CHARTERED ACCOUNTANTS

**Head Office:** 

1203, Rohit House 3, Tolstoy Marg New Delhi - 110 001 Ph.: 23315870 23320537

Fax:23358544

Independent Auditor's Review Report on the quarterly Standalone Financial Result of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To, The Board of Directors of PNB Finance And Industries Limited

- (1) We have reviewed the accompanying Statement of Standalone Unaudited Ind-AS Financial Results of **PNB Finance And Industries Limited** ("the company") for the quarter and half year ended 30<sup>th</sup> September, 2022 ("the statement"), being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("the Regulation") as amended.
- This statement is the responsibility of the Company's management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind-AS-34"), prescribed under Section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- (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 aforesaid Indian Accounting Standard (Ind-AS) and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement.

NEW DELHI

For A W A T A R & C O.

Chartered Accountants Firm Registration No. 000726N

Brijendra Agrawal

Partner Membership No.: 087787

Place: New Delhi

Date: 11th November, 2022

UDIN - 22087787BCUFBU9863

#### AWATAR & CO.

CHARTERED ACCOUNTANTS

**Head Office:** 

1203, Rohit House 3, Tolstoy Marg New Delhi - 110 001 Ph.: 23315870 23320537

Fax:23358544

Independent Auditor's Review Report on the quarterly Consolidated Unaudited Financial Result of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To,
The Board of Directors of
PNB Finance And Industries Limited

- (1) We have reviewed the accompanying Statement of Consolidated Unaudited Ind-AS Financial Results("the statement") of **PNB Finance And Industries Limited** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as the Group") and its share of the net profit after tax and total comprehensive income/loss for the quarter and half year ended 30<sup>th</sup> September, 2022 ("the Statement") being submitted by the Parent pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015,("the Regulation") as amended.
- (2) This statement, which is the responsibility of the Parent's management and has been approved by the parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind-AS-34"), prescribed under Section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial 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 Standards on Auditing 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 circular issued by the SEBI under regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable

(4) The Statement includes the results of two wholly owned subsidiaries (i) Punjab Mercantile & Traders Ltd. and (ii) Esoterica Services Ltd. (formerly Jacarandar & Corporate Services Ltd.)

(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 the aforesaid Indian Accounting Standard (Ind-AS) and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For AWATAR & CO.

Chartered Accountants Firm Registration No. 000726N

Aguaral

**Brijendra Agrawal** 

Partner

Membership No.: 087787

MEN DELHI SELHI

Place: New Delhi

Date: 11<sup>th</sup> November, 2022

UDIN - 22087787BCUEXB6290

Regd.Office: Ist Floor, Express Building, 9-10, Bahadur Shah Zafar Marg, New Delhi - 110 002

Corporate Identity Number: L65929DL1947PLC001240

Phone :- 7303495375, E-Mail- pnbfinanceindustries@gmail.com, Website -www.pnbfinanceandindustries.com

Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter and Half year ended 30th September, 2022

(Rs. in lakh, unless otherwise stated)

	Ş	No.			Income	1 Revenue from operations																			-
		raiticulais			tions	Note No 4)		expense			amortisation expense	amortisation expense	amortisation expense } fees	amortisation expense ; fees ional expenses	amortisation expense § fees ional expenses	amortisation expense ; fees ional expenses nns	amortisation expense g fees ional expenses ons	c) Depreciation and amortisation expense d) Other expenses: - Directors' sitting fees - Legal & professional expenses - Legal & professional expenses - CSR Contributions - Others - Others  Total Expenses (a to d)  Profit/(Loss) before exceptional items and tax (3-4)	amortisation expense g fees ional expenses ins d) exceptional items and tax (3-4) efer Note No 9)	amortisation expense  g fees ional expenses  ns  d)  exceptional items and tax (3-4) efer Note No 9)  tax (5 + 6)	amortisation expense  g fees  ional expenses  ns  d)  exceptional items and tax (3-4)  efer Note No 9)  tax (5 + 6)	amortisation expense  g fees ional expenses  nns  d)  exceptional items and tax (3-4) efer Note No 9)  tax (5 + 6)	amortisation expense  g fees ional expenses  ns  d)  exceptional items and tax (3-4) efer Note No 9) tax (5+6)	amortisation expense  g fees ional expenses  ns  d)  exceptional items and tax (3-4) efer Note No 9) tax (5+6)  tax (5+6)	amortisation expense  g fees ional expenses  ns  d)  exceptional items and tax (3-4) efer Note No 9) efer Note No 9) tax (5 + 6)  tax (5 + 6)
		Sept 30,2022	(Unaudited)		•	494.29	494.29	13.12		0.28			1.60	1.60 32.04	1.60 32.04	1.60 32.04 - 8.94	1.60 32.04 - - 8.94	1.60 32.04 - 8.94 55.98 438.31	1.60 32.04 - 8.94 55.98 438.31	1.60 32.04 - 8.94 55.98 438.31 -21.68	1.60 32.04 - 8.94 55.98 438.31 -21.68	1.60 32.04 8.94 55.98 438.31 -21.68 416.63	1.60 32.04	1.60 32.04	1.60 32.04
	Quarter Ended	June 30,2022	(Unaudited)			314.30	314.30	14.08		0.15		1.80	1.00	63.23	63.23	63.23	63.23 - 14.64 93.90	63.23 - 14.64 93.90 220.40	63.23 14.64 93.90 220.40	63.23 - 14.64 93.90 220.40	63.23 - 14.64 93.90 220.40 - 220.40	63.23 - 14.64 93.90 220.40 - 220.40	63.23 - 14.64 93.90 220.40 - 220.40 38.51 0.08	63.23 - 14.64 93.90 220.40 - 220.40 38.51 0.08	63.23 - 14.64 93.90 220.40 - 220.40 38.51 0.08 - 38.59
STAN		Sept 30,2021	(Unaudited)		,	301.86	301.86	10.66		0.02			1.80	1.80 1.75	1.80 1.75	1.80 1.75 - 9.28	1.80 1.75 - 9.28 23.51	1.80 1.75 - 9.28 23.51 278.35	1.80 1.75 9.28 23.51 278.35	1.80 1.75 - 9.28 23.51 278.35	1.80 1.75 9.28 23.51 278.35	1.80 1.75 9.28 23.51 278.35 278.35	1.80 1.75 - 9.28 23.51 278.35 - 278.35 - 46.47	1.80 1.75 9.28 23.51 278.35 - 278.35 46.47 -0.03	1.80 1.75 9.28 23.51 278.35 - 278.35 46.47 -0.03 0.09
STANDALONE	- 1	Sept 30,2022	(Unaudited)		,	808.59		27.20		0.43		3 40													
	Half year ended	Sept 30,2021	(Unaudited)		1	433.07		20.86		0.04		3.40		2.87											
	Year ended	March 31,2022	(Audited)		•	1,186.00	1,186.00	43.99	,	0.42		1	5.80	96.88	96.88 15.55	96.88 15.55 36.59	96.88 15.55 36.59	96.88 15.55 36.59 199.23	96.88 15.55 36.59 199.23 986.77	96.88 15.55 36.59 199.23 986.77	96.88 15.55 36.59 199.23 986.77	96.88 15.55 36.59 199.23 986.77 986.77	96.88 15.55 36.59 199.23 986.77 - 986.77 171.93	96.88 15.55 36.59 199.23 986.77 986.77 171.93 -0.75	96.88 15.55 36.59 199.23 986.77 986.77 171.93 -0.75 5.00
		Sept 30,2022	(Unaudited)	,	•	534.44	534.44	13.94	•	0.28		1.60		32.87	32.87	32.87 - 10.38	32.87 - 10.38 59.07	32.87 10.38 59.07 475.37	32.87 10.38 59.07 475.37	32.87 10.38 59.07 475.37 -491.78	32.87 10.38 59.07 475.37 -491.78	32.87 10.38 59.07 475.37 -491.78 -16.41	32.87 10.38 59.07 475.37 -491.78 -16.41 78.98	32.87 10.38 59.07 475.37 -491.78 -16.41 78.98	32.87 10.38 59.07 475.37 -491.78 -16.41 78.98 -0.15
	Quarter Ended	June 30,2022	(Unaudited)		•	322.59	322.59	14.85	ř.	0.15	000	1.80	63.25	,		14.77	14.77 94.82	14.77 94.82 227.77	14.77 94.82 227.77	14.77 94.82 227.77 227.77	227.77 227.77	227.77 227.77 227.77	227.77 227.77 29.93 227.77 227.77	94.82 94.82 227.77 - 227.77 39.93 0.08	94.82 227.77 227.77 227.77 39.93 0.08
CONSOLIDATED		Sept 30,2021	(Unaudited)		ï	353.18	353.18	11.46	•	0.02		1.80	1.75		•	9.30	9.30 24.33	9.30 24.33 328.85	9.30 24.33 328.85	9.30 24.33 328.85 -	9.30 24.33 328.85 - 328.85	9.30 24.33 328.85 - 328.85	9.30 24.33 328.85 - 328.85 - 55.19	9.30 24.33 328.85 - 328.85 - 55.19 -0.05	9.30 24.33 328.85 - 328.85 - 55.19 -0.05 0.14
DATED	Half yea	Sept 30,2022	(Unaudited)		,	857.03	857.03	28.79		0.43		3.40	96.12			25.15	25.15 153.89	25.15 153.89 703.14	25.15 153.89 703.14 -491.78	25.15 153.89 703.14 -491.78 211.36	25.15 153.89 703.14 491.78 211.36	25.15 153.89 703.14 -491.78 211.36			
	Half year ended	Sept 30,2021	(Unaudited)		1	535,42	535.42	22.25	1	0.04		3.40	2.89		,	12.24								4 4	4 4
	Year ended	March 31,2022	(Audited)			1,561.56	1,561.56	47.06	0.11	0.42		5.80	97.10	15.55	37.04		203.08	203.08 1,358.48	203.08 1,358.48	203.08 1,358.48 - 1,358.48	203.08 1,358.48 - 1,358.48	203.08 1,358.48 - 1,358.48 235.26			





Repd.Office: let Floor, Express Building, 9-10 , Bahadur Shah Zafar Marg, New Delhi - 110 002

Corporate Identity Number: L65929DL1947PLC001240

Phone -- 7303495375, E-Mail- pnbfinanceindustries@gmail.com, Website -www.pnbfinanceandindustries.com

Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter and Half year ended 30th September. 2022

	S	No.		10 Other Compreher	it all items that wi	וו מו ווכוווז נוומר אוו	b) Income tax 6	b) Income tax e ii) a) items that w	b) Income tax e ii) a) items that wi b) Income tax e	b) Income tax e ii) a) items that wi b) Income tax e b) Income tax e	b) Income tax e ii) a) items that wi b) Income tax e b) Income tax e Total Other Comp	i) a) items that will be b) income tax effec ii) a) items that will be b) income tax effec Total Other Comprehensive a Profit attributable to:	b) Income tax effect of the Company  Total Comprehensive In Profit attributable to:  Owners of the Company	b) Income tax effect or Total Other Comprehensive Inc.  11 Total Comprehensive Inc.  Profit attributable to: Owners of the Company Non-controlling interests	b) Income tax e ii) a) items that wi b) Income tax e b) Income tax e Total Other Comprehen: a Profit attributable Owners of the Cor Non-controlling in	b) Income tax effect o ii) a) items that will be re b) Income tax effect o to home tax effect o Total Other Comprehen: 11 Total Comprehensive In a Profit attributable to: Owners of the Company Non-controlling interests b Other Comprehensive Ir	b) Income tax effect on total Other Comprehensive Inc.  11 Total Comprehensive Inc.  Owners of the Company Non-controlling Interests b Other Comprehensive Inc.  Owners of the Company Non-controlling Interests	ii) a) items that with b) Income taxe comprehen.  11 Total Comprehen.  a Profit attributable Owners of the Corontrolling in b Other Compreher Comp	b) Income tax effect o  ii) a) items that will be re b) Income tax effect o  Total Other Comprehensive In  a Profit attributable to: Owners of the Company Non-controlling interests b Other Comprehensive In  Owners of the Company Non-controlling interests  Total Comprehensive in Owners of the Company	b) Income tax effect or b) Income tax effect or b) Income tax effect or Total Other Comprehensive Inc.  Total Comprehensive Inc.  Profit attributable to: Owners of the Company Non-controlling Interests Other Comprehensive in Owners of the Company Non-controlling Interests of the Company Non-controlling interests of the Company Non-controlling interests Total Comprehensive inc.	11 Total Comprehen:  a Profit attributable Owners of the Cor Non-controlling in C Total Comprehen Owners of the Cor Non-controlling in C Total Comprehen Owners of the Cor Non-controlling in C Total Comprehen Owners of the Cor Non-controlling in C Total Comprehen Owners of the Cor Non-controlling in C Total Comprehen Owners of the Cor Non-controlling in C Total Comprehen Owners of the Cor Non-controlling in	b) Income tax e ii) a) items that wi b) Income tax e total Other Comp 11 Total Comprehen: a Profit attributable Owners of the Cor Owners of the Cor Owners of the Cor Owners of the Cor Non-controlling in c Total Comprehen Owners of the Cor Non-controlling in c Total Comprehen Owners of the Cor Non-controlling in c Total Comprehen Owners of the Cor Non-controlling in c Total Comprehen Owners of the Cor Non-controlling in	b) Income taxe ii) a) items that wi b) Income tax e ii) a) items that wi b) Income tax e Total Other Comp 11 Total Comprehen: a Profit attributable Owners of the Cor Non-controlling in b Other Compreher Owners of the Co	b) Income tax effect on b) Income tax effect on b) Income tax effect on total Other Comprehensive Incomers of the Company Non-controlling interests other Comprehensive Incomers of the Company Non-controlling interests of the Company Non-contr	b) Income tax e ii) a) items that wi b) Income tax e Total Other Comp 11 Total Comprehen: a Profit attributable Owners of the Cor Non-controlling in b Other Comprehen Owners of the Cor Non-controlling in c Total Comprehen Owners of the Cor Non-controlling in c Total Comprehen Owners of the Cor
		Particulars		Other Comprehensive Income (OCI)	i) a) items that will not be reclassified to profit or loss	b) Income tax effect on above	ii) a) items that will be reclassified to profit or loss		b) Income tax effect on above	b) Income tax effect on above  Total Other Comprehensive Income for the period/year [10(i)*(ii)]	b) Income tax effect on above  Total Other Comprehensive Income for the period/year [10(I)+(II)]  Total Comprehensive Income for the period/year (9 + 10)	effect on above  prehensive income for the period/year [10(i)+(ii)]  nsive income for the period/year (9 + 10)  le to:	effect on above  prehensive Income for the period/year [10(i)+(ii)]  nsive Income for the period/year (9 + 10)  le to:  pmpany	effect on above  prehensive Income for the period/year [10(i)+(ii)]  rsive Income for the period/year (9 + 10)  le to:  Interests	b) Income tax effect on above  Total Other Comprehensive Income for the period/year [10(1)+(ii)]  Total Comprehensive Income for the period/year (9 + 10)  Profit attributable to:  Owners of the Company  Non-controlling interests  Other Comprehensive Income attributable to:	effect on above  prehensive Income for the period/year [10(I)+(II)]  sive Income for the period/year (9 + 10)  le to:  ompany  ensive Income attributable to:  ompany	effect on above  prehensive income for the period/year [10(i)+(ii)]  nsive income for the period/year (9 + 10)  le to:  le to:  company  interests  ensive income attributable to:  company  interests	b) Income tax effect on above  Total Other Comprehensive Income for the period/year [10(I)+(II)]  Total Comprehensive Income for the period/year (9 + 10)  Total Comprehensive Income for the period/year (9 + 10)  Profit attributable to:  Owners of the Company  Non-controlling interests  Other Comprehensive Income attributable to:  Owners of the Company  Non-controlling interests	effect on above  prehensive income for the period/year [10(i)+(ii)]  nsive income for the period/year (9 + 10)  le to:  Interests  ensive income attributable to:  company interests interests interests interests interests interests interests interests interests	effect on above  prehensive Income for the period/year [10(i)+(ii)]  Insive Income for the period/year (9 + 10)  Ile to:  Dompany Interests  ensive Income attributable to:  ompany Interests Interests Interests Interests Interests Interests Interests Interests	b) Income tax effect on above  Total Other Comprehensive Income for the period/year [10(1)+(ii)]  Total Comprehensive Income for the period/year (9 + 10)  Profit attributable to:  Owners of the Company  Non-controlling interests  Other Comprehensive Income attributable to:  Owners of the Company  Non-controlling interests  Total Comprehensive income attributable to: (a+b)  Owners of the Company  Non-controlling interests  Total Comprehensive income attributable to: (a+b)  Owners of the Company  Non-controlling interests	effect on above  prehensive Income for the period/year [10(i)+(ii)]  rsive Income for the period/year (9 + 10)  le to:  company interests	b) Income tax effect on above  Total Other Comprehensive Income for the period/year [10(I)+(II)]  Total Comprehensive Income for the period/year (9 + 10)  Profit attributable to:  Owners of the Company  Non-controlling interests  Other Comprehensive Income attributable to:  Owners of the Company  Non-controlling interests  Total Comprehensive income attributable to: (a+b)  Owners of the Company  Non-controlling interests  Total Comprehensive income attributable to: fab  Owners of the Company  Non-controlling interests  Pald-up Equity share capital (Face value of Rs 10 each)  Other Equity  Total Company  Other Equity  Total Company	effect on above  pprehensive income for the period/year [10(1)+(ii)]  Isive income for the period/year (9 + 10)  le to:  company  interests  in	effect on above pprehensive Income for the period/year [10(1)+(ii)] Islive Income for the period/year (9 + 10) le to: Dompany Interests Ensive Income attributable to: Dompany Interests Incompany Interests I
		Sept 30,2022	(Unaudited)		11,149.35	-2,569.81	44.18	-10.29	8,613.43	8,957.41											320.00	320.00	320.00	320.00	320.00 10.75
	Quarter Ended	June 30,2022	(Unaudited)		-3,103.47	704.69	-233.17	54.32	-2,577.63	-2,395.82											320.00	320.00	320.00	320.00	<b>320.00</b>
STAN		Sept 30,2021	(Unaudited)		-344.86	82.02	100.94	-22,46	-184.36	47.46											320.00	320.00	320.00	320.00	320.00
STANDALONE	- 1	Sept 30,2022	(Unaudited)		8,045.88	-1,865.12	-188.99	44.03	6,035.80	6,561.59											320.00	320.00	320.00	320.00	<b>32</b> 0.00
	Half year ended	Sept 30,2021	(Unaudited)		-237.58	58.14	179.06	-39.85	-40.23	287.81											320.00				
	Year ended	March 31,2022	(Audited)		-3,678.24	-903.44	-233,21	42.28	-4,772.61	-3,962.02											320.00	320.00 1,40,480.26	320.00 1,40,480.26	320.00 1,40,480.26	1,40
		Sept 30,2022	(Unaudited)		20,774.94	-3,066.11	48.01	-11.09	17,745.75	17,650.51	A STANDARD	-95.24				17,745.75	17,745.75	17,745.75	17,745.75	17,745.75	17,745.75 17,650.51	17,745.75 17,650.51 320.00	17,745.75 17,650.51 320.00	17,745.75 17,650.51 320.00	17,745.75 17,650.51 320.00
	Quarter Ended	June 30,2022	(Unaudited)		-3,089.77	695.08	-239.52	60.62	-2,573.59	-2,385.83	Adding to the	187.76	ı			-2,573.59	-2,573.59	-2,573.59 -	-2,573.59 - - -2,385.83	-2,573.59 - -2,385.83	-2,573.59 -2,385.83 -2,385.83	-2,573.59 - -2,385.83 - 320.00	-2,573.59 - -2,385.83 - - 320.00	-2,573.59 -2,385.83 -2,385.83	-2,573.59 - -2,385.83 - 320.00
CONSOLIDATED		Sept 30,2021	(Unaudited)		-2,222.32	484.33	135.64	-30.18	-1,632.53	-1,358.96		273.57	•		-1,632.53				-1,358.96	-1,358.96	-1,358.96 - - 320.00	-1,358.96 - - 320.00	-1,358.96 -1,358.96 -	-1,358.96 - - 320.00	-1,358.96 - 320.00
	Half ye	Sept 30,2022	(Unaudited)		17,685.17	-2,371.03	-191.51	49.53	15,172.16	15,264.68		92.52	•			15,172.16	15,172.16	15,172.16	15,172.16 - 15,264.68	15,172.16 - 15,264.68		15, 15,		15,17 15,26	,t, t,
(Rs. in lakh, unless otherwise stated	Half year ended	Sept 30,2021	(Unaudited)		-2	460.45	241.84	-53.81	-1,466.56	8 -1,057.01		409.55				-1,466.56						ئن ئ	ئے خے	-1,0	ين ين
s otherwise sta	Year ended	March 31,2022	(Audited)			-502.41	-309.39	59.26	-6,253.94	-5,136.95		1,116.99	1			-6,253.94	-6,253.94 -	-6,253.94 -	-6,253.94 _ - -5,136.95	-6,253.94 - -5,136.95	2.3	-6, -5,	-5, -6 2,43	-5, -6 2,43	-6, -5, 2,43





Corporate Identity Number :L65929DL1947PLC001240 Regd.Office: Ist Floor, Express Building, 9-10 , Bahadur Shah Zafar Marg, New Delhi - 110 002 Phone :- 7303495375, E-Mail- pnbfinanceindustries@gmail.com, Website -www.pnbfinanceandindustries.com

1,79,939.02	1 88 345 67	TOTAL HABILITIES AND EQUITY
1,40,800.26	1,47,361.85	Sub Total -Equity
1,40,480.26	1,47,041.85	Other Equity
320.00	320.00	Equity share capital
35,131.93	40,576.42	Sub Total -Non-Financial Liabilities
20 121 02	12.01	Ottler Noti-illiancial clabilities
39,112.87	40,933.96	Deferred Tax Liabilities
12.02	12.40	Provisions
-	21.85	Current Tax Liabilities (Net)
		Non- Financial Liabilities
6.83	5.35	Sub Total -Financial Liabilities
3.16	3.16	Other Financial Liabilities
3.67	2.19	Total Dues of Creditor other than Micro and Small Enterprises
		Total Dues of Micro and Small Enterprises
		Other Payables
		Payables
		Financial Liabilities
		Liabilities
		LIABILITIES AND EQUITY
1,79,939.02	1,88,345.62	TOTAL ASSETS
22.63	27.31	Sub Total -Non-Financial Assets
0.51	5.56	Other Non -Financial assets
1.65	1.22	Property, Plant and Equipments
3.51	3.57	Deferred Tax Assets (net)
16.96	16.96	Current Tax Assets (Net)
1,/9,916.39	1,88,318.31	Non-Financial Assets
346.55	215.00	Other Finditual Assets
126.00	•	Loan
1,78,135.77	1,86,759.75	Investments
1,304.10	1,342.77	Bank Balances other than above
3.97	0.79	Cash and Cash equivalents
		Financial Assets
		ASSETS
Audited	Unaudited	
As at 31st March, 2022	As at 30th September, 2022	

ZIS	STANDALONE CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2022	•	(Amount in Lakh)
Par	Particulars	For the period ended 30th September, 2022	For the year ended 31st March, 2022
		Unaudited	Audited
D	Cash Flow from Operating Activities		
	Profit before tax	637.03	986.77
	Adjustment for:		
	Dividend Income	-386.47	-158.49
	(Gain)/Loss on Sale of Investments (Realised)	-217.84	497.73
	Interest on Investments in Bonds, Debentures & Deposit	-173.17	-461.70
	Interest income on Loan to Subsidiary Company	4.41	-8.82
	Premium (net of Discount) on Bonds Amortised	4.64	9.63
	Interest on Fixed Deposits with Bank	-31.34	-53.88
	Non - Cash Items :		
	Provision for Leave Encashment and Gratuity (net)	0.37	2.30
	Depreciation	0.43	0.42
	Amount written off	•	0.55
	Provision no longer required written back	•	-0.03
	Operating Profit before Working Capital changes	-170.76	-180.98
	Adjustments for changes in working capital:		
	(Increase)/ Decrease in Other Non-Financial Assets	-5.05	
	increase/(Decrease) in Other Payables	-1.48	0.19
	Increase/(Decrease) in Other non-financial liabilities	3.17	-0.52
	Cash generated from /(used in) Operations	-174.12	-181.31
		(89.45)	-175.14
	Net Cash from/ (used in) Operating Activities A	-263.57	-356.45
В	Cash Flow from Investing Activities		
	Payment for Purchase of Property, Plant and Equipment		-1.58
	Dividend Received	386.47	158.49
	Interest received (includes TDS) on Deposits, Bonds and FDR	334.08	434.89
	Maturity of Investment in Bonds and Deposits	1,000.00	317.00
	Maturity of Fixed Deposits	1,300.94	1,244.64
	Fixed Deposits with Bank made	-1,339.61	-1,300.94
2	Loan given to Subsidiary refunded /Received	126.00	
	Interest received (includes TDS) on Loan given to Subsidiary	6.40	8.88
	Purchase of Investments in Mutual Funds and others	-3,406.00	-2,744.00
	Purchase of Investments in Equity Shares	-1,777.52	ŕ
7	Proceeds from Sale of Shares		94.53
	Proceeds from Sale/redemption of Mutual Funds and Others	3,629.63	2,165.77
	Net Cash from/(used in) Investing Activities B	260.39	377.68
C	Cash Flow from Financing Activities		
	Dividend paid		-19.20
	Net Cash from/(used in) Financing Activities		-19.20
	Net increase/(decrease) in Cash and Cash equivalents	(3.18)	2.03
6 7	Cash and Cash Equivalents at the beginning of the year	3.97	1.94
	Total Cash and Cash Equivalents at the end of the period/year	0.79	3.97
	Components of Cash and Cash equivalents:		
	Balance with bank in current account	0.76	3.94
	Cash on hand	0.03	0.03





Total

0.79

3.97

Corporate Identity Number :L65929DL1947PLC001240 Regd.Office: Ist Floor, Express Building, 9-10 , Bahadur Shah Zafar Marg, New Delhi - 110 002 Phone :- 7303495375, E-Mail- pnbfinanceindustries@gmail.com, Website -www.pnbfinanceandindustries.com

Particulars         As at Assets         As at Asset Assets         As at Asset Assets         As at Asset Audited         As at Audited         As at Audited         As at Audited         As at Unaudited         Audited	3,10,671.73	3,28,282.12	TOTAL LIABILITIES AND EQUITY
As at   30th September, 2022 31   Unaudited   27.50   Unaudited   27.50   1,342.77   3,26,653.35   226.47   226.47   27.50			
As at  30th September, 2022  1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  1.22 3.73 1.22 5.56 Sub Total -Non-Financial Liabilities  Et)  TOTAL ASSETS  Sub Total -Financial Liabilities  5.48 Et)  Sub Total -Non-Financial Liabilities  Sub Total -Non-Financial Liabilities  Sub Total -Non-Financial Liabilities  2.2.22 12.98 69,212.32 10.43 320.00 2,58,698.69	2,43,754.01	2,59,018.69	
As at  30th September, 2022  Unaudited  27.50  1,342.77  3,26,653.35  226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Liabilities  et)  TOTAL ASSETS  Sub Total -Financial Liabilities  Sub Total -Non-Financial Liabilities  5.48  69,212.32  10.43  30th September, 2022  3,13  27.50  3,28,250.09  21.52  3.73  21.52  3.73	2,43,434.01	2,58,698.69	Other Equity
As at 30th September, 2022 31 Unaudited Unaudited 27.50 Unaudited 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 26.47  Sub Total -Non-Financial Assets 3,28,250.09 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Liabilities Financial Liabilities Sub Total -Financial Liabilities Sub Total -Financial Liabilities Sub Total -Non-Financial Liabilities 69,212.32 11.98 69,212.32 11.98 69,212.32 11.98 69,212.32 11.98 69,257.95	320.00	320.00	Equity share capital
As at 30th September, 2022 31 Unaudited Unaudited Unaudited 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets Sub Total -Non-Financial Assets Sub Total -Non-Financial Liabilities Sub Total -Financial Liabilities Sub Total -Non-Financial Liabilities Sub Total -Non-Financial Liabilities Sub Total -Non-Financial Liabilities Sub Total -Non-Financial Liabilities 69,257.95			Equity
As at 30th September, 2022 31 Unaudited Unaudited 27.50 Unaudited 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets Sub Total -Non-Financial Assets Sub Total -Non-Financial Assets Sub Total -Non-Financial Assets Sub Total -Financial Liabilities	66,910.59	69,257.95	Sub Total -Non-Financial Liabilities
As at 30th September, 2022 31 Unaudited  Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  3.28,282.12  Small Enterprises  ther than Micro and Small Enterprises  Sub Total -Financial Liabilities  Sub Total -Financial Liabilities  22.22 12.98 69,212.32	7.26	10.43	Other Non-Financial Liabilities
As at  30th September, 2022 31  Unaudited  27.50  1,342.77  3,26,653.35  226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  3,28,250.09  21.52  3.73  1.22  5.56  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  3,28,282.12  Small Enterprises  ther than Micro and Small Enterprises  Sub Total -Financial Liabilities  5.48  22.22  12.98	66,890.81	69,212.32	Deferred Tax Liabilities
As at  30th September, 2022 31  Unaudited  27.50  1,342.77  3,26,653.35  226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  3,28,250.09  21.52  3.73  1.22  5.56  Sub Total -Non-Financial Assets  3,28,282.12  Small Enterprises  ther than Micro and Small Enterprises  Sub Total -Financial Liabilities  Sub Total -Financial Liabilities  22.22	12.52	12.98	Provisions
As at 30th September, 2022 31 Unaudited  Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  3,28,250.09  21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets  3,28,282.12  Small Enterprises  ther than Micro and Small Enterprises  Sub Total -Financial Liabilities  Sub Total -Financial Liabilities  3,28,282.12	•	22.22	Current Tax Liabilities (Net)
As at  30th September, 2022 31  Unaudited  27.50  1,342.77  3,26,653.35  226.47  Sub Total -Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  3.73  1.22  5.56  Sub Total -Non-Financial Assets  Sub Total -Non-Financial Assets  3.8,28,282.12  Small Enterprises  her than Micro and Small Enterprises  Sub Total -Financial Liabilities  Sub Total -Financial Liabilities  Sub Total -Financial Liabilities			Non- Financial Liabilities
As at 30th September, 2022 31 Unaudited 27.50 Unaudited 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09  ents 3,28,250.09  TOTAL ASSETS 3,28,282.12  Small Enterprises TOTAL ASSETS 3,28,282.12  Small Enterprises 4.23 3.16	7.13	5.48	Sub Total -Financial Liabilities
As at 30th September, 2022 31 Unaudited 27.50 bove 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 ents 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12  Small Enterprises 10TAL ASSETS 3,28,282.12  10TAL ASSETS 3,28,282.12	3.16	3.16	Other Financial Liabilities
As at 30th September, 2022 31 Unaudited  27.50 bove 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09  21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12	3.97	2.32	Total Dues of Creditor other than Micro and Small Enterprises
As at 30th September, 2022 31 Unaudited  27.50 bove 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12  TOTAL ASSETS 3,28,282.12	•	₹.	Total Dues of Micro and Small Enterprises
As at 30th September, 2022 31 Unaudited 27.50 bove 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12  TOTAL ASSETS 3,28,282.12			Other Payables
As at 30th September, 2022 31 Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 ents  Sub Total -Non-Financial Assets 3,28,250.09 1.32 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12			Payables
As at 30th September, 2022 31 Unaudited 27.50 bove 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,250.09  TOTAL ASSETS 3,28,282.12			Financial Liabilities
As at 30th September, 2022 31 Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 ents  Sub Total -Non-Financial Assets 3,28,250.09  21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12			Liabilities
As at 30th September, 2022 31 Unaudited  27.50 bove 27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 ents 21.52 3.73 1.22 5.56 Sub Total -Non-Financial Assets 3,28,282.12			LIABILITIES AND EQUITY
As at 30th September, 2022 31 Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 ents  Sub Total -Non-Financial Assets 32.03  Assets 32.03	3,10,671.73	3,28,282.12	TOTAL ASSETS
As at  30th September, 2022 31  Unaudited  27.50  1,342.77  3,26,653.35  226.47  Sub Total -Financial Assets  3,28,250.09  21.52  3.73  1.22  5.56  Sub Total -Non-Financial Assets  32.03			
As at 30th September, 2022 31 Unaudited 27.50 bove 27.50 1,342.77 3,26,653.35 226.47 Sub Total -Financial Assets 3,28,250.09 ents 3,78,250.09 21.52 3.73 1.22 5.56	27.41	32.03	Sub Total -Non-Financial Assets
As at  30th September, 2022 31  Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 21.52 3.73 1.22	0.57	5.56	Other Non -Financial Assets
As at  30th September, 2022 31  Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09  21.52 3.73	1.65	1.22	Property, Plant and Equipments
As at 30th September, 2022 31 Unaudited  27.50 1,342.77 3,26,653.35 226.47  Sub Total -Financial Assets 3,28,250.09 21.52	3.65	3.73	Deferred Tax Assets (net)
As at  30th September, 2022 31  Unaudited  27.50 than above  3,26,653.35 s  Sub Total -Financial Assets  3,28,250.09	21.54	21.52	Current Tax Assets (Net)
As at  30th September, 2022 31  Unaudited  27.50 ices other than above ts  scial Assets  Sub Total -Financial Assets  3,28,250.09			Non-Financial Assets
As at  30th September, 2022 31  Unaudited  27.50 ash equivalents aces other than above ts  ncial Assets  As at  Dnaudited  Unaudited  1,342.77  3,26,653.35	3,10,644.32	3,28,250.09	Sub Total -Financial Assets
As at 30th September, 2022 31 Unaudited 27.50 ash equivalents 1,342.77 ts 30th September, 2022 31 Unaudited 1,342.77	627.69	226.47	Other Financial Assets
As at 30th September, 2022 31 Unaudited 27.50 ash equivalents 27.50 1,342.77	3,08,707.81	3,26,653.35	Investments
As at 30th September, 2022 31 Unaudited Unaudited 27.50	1,304.10	1,342.77	Bank Balances other than above
As at 30th September, 2022 31 Unaudited	4.72	27.50	Cash and Cash equivalents
As at 30th September, 2022 31 Unaudited			Financial Assets
As at 30th September, 2022 31 Unaudited			ASSETS
As at 30th September, 2022 31	Audited	Unaudited	
As at	31st March, 2022	30th September, 2022	
	As at	As at	Particulars





4 75	77.50	Total	
0.03	0.03	Cash on hand	
4.69	27.47	Balance with bank in current accounts	
		Components of Cash and Cash equivalents:	
4.72	27.50	Total Cash and Cash Equivalents at the end of the period/year	
3.32	4.72		
1.40	22.78	Net increase/(decrease) in Cash and Cash equivalents (A+B+C)	
-19.20		Net Cash from/(used in) Financing Activities	
-19.20		Dividend paid	3,10,671.73
462.83	767.69	Net Cash from/(used in) Investing Activities B	2,43,754.01
2,949.11	6,151.63	Proceeds from Sale/redemption of Mutual Funds and Others	2,43,434.01
185.39		Proceeds from Sale of Shares	320.00
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-3.660.49	Purchase of Investments in Shares	
-1,300.94	-5,091,00	Purchase of Investments in Mutual Funds & Others	66.910.59
1,244.64	1,300.94	Fixed Deposits with Bank made	7 26
1,027.00	2,400.00	Maturity of Investment in Bonds and Deposits	12.52
556.77	619.75	Interest received (includes TDS) on Deposits, Bonds and FDR	;
158.49	386.47	Dividend Received	
-1.58			
		B Cash Flow from Investing Activities	3.16
-442.23	-744.91	Net Cash from/ (used in) Operating Activities	3.97
-257.45	-96.66	Income Tax Paid (net of Refund)	•
-184.78	-648.25	Cash generated from /(used in) Operations	
-0.47	3.17	Increase/(Decrease) in Other Non-Financial Liabilities	
0.19	-1.65	Increase/(Decrease) in Other Payables	
-0.01	4.99	(Increase)/ Decrease in Other Non-Financial Assets	
C+.+01-	-044./0	Operating Profit before Working capital:	3,10,6/1./3
10.0-	644.79	Rounding off adjustment	
-0.03		Provisions no longer required, written back	27.41
0.55		Amount written off	0.57
0.42	0.43	Depreciation	1.65
2.52	0.46	Provision for Leave Encashment and Gratuity (net)	3.65
		Non-Cash Items :	21.54
0.11	•	Interest on Income Tax	
-53.88	-31.34	Interest on Fixed Deposits with Bank	3,10,644.32
8.54	4.79	Premium (net of Discount) on Bonds Amortised	
-672.17	-187.20	Interest on Investments in Bonds, Debentures & Deposit	627.69
-670.53	-256.81	(Gain)/Loss on Sale of Investments (Realised)	3,08,707.81
-158.49	-386.47	Dividend Income	1,304.10
		Adjustment for:	4.72
1 358 48	711 36	Cash Flow from Operating Activities	
Audited	Unaudited		Audited
31st March, 2022	30th September, 2022	Particulars	As at 31st March, 2022
Denne Jean ant Just	Debug Dollars and Aug		

Regd.Office: Ist Floor, Express Building, 9-10 , Bahadur Shah Zafar Marg, New Delhi - 110 002 Corporate Identity Number: L65929DL1947PLC001240

Phone :- 7303495375, E-Mail- pnbfinanceindustries@gmail.com, Website -www.pnbfinanceandindustries.com

- The above Financial Results for the quarter and half year ended September 30, 2022 have been reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meetings held on November 11, 2022.
- The Statutory Auditors have carried out a Limited Review of the above Financial Results for the quarter and half year ended September 30, 2022
- w and the other accounting principles generally accepted in India. Ind- AS prescribed under Section 133 of the Companies Act, 2013, read together with the relevant rules issued under the Companies (Indian -Accounting Standards) Rules, 2015 (as amended) The above financial results have been prepared and presented in accordance with the recognition and measurement principles of Ind -AS 34 "Interim Financial Reporting" and other applicable
- Funds, (iii) Interest on Bonds, NCDs and Corporate Deposits etc., measured at amortised Cost and (iv) Interest on Bank Deposits, being generated from investment/deployment of surplus funds gains (includes reclassified fair value gains on sale/redemption of Debt instruments/ Debt Mutual Funds from OCI to Profit or Loss) on sale/Redemption of Debt instruments / Debt Mutual classification/disclosure has been consistently followed by the company. Other Income comprises mainly Income in the nature of (i) Dividend from Equity Instruments, (ii) Realised Fair Value The surplus funds available with the company are invested, thus Income earned by company from such Investments has been classified and disclosed under "Other income" and this
- segment within the meaning of Ind AS 108 "Operating Segments" The company is not carrying any business operations except generating income from Investment of surplus funds and these activities fall in a single business segment, thus there is no reportable
- 6 Tax expenses/(credit) for the current quarter, are based upon estimation basis and excess/short tax expenses/(credit) if any, will be adjusted in the next quarter.
- The Consolidated results includes financial results in respect of its wholly owned subsidiaries i.e. (i) Punjab Mercantile & Traders Ltd. and (ii) Esoterica Services Limited (formerly known as Jacaranda Corporate Services Ltd).
- 00 In the standalone and consolidated result, fair value change of investment in unquoted Equity shares and those Quoted shares, which have not been traded / no latest quotes are available, has been considered based on latest available audited financial statements of the respective Investee companies

9

proceedings against the Company in the matter of AVL stands settled by way of Settlement Orders dated September 7, 2022. and conclusions of law. As on date, the proceedings in the matter of the Company and CCCL are pending before SEBI. However, upon payment of a sum of Rs. 21.68 lakhs by the Company, the responses to each of the notices and also filed applications under SEBI (Settlement Proceedings) Regulations, 2018 to settle such proceedings, without admitting or denying any findings of fact Viniyoga Limited ("AVL") and Camac Commercial Company Limited ("CCCL") alleging violation of certain provisions of the SEBI Act, 1992 and regulations thereunder. The Company submitted The Company had received 3 (three) show cause notices from the Securities and Exchange Board of India ("SEBI"), one as a listed entity and others as a promoter and a shareholder of Ashoka

settled by way of Settlement Orders dated September 7,2022." Limited ("SJL"), alleging violation of certain provisions of the SEBI Act, 1992 and regulations thereunder. The Company submitted responses to each of the notices and also filed applications promoter and shareholder of Ashoka Viniyoga Limited ("AVL") and Camac Commercial Company Limited ("CCCL"); and (ii) as a shareholder of Combine Holding Limited ("CHL") and Sahu Jain Punjab Mercantile and Traders Limited (PMTL), a wholly owned subsidiary of the Company received 4 (four) show cause notices from the Securities and Exchange Board of India ("SEBI"), (i) as a matter of CCCL is pending before SEBI. However, upon payment of a sum of Rs. 470.10 lakhs by PMTL, the proceedings against the said subsidiary PMTL in the matter of AVL, CHL and SIL stands under SEBI (Settlement Proceedings) Regulations, 2018 to settle such proceedings, without admitting or denying any findings of fact and conclusions of law. As on date, the proceedings in the

10 The figures of the corresponding / comparative quarter/half year have been regrouped/reclassified, wherever necessary to confirm to current quarter/half year classification/presentation

Date: November 11, 2022

Place: New Delhi

By Order of the Board For PNB Finance & Industries Ltd

DIN: 03120958/Membership No. A18585 hirector & Company Serjetan