13th November, 2026

To
Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001

Scrip Code – 538860 **ISIN – INE655P01029**

Sub.: Outcome of the Board Meeting held on 13th November, 2026 and submission of Unaudited Financial Results for the quarter and half-year ended on 30th September, 2026

Ref.: Regulation 30 and 33(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

We would like to inform you that the Board of Directors of the Company, at its meeting held today i.e. 13th November, 2026 at 23, II Floor, North West Avenue, Club Road, West Punjabi Bagh, New Delhi - 110026, *inter alia*, **considered and approved** the following –

1. The Unaudited Financial Results for quarter and half-year ended on 30th September, 2026 along with Statement of Assets and Liabilities, Cash Flow Statement and the Limited Review Report thereon.

   Further, in compliance with regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, please find enclosed the Unaudited Financial Results along with Statement of Asset and Liabilities and Cash Flow Statement for the quarter and half-year ended on 30th September, 2026 & Limited Review Report issued by Statutory Auditors of the Company.

2. Statement of Deviation or Variation pursuant to Reg. 32 of LODR, Regulations, 2015 (statement enclosed)

3. Monitoring Agency Report pursuant to Reg. 32 (6) & (7) of LODR, Regulations, 2015

The above information is being made available on the Company's website at www.panaficindustrialsltd.in

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

The meeting commenced at 3:30 p.m. and concluded at 6.40 p.m.

You are requested to take the above on your records.

Thanking You,

Yours faithfully,

For **PANAFIC INVESTMENT AND FINANCE LIMITED**
(formerly known as Panafic Industrials Limited)

Sarita Gupta.

Sarita Gupta
Managing Director
DIN:00113099
R/o.: D-158, Pushpanjali Enclave,
Pitampura, Saraswati Vihar, Delhi-110034

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

Enclosed: - as mentioned above.

PANAFIC INVESTMENT AND FINANCE LIMITED
(Formerly Panafic Industrials limited)
Regd. Office: 23, IInd Floor, North West Avenue, Club Road, West Punjabi Bagh, New Delhi-110026
CIN: L45202DL1985PLC019746
Website: www.panaficindustrialsltd.in E-mail: panaficindustrials@gmail.com Tel: 011-25223461

UN-AUDITED FINANCIAL RESULT (PROV.) FOR THE QUARTER AND HALF YEAR ENDED 30.09.2026

(Rs.in Lakhs)

	QUARTER ENDED			HALF YEARENDED		YEAR ENDED
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
	Unaudited	*Unaudited*	*Unaudited*	*Unaudited*	*Unaudited*	*Audited*
Revenue from operations						
Interest income	316.02	442.65	22.94	758.67	49.03	76.24
Total revenue from operations	**316.02**	**442.65**	**22.94**	**758.67**	**49.03**	**76.24**
OTHER INCOME	707.00	203.92	-	910.92		0.00
TOTAL INCOME	1,023.01	646.57	22.94	1,669.58	49.03	76.24
EXPENSES						
Purchases						510.42
Chang in Stock						(261.35)
Finance Cost	45.38	22.98	-	68.36	-	
Impairment on financial instruments	-	(2.89)	-	(2.89)	-	(0.44)
Employee Benefits Expenses	5.75	1.53	7.92	7.29	11.65	25.33
Depreciation and Amortisation Expenses	0.08	-	-	0.08	-	
Other expenses	510.11	210.19	6.72	720.31	22.17	38.85
TOTAL EXPENSES	561.32	231.81	14.64	793.14	33.82	312.82
Profit before exceptional items and tax	561.32	414.76	8.30	876.44	15.21	(236.58)
Exceptional items	-	-	-		-	
Profit before tax	**461.69**	**414.76**	**8.30**	**876.44**	**15.21**	**(236.58)**
Tax expenses						
Current tax	-	-	-	-	-	
Deferred tax credit/(charge)	-	-	-	-	-	0.24
PROFIT FOR THE PERIOD (A)	461.69	414.76	8.30	876.44	15.21	(236.82)
OTHER COMPREHENSIVE INCOME						
Items that will not be reclassified subsequently to profit or loss		-				
Items that will be reclassified subsequently to profit or loss		-			-	-
OTHER COMPREHENSIVE INCOME FOR THE PERIOD (B)	-	-	-	-	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD (A+B)	461.69	414.76	8.30	876.44	15.21	(236.82)
Paid up Equity Share Capital (Face value Re. 1 per share)	4927.5	4927.5	821.25	4927.5	821.25	821.25
Other Equity	(63.11)	(63.11)	171.30	171.3	170.54	-63.11
Earnings per equity share (Face value of Re. 1 each)						
Basic (in Rs.)	0.09	0.09	0.01	0.18	0.02	-0.29
Diluted (in Rs.)	0.09	0.09	0.01	0.18	0.02	-0.29

NOTE:

1. The above quarterly result for the period ended SEP 30, 2026 as reviewed and recommended by the Audit committee and approved by the Board of Directors of the company at its meeting held on 13th NOV, 2026.

2. The above Financial Results for the quarter ended SEP 30, 2026 are prepared in accordance with the Indian Accounting Standards ("Ind AS") as prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

3. The Statutory Auditors have carried out the Limited Review of the results for the Second quarter ended SEP 30, 2026

4. Segment reporting is not applicable as the company activity falls within a single business segment.

5. Previous period's figures have been regrouped/rearranged wherever necessary.

6. The above results are available on the website of Bombay Stock Exchange at www.bseindia.com & on the company website at www.panaficindustrialsltd.in

For and on behalf of Board of Directors of
Panafic Investment and Finance Limited
(Formerly Panafic Industrials limited)

Sarita Gupta

Sarita Gupta
Managing Director
DIN: 00113099

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

Place: New Delhi
Date : 13.11.2026

PANAFIC INVESTMENT AND FINANCE LIMITED
(Formerly Panafic Industrials limited)
REGD OFFICE 23, 2ND FLOOR, NORTH WEST AVENUE, CLUB ROAD, WEST PUNJABI BAGH-110026
CIN.NO.L45202DL1985PLC019746
WEBSITE: WWW.PANAFICINDUSTRIALSLTD.IN

UN-Audited Financial Statement of Assets and Liabilities as at 30.09.2026

(Rs in Lakhs)

	Statement of Assets and Liabilities	UN-Audited As at 30th Sep, 2026	Audited As at 31st March, 2026
A	**ASSETS**		
1	**Financial assets**		
	Cash and cash equivalents	451.59	24.12
	Investments	194.75	1,151.52
	Loans	3,908.98	
	Other financial assets	2,620.58	-
	Total - Financial assets	**7,175.90**	**1,175.64**
2	**Non-financial assets**		
	Current tax assets (net)		
	Deferred tax assets (net)	13.11	13.11
	Property, plant and equipment	39.69	1.23
	Stock In hand	261.35	261.35
	Other non- financial assets	47.82	40.47
	Total - Non financial assets	**361.96**	**316.16**
	TOTAL - ASSETS	**7,537.86**	**1,491.80**
B	**LIABILITIES AND EQUITY**		
1	**LIABILITIES**		
	Financial liabilities		
	- Trade payables		
	total outstanding dues of micro enterprises and small enterprises		-
	total outstanding dues of creditors other than micro enterprises and Enterprises Borrowings	251.73	64.18
	- Other financial liabilities	1,534.23	669.02
	Total - Financial liabilities	**1,785.97**	**733.20**
	Non financial liabilities		
	Current tax liabilities(net)		
	Other non-financial liabilities	11.05	0.46
	Total - Non financial liabilities	**11.05**	**0.46**
2	**EQUITY**		
	Equity share capital	4,927.50	821.25
	Other equity	813.35	(63.11)
	Total - Equity	**5,740.85**	**758.14**
	TOTAL - LIABILITIES AND EQUITY	**7,537.86**	**1,491.80**

For and on behalf of Board of Directors of
Panafic Investment and Finance Limited
(Formerly Panafic Industrials limited)

Sarita Gupta

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

Sarita Gupta
Managing Director
DIN: 00113099

Date: 13-11-2026
Place: New Delhi

PANAFIC INVESTMENT AND FINANCE LIMITED
(Formerly Panafic Industrials limited)
HGD OFFICE 23, 2ND FLOOR, NORTH WEST AVENUE, CLUB ROAD, WEST PUNJABI BAGH-110026
CIN.NO.L45202DL1985PLC019746
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Unaudited Standalone Cash Flow Statement
For the Half Year ended 30th Sep 2026

(Rs.In Lakhs)

	Particulars	For the Half Year ende 30th September 2026	For the year ended 31st March 2026
A.	**Cash flows from operating activities**		
	Profit before tax	876.44	(236.58)
	Adjustments for:		
	Depreciation	-	
	Speculative Loss	-	0.24
	Impairment on Financial Instruments	-	
	Reversal of Provision	-	
	Bad debt	-	
	Operating Profit before working capital changes	***876.44***	***(236.34)***
	(Increase)/ Decrease in loans & advances	(3,908.98)	174.33
	(Increase)/ Decrease in other financial assets	(2,620.58)	
	(Increase)/ Decrease in other non-financial assets	(7.35)	-256.51
	Increase/ (Decrease) in other trade payables	187.55	2.06
	Increase/ (Decrease) in other financial liabilities	865.21	0.02
	Increase/ (Decrease) in other non-financial liabilities	10.59	-1.05
	Cash flows / (cash used in) Operations	**(4,597.10)**	**-317.49**
	Income Taxes Paid	-	
	Net Cash flows/ (cash used in) Operating Activities (A)	**(4,597.10)**	**-317.49**
B.	**Cash Flows from Investing Activities**		
	Proceeds from Investment in equity shares	956.77	
	Purchase of fixed assets	(38.45)	
	Net Cash from Investing Activities (B)	**918.31**	
C.	**Cash flows from financing activities**		
	Proceeds/(Repayment) from Borrowings (other than debt securities)	-	314.00
	Issuance of share capital	4,106.25	
	Repayment of OCI	0.01	0.81
	Net Cash from Financing Activities (C)	**4,106.26**	**314.81**
	Net increase/(decrease) in cash and cash equivalents (A+B+C)	**427.47**	**(2.68)**
	Cash and cash equivalents at beginning of year	24.12	26.80
	Cash and cash equivalents at end of Period	**451.59**	**24.12**

On behalf of the Board of Directors
Panafic Investment and Finance Limited
(Formerly Panafic Industrials limited)

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

Sarita Gupta
Managing Director
DIN : 00113099

Date: 13.11.2026
Place: New Delhi

SUDHIR AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

401, Arunachal Building, 19, Barakhamba Road, New Delhi-110001
Tel:01143592522 Mob: 9811021049
Email:sudhiricai@yahoo.com

Independent Auditor's Review Report on the Quarter end 30.09.2026 Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Director of
Panafic Investment and Finance Limited
(Formerly Panafic Industrials limited)

1. We have reviewed the unaudited financial results of Panafic Investment and Finance Limited (Formerly Panafic Industrials Limited)(the "Company") for the quarter ended September 30, 2026. The Statement has been prepared by the Company pursuant to Regulation 33 Of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulation, 2015), which has been initiated by us for identification purposes. The Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on statement based on our review.

2. 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.

3. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide 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 of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

   Our conclusion on the statement is not modified in respect of the above matter.

For Sudhir Agarwal & Associates
Chartered Accountant
FRN 509930C
UDIN: 26571062TZNKJI3625

APOORV AGARWAL
Digitally signed by APOORV AGARWAL
Date: 2026.11.13 15:40:57 +05'30'

SUDHIR AGARWAL & ASSOCIATES ★ Chartered Accountants ★ FRN: 509930C Delhi

CA Apoorv Agarwal
(Partner)
M NO.571062

Date: 13.11.2026
Place: New Delhi

STATEMENT OF DEVIATION / VARIATION IN UTILISATION OF FUNDS RAISED

Name of listed entity	**PANAFIC INVESTMENT AND FINANCE LIMITED** *(formerly known as Panafic Industrials Limited)*
Mode of Fund Raising	RIGHT ISSUE
Date of Raising Funds	26th May, 2026 (Date of allotment of Equity Shares)
Amount Raised	Rs. 41,06,25,000 (Rupees Forty-One Crores Six Lakhs Twenty-Five Thousand only)
Report filed for Quarter ended	30th September, 2026
Monitoring Agency	Yes, Applicable
Monitoring Agency Name, if applicable	Infomerics Valuation and Rating Limited
Is there a Deviation / Variation in use of funds raised	No Deviation / Variation in use of funds raised
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable
If Yes, Date of shareholder Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	The funds have been utilised in accordance with Objects specified in the offer document during the quarter ended on 30th September, 2026
Comments of the auditors, if any	No deviations / variation from the expenditure and objects mentioned in the offer document.

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

Objects for which funds have been raised and where there has been a deviation, in the following Table

Amount (Rs. In Lakhs)

Sr. No.	Original Object	Modified Object, if any	Original Allocation	Modified Allocation	Funds Utilised	Amount of Deviation / variation for the quarter according to applicable object	Remarks, if any
1.	Funding working capital requirements of the Company	No	3600.00	NA	3600.00	Nil	Refer Note No. 1
2.	General Corporate Purposes	No	456.25	NA	456.25	Nil	Refer Note No. 1
3.	Issue Expenses	No	50.00	NA	50.00	Nil	The amount was fully utilised during quarter ended June 30, 2026
	Deviation or variation could mean: ***(a) Deviation in the objects or purposes for which the funds have been raised or*** ***(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or*** ***(c) Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc***						

Note No. 1

During the reporting period ended Sep 30, 2026, the Company utilised the issue proceeds aggregating to Rs. 8.47 crore towards disbursement of loans in the ordinary course of its NBFC business. The Company disbursed loans to 17 borrowers, comprising individuals, HUFs, partnership firms, LLPs, private limited companies and other business entities, in accordance with its lending policy and credit appraisal framework. The individual loan disbursements ranged from Rs. 3 lakhs to Rs. 1.00 crore and were made between July 2, 2026, and July 20, 2026. The proceeds were deployed across diversified borrowers operating in different sectors and geographies, with no material concentration observed that is inconsistent with the Company's normal lending operations.

Based on the information and records made available by the management, the Monitoring Agency notes that the issue proceeds amounting to Rs 8.47 crore have been utilised towards loan disbursements in line with the object of the issue, i.e., augmentation of the Company's lending business. No deviation or variation in the utilisation of the issue proceeds was observed during the reporting period.

For **PANAFIC INVESTMENT AND FINANCE LIMITED**
(formerly known as Panafic Industrials Limited)

Sarita Gupta

PANAFIC INVESTMENT AND FINANCE LTD. NEW DELHI

Sarita Gupta
Managing Director
DIN: 00113099
R/o.: D-158, Pushpanjali Enclave,
Pitampura, Saraswati Vihar, Delhi-110034

Date: 13th November, 2026
Place: Delhi