd</sup> Annual General Meeting of the Company, to be held Wednesday, 24<sup>th</sup> September, 2014 at 11:00 a.m. at Registered Office- CM-23, Sukhliya Indore 452010 (MP) of the Company.

**SIGNATURE OF THE  
SHAREHOLDER OR PROXY-----**

**NOTES:**

- 1) Shareholder/ Proxy holders are requested to bring the Attendance Slip with them when they come to the Meeting and hand it over at the gate after affixing their signature on it.
- 2) Shareholders are requested to advice, indicating their Folio Nos. DP ID\*, Client ID\*, the change in the address, if any, to the Registrar & share transfer Agents, at M/S ANKIT CONSULTANCY PVT LTD, Plot no. 60, Electronic Complex, Pardeshipura, Indore 452 010 (M.P.)

\*Applicable for investor holding shares in Electronic (Demat) Form

To,



————— If Undelivered Please return to —————

**Available Finance Limited**

CIN : L67120MP1993PLC007481

CM-23, Sukhliya, Indore - 452 010 (M.P.)