

AVAILABLE FINANCE LIMITED

www.availablefinance.in

AFL/BSE /2025-26

Date: 12th February, 2026

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To,
The General Manager
DCS-CRD
BSE Limited
Dalal Street, Fort
Mumbai-400001, MH

BSE CODE: 531310

Subject: Submission of Un-Audited Financial Results (Standalone & Consolidated) of the Company for the Quarter/Nine Months Ended on December 31, 2025 and Limited Review Report provided by the Auditors Pursuant to Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015.

Dear Sir,

Pursuant to **Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015**, We are pleased to submit the Un-Audited Standalone and Consolidated Financial Results and Limited Review Report by the Auditors on Un-Audited Financial Results for the Quarter/Nine Months ended on December 31, 2025, which were also approved by the Audit Committee and the Board of Directors of the Company at their meeting held today i.e. on Thursday, February 12, 2026 at 4:30 p.m. and concluded at 05:30 p.m.

We are also in the process of filing the aforesaid financial results in the form of Integrated XBRL within the stipulated timeline and same shall also be hosted at the website of the company.

The Un-Audited Standalone and Consolidated Financial Results of the Company for the Quarter/Nine Months ended December 31, 2025 will also be published in widely circulated English and Hindi (Vernacular Language) Newspaper in the prescribed format for that purpose.



[Handwritten Signature]

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You are requested to take on record the Un-Audited Financial Results of the Company along with Limited Review Report and Compliance Certificate from CEO and CFO.

Thanking You

Yours faithfully

For, Available Finance Limited



(Rakesh Sahu)

Whole-Time Director & CFO

DIN: 08433972



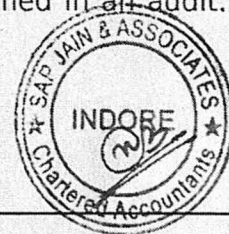
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Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of
Available Finance Limited

1. We have reviewed the accompanying statement of standalone unaudited financial results ('the Statement') of Available Finance Limited ('the Company') for the quarter and nine months ended 31 December 2025 being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



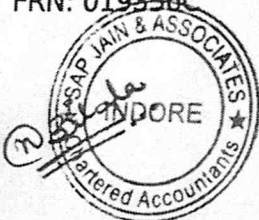
SAP JAIN & ASSOCIATES

209, Morya Centre, 16 Race Course Road, Opposite Basket Ball Complex, Indore 452003 (M.P)
Mobile: 7045687363, 8120658336, E-mail: sapjainassociates@gmail.com



4. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. **Other Matter:**
The Limited Review Report for the quarter and nine months ended December 31, 2024, included in the accompanying Statement, was reviewed by the previous Statutory Auditors, **Mahendra Badjatya & Co.**, whose report dated **14.02.2025** expressed an unmodified conclusion on those interim financial results.

For SAP Jain & Associates
Chartered Accountants
FRN: 019356C



CA Nikita Bilala
Partner
M.No. 429690
ICAI UDIN: 26429690NKFUWUK6027
Date: 12.02.2026
Place: Indore

SAP JAIN & ASSOCIATES

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Statement of Standalone Un-audited Financial Results for the quarter and nine months ended on 31st December, 2025

(₹ in Lacs except per share data)

S. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-12-2025 (Un-audited)	30-09-2025 (Un-audited)	31-12-2024 (Un-audited)	31-12-2025 (Un-audited)	31-12-2024 (Un-audited)	31-03-2025 (Audited)
(I)	Revenue from operations						
	Interest Income	15.03	15.07	14.11	44.94	42.62	56.67
	Total Revenue from operations (I)	15.03	15.07	14.11	44.94	42.62	56.67
(II)	Other Income	0.00	-0.03	0.03	0.00	0.03	0.01
(III)	Total Income (I+II)	15.03	15.04	14.14	44.94	42.65	56.68
(IV)	Expenses						
	Employee Benefits Expenses	2.81	2.60	2.64	8.04	7.86	10.74
	Depreciation, amortization and impairment	0.10	0.02	0.05	0.16	0.13	0.17
	Others expenses	4.27	2.59	4.74	14.44	14.02	15.89
	Total Expenses (IV)	7.18	5.21	7.43	22.64	22.01	26.80
(V)	Profit / (loss) before exceptional items and tax (III-IV)	7.85	9.83	6.71	22.30	20.64	29.88
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	7.85	9.83	6.71	22.30	20.64	29.88
(VIII)	Tax Expenses:						
	Current Tax	1.69	2.76	2.00	5.65	6.00	7.40
	Deferred Tax	-0.02	0.00	0.00	(0.02)	(0.01)	(0.01)
	Taxation for earlier years	1.19	(0.25)	0.00	0.94	(0.45)	(0.05)
	Total Tax Expense	2.86	2.51	2.00	6.57	5.54	7.34
(IX)	Profit/(loss) for the period / year (VII-VIII)	4.99	7.33	4.71	15.73	15.10	22.54
(X)	Other Comprehensive Income / (Loss)						
(A)	(i) Items that will not be reclassified to profit or loss	(22.12)	(19.29)	(93.16)	(4.13)	111.18	14.13
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(2.77)	-2.41	0.00	3.27	20.43	1.41
(B)	(i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income / (loss) for the period / year net of tax	(19.35)	(16.88)	(93.16)	(7.40)	90.75	12.72
(XI)	Total Comprehensive Income / (loss) for the period / year net of tax (IX+X)	(14.36)	(9.55)	(88.45)	8.33	105.85	35.26
(XII)	Paid-up Share Capital of the Company (Face Value Rs.10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
(XIII)	Reserves excluding revaluation reserves	741.39	736.40	718.24	741.39	718.24	725.66
(XIV)	Earnings per equity share						
	Basic (Rs.)	0.05	0.07	0.05	0.15	0.15	0.22
	Diluted (Rs.)	0.05	0.07	0.05	0.15	0.15	0.22



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Notes:

- 1) The above standalone financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on 12.02.2026 respectively. The statutory auditors of the Company have carried out a limited review of the aforesaid results, for the quarter ended 31.12.2025.
- 2) The above standalone financial results are prepared in compliance with Indian Accounting Standards ("IND-AS") as notified under Section 133 of the Companies Act, 2013 ("the Act") [Companies (Indian Accounting Standards) Rules, 2015] as amended and accordingly these financial results have been prepared in accordance with the recognition and measurement principals laid down in the IND AS 34 Interim Financial Reporting prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under.
- 3) Balances for the quarter and nine months ended December 31, 2025 and quarter ended September 30, 2025 represents balances as per the audited Balance Sheet for the year ended March 31, 2025 and balances for the quarter and nine months ended December 31, 2024 represents balances as per the audited Balance Sheet for the year ended March 31, 2024 as required by SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- 4) The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments.
- 5) The figures for the previous quarter/ year have been regrouped/ rearranged wherever necessary to confirm to the current quarter/ year presentation.

Place: Indore
Date: 12.02.2026



For: AVAILABLE FINANCE LIMITED

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



Independent Auditor's Review Report on Consolidated Unaudited Quarterly Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of
Available Finance Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results ('the Statement') of Available Finance Limited ('the Holding Company') and its associates (the Holding Company and its associates together referred to as 'the Group') for the quarter and nine months ended 31 December 2025 being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the SEBI Circular CIR/CFD/CMD1/44/2019 dated 29 March 2019 issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), to the extent applicable.



SAP JAIN & ASSOCIATES

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4. The Statement includes the results of the following two entities as associates:
 1. Agarwal Coal Corporation Private Limited
 2. Agarwal Fuel Corporation Private Limited
5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.
6. The accompanying Statement includes the unaudited financial results/ financial information, in respect of its two associates, which reflects Group's share of net profit after tax of ₹2657.12 lakhs and ₹8729.69 lakhs and total comprehensive income of ₹2990.64 lakhs and ₹10076.10 lakhs for the quarter ended 31.12.2025 and for the period from 01.04.2025 to 31.12.2025, respectively, as considered in the Statement.

Our conclusion on the Statement is not modified in respect of the above matter.

7. Other Matter:

The Limited Review Report for the quarter and nine months ended December 31, 2024, included in the accompanying Statement, was reviewed by the previous Statutory Auditors, Mahendra Badjatya & Co., whose report dated 14.02.2025 expressed an unmodified conclusion on those interim financial results.

For SAP Jain & Associates
Chartered Accountants
FRN: 0193560



CA Nikita Shilpa
Partner
M.No. 429690
ICAI UDIN: 26429690TZRSQK4731
Date: 12.02.2026
Place: Indore

SAP JAIN & ASSOCIATES

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AVAILABLE FINANCE LIMITED

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Statement of Consolidated Un-audited Financial Results for the quarter and nine months ended on 31st December, 2025

(₹ in Lacs except per share data)

S. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-12-2025	30-09-2025	31-12-2024	31-12-2025	31-12-2024	31-03-2025
		(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	(Un-audited)	(Audited)
(I)	Revenue from operations						
	Interest Income	15.03	15.07	14.11	44.94	42.62	56.67
	Total Revenue from operations (I)	15.03	15.07	14.11	44.94	42.62	56.67
(II)	Other Income	0.00	-0.03	0.03	0.00	0.03	0.01
(III)	Total Income (I+II)	15.03	15.04	14.14	44.94	42.65	56.68
(IV)	Expenses						
	Employee Benefits Expenses	2.81	2.60	2.64	8.04	7.86	10.74
	Depreciation, amortization and impairment	0.10	0.02	0.05	0.16	0.13	0.17
	Others expenses	4.27	2.59	4.74	14.44	14.02	15.89
	Total Expenses (IV)	7.18	5.21	7.43	22.64	22.01	26.80
(V)	Profit / (loss) before exceptional items and tax (III-IV)	7.85	9.83	6.71	22.30	20.64	29.88
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit/(loss) before tax (V-VI)	7.85	9.83	6.71	22.30	20.64	29.88
(VIII)	Tax Expenses:						
	Current Tax	1.69	2.76	2.00	5.65	6.00	7.40
	Deferred Tax	-0.02	0.00	0.00	(0.02)	(0.01)	(0.01)
	Taxation for earlier years	1.19	(0.25)	0.00	0.94	(0.45)	(0.05)
	Total Tax Expense	2.86	2.51	2.00	6.57	5.54	7.34
(IX)	Profit/(loss) for the period / year (VII-VIII)	4.99	7.33	4.71	15.73	15.10	22.54
(X)	Share in the profits of Associates	2657.12	2327.30	2059.72	8729.69	7199.25	10398.13
(XI)	Consolidated Profit/(loss) for the period / year (IX+X)	2662.11	2334.63	2064.43	8745.42	7214.35	10420.67
(XII)	Other Comprehensive Income / (Loss)						
(A)	(i) Items that will not be reclassified to profit or loss	311.41	902.70	409.34	1342.28	868.16	674.75
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(2.77)	-2.41	0.00	3.27	20.43	1.41
(B)	(i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income / (loss) for the period / year net of tax	314.17	905.11	409.34	1339.01	847.73	673.34
(XIII)	Total Comprehensive Income / (loss) for the period / year net of tax (IX+X)	2976.28	3239.74	2473.77	10084.43	8062.08	11094.01
(XIV)	Paid-up Share Capital of the Company (Face Value Rs.10/-)	1020.37	1020.37	1020.37	1020.37	1020.37	1020.37
(XVI)	Reserves excluding revaluation reserves	125990.66	123328.56	112171.18	125990.66	112171.18	117724.82
(XIV)	Earnings per equity share						
	Basic (Rs.)	26.09	22.88	20.23	85.71	70.70	102.13
	Diluted (Rs.)	26.09	22.88	20.23	85.71	70.70	102.13



Ramesh Singh

AVAILABLE FINANCE LIMITED

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Notes:

- 1) The above consolidated financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on 12.02.2026 respectively. The statutory auditors of the Company have carried out a limited review of the aforesaid results, for the quarter ended 31.12.2025.
- 2) The above consolidated financial results are prepared in compliance with Indian Accounting Standards ("IND-AS") as notified under Section 133 of the Companies Act, 2013 ("the Act") [Companies (Indian Accounting Standards) Rules, 2015] as amended and accordingly these financial results have been prepared in accordance with the recognition and measurement principals laid down in the IND AS 34 Interim Financial Reporting prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under.
- 3) Balances for the quarter and nine months ended December 31, 2025 and quarter ended September 30, 2025 represents balances as per the audited Balance Sheet for the year ended March 31, 2025 and balances for the quarter and nine months ended December 31, 2024 represents balances as per the audited Balance Sheet for the year ended March 31, 2024 as required by SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- 4) The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments.
- 5) The figures for the previous quarter/ year have been regrouped/ rearranged wherever necessary to confirm to the current quarter/ year presentation.

Place: Indore
Date: 12.02.2026



For: AVAILABLE FINANCE LIMITED

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

AVAILABLE FINANCE LIMITED

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

To,
The Audit Committee and Board of Directors of,
Available Finance Limited
Agarwal House,
5, Yeshwant Colony
Indore 452003 MP

In compliance with Regulation 17(8) read with Schedule II Part B of the **SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, We hereby certify that:

- A. We have reviewed Un-audited Financial Results (Standalone & Consolidated) of **Available Finance Limited** for the Quarter/Nine Months ended on December 31, 2025 and to the best of our knowledge and belief:
- These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
 - These statements together present a true and fair view of the listed entity's affairs and are in compliance with existing accounting standards, applicable laws and regulations.
- B. There are, to the best of our knowledge and belief, no transaction entered into by the listed entity's during the Quarter/Nine Months ended December 31, 2025 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.



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D. We have indicated to the Auditors and the Audit Committee:

- a. that there are no significant changes in internal control over financial reporting during the quarter;
- b. that there are no significant changes in accounting policies during the quarter; and that the same have been disclosed in the notes to the financial statements; and other changes made by Government from time to time, if any and
- c. that there are no instances of significant fraud of which they have become aware and the involvement therein, if any, of the management or an employee having a significant role in the Company's internal control system over Financial Reporting.

For, Available Finance Limited



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



(Mahesh Nirmal)
Chief Executive Officer
PAN: AJDPN4530E

Date: 12th February, 2026

Place: Indore