

PNB Finance & Industries Limited

Unlisted Share Financial Report - ISIN INE057F01011

Company Overview

PNB Finance & Industries Limited functions as a non-banking financial company and investment entity with a long corporate lineage. Public filings trace its history to early twentieth-century origins and subsequent restructuring after the separation of banking activities in 1970. Today the company focuses on owning financial investments, prudent capital deployment and statutory compliance, with governance overseen by a board and committees. Operations emphasize conservative treasury management, transparent reporting and continuity. Registered-office and shareholder disclosures are maintained through regulatory submissions, reflecting a focus on governance, risk control and preservation of long-term value for stakeholders.

Market Snapshot

CURRENT PRICE / SHARE Rs 8,720.71	MARKET CAP 2.79K Cr	P/E RATIO 235.23	P/B RATIO 1.41
BOOK VALUE / SHARE Rs 6,260	FACE VALUE Rs 10	52 WEEK HIGH Rs 11,511.5	52 WEEK LOW Rs 8,808.8
DEBT TO EQUITY 0.00	RETURN ON EQUITY 0.6%	LOT SIZE 10 shares	TOTAL SHARES 32,00,000

Prices are indicative over-the-counter levels as of 07 July 2026. Actual deal prices may vary.

Corporate Details

ISIN	INE057F01011
CIN	L65929DL1947PLC001240
PAN	AAACP0256C
Registrar (RTA)	Skyline Financial Services
Depository	NSDL & CDSL
Sector	Financials
Industry	Investment Holding

Income Statement (Rs Crore)

Particulars	2023	2024	2025	2026
Revenue	0	1.1	0	0
Cost of Material Consumed	0	0	0	0
Change in Inventory	0	0	0	0
Gross Margins	-	100%	-	-
Employee Benefit Expenses	0.57	0.7	0.84	0.95
Other Expenses	2.7	2	0.8	0.53
EBITDA	-3.27	-1.6	-1.64	-1.48
OPM	-	-145.45%	-	-
Other Income	11	10	10.5	16.4
Finance Cost	0	0	0.01	0
Depreciation & Amortisation	0	0	0	0
EBIT	-3.27	-1.6	-1.64	-1.48
EBIT Margins	-	-145.45%	-	-
Profit Before Tax	7.16	8.6	8.9	14.88
PBT Margins	-	781.82%	-	-
Tax	1.1	1.4	1.7	2.91
Profit After Tax	6.06	7.2	7.2	11.97
Net Profit Margin	-	654.55%	-	-
EPS	Rs 18.94	Rs 22.5	Rs 22.5	Rs 37.41

Balance Sheet - Assets (Rs Crore)

Particulars	2023	2024	2025	2026
Fixed Assets	0	0	0	0
Capital Work in Progress	0	0	0	0
Investments	1,920	3,317	3,797	2,291
Trade Receivables	0	1	0	0
Inventory	0	0	0	0
Other Assets	17	14	18	11
Total Assets	1,937	3,332	3,815	2,302

Balance Sheet - Liabilities (Rs Crore)

Particulars	2023	2024	2025	2026
Share Capital	3.2	3.2	3.2	3.2
Face Value	Rs 10	Rs 10	Rs 10	Rs 10
Reserves	1,530	2,626	3,292	1,990
Borrowings	0	0	0	0
Trade Payables	0.25	0.02	0.15	0.02
Other Liabilities	403.55	702.78	519.65	308.78
Total Liabilities	1,937	3,332	3,815	2,302

Cash Flow Statement (Rs Crore)

Particulars	2023	2024	2025	2026
Profit Before Tax	7.16	8.6	8.9	15
Operating Profit Before Working Capital	-3.41	1.7	-1.59	-1.46
Change in Receivables	0	-1.18	1.18	0
Change in Inventories	0	0	0	0
Change in Payables	0.21	0.23	0.12	-0.12
Other Changes	-0.02	-6.95	-0.16	0
Working Capital Change	0.19	-7.9	1.14	-0.12
Cash Generated From Operations	-3.22	-6.2	-0.45	-1.58
Tax	-1.14	-1.96	-1.21	-2.79
Cash Flow From Operations	-4.36	-8.16	-1.66	-4.37
Purchase of PPE	0	0	0	0
Sale of PPE	0	0	0	0
Cash Flow From Investment	6.47	6.06	1.62	4.42
Borrowing	0	0	0	0
Dividend	0	0	0	0
Equity	0	0	0	0
Others From Financing	0	0	0	0
Cash Flow from Financing	0	0	0	0
Net Cash Generated	2.11	-2.1	-0.04	0.05
Cash at the Start	0.04	2.18	0.08	0.01
Cash at the End	2.15	0.08	0.04	0.06

Key Ratios

Particulars	2023	2024	2025	2026
Operating Profit Margin	-	-145.45%	-	-
Net Profit Margin	-	654.55%	-	-
Earning Per Share (Diluted)	Rs 18.94	Rs 22.5	Rs 22.5	Rs 37.41

Source: Compiled by Neoma Capital research. Data as of FY2026. Figures may be restated in subsequent filings.