I don't know what.

Everyone.

Part item.

Yes. Can we start the meeting or should we.

Yes yes shall we shall start. The requisite quorum is present, so we are proceeding now.

Okay, sir. Okay sir. Please start the meeting.

Okay. Good afternoon, everyone. I Amri, Company Secretary and Compliance officer of Available Finance Limited. It is my privilege to welcome you all the shareholders, directors, auditors, and other attendees to the 34th annual general meeting of the company. This meeting is being held in hybrid mode.

Allowing the members to participate either in person or through video conferencing facilities. On behalf of all the members present at this meeting, I extend a warm welcome to Mr. who is acting as a chairman and additional director who is proxiding residing over this meeting as a chairman.

I also extend a cordial welcome to all the respective members of the board of directors attending the meeting. Now, now I would like to introduce the recent changes in the board of directors of the company. I extend a warm welcome to Mr., who is presiding over the meeting. He's a chartered accountant and master in law over a two years decade of experience in financial controlled treasury optimization and investment.

Planning along with a strong understanding of corporate and financial laws, and he also serve as an executive director and CFO of group. Now, next member is mr. Manish Chandan, who is serving as an additional director on the board of the company in the category of non executive director, having an experience of two decades in the field of accounting. Next change is mr. Saha Jan, who is acting as a whole time director of the company. He is a.

MBA in finance and having an experience of around nine years in the field of accounts and taxation. Next is mr. Mahesh Nermal, CFO of the company who was earlier acting as a CEO of the company, having an experience of around twelve years in the field, in the NBMC sector. Now I would like to inform you that more than 15 members are present, hence consulting the quorum. Therefore, the meeting maybe commenced.

Before we proceed with the business of the meeting, I would like to take a moment to introduce the members of the board and other designate present with us today. We have with us mr. Promotte chairman and additional director of the company. Mr. Sahjan, whole time director of the company. Mr. Manish Chandan, additional director of the company, mr. Dhawal Bagmaer, independent director who is acting as a chairman of audit committee and nomination and remulation committee. Then we have with us mr..

Independent director, Miss Apurvajan Independent Director, acting as a chairman of a stakeholder relationship committee and mr. Mahesh, who is the CFO of the company. We also have with us CA

Nikita Bilala representing and Associates strategy auditor of the company. And she A Secretary Auditor of the company. To ensure a smooth and disturbance free meeting all the members who have joined are on mute by default during the caution and.

Answer session, the chairman will announce the name of the shareholders who have registered themselves as a speaker one by one. The speaker shareholder will be muted by the host. When your name is called and you are projected on the screen, please mention your name, audio number location from where you are participating and proceed to ask your questions. If for any reason a speaker shareholder cannot join via video, they may still participate through audio.

While speaking, we should request the speaker to use the earphone so that he or she is clearly audible, minimize any sound in the background ensure that Wi Fi is not connected to any other device and NO other background applications are running.

If there any, if there is any connectivity issue at the speaker end, we would like the next speaker to join. Once the connectivity improves, the shareholder will be called again to speak. Once the shareholder, other shareholder who have completed their terms to ensure that all the registered speaker get an opportunity to particip.

But each shareholder shell will have a maximum approximately two to 3 min time for raising the questions. Now I would like to Requesto chairman of the meeting to address the members to and to provide a brief overview of the company's performance and development during the year under review. Thank Yoush. Good afternoon, ladies and gentlemen. It gives me great pleasure to welcome you all.

To the annual general meeting of available finance limited and to present before you the financial performance of the company for the financial year 2526. At the outset, I would like to warmly welcome the newly appointed members of the board and key manager person of the company. I am confident that their expertise, knowledge and collective content.

Contribution will further extenden the company and support its growth in the years ahead. I would also like to express my sincere gratitude for the confidence placed in me with my recent appointment as a chairman and non executive director of the company. I look forward to working closely with my favorite directors.

The management and the entire team of available finance limited. Coming to the financial performance, I am pleased to share the company has continued to maintain a strong and profitable financial position during the year. During A 52526, our total income increased to 60 leg rupees compared with 56.6 lakhs in previous year, representing a growth of approximately.

6.7 %. Our profit before tax increased to 31 legs compared with 29.8 legs in FI 2425 reflecting a marginal growth of 4.4 %. The company's profit after tax approximately incurred 22.31 legs compared with 22.54 legs in the previous year. While the standalone profit remained broadly stable, the company continues to maintain a healthy level of profitability. From the consolidated perspective, the company's financial.

The position is significantly standard by its share of profits from associate companies. During the year, the share of profits from associate was approximately hundred and seven corroid compared with previously 103 corroid in last year. As a result, the consolidated profit and overall network position of the company remains strong. Our consolidated EPS stood at 105 .22 compared with hundred and 1.75 in previous year. Reflecting the contribution of our.

Associate investment to the overall performance of the company.

As you're aware, available finance Limited operates as an unregistered core investment company with its principal activities comprising investment and equity shares and providing loans and advances to the group companies. The company earns income through interest and dividend from these investments and lending.

Activities. I would also like to emphasize that board remains formally committed to a strong corporate governance regulatory compliances, transparency, and accountability. We believe that these principles are essential for building a credible institution and creating sustainable long term value for our shelf.

Orders. Thank you so much. Thank you sir. Now let's proceed with the agenda items of the meeting. With the consent of the members, the notice convening the 34th annual general meeting along with the auditor's report secretary auditor report for the financial year two 2020 05:26 are taken as red CS.

Was appointed as a scrutinizer for the remote evoting and evoting at this meeting by the board of the directors of the company. The excrutinizer will ensure the voting to be done in fair and transparent manner. I would like to inform you that the company has availed the facility from national security's repository Limited for remote remote.

Revoting and evoting at this annual general meeting as per the requirements of the company's Act 2013. And the remote evoting was comings from Sunday 6th September, 2026 09:00 A.M. and has already been concluded on Tuesday, the 8th day of September 2026 at 05:00 p.m..

And this is and this evoting at this AGM is already commenced and will be available till 15 min from the conclusion of this AGM. The members who of the members of the company holding shares on record date that is second September 2026 shall only be entitled to partici.

Now we shall take up the business set out in the notice of this meeting. Requesting the germans are to please. We shall now take up the business set out in the notice convening this meeting. The 1st item of the business is adoption of audited standalone and consolidated financial status.

As on 31st 26 March along with the board report and auditor's report. Now we shall take up the special business set out in the notice convening the meeting. The 1st item under a special business is to confirm the appointment of myself, promote Shivastu as a chairman and director under the category of professional.

Non executive director in the company. 2nd item is to confirm the appointment of mr. Sahejchen as a director under the category of professional executive director of the company. The 3rd item is to confirm the appointment of mr. Sahejan as a whole time director under the category of professional.

Executive Director of the company. The next item is to confirm the appointment of mr. Suesh Judry as a director under the category of professional executive director of the company from 24 July to August 1426.

The next item is to confirm the appointment of Mr. Ri as a director under the category of professional executive director of the company from 24th of July to 14th 26 August. The next item is to confirm the appointment of mr. Suesh Judry as a whole time director under the category of professional director of the company.

From 24 July to 14th 26 August to confirm the appointment of mr. Manish Chandan as a director under the category of professional non executive director of the company. Finally, the last item of business before the shareholder is the approval of related party transactions and arrangements undertaken are proposed to be undertaken by company in terms of regulation 23.

Of our regulation 2015 with all these with with this all the items of business set out in the notice convering the meeting have been placed before the members for their consideration. So I request all the shareholders, please cast your word if not done so.

They can collect the polepaper from the scrutinizer and place the polepaper in the bread box placed there. Now, dear shareholders, I would like to invite the shareholders who have registered themselves as a speaker with the company if they need any clary clarification or have any queries. Now I would like.

Like to open the floor for question and answers. We have two speakers who have registered themselves to ask a question. The 1st question, so the 1st speaker is mr. Rupesha. Subhamji is he there?

No, she's not there.

Okay, the next speaker at this meeting is Mr. from.

Hello? Am I audible? Yes. Good afternoon everyone. Sir, I've already sent my questions, I will appreciate if you can go through them and answer them.

Okay, I received your questions. So basically your questions is with respect to our associate company where this available available finance holds more than 20 % shareholding. Roughly around 30 % plus shareholding. So, you, you, you send me, you send me that question that what's our planning for the future in these companies? So yeah, definitely we are the we we we are in the coal industry for.

So long period, and now we are diversifying ourselves into some of the activity like we have started our diversification in Indian coal business earlier our total percentage in this portfolio of Indian coal business was very minimal like maybe less than 5 %, but now we are aggressively increasing this.

Portfolio and presently it is it is sharing around 20 % and more than, more than even 20 %. The reason behind this diversity vision because government, outlook and government also thinking for more production is Indian goal and they are also promoting Indian goal business compared to our imported goal business. And they have.

Also improved our logistic infrastructure. Earlier, there was a problem with the logistic part of Indian goal trading, but they have improved immensely. Now government government is very much comfortably giving this railway rail position and other transportation also. So our focus has been shifted to Indian goal.

In in recent days. Secondly, we, we have diversified ourselves through investing into our SPV company which is closely held SPVs in renewable energy. So we have started our two projects in Churu area around 40 mW, we have already started and the operation has already been.

Commenced and this is the PPA agreement with the government and generation has also been started. So we are also looking some some more opportunity in renewable energy area. We are also exploring some opportunity in manufacturing this sale also. So it's very early stage, but yeah, we are exploring these kind of.

Opportunity in our, this fuel business. Now second, your second question with respect to IPO, yeah. So presently there is NO plan for either IPO or reverse merger with respect to my both the companies both the associate company Agroval Coal in Agroguel fuel.

And 3rd is you are saying yeah yeah results. So we in in our coal group company in coal bridges we we we are the growth story is perfectly fine and yeah we we looking for more aggressive performance in in both the companies because we have diversity.

So now our portfolio is very balanced portfolio and your last and most important question about real estate. So as I told you, we are diversifying ourselves into real estate also, in renewable energy we have started our two projects in real estate we.

Have invested our thousand amount in our associate company only in two company which is a group company only and these these fund has been invested in form of equity in OCPS, this preference share and we are having this substantial holding in these companies and.

These companies are involved in real estate activities in indoor mainly and currently we are constructing more than 4 million sq ft of constructed area in indoor. So and we have invested this money in in last four to five years and I would like to.

I would, I would be more happy to share with you that we have invested thousand core in this company, but if you look at the value of these company in terms of the market value of real estate, so it is around 2500 crore or something. So we have already make two and two and a half times of growth in real estate company.

And our, our focus would be same. We would again investing these amount in real estate and only presently. We have already explored some of the other opportunity also like railway side construction of railway siding and apology in coal voctory also. So we are exploring.

Thing same also in in in present years. I think I have covered your all three or four questions. If anything remaining.

Thank you for this briefing, given that you are, you're also looking at available finance as the chairman and key person, what are your thoughts that how can the value be enhanced for this company going forward? Like as of now we are just holding the investments in the group companies and due to the high holding consultation of those numbers just shows up, but what can we do to enhance the value of available finance?

So as I mentioned, this is very technical point because our available finance limited is a CIC company core investment company. And as per RBA regulation, the CIC company can invest our lend money to only group companies. And the purpose of these company is also to to hold our associate company holding our group company holding. So it will remain same. As of now we we don't have any plan and in if you see my standalone results, so they are broadly stable. I have a limited capital to to.

Was that, is there a possibility that we can look to enhance our shareholding in the group companies in available finance or something like that?

No, as of now there is NO plan. Okay.

Okay, thank you. Thank.

Thank you. Okay. Thank you sir. We sincerely appreciate the questions and suggestion of our shareholders and will continue to remain focus on creating long term value. We appreciate the interests shown by our shareholders in the company's business and the performance. Before we conclude the meeting, I would like to remind the members that the remote e vote, the e voting facility at the AGM shall be available for 15 min from the conclusion of this meeting.

This meeting and members who have not casted their vote through remotely voting shall only be entitled to vote here. The excludinizer will come, will thereafter complete the voting process and submit the consolidated voting results in accordance with the applicable provisions. Now I request the chairman to kindly deliver the closing remark and formally.

Include the meeting.

Yeah, dear shareholders. Before concluding the meeting, I would like to place on record my sincere appreciation to the members of the board, RS terry auditors, secretary auditor, management team, employees, and all other stakeholders for their continued guidance, support, and contribution to the company. I.

They also extend my sincere thanks to all our shareholders for their continued confidence in the company and for their participation in today's meeting both in person and through virtual mode. Your trust, support, and valuable suggestions remain a source of a strength for the company as we continue to focus on.

Enable growth, prudent financial management, and long term value creation. I once again thank all the members for their valuable time and participation. With these words, I declare the 34th in our general meeting of available finance limited concluded. Thank you so much.

Please continue.

Thank you sir. I amending the meeting.

Thank you. Thank you, everyone.