

PNB FINANCE AND INDUSTRIES LIMITED

February 11, 2026

The Secretary
The Calcutta Stock Exchange Limited
7, Lyons Range
Kolkata – 700 001

Scrip Code: 26055

Sub: Outcome of Board Meeting held on February 11, 2026

Ref: Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

With reference to the captioned subject and pursuant to Regulation 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('LODR Regulations'), this is to inform that the Board of Directors of the Company at their meeting held today, i.e. February 11, 2026, has *inter-alia* approved and taken on record:

- 1. Unaudited financial results for the third quarter and nine months ended December 31, 2025 on a standalone and consolidated basis prepared under Ind-AS.**

In reference thereto, please find enclosed:

- The unaudited standalone and consolidated financial results of the Company for the third quarter and nine months ended December 31, 2025;
- Limited Review Report on the unaudited financial results by M/s. Tanuj Garg & Associates, Chartered Accountants, Statutory Auditors of the Company.

- 2. Re-appointment of Internal Auditor**

The Board of Directors, on the recommendation of Audit Committee at their meeting held on February 11, 2026 has approved the re-appointment of M/s. Avatar & Co., Chartered Accountants (FRN:000726N), to conduct the Internal Audit of the Company for the financial year 2025-26.

Disclosure as required under SEBI Master Circular for Listing Regulations (Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155) dated November 11, 2024 are as under :—

S. No.	Disclosure Requirement	Details
1.	Reason for change viz. appointment, resignation, removal, death or otherwise	Re-appointment of M/s Avatar & Co., Chartered Accountants (FRN:000726N), as Internal Auditor pursuant to the provisions of Section 138 of the Companies Act, 2013.
2.	Date of re-appointment	February 11, 2026
3.	Term of Appointment	Financial Year 2025-26



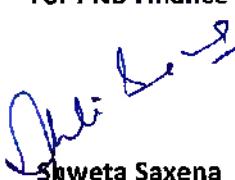
PNB FINANCE AND INDUSTRIES LIMITED

4.	Brief Profile	M/s Avatar & Co., Chartered Accountants, was established in the year 1977 with its Head Office at New Delhi. The firm has vast experience in the field of Audit and taxation.
5.	Disclosure of relationships between directors, if any	Not related to any Director/KMP of the Company.

The said meeting commenced at 11:30 A.M. and concluded at **12.40 P.M.**

You are requested to kindly take the above on record.

For PNB Finance and Industries Limited



Shweta Saxena
Company Secretary
Membership No. A18585
Address: 2nd Floor, Property No.3/8,
Asaf Ali Road, New Delhi-110002

PNB FINANCE AND INDUSTRIES LIMITED

Regd. Office: 2nd Floor, Property No. 3/8, Asaf Ali Road, New Delhi – 110002
(Formerly at : 1st 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 Nine months ended December 31, 2025

(₹ in lakh, unless otherwise stated)

S. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter ended			Nine Months ended		Year ended	Quarter ended			Nine Months ended		Year ended
		Dec 31, 2025 (Unaudited)	Sept 30, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Dec 31, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	March 31, 2025 (Audited)	Dec 31, 2025 (Unaudited)	Sept 30, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Dec 31, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	March 31, 2025 (Audited)
1	Income												
1	Revenue from operations												
2	Other income (Refer note no. 5)	201.19	735.34	33.83	1,542.35	966.35	1,012.00	210.59	758.23	45.47	1,584.96	998.20	1,051.50
3	Total income (1+2)	201.19	735.34	33.83	1,542.35	966.35	1,012.00	210.59	758.23	45.47	1,584.96	998.20	1,051.50
4	Expenses												
a)	Employee benefits expense	26.18	24.51	20.76	76.21	63.17	84.14	26.18	24.51	20.76	76.21	63.17	84.14
b)	Finance costs	-	-	-	-	-	-	-	-	-	-	-	1.90
c)	Depreciation and amortisation expense	0.01	-	0.03	0.02	0.08	0.17	0.01	-	0.03	0.02	0.08	0.17
d)	Other expenses:												
-	Directors' sitting fees	0.40	0.40	0.60	1.40	3.60	4.20	1.00	0.40	0.60	2.00	3.60	4.20
-	Legal & professional expenses	1.60	19.60	1.40	23.49	11.88	42.58	4.84	19.60	1.43	26.73	11.91	42.81
-	CSR Contributions	5.66	-	-	5.66	-	8.83	5.66	-	-	5.66	-	8.83
-	Others	3.45	7.43	3.79	15.78	14.35	24.11	3.62	7.46	3.82	16.13	14.62	25.49
	Total Expenses (a to d)	37.30	51.94	26.58	122.56	93.08	164.03	41.31	51.97	26.64	126.75	93.38	167.54
5	Profit/(Loss) before exceptional items and tax (3-4)	163.89	683.40	7.25	1,419.79	873.27	847.97	169.28	706.26	18.83	1,458.21	904.82	883.96
6	Exceptional items (Expenses) (Refer note no. 7)	-12.07	-	-	-12.07	-	-	-12.07	-	-	-12.07	-	-
7	Profit/(Loss) before tax (5 + 6)	151.82	683.40	7.25	1,407.72	873.27	847.97	157.21	706.26	18.83	1,446.14	904.82	883.96
8	Tax expense:												
-	Current tax	24.53	170.67	1.95	277.27	164.65	158.96	25.38	173.32	4.32	283.28	171.96	168.02
-	Deferred tax charge/(-)credit	-3.79	-0.46	-0.13	-4.60	0.32	0.13	-3.79	-0.46	-0.13	-4.60	0.32	0.13
-	Earlier Year Tax Provision (Net)	-	-	-	-	-	-	-	-	-	-	-	-
	Total Tax Expenses	20.74	170.21	1.82	272.67	164.97	159.09	21.59	172.86	4.19	278.68	172.28	168.15
9	Net Profit/(Loss) for the period/year (7 - 8)	131.08	513.19	5.43	1,135.05	708.30	688.88	135.62	533.40	14.64	1,167.46	732.54	715.81



**RAKESH
DHAMANI**

RAKESH DHAMANI
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PNB FINANCE AND INDUSTRIES LIMITED

Regd. Office: 2nd Floor, Property No. 3/8, Asaf Ali Road, New Delhi – 110002
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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 Nine months ended December 31, 2025

(₹ in lakh, unless otherwise stated)

S. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter ended			Nine Months ended		Year ended	Quarter ended			Nine Months ended		Year ended
		Dec 31, 2025 (Unaudited)	Sept 30, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Dec 31, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	March 31, 2025 (Audited)	Dec 31, 2025 (Unaudited)	Sept 30, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	Dec 31, 2025 (Unaudited)	Dec 31, 2024 (Unaudited)	March 31, 2025 (Audited)
10	Other Comprehensive Income (OCI)												
	i) a) items that will not be reclassified to profit or loss	2,976.58	14,061.94	1,791.19	22,244.53	26,996.61	28,704.71	4,536.05	28,132.03	4,339.62	38,410.67	45,010.71	47,646.35
	b) Income tax effect on above	-425.65	-2,010.86	-256.26	-3,180.97	10,134.66	9,890.37	-648.66	-4,022.88	-621.13	-5,492.73	18,542.03	18,165.09
	ii) a) items that will be reclassified to profit or loss	-150.45	4.76	27.70	-679.86	-226.21	-192.99	-132.58	14.61	42.57	-617.13	-153.43	-86.85
	b) Income tax effect on above	21.51	-0.68	-3.96	97.22	107.91	103.16	18.96	-2.09	-6.09	88.25	131.49	121.97
	Total Other Comprehensive Income for the period/year [10(i)+(ii)]	2,421.99	12,055.16	1,558.67	18,480.92	37,012.97	38,505.25	3,773.77	24,121.67	3,754.97	32,389.06	63,530.80	65,846.56
11	Total Comprehensive Income for the period/year (9 + 10)	2,553.07	12,568.35	1,564.10	19,615.97	37,721.27	39,194.13	3,909.39	24,655.07	3,769.61	33,556.52	64,263.34	66,562.37
a	Profit attributable to:							135.62	533.40	14.64	1,167.46	732.54	715.81
	Owners of the Company							-	-	-	-	-	-
	Non-controlling interests							-	-	-	-	-	-
b	Other Comprehensive income attributable to:							3,773.77	24,121.67	3,754.97	32,389.06	63,530.80	65,846.56
	Owners of the Company							-	-	-	-	-	-
	Non-controlling interests							-	-	-	-	-	-
c	Total Comprehensive income attributable to: (a+b)							3,909.39	24,655.07	3,769.61	33,556.52	64,263.34	66,562.37
	Owners of the Company							-	-	-	-	-	-
	Non-controlling interests							-	-	-	-	-	-
12	Paid-up Equity share capital (Face value of ₹ 10 each)	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00
13	Other Equity							1,91,347.21					
14	Earnings per share of Rs 10 each - Not annualised, except year ended (in ₹)												
	(a) Basic (in ₹)	4.10	16.03	0.17	35.47	22.13	21.53	4.23	16.67	0.46	36.48	22.89	22.37
	(b) Diluted (in ₹)	4.10	16.03	0.17	35.47	22.13	21.53	4.23	16.67	0.46	36.48	22.89	22.37



Rakesh
Dhamani

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Corporate Identity Number : L65929DL1947PLC001240
Phone :- 7303495375, E-Mail- pnbfinanceindustries@gmail.com, Website -www.pnbfinanceandindustries.com

Notes:

- 1 The above Financial Results for the Quarter and Nine Months ended December 31, 2025 have been reviewed by the Audit Committee and approved and taken on record by the Board of Directors at their respective meetings held on February 11, 2026.
- 2 The Statutory Auditors have carried out a Limited Review of the above Financial Results for the Quarter and Nine months ended December 31, 2025.
- 3 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 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) and the other accounting principles generally accepted in India.
- 4 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 segment within the meaning of Ind AS - 108 "Operating Segments".
- 5 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 classification/disclosure has been consistently followed by the company. Other Income comprises mainly Income in the nature of (i) Dividend income (including distribution received) from Equity Instruments, (ii) Realised Fair Value 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 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 from time to time.
- 6 Tax expenses/(credit) for the current quarter, are based upon estimation and excess/short tax expenses/(credit) if any, will be adjusted in the next quarter.
- 7 Effective 21 November 2025, the Government of India has consolidated multiple existing labour legislations into a unified framework comprising four Labour Codes collectively referred to as the 'New Labour Codes'. Due to change in the definition of "Wages" as per the New Labour Codes, the company has assessed and estimated one time impact of past service for Rs. 12.07 lakh for the quarter and nine months ended December 31, 2025 with respect to increase in Gratuity and Leave liability. Considering non-recurring nature of the impact, the Company has presented amount of such impact under Exceptional Items in the financial results. Further, the Government is in the process of notifying related rules to the New Labour Codes and impact, if any, will be evaluated and accounted for in accordance with applicable accounting standards in the period in which such rules are notified.
- 8 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.
- 9 Contingent liability not provided for :
 - (I) In case of Company :
The Securities and Exchange Board of India ("SEBI") issued Adjudication Orders on 28th March 2023 against the company in violation of various provisions of SEBI Act, 1992 and regulations issued thereunder and levied the monetary penalty amounting Rs. 1200 lakhs in the case of the Company as a listed entity and Rs. 20 lakh as a Promoter and a Shareholder of Camac Commercial Company Limited besides other restrictions. Subsequently, both the Adjudication Orders were challenged by the Company before the Securities Appellate Tribunal (SAT) and vide its Orders passed on 26th April 2023, SAT had stayed the effect and operation of the said SEBI Orders subject to payment of 25% of the levied penalty(ies) by the Company. The company has made payment of the requisite amount [25% i.e. Rs 305 Lakh] to SEBI as per the said SAT Orders. The matter is sub-judice as on date.
 - (II) In case of one of wholly owned subsidiary i.e. Punjab Mercantile and Traders Ltd ("PMT") :
SEBI issued Adjudication Orders on 28th March 2023 against PMT in violation of various provisions of SEBI Act, 1992 and regulations issued thereunder in the case as a Promoter and shareholder of Camac Commercial Company Limited and levied monetary penalty of Rs. 20 lakh besides other restrictions. The Adjudication Order was challenged by the PMT before the Securities Appellate Tribunal (SAT) and vide its Order passed on 26th April 2023, SAT had stayed the effect and operation of the SEBI Order referred above subject to payment of 25% of the levied penalty by the PMT. PMT has made payment of the requisite amount [25% i.e. Rs 5 Lakh] to SEBI as per the said SAT Orders. The matter is sub-judice as on date.
- 10 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/unaudited financial statements of the respective Investee companies. Further, fair value of Investment in those unquoted shares, which are acquired within one year has been considered at acquisition price.
- 11 The figures of the corresponding / comparative quarter have been regrouped/reclassified, wherever necessary to confirm to current quarter classification/presentation.

Place : New Delhi
Date : February 11, 2026.



By Order of the Board
For PNB Finance & Industries Ltd.
RAKESH DHAMANI
Rakesh Dhamani
Director
DIN: 07065199



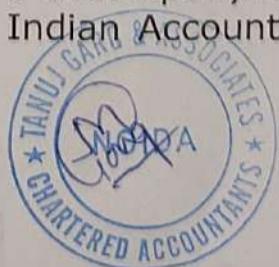
TANUJ GARG & ASSOCIATES
CHARTERED ACCOUNTANTS

CM - 06A, Near Parthla Chowk, Sector- 122, Noida,
Gautam Buddha Nagar, U.P. - 201301, INDIA

**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 for the quarter and nine months ended 31st December, 2025 ("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.
- (2) 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 there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements 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 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.
- (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.

**For TANUJ GARG & ASSOCIATES
Chartered Accountants
FRN:013843C**



CA. Monika Garg

Partner

M. No. : 407038

UDIN - 26407038SRRTNJ1244

Place : **Noida**

Date : 11th February, 2026



TANUJ GARG & ASSOCIATES

CHARTERED ACCOUNTANTS

CM - 06A, Near Parthla Chowk, Sector- 122, Noida,
Gautam Buddha Nagar, U.P. - 201301, INDIA

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 nine months ended 31st December, 2025 ("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 there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.
- (3) We conducted our review of the statements 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 unaudited results of two wholly owned subsidiaries (i) Punjab Mercantile & Traders Ltd. and (ii) Esoterica Services Ltd. (formerly Jacaranda Corporate Services Ltd.). The interim financial statements/ financial information / financial results of both of these subsidiaries have also been reviewed by us and our conclusion in so far as it relates to the amounts and disclosures included in respect of these subsidiaries are based solely on our review and the procedures performed by us as stated in paragraph 3 above.
- (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 TANUJ GARG & ASSOCIATES
Chartered Accountants
FRN:013843C**



**CA. Monika Garg
Partner**

M. No. : 407038

UDIN - 26407038HKTQZT4416

Place : **Noida**

Date : 11th February, 2026