

PNB FINANCE AND INDUSTRIES LIMITED

February 12, 2024

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

Ref: Outcome of Board Meeting held on February 12, 2024

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'), this is to inform you that the Board of Directors of the Company at their meeting held today, i.e. February 12, 2024, has *inter-alia* approved and taken on record:

1. Unaudited financial results for the third quarter and nine months ended December 31, 2023 on a standalone and consolidated basis prepared under Ind-AS.

In reference thereto, please find enclosed:

- i) The unaudited standalone and consolidated financial results of the Company for the third quarter and nine months ended December 31, 2023;
- ii) Limited Review Report on the unaudited financial results by M/s Tanuj Garg & Associates, Chartered Accountants, Statutory Auditors of the Company.

2. Agreement to acquire shares in a Company proposed to be incorporated.

The Company is proposing to subscribe to 9,29,270 equity shares of ₹ 10 (Rupees Ten) each aggregating to ₹ 92,92,700 (Ninety Two Lakhs Ninety-Two Thousand Seven Hundred Only) i.e. 18.59% of capital, in a Company proposed to be incorporated in the name and style of "BCCL Publishing Limited" under the provisions of the Companies Act, 2013.

The disclosures required pursuant to Regulation 30 of LODR Regulations read with SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 is enclosed as Annexure 1.

The said meeting commenced at 11:15 A.M. and concluded at 11:50 A.M.

You are requested to kindly take the above on record.

For PNB Finance and Industries Limited


Shweta Saxena
Director & Company Secretary

DIN: 03120958 & M. No. A18585
Address: Unit no.1201A, 13th Floor, Tower Relax,
Paramount Emotions, Plot No.GH-05A,
Sector-1, Greater Noida 201306 Uttar Pradesh

PNB FINANCE AND INDUSTRIES LIMITED

Annexure 1

Name of the target entity, details in brief such as size, turnover etc;	BCCL Publishing Limited, a company proposed to be incorporated with a paid-up capital of ₹ 5,00,00,000 under the provisions of the Companies Act, 2013.
Whether the acquisition would fall within related party transaction(s) and whether the promoter/ promoter group/ group companies have any interest in the entity being acquired? If yes, nature of interest and details thereof and whether the same is done at "arm's length";	No
Industry to which the entity being acquired belongs	Printing and Publishing
Objects and impact of acquisition (including but not limited to, disclosure of reasons for acquisition of target entity, if its business is outside the main line of business of the listed entity)	The Company is an investment company and considering the future prospect of investment in publishing business, the Company is proposing to subscribe to the shares of BCCL Publishing Limited, a company proposed to be incorporated.
Brief details of any governmental or regulatory approvals required for the acquisition;	NA
Indicative time period for completion of the acquisition;	3-6 months
Consideration - whether cash consideration or share swap or any other form and details of the same;	Subscription money shall be paid upon incorporation of the new company.
Cost of acquisition and/or the price at which the shares are acquired;	The Company will subscribe to Equity Shares of ₹10 each at par. Hence, aggregate amount to be invested will be ₹ 92,92,700.
Percentage of shareholding / control acquired and / or number of shares acquired;	9,29,270 Shares of ₹ 10 each constituting 18.59% of shareholding in the new company.
Brief background about the entity acquired in terms of products/line of business acquired, date of incorporation, history of last 3 years turnover, country in which the acquired entity has presence and any other significant information (in brief)	BCCL Publishing Limited is under incorporation. The main business of the new company shall be printing and publishing.





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 and year to date 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 period ended 31st December, 2023 ("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.



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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.). We did not review the interim financial statements/ financial information / financial results of both of these subsidiaries. The interim financial statements/ financial information / financial results of both of these subsidiaries have been reviewed by other auditors, whose review reports have been furnished to us by the management, and our conclusions in so far as it relates to the amounts and disclosures included in respect of these subsidiaries are based solely on the review reports of such auditors 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 and upon consideration of the review reports of the other auditors referred to in paragraph 4 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 - 24407038 BKAHV46084

Place : **Noida**

Date : 12th February, 2024



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 and year to date 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 nine months period ended 31st December , 2023 ("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 - 24407038 BK H4YB7238

Place : **Noida**
Date : 12th February, 2024

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 and Nine months ended 31st December, 2023

(₹ in lakh, unless otherwise stated)

S. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter ended			Nine Months ended			Quarter ended			Nine Months ended		
		Dec 31, 2023 (Unaudited)	Sept 30, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	Dec 31, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	March 31, 2023 (Audited)	Dec 31, 2023 (Unaudited)	Sept 30, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	Dec 31, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	March 31, 2023 (Audited)
Income													
1 Revenue from operations	-	-	-	-	-	-	-	-	-	-	-	-	
2 Other income (Refer Note No 4)	161.78	576.09	111.31	827.54	919.90	1,065.60	241.24	592.40	115.26	927.35	972.29	1,126.96	
3 Total income (1+2)	161.78	576.09	111.31	827.54	919.90	1,065.60	241.24	592.40	115.26	927.35	972.29	1,126.96	
4 Expenses													
a) Employee benefits expense	16.83	16.95	13.30	52.06	40.50	57.50	17.82	17.81	14.18	54.81	42.97	60.75	
b) Finance costs	-	-	-	-	-	-	0.03	-	-	0.14	-	-	
c) Depreciation and amortisation expense	0.08	0.08	0.22	0.24	0.65	0.96	0.08	0.08	0.22	0.24	0.65	0.96	
d) Other expenses:													
- Directors' sitting fees	1.00	1.20	1.20	4.40	4.60	6.20	1.00	1.20	1.20	4.40	4.60	6.20	
- Legal & professional expenses	1.69	42.59	23.14	142.50	118.41	198.03	1.75	42.59	23.18	142.58	119.30	199.12	
- CSR Contributions	10.23	-	-	10.23	-	14.51	10.23	-	-	10.23	-	14.51	
- Others	3.56	11.52	7.03	41.13	30.61	50.29	3.61	11.60	7.10	41.51	32.25	52.22	
Total Expenses (a to d)	33.39	72.34	44.89	250.56	194.77	327.49	34.52	73.28	45.88	253.91	199.77	333.76	
5 Profit/(Loss) before exceptional items and tax (3-4)	128.39	503.75	66.42	576.98	725.13	738.11	206.72	519.12	69.38	673.44	772.52	793.20	
6 Exceptional items [Refer Note 8 (I & II)]	-	-	-	-	-21.68	-21.68	-	-	-	-	-491.78	-491.78	
7 Profit/(Loss) before tax (5 + 6)	128.39	503.75	66.42	576.98	703.45	716.43	206.72	519.12	69.38	673.44	280.74	301.42	
8 Tax expense:													
- Current tax	21.43	74.88	1.36	96.31	112.66	114.02	33.66	77.24	1.84	111.38	120.75	122.93	
- Deferred tax charge/(-)credit	-0.12	-0.11	0.05	-0.60	-0.01	-1.03	0.22	-0.12	0.03	-0.27	-0.04	-1.21	
- Earlier Year Tax Provision (Net)	-	-	0.31	0.16	0.31	0.31	-	-	0.31	0.16	0.31	0.31	
Total Tax Expenses	21.31	74.77	1.72	95.87	112.96	113.30	33.88	77.12	2.18	111.27	121.02	122.03	
9 Net Profit/(Loss) for the period/year (7 - 8)	107.08	428.98	64.70	481.11	590.49	603.13	172.84	442.00	67.20	562.17	159.72	179.39	



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Statement of Unaudited Standalone and Consolidated Financial Results for the Quarter and Nine months ended 31st December, 2023

(₹ in lakh, unless otherwise stated)

S. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter ended			Nine Months ended			Quarter ended			Nine Months ended		
		Dec 31, 2023 (Unaudited)	Sept 30, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	Dec 31, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	March 31, 2023 (Audited)	Dec 31, 2023 (Unaudited)	Sept 30, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	Dec 31, 2023 (Unaudited)	Dec 31, 2022 (Unaudited)	March 31, 2023 (Audited)
10	Other Comprehensive Income (OCI)												
	i) a) items that will not be reclassified to profit or loss	5,581.09	-4,617.44	5,737.72	3,712.80	13,783.60	13,233.11	5,886.54	-5,569.83	6,584.99	3,836.30	24,270.16	23,516.31
	b) Income tax effect on above	-1,185.76	1,042.12	556.47	-717.91	-1,308.65	-1,196.52	-1,239.72	1,242.40	384.27	-723.41	-1,986.76	-1,835.09
	ii) a) items that will be reclassified to profit or loss	4.55	50.04	52.37	119.74	-136.62	-123.68	-38.51	63.97	78.79	119.80	-112.72	-77.89
	b) Income tax effect on above	-1.01	-11.14	-4.00	-26.65	40.03	37.15	7.94	-14.04	-9.49	-26.67	40.04	32.61
	Total Other Comprehensive Income for the period/year [10(i)+(ii)]	4,398.87	-3,536.42	6,342.56	3,087.98	12,378.36	11,950.06	4,616.25	-4,277.50	7,038.56	3,206.02	22,210.72	21,635.94
11	Total Comprehensive Income for the period/year (9 + 10)	4,505.95	-3,107.44	6,407.26	3,569.09	12,968.85	12,553.19	4,789.09	-3,835.50	7,105.76	3,768.19	22,370.44	21,815.33
a	Profit attributable to:												
	Owners of the Company							172.84	442.00	67.20	562.17	159.72	179.39
	Non-controlling interests							-	-	-	-	-	-
b	Other Comprehensive income attributable to:												
	Owners of the Company							4,616.25	-4,277.50	7,038.56	3,206.02	22,210.72	21,635.94
	Non-controlling interests							-	-	-	-	-	-
c	Total Comprehensive income attributable to: (a+b)												
	Owners of the Company							4,789.09	-3,835.50	7,105.76	3,768.19	22,370.44	21,815.33
	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						1,53,033.45						2,65,249.34
14	Earnings per share of Rs 10 each - Not annualised, except year ended (in ₹)												
	(a) Basic (in ₹)	3.34	13.41	2.02	15.03	18.45	18.85	5.40	13.82	2.10	17.57	4.99	5.61
	(b) Diluted (in ₹)	3.34	13.41	2.02	15.03	18.45	18.85	5.40	13.82	2.10	17.57	4.99	5.61



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Notes:

1. The above Financial Results for the Quarter and Nine months ended December 31, 2023 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 12, 2024.
2. The Statutory Auditors have carried out a Limited Review of the above Financial Results for the Quarter and Nine months ended December 31, 2023.
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 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.
5. 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".
6. Tax expenses/(credit) for the current quarter/nine months period, are based on 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") had issued 3 (three) Show Cause Notices to the Company in October 2020, one as a listed entity and two others as Promoter and a Shareholder of Ashoka Viniyoga Limited ("AVL") and Camac Commercial Company Limited ("CCCL") respectively alleging violation of certain provisions of the SEBI Act, 1992 and regulations thereunder.

In the case of AVL, SEBI had accepted the Company's application under the SEBI (Settlement Proceedings) Regulations, 2018 to settle such proceedings without admitting or denying any findings of fact and conclusions of law. Upon payment of a sum of ₹ 21.68 lakhs by the Company and a subsequent Settlement Order dated September 7, 2022 issued by SEBI, these proceedings stood settled.

In the case of (i) the Company as a listed entity, as well as (ii) Promoter and a Shareholder of CCCL, both listed at non-operational Calcutta Stock Exchange, however, SEBI rejected the Company's applications under the Settlement Regulations in Dec. 2022 and thereafter issued Adjudication Orders on 28th March 2023. These Orders issued by the Whole-Time Member of SEBI concluded violation of various provisions of SEBI Act, 1992 and regulations issued thereunder, by the Company. Under the said Orders, in the case of (i) above, SEBI levied ₹ 1200 lakhs monetary penalty on the Company, and directed the Corporate Shareholders (Viz: AVL, Artee Viniyoga Ltd, CCCL and Combine Holding Ltd) and Individual Shareholders (viz: Samir Jain and Meera Jain), besides levying certain penalties on each of them, to declare themselves as Promoters of the Company and restrained them from certain activities until Minimum Public Shareholding (MPS) of 25% is achieved in the Company. In the case of (ii) above, besides levying a monetary penalty of ₹ 20 lakhs on the Company, the said Order also restrained the Company from accessing capital market and prohibited from buying or selling of securities or otherwise dealing in securities (including Mutual Funds), until MPS compliance is achieved by CCCL. 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 had made the requisite payment to SEBI as per the said SAT orders. The matter is under sub-judice as on date.
 - (ii) In case of one of wholly owned subsidiary i.e. Punjab Mercantile and Traders Ltd ("PMT") :

The Securities and Exchange Board of India ("SEBI") had issued 4 (four) Show Cause Notices to the PMT in October 2020, two as a Promoter and a Shareholder of Ashoka Viniyoga Limited ("AVL") and Camac Commercial Company Limited ("CCCL"), two others as Shareholder of Sahu Jain Ltd ("SJI") and Combine Holding Ltd ("CHL") respectively alleging violation of certain provisions of the SEBI Act, 1992 and regulations thereunder.

In the case of AVL, SJI, and CHL, SEBI had accepted the PMT's applications under the SEBI (Settlement Proceedings) Regulations, 2018 to settle such proceedings without admitting or denying any findings of fact and conclusions of law. Upon an aggregate payment of a sum of ₹ 470.10 lakhs by the PMT and subsequent Settlement Orders dated September 7, 2022 issued by SEBI, these proceedings stood settled.

In the case of CCCL, listed at non-operational Calcutta Stock Exchange, however, SEBI rejected the PMT's application under the Settlement Regulations in Dec. 2022 and thereafter issued Adjudication Order on 28th March 2023. This Order issued by the Whole-Time Member of SEBI concluded violation of various provisions of SEBI Act, 1992 and regulations issued thereunder, by the PMT. Under the said Order, SEBI levied ₹ 20 lakhs monetary penalty on the PMT and restrained the PMT from accessing capital market and prohibited from buying or selling of securities or otherwise dealing in securities (including Mutual Funds), until MPS compliance is achieved by CCCL. 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 had made the requisite payment to SEBI as per the said SAT orders. The matter is under sub-judice as on date.



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Notes:

- 9 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.
- 10 The figures of the corresponding / comparative quarter/ nine months period have been regrouped/reclassified, wherever necessary to confirm to current quarter/ nine months period classification/presentation.

Place : New Delhi
Date : February 12, 2024



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

**Shweta Saxena
Director & Company Secretary
DIN: 03120958/Membership No: A18585**

