

PNB FINANCE AND INDUSTRIES LIMITED

August 07, 2025

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

Scrip Code: 26055

Sub: Outcome of Board Meeting held on August 07, 2025

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

Dear Sir,

With reference to the captioned subject and pursuant to Regulation 30 and 33 of the LODR Regulations, this is to inform you that the Board of Directors of the Company at its meeting held today, i.e. August 07, 2025, has *inter-alia* approved and taken on record the Unaudited Financial Results (standalone and consolidated) of the Company for the quarter ended June 30, 2025, prepared in accordance with Ind-AS.

In this regard, please find enclosed:

- i) The unaudited standalone and consolidated financial results of the Company for the quarter ended June 30, 2025; and
- ii) Limited Review Report on the unaudited financial results issued by M/s Tanuj Garg & Associates, Chartered Accountants, Statutory Auditors of the Company.

The meeting commenced at 11:15 A.M. and concluded at 11:55 A.M.

Kindly take the same on record.

For PNB Finance and Industries Limited


Shweta Saxena
Company Secretary
Membership No. A18585



PNB FINANCE AND INDUSTRIES LIMITED

Regd. Office: 1st Floor, Express Building, 9-10, Bahadur Shah Zafar Marg, New Delhi - 110 002

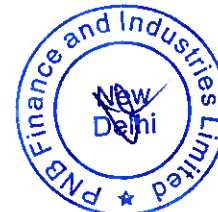
Corporate Identity Number : L65929DL1947PLC001240

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

Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter ended June 30, 2025

(₹ in lakh, unless otherwise stated)

S. No.	Particulars	STANDALONE				CONSOLIDATED			
		Quarter ended			Year ended	Quarter ended			Year ended
		June 30, 2025 (Unaudited)	March 31, 2025 (Audited)	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)	June 30, 2025 (Unaudited)	March 31, 2025 (Audited)	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)
	Income								
1	Revenue from operations	-	-	-	-	-	-	-	-
2	Other income (Refer note no. 5)	605.82	45.65	397.00	1,012.00	616.14	53.30	401.17	1,051.50
3	Total income (1+2)	605.82	45.65	397.00	1,012.00	616.14	53.30	401.17	1,051.50
4	Expenses								
	a) Employee benefits expense	25.52	20.97	21.70	84.14	25.52	20.97	21.70	84.14
	b) Finance costs	-	-	-	-	-	1.90	-	1.90
	c) Depreciation and amortisation expense	0.01	0.09	0.03	0.17	0.01	0.09	0.03	0.17
	d) Other expenses:								
	- Directors' sitting fees	0.60	0.60	2.40	4.20	0.60	0.60	2.40	4.20
	- Legal & professional expenses	2.29	30.70	1.13	42.58	2.29	30.90	1.13	42.81
	- CSR Contributions	-	8.83	-	8.83	-	8.83	-	8.83
	- Others	4.90	9.76	4.87	24.11	5.05	10.87	5.00	25.49
	Total Expenses (a to d)	33.32	70.95	30.13	164.03	33.47	74.16	30.26	167.54
5	Profit/(Loss) before exceptional items and tax (3-4)	572.50	-25.30	366.87	847.97	582.67	-20.86	370.91	883.96
6	Exceptional items	-	-	-	-	-	-	-	-
7	Profit/(Loss) before tax (5 + 6)	572.50	-25.30	366.87	847.97	582.67	-20.86	370.91	883.96
8	Tax expense:								
	- Current tax	82.07	-5.69	36.94	158.96	84.58	-3.94	37.92	168.02
	- Deferred tax charge/(-)credit	-0.35	-0.19	0.58	0.13	-0.35	-0.19	0.58	0.13
	- Earlier Year Tax Provision (Net)	-	-	-	-	-	-	-	-
	Total Tax Expenses	81.72	-5.88	37.52	159.09	84.23	-4.13	38.50	168.15
9	Net Profit/(Loss) for the period/year (7 - 8)	490.78	-19.42	329.35	688.88	498.44	-16.73	332.41	715.81



RAKESH DHAMANI

RAKESH DHAMANI
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Regd. Office: 1st Floor, Express Building, 9-10, Bahadur Shah Zafar Marg, New Delhi - 110 002

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

Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter ended June 30, 2025

(₹ in lakh, unless otherwise stated)

S. No.	Particulars	STANDALONE				CONSOLIDATED			
		Quarter ended		Year ended		Quarter ended		Year ended	
		June 30, 2025 (Unaudited)	March 31, 2025 (Audited)	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)	June 30, 2025 (Unaudited)	March 31, 2025 (Audited)	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)
10	Other Comprehensive Income (OCI)								
	i) a) items that will not be reclassified to profit or loss	5,206.01	1,708.10	6,314.29	28,704.71	5,742.59	2,635.64	5,887.54	47,646.35
	b) Income tax effect on above	-744.46	-244.29	-2,485.45	9,890.37	-821.19	-376.94	-3,072.97	18,165.09
	ii) a) items that will be reclassified to profit or loss	-534.17	33.22	-312.59	-192.99	-499.16	66.58	-291.28	-86.85
	b) Income tax effect on above	76.39	-4.75	65.59	103.16	71.38	-9.52	58.17	121.97
	Total Other Comprehensive Income for the period/year [10(i)+(ii)]	4,003.77	1,492.28	3,581.84	38,505.25	4,493.62	2,315.76	2,581.46	65,846.56
11	Total Comprehensive Income for the period/year (9 + 10)	4,494.55	1,472.86	3,911.19	39,194.13	4,992.06	2,299.03	2,913.87	66,562.37
a	Profit attributable to:								
	Owners of the Company					498.44	-16.73	332.41	715.81
	Non-controlling interests					-	-	-	-
b	Other Comprehensive income attributable to:								
	Owners of the Company					4,493.62	2,315.76	2,581.46	65,846.56
	Non-controlling interests					-	-	-	-
c	Total Comprehensive income attributable to: (a+b)								
	Owners of the Company					4,992.06	2,299.03	2,913.87	66,562.37
	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
13	Other Equity				1,91,347.21				3,29,168.07
14	Earnings per share of Rs 10 each - Not annualised, except year ended (in ₹)								
	(a) Basic (in ₹)	15.34	-0.60	10.29	21.53	15.58	-0.52	10.39	22.37
	(b) Diluted (in ₹)	15.34	-0.60	10.29	21.53	15.58	-0.52	10.39	22.37



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Notes:

- 1 The above Financial Results for the for the Quarter ended June 30, 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 August 07, 2025.
- 2 The Statutory Auditors have carried out a Limited Review of the above Financial Results for the Quarter ended June 30, 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 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 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).
- 8 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(CCCL) 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 ("CCCL") 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.
- 9 Commitment not provided for :
Commitment as on June 30, 2025 is Rs.798.30 lakh (previous quarter / year ended March 31, 2025 : Rs.798.30 lakh) as uncalled capital contribution to Amara Partners Growth Fund - I (a Category II Class A1 AIF scheme).
- 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 figure for the previous quarter ended 31st March, 2025 are the balancing figures between audited figures in respect of full previous financial year ended March 31, 2025 and unaudited published year to date figures up to the third quarter of the previous financial year ended 31st March, 2025.
- 12 The figures of the corresponding / comparative quarter have been regrouped/reclassified, wherever necessary to confirm to current quarter classification/presentation.

Place : New Delhi
Date : August 07, 2025.



By Order of the Board
For PNB Finance & Industries Ltd.

**RAKESH
DHAMANI**

Rakesh Dhamani
Director
DIN: 07065199

RAKESH DHAMANI
Director
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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 quarter ended 30th June, 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 - 25407038BMUKEG5101

Place : **Noida**

Date : 07th August, 2025



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 ended 30th June, 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 - 25407038BMUKEG5101

Place : **Noida**

Date : 07th August, 2025