

AVAILABLE FINANCE LIMITED

23rd Annual Report 2014-2015

Available Finance Limited

CIN : L67120MP1993PLC007481

**"AGARWAL HOUSE", Ground Floor,
5, Yeshwant Colony, Indore (M.P.) – 452 003**

Ph.; (0731) 4714040 Fax; (0731) 4714090

E-mail Id: info@availablefinance.in Website: www.availablefinance.in

23rd ANNUAL REPORT 2014-2015

BOARD OF DIRECTORS

Mr. Rajendra Sharma

Mr. Sudama Tiwari

Mr. Y.N. Shukla

Mrs. Neelam Sharma

COMPANY SECRETARY

CS Murtaza Chechatwala

CHIEF FINANCIAL OFFICER

Mr. Rakesh Sahu

AUDITORS

M/s. Jain Doshi & Co.,

Chartered Accountants

BANKERS

Uco Bank

REGISTERED OFFICE

"Agarwal House", Ground Floor,

5, Yeshwant Colony,

Indore - 452003 (M.P.)

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, 2551745-46, Fax: 0731-4065798

E-Mail: Ankit_4321@yahoo.com

NOTICE

Notice is hereby given that the 23rd Annual General Meeting (AGM) of the members of **AVAILABLE FINANCE LIMITED** will be held at "Hotel Surya" 5/5, Nath Mandir Road, South Tukoganj, Indore-452001 Madhya Pradesh on Tuesday the 22nd Day of September, 2015 at 11:00 AM. To transact the following business:

ORDINARY BUSINESS:

1. To receive, consider and adopt the Financial Statement containing the audited balance sheet as at 31st March, 2015 and Statement of Profit and Loss Account and Cash Flow for the year ended 31st March, 2015, and the report of the Board's and Auditors thereon.
2. **Appointment of the Auditors in place of the existing Auditors:**
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 Sec 139, 140, 142 and other applicable provision, if any, of Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014, M/s Mahendra Badjatya & Co. Chartered Accountants (ICAI Firm Registration No. 001457C) have confirmed their eligibility to be appointed as Auditor in the term of the provision of Section 141 of the Companies Act, 2013 and the relevant rule and offered himself to be appointed and is hereby appointed as the Statutory Auditors of the Company in place of the existing auditors M/s Jain Doshi & Co. who has expressed their unwillingness for their ratification of their appointment and M/s Mahendra Badjatya & Co. Chartered Accountants shall hold the office of the auditors for a term of 5 years from the conclusion of this Annual General Meeting (AGM), till the conclusion of the 28th Annual General Meeting of the Company to be held in the year 2020 on such remuneration as may be mutually agreed between the Board of Directors of the Company and the said Auditor."

Place: Indore

Date: 27-07-2015

Available Finance Limited

CIN: L67120MP1993PLC007481

REGISTERED OFFICE

"Agarwal House",

Ground Floor, 5, Yeshwant Colony,

Indore-452003 (M.P.)

For and on Behalf of the Board

Sd/-

(CS Murtuza Chechatwala)
Company Secretary

NOTES:

1. The Register of Members and Share Transfer Books will remain closed from Wednesday 16th Sept., 2015 to Tuesday 22nd Sept., 2015 [both days inclusive].
2. The report on the Corporate Governance and Management Discussion and Analysis also form part to the report of the Board.
3. Members seeking any information are requested to write to the Company by email at info@availablefinance.in at least 7 days before the date of the AGM to enable the management to reply appropriately at the AGM.
4. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT ONE OR MORE PROXIES TO ATTEND AND VOTE INSTEAD OF HIMSELF, ON A POLL ONLY AND SUCH PROXY NEED NOT BE A MEMBER OF THE COMPANY. A person can act as proxy on behalf of members not exceeding 50 [fifty] and holding in aggregate not more than 10% of the total share capital of the Company. In case a proxy is proposed to be appointed by a Member holding more than ten percent of the total share capital of the Company carrying voting rights, then such proxy shall not act as a proxy for any such other person or

shareholder. The instrument of Proxy*in order to be effective, should be deposited at the Registered Office of the Company, duly completed and signed, not less than 48 hours before the commencement of the meeting. A Proxy form is sent herewith.

Proxy form submitted on behalf of the Companies, Societies, etc. must be supported by an appropriate resolution/authority, as applicable.

5. At the ensuing Annual General Meeting, none of the directors is liable to retire by rotation.
6. Corporate members intending to send their authorized representatives to attend the meeting pursuant to section 113 of the Act are requested to send the Company a certified copy of Board Resolution/ Authorization together with specimen signatures authorizing their representative to attend and vote on their behalf at the meeting.
7. Members holding shares in demat form are requested to intimate all changes pertaining to their bank details, National Electronic Clearing Service [NECS], Electronic Clearing Services [ECS] mandates, nominations, power of attorneys, change in address, change of name, email address, contact numbers, etc. to their Depository Participant [DP]. Changes intimated to the DP will then be automatically reflected in the Company's records which will help the Company and the Company's Registrar and Transfer Agents to provide efficient and better services. Members holding shares in physical form are requested to intimate such changes to Ankit Consultancy Private Limited, Registrar and Transfer Agents of the Company.
8. Notice of the Meeting of the Company, inter alia, indicating the process and manner of e-voting along with Attendance Slip and Proxy Form is being sent to the members in physical form through permitted mode.
9. Members who have not registered their e-mail addresses so far are requested to register their e-mail address for receiving all communications including Annual Report, Circulars, etc. from the Company electronically. Members may also note that the Notice of the Meeting and the Annual Report will also be available on the Company's website www.availablefinance.in for download. The physical copies of the aforesaid documents will also be available at the Company's Registered Office for inspection at any time between 10:30 a.m. to 1:30 p.m. on any working day upto the date of Meeting. Even after registering for e-communication, members are entitled to receive such communication in physical form, upon making a request for the same, by post free of cost. For any communication, the shareholders may also send requests to the Company's investor email id info@availablefinance.in
10. Voting through electronic means: In compliance with provisions of section 108 of the Act and Rule 20 of The Companies [Management and Administration] Rules, 2014 and clause 35B of the Listing Agreement, the Company is providing e-voting facility as an alternative mode of voting which will enable the members to cast their votes electronically. Necessary arrangements have been made by the Company with Central Depository Services [India] Limited [CDSL] to facilitate e-voting. The detailed process, instructions and manner for availing e-Voting facility is annexed to the Notice
11. Mr. D.K. Jain, Practicing Company Secretary [Membership No. FCS 3565] has been appointed as the Scrutinizer to scrutinize the voting and remote e-voting process in a fair and transparent manner.
12. Members who have cast their vote by remote e-voting prior to the meeting may also attend the meeting but shall not be entitled to cast their vote again.
13. Members can opt for only one mode of voting i.e. either by e-voting or poll paper. In case Members cast their votes through both the modes, voting done by e-voting shall prevail and votes cast through Poll Paper shall be treated as invalid.
14. The e-voting period commences on Thursday, 17th Sept., 2015 [9:00 a.m.] and ends on Monday 21st September, 2015 [5:00 p.m.]. During this period, Members holding shares either in physical form or demat form, as on Tuesday the 15th September, 2015 i.e. cut-off date, may cast their vote electronically. The e-voting module shall be disabled for voting thereafter. Once the vote on a resolution is cast by the Member, he/she shall not be allowed to change it subsequently or cast vote again.

15. The voting rights of members shall be in proportion to their shares in the paid up equity share capital of the Company as on cut-off date. A person, whose names is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only shall be entitled to avail facility of remote e-voting and poll process at the venue of the meeting.
16. Any person, who acquires shares of the Company and becomes a member of the Company after dispatch of the Notice and holding shares as on cut-off date, may cast vote after following the instructions for e-voting as provided in the Notice convening the Meeting, which is available on the website of the Company and CDSL. However, if you are already registered with CDSL for remote e-voting then you can use your existing User ID and password for casting your vote.
17. The Scrutinizer shall, immediately after the conclusion of voting at the meeting, would count the votes cast at the meeting, thereafter unblock the votes cast through remote e-voting in the presence of at least two witnesses not in the employment of the Company and make, not later than three days of conclusion of the meeting, a consolidated Scrutinizer's Report of the total votes cast in favour or against, if any, to the Chairman, who shall countersign the same.
18. The results declared along with the Scrutinizer's Report shall be placed on the Company's website www.availablefinance.in and on the website of CDSL www.evotingindia.com immediately after the result is declared. The Company shall simultaneously forward the results to BSE Limited [BSE] where the equity shares of the Company are listed.

REQUEST TO THE MEMBERS:

- a) Intimate changes, if any, in their registered addresses immediately.
- b) Quote their ledger folio number in all their correspondence.
- c) Handover 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 the Share Transfer Agent for prompt communication and update the same with their D.P. to receive softcopy of the Annual Report of the Company.

Instructions for e-Voting

The instructions for members for voting electronically are as under:

- (i) The voting period begins on Thursday, 17th Sept., 2015 from 9:00 a.m. and ends on Monday, 21st Sept., 2015 at 5:00 p.m. During this period shareholders of the Company, holding shares either in physical form or in dematerialized form, as on Tuesday the 15th Septembers, 2015, being the Cut-Off date may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.
- (ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.
- (iii) The shareholders should log on to the e-voting website www.evotingindia.com
- (iv) Click on Shareholders.
- (v) 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.
 - d. 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 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: For Members holding shares in Demat

and Physical Form PAN Enter your 10 digit alpha-numeric PAN issued by Income Tax Department (Applicable for shareholders holding shares in demat as well as physical form) Dividend Bank Details OR Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) Date of Birth (DOB) as recorded in your demat account or in the company records in order to login. • If both the details are not recorded with the depository or company please enter the member id/ folio number in the Dividend Bank details field as mentioned in instruction (v).

- (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 of AVAILABLE FINANCE LIMITED 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 a print of the votes cast by clicking on "Click here to print" option on the Voting page.
- (xvii) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.
- (xviii) 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 and register themselves as Corporate.
 - A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
 - After receiving the login details a 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 linked in the login should be mailed to 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.
- (xix) 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.com, under help section or write an email to helpdesk.evoting@cdslindia.com. Contact Details: Deputy Manager, CDSL 17th Floor, PJ Towers, Dalal Street, Fort, Mumbai-400 001.
Email: wenceslausf@cdslindia.com, Tel: 022-22723333/8588

BOARD'S REPORT

Dear Members,

Your Directors have pleasure in presenting the 23rd Annual Report together with the Audited Financial Results for the period ended on 31st March, 2015.

1. FINANCIAL PERFORMANCE

Particulars	(₹ in Lakh)	
	2014-2015	2013-2014
Income	243.25	150.79
Profit Before Taxation	12.52	38.69
Less: Provision for Tax	4.69	11.19
Less: Income Tax Earlier Year	-2.20	-00.61
Less: Provision for Deferred Income Tax	-1.65	0.05
Profit for the year	11.68	28.06
Profit Available for Appropriation	11.68	28.06
Transfer to NBFC Reserve	2.34	5.61
Transfer to General Reserve	-	-
Balance Carried to Balance Sheet	251.53	242.19
EPS	0.11	0.27

2. RESULTS OF OPERATION AND THE STATE OF COMPANY'S AFFAIRS

The highlights of the Company's performance are as under:

3. DIVIDEND

In the absence of adequate profits the directors regret their inability to recommend any dividend for the year 2014-2015 and no obligation to transfer any amount to Investor Education and Protection Fund.

4. NON-PERFORMING ASSETS AND PROVISIONS

The company is ascertained Non Performing Assets under Non Banking Financial (Non deposit accepting or holding) Company's Prudential Norms (Reserve Bank) Directions, 2007, as amended from time to time, and made adequate provisions against. The company did not recognize interest income on such Non Performing Assets.

5. HOLDING/ASSOCIATE/SUBSIDIARY/JOINT VENTURE COMPANIES

The company does not have any subsidiary and joint venture. The company has 1 (one) Holding Company (i.e. Archana Coal Private Limited CIN: U01122MP1991PTC006664 and 3 (three) Associate Companies (i.e. Agarwal Coal Corporation Pvt. Ltd. CIN: U23109MP2000PTC014351, Agarwal Transport Corporation Pvt. Ltd. CIN: U60210MP2003PTC015665 and Agarwal Fuel Corporation Pvt. Ltd. CIN: U45203MP1980PTC001674) within the meaning of Section 2(46) and 2(6) of the Companies Act, 2013 (As per Annexure - VIII).

6. DISCLOSURE

Pursuant to the provisions of sec 134 (3) read with companies (Accounts) rules, 2014. The required information's & disclosures, to the extent applicable to the company are discussed elsewhere in this report and their relevant information's are as under:-

- 6.1 An extract of Annual Return in Form MGT-9 as per Annexure – I.
- 6.2 Policy of company for the appointment of Directors and their remuneration as per Annexure – II.
- 6.3 The particulars of related party contracts as per u/s 188 are enclosed herewith in form AOC-2 as per Annexure – III.

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

There is no employee drawing remuneration of Rs. 500000/- per month or Rs. 6000000/- per year, therefore the particulars of employees as required U/s 197(12) of the Companies Act, 2013 read with Rule 5(2) and Rule 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, are not applicable to the Company.

7. DETAIL OF BOARD MEETING HELD DURING THE YEAR 2014-15.

During the financial year 2014-15 the Board of Directors passed Resolution by circulation on 01/04/2014 and Board met 9 (nine) times, and the detail in relation to Board Meeting, Directors and Key Managerial Personnel is given in Corporate Governance Report is attached in the Annual Report.

8. DISCLOSURE OF CODES, STANDARDS, POLICIES AND COMPLIANCES THEREUNDER

a) Know Your Customer and Anti money laundering measure policy

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

Company has also adheres to the compliance requirement in terms of the said policy including the monitoring and reporting of cash and suspicious transactions. There are however, no cash transactions of the value or more than Rs. 1000000/- or any suspicious transactions whether or not made in cash noticed by the company in terms of the said policy.

b) Fair Practice Code

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

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

Your company has adopted a code of conduct as required under clause 49 of the Listing Agreement for its BOD and the senior management personnel. The code requires the directors and employees of the company to act honestly, ethically and with integrity and in a professional and respectful manner.

d) Code for Prohibition of Insider Trading Practices

Your company has in place a code for prevention of insider trading practices in accordance with the model code of conduct, as prescribed under SEBI (prohibition of insider trading) regulations, 1992, as amended and has duly complied with the provisions of the said code.

The BOD at its meeting held on 28/01/2015 adopted as per SEBI (Prohibition of Insider Trading) Regulations, 2015, which shall become effective from 15-05-2015. The details of the same are posted on web-site of the company www.availablefinance.in.

e) Related Party Transactions Policy

There were no materially significant related party transactions held during the FY 2014-15 that may have potential conflict with the interest of company at large. Transactions entered with related parties as defined under the Companies Act, 2013 and Clause 49 of the listing Agreement during the financial year were mainly in the ordinary course of business and on an arm's length basis. The details of the same are posted on the web-site of the company www.availablefinance.in.

f) Corporate Social Responsibility Policy

As per the provisions of section 135 of Companies Act, 2013 and rules made there under, the

company does not fall under the threshold limit to constitute Corporate Social Responsibility Committee.

g) **Whistle blower policy**

Pursuant to the provisions of section 177(9) and (10) of the Companies Act 2013 read with rule 7 of Companies (Meeting of Boards and its powers) Rules, 2014 and clause 49 of the listing agreement, the company has adopted a whistle blower policy which provides for a vigil mechanism that encourages and supports its directors and employees to report instances of unethical behavior, actual or suspected, fraud or violation of the company's code of conduct policy. It also provides for adequate safeguards against victimization of persons who use this mechanism and direct access to the chairman of audit committee in exceptional cases. Policy of the whistle blower of the Company has been given at the website of the Company at www.availablefinance.in and attached the same as Annexure VII to this report.

9. **DIRECTOR'S RESPONSIBILITY STATEMENT**

In accordance with the provisions of section 134 (5) the Companies Act, 2013, your directors confirm that:

- (a) 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, 2013, have been followed to the extent applicable to the company.
- (b) The Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company at the end of the financial year 2014-15 and of the profit of the company for that period.
- (c) The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities.
- (d) The Directors have prepared the annual accounts on a going concern basis.
- (e) The Directors have laid down internal financial controls to be followed by company and that such internal financial controls are adequate and is operating effectively.
- (f) The Director have devised proper system to ensure compliance with the provisions of all applicable laws and that such systems are adequate and operating effectively.

10. **DIRECTORS AND KEY MANAGERIAL PERSONNEL**

The Board of Directors of your company consists of 4 directors. During the Mr. Rajendra Sharma (DIN 00981139) continued to hold the office as Whole-Time-Director & CEO. Mrs. Neelam Sharma (DIN 06935934) appointed as Non-Executive Director w.e.f. 24/07/2014.

Mr. Sudama Tiwari (DIN: 01103738) and Mr. Y. P. Shukla (DIN: 00379050), Independent Director of the Company for a term of 5 years w.e.f. 1st April, 2014.

All Independent directors have given declaration that they meet the criteria of independence as laid down under section 149(6) of the companies Act, 2013 and clause 49 of the Listing Agreement and forms part of this report. In the opinion of the Board they fulfill the criteria on Independency. Terms and conditions of appointment of Independent Directors can be viewed at the company's website www.availablefinance.in

In accordance with the provisions of Section 152 of the companies Act 2013 read with relevant provisions of Articles of Association of the company there are none of any directors is liable to retire by rotation.

CS Murtaza Chechatwala, a whole time Company Secretary, and Mr. Rakesh Sahu, Chief Financial

Officer of the company are designated as key managerial personnel of the company w.e.f. 1st April, 2014 as per the provisions of section 203 of the Companies Act, 2013.

11. EXPLANATION TO OBSERVATION OF STATUTORY & SECRETARIAL AUDIT AS PER U/S 134(3)(f) OF THE COMPANIES ACT, 2013.

- (i) The Notes to the Accounts referred in Auditor Report are self explanatory and do not call any further comments.
- (ii) The Secretarial Audit Report does not contain any material qualification, reservations or adverse remark except the requirement of Clause 41(I)(h) of the Listing Agreement.

The Board has clarified the above said matter as per explanation given by our statutory auditor, Peer Review Board of Institute of Chartered Accountants of India has now carrying on Second Cycle of Peer Review and selected our statutory auditor firm now to be Peer Reviewed for II Stage and the same is under process. The Peer Review certificate for 1st Stage is already been furnished. The Peer Review Certificate for II Stage will be soon provided.

The Secretarial Audit Report for the year 2014-15 is provided in ANNEXURE-V

12. MATERIAL CHANGES

There are no material changes affecting the financial position of the company which occurred between the end of the financial year of the company to which the financial statements relate and the date of this report.

13. RISK MANAGEMENT POLICY.

The company has constituted Risk Management Committee and the policy is disclosed on the website of the company www.availablefinance.in.

14. EVALUATION OF BOARD

The performance of the Board, its committee and individual directors are evaluated by no. of meeting held, time spent in each meeting deliberating the issues, quality of information/data provided to the member, the time given to them to study the details before each meeting, quality of deliberation in each meeting, contribution of each director, the details of decision taken and measures adopted in implementing the decision and feed back to the Board.

15. COMMITTEE OF THE BOARD

The company has duly constituted the following committee as per the provisions of section 177 of Companies Act, 2013 and other provisions of the Companies Act, 2013 and Clause 49 of the Listing Agreement with the stock exchanges.

- (a) Nomination and Remuneration Committee,
- (b) Audit Committee
- (c) Stakeholders' Relationship Committee,
- (d) Risk Management Committee;

The details of the composition of the audit committee and other committees and their respective terms of reference are included in the corporate Governance report forming part of this annual report. The Audit Committee and other Board Committees meet at regular intervals and ensure to perform the duties and functions as entrusted upon them by the board.

16. DEPOSITS

The Company is a non-deposit taking category-B NBFC Company and it has neither invited nor accepted any deposits or any public deposits during the year within the meaning of under Section 73 of