



Ref: PNBHFL/SE/EQ/FY2025-26/134  
January 22, 2026

BSE Limited  
Listing Department,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400001  
**Scrip Code:** 540173

National Stock Exchange of India Limited  
Listing Department  
Exchange Plaza  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
**Symbol:** PNBHOUSING

Dear Sir(s),

**Sub: Newspaper Publication – Financial Results of the Company for the quarter and nine months ended December 31, 2025**

Ref: Our letter Ref: PNBHFL/SE/EQ/FY2025-26/129 dated January 21, 2026

Pursuant to Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we have enclosed copies of newspaper publication in Business Standard (English and Hindi edition) regarding Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2025.

This copy of above publication is also placed on website of the Company <https://www.pnbhousing.com/>

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,  
For **PNB Housing Finance Limited**

Veena G Kamath  
Digitally signed by  
Veena G Kamath  
Date: 2026.01.22  
12:48:44 +05'30'

**Veena G Kamath**  
**Company Secretary**

Regd. Office: 9<sup>th</sup> Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001  
Phone: 011 – 66030500, E-mail: [investor.services@pnbhousing.com](mailto:investor.services@pnbhousing.com), Website: [www.pnbhousing.com](http://www.pnbhousing.com)  
CIN: L65922DL1988PLC033856

Public

# एक दशक में सबसे खराब जनवरी की राह पर निफ्टी

रेक्स कैनो और पुनीत वाघवा मुंबई/नई दिल्ली, 21 जनवरी

निफ्टी-50 सूचकांक अपने 5 जनवरी के ऊंचे स्तर 26,373.20 से 5.5 फीसदी गिर गया है और आंकड़ों के हिसाब से इस महीने में एक दशक में यह सबसे खराब प्रदर्शन दर्ज कर सकता है।

सूचकांक अपने 200-दिन के मूविंग एवरेज (200-डीएमए) के करीब है। यह जनवरी में 3.7 प्रतिशत फिसल चुका है। इससे पहले निफ्टी 50 सूचकांक में बड़ी गिरावट जनवरी 2016 में आई थी। तब यह 4.8 प्रतिशत तक लुढ़क गया था। अगर गिरावट जारी रही, तो 2011 के बाद जनवरी में यह तीसरी सबसे बड़ी गिरावट होगी। 2011 में सूचकांक 10 प्रतिशत से अधिक लुढ़क गया था।

विश्लेषक इस गिरावट का कारण भू-राजनीतिक और टैरिफ से जुड़े घटनाक्रम को मान रहे हैं। प्रभुदास लीलाधर के विश्लेषकों के अनुसार



भू-राजनीति व्यापार समीकरणों को फिर से बदल रही है और भौगोलिक सीमाओं के प्रभावित होने का जोखिम है। उन्होंने कहा कि वैश्विक घटनाएं व्यापार में अनिश्चितता और अस्थिरता पैदा कर रही हैं, खासकर भारत के लिए, क्योंकि अमेरिका के साथ निरंतर टैरिफ विवाद और संबंधित घटनाक्रम बाजार की रफतार में बाधा डाल रहे हैं। पीपल कैपिटल ग्रुप में इंस्टीट्यूशनल रिसर्च के डायरेक्टर अमनीश अग्रवाल ने कहा, 'मौजूदा

# कामत ने एमटीएफ की बढ़ती राशि के जोखिमों पर चेताया

युशब् तिवारी मुंबई, 21 जनवरी

मार्जिन ट्रेडिंग फैसिलिटी (एमटीएफ) के ऋण खातों में तेज बढ़ती हो रही है। इसे लेकर जीरोधा के संस्थापक नितिन कामत ने आगाह किया है और शेयर ब्रोकिंग फर्मों में जोखिम प्रबंधन ढांचे पर चिंता जताई है। उन्होंने चेतावनी दी है कि बाजार में तेज गिरावट 'सिक्रोनाइज्ड लिक्विडेशन' को बढ़ावा दे सकती है।

19 जनवरी तक एमटीएफ के तहत बाकी रकम की वैल्यू 1.16 लाख करोड़ रुपये तक पहुंच गई थी। यह पिछले साल की तुलना में लगभग 50 प्रतिशत ज्यादा है और पिछले चार साल में चार गुना से भी अधिक बढ़ी है। एमटीएफ लोन बुक सितंबर 2025 में पहली बार 1 लाख करोड़ रुपये का आंकड़ा पार कर गई थी।

एमटीएफ के तहत निवेशकों को अपने ब्रोकर से शेयर खरीदने के लिए रकम उधार लेने की सुविधा मिलती है। इसमें उनका सौदे की कुल कीमत का महज एक हिस्सा

पहले देना होता है और बाकी रकम ब्रोकर ब्याज पर देता है।

हाल के वर्षों में नियामकीय सख्ती और डेरिवेटिव कारोबार पर अंकुश लगाने से कई डिस्काउंट ब्रोकरों ने एमटीएफ को राजस्व के वैकल्पिक स्रोत के रूप में तेजी से बढ़ाया है। कामत ने तर्क दिया कि एमटीएफ में जोखिम प्रबंधन एफएंडओ की तुलना में काफी अधिक जटिल है, क्योंकि ग्राहक महीनों तक लोवरज पोषीशन रख सकते हैं। 1,300 से अधिक शेयरों में एमटीएफ की

अनुमति है और इनमें कई कम तरलता वाले शेयर भी शामिल हैं। कामत ने सोशल मीडिया पर लिखा है, 'जब बाजार ऊपर जाते हैं, तो भारतीय इक्विटी में अच्छी लिक्विडिटी होती है, लेकिन गिरावट के समय यह पूरी तरह खत्म हो जाती है। बहुत कम शॉर्ट-सेलिंग (एसएलबी) का मतलब है कि जब हालात बदलते हैं तो न के बराबर स्वाभाविक खरीदारी नहीं होती। जबरन बिकवाली होती है

# सिक्वोरिटी प्रोडक्ट को लेकर जागरूक हैं दो तिहाई घरेलू परिवार

बीएस संवाददाता मुंबई, 21 जनवरी

देशव्यापी सर्वेक्षण 2025 के अनुसार, पिछले एक दशक में तीव्र वित्तीयकरण और इक्विटी और म्यूचुअल फंड बाजारों में रिकॉर्ड वृद्धि के कारण करीब दो-तिहाई परिवार प्रतिभूति बाजार के उत्पादों के बारे में जागरूक हैं।

देशव्यापी सर्वेक्षण में पाया गया कि 63 फीसदी परिवार (करीब 21.3 करोड़) कम से कम एक प्रतिभूति बाजार उत्पाद के बारे में जानते हैं जबकि बाकी 37 फीसदी को इक्विटी, म्यूचुअल फंड, बॉन्ड या डेरिवेटिव जैसे साधनों के बारे में कोई जानकारी नहीं है। हालांकि, 33.72 करोड़ परिवारों में से केवल 3.21 करोड़ परिवारों यानी 9.5 फीसदी ने ही प्रतिभूति बाजार उत्पादों में निवेश किया है। सेबी के निष्कर्ष वित्तीय पहुंच और पूंजी बाजारों में सार्थक भागीदारी के बीच लगातार अंतर को उजागर करते हैं।

विभिन्न क्षेत्रों और डेमोग्राफी के आधार पर जागरूकता के स्तर में काफी भिन्नता पाई जाती है। शहरी परिवारों में 74 फीसदी जागरूकता दर्ज की गई जबकि ग्रामीण क्षेत्रों में यह आंकड़ा 50 फीसदी था, जो विविध साक्षरता के असमान प्रसार को दर्शाता है। भारत के नौ प्रमुख महानगरों में जागरूकता का स्तर बढ़कर 89 फीसदी हो गया, जो बाजार में बेहतर पैठ और वित्तीय

मध्यस्थों तक आसान पहुंच को दर्शाता है। शिक्षा और आय, बाजार जागरूकता के प्रमुख निर्धारक बने हुए हैं। स्नातकोत्तर (86 फीसदी) और स्नातक (81 फीसदी) परिवारों में प्रतिभूति उत्पादों की जानकारी का स्तर 10वीं कक्षा तक शिक्षित परिवारों की तुलना में काफी अधिक था, जहां जागरूकता 50 फीसदी से कम थी। इसी प्रकार, अग्रणी सामाजिक-आर्थिक वर्ग (एनसीसीएस ए) के परिवारों में 84 फीसदी जागरूकता दर्ज की गई, जबकि निम्न आय वर्ग (एनसीसीएस सी, डी और ई) 45 फीसदी जागरूकता के साथ पिछड़े गए।

विभिन्न आय समूहों में जेन जेड (66 फीसदी) और मिलेनियल्स (62 फीसदी) ने जेन एक्स और उससे अधिक उम्र के लोगों की तुलना में अधिक जागरूकता दिखाई। हालांकि, लैंगिक अंतर अभी भी बना हुआ है, जहां 66 फीसदी पुरुष प्रतिभूति उत्पादों के बारे में जागरूक हैं जबकि महिलाओं का फीसदी 58 है। जो दर्शाता है कि व्यापक डिजिटल पहुंच के बावजूद वित्तीय भागीदारी असमान बनी हुई है।

उत्पादों के स्तर पर जागरूकता कुछ चुनिंदा निवेश साधनों तक ही सीमित है। म्यूचुअल फंड और एक्सचेंज-ट्रेडेड फंड को 53 फीसदी परिवारों ने पहचाना जबकि इक्विटी के बारे में 49 फीसदी लोगों को जानकारी थी।



Ghar Ki Baat

पंजीकृत कार्यालय: 9वां तल अंतरिक्ष भवन, 22, के.जी. मार्ग, नई दिल्ली-110001

फोन: 011-66030500, ईमेल: investor.services@pnbhousing.com, वेबसाइट: www.pnbhousing.com  
CIN NO. L65922DL1988PLC033856

## 31 दिसंबर, 2025 को समाप्त तिमाही और नौ माहों के लिए समेकित समेकित वित्तीय परिणामों का निष्कर्ष

(₹ करोड़ों में)

क्र. सं.	विवरण	31.12.2025 को समाप्त तिमाही (समेकित)	31.12.2025 को समाप्त नौ माहों (समेकित)	31.03.2025 को समाप्त वार्षिक (अंकेकित)	31.12.2024 को समाप्त तिमाही (समेकित)
1.	संचालनों से कुल आय	2,119.02	6,322.99	7,665.35	1,941.76
2.	अवधि के लिए निवल लाभ (कर पूर्व, असाधारण और विशिष्ट मदों)	668.44	2,116.00	2,485.77	615.65
3.	अवधि के लिए निवल लाभ कर पूर्व (असाधारण और विशिष्ट मदों के बाद)	668.44	2,116.00	2,485.77	615.65
4.	अवधि के लिए निवल लाभ कर उपरांत (असाधारण और विशिष्ट मदों के बाद)	520.35	1,635.44	1,936.14	483.27
5.	अवधि के लिये कुल समग्र आय (समग्र लाभ/हानि) शामिल अवधि के लिए कर उपरांत और कर उपरांत अन्य समग्र आय)	521.66	1,732.93	1,866.48	476.34
6.	इक्विटी अंश पूंजी	260.51	260.51	259.93	259.86
7.	आरक्षित (पुनर्मूल्यांकन आरक्षितों के अलावा)	18,241.77	18,241.77	16,603.20	16,089.05
8.	प्रतिभूति प्रीमियम खाता	6,503.23	6,503.23	6,463.63	6,460.52
9.	कुल मूल्य	18,502.28	18,502.28	16,863.13	16,348.91
10.	प्रदत्त ऋण पूंजी / बकाया ऋण	67,092.99	67,092.99	62,309.79	59,883.39
11.	बकाया प्रतिदेय योग्य वरीयता शेयर	-	-	-	-
12.	ऋण इक्विटी अनुपात	3.63	3.63	3.70	3.66
13.	प्रति शेयर आय (प्रत्येक ₹10/-)*	19.97	62.83	74.52	18.60
	(1) मूलभूत (₹)	19.93	62.68	74.25	18.53
	(2) मिश्रित (₹)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
14.	पूंजी ऋणमुक्ति संरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
15.	ऋणपत्र ऋणमुक्ति संरक्षित	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
16.	ऋण सेवा आवृत अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
17.	ब्याज सेवा आवृत अनुपात	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं

\* तिमाहियों के लिए ईपीएस वार्षिक नहीं है।

पीएनबी हाउसिंग फाइनेंस लिमिटेड के स्टैंडअलोन वित्तीय परिणामों से संबंधित प्रमुख आंकड़े इस प्रकार हैं :-

(₹ करोड़ों में)

क्र. सं.	विवरण	31.12.2025 को समाप्त तिमाही (समेकित)	31.12.2025 को समाप्त नौ माहों (समेकित)	31.03.2025 को समाप्त वार्षिक (अंकेकित)	31.12.2024 को समाप्त तिमाही (समेकित)
1.	संचालनों से कुल आय	2,109.57	6,341.36	7,632.76	1,922.76
2.	कर पूर्व लाभ	668.75	2,158.08	2,495.87	603.11
3.	कर व्यय	147.79	478.90	546.92	131.68
4.	कर उपरांत निवल लाभ	520.96	1,679.18	1,948.95	471.43
5.	अवधि के लिये समग्र आय (समग्र लाभ/हानि) शामिल अवधि के लिए कर उपरांत और कर उपरांत अन्य समग्र आय)	521.56	1,776.26	1,879.12	464.45

टिप्पणियाँ:

- 31 दिसंबर, 2025 को समाप्त नौमाहों और तिमाहों के उपर्युक्त परिणामों की बोर्ड की लेखा परीक्षा समिति द्वारा समीक्षा और सिफारिश जारी है और बाद में 21 जनवरी, 2026 को आयोजित हुई बैठक में निदेशक मंडल द्वारा अनुमोदित किया गया है।
- 31 दिसंबर, 2025 को समाप्त तिमाहों के दौरान, कंपनी ने कर्मचारियों द्वारा स्टॉक विकल्पों/प्रतिबंधित स्टॉक इकाइयों के प्रयोग के अनुसार ₹10 के 5,83,520 (Q3 FY 26-Nil) इक्विटी शेयर आवंटित किए हैं।
- 31 दिसंबर, 2025 को समाप्त तिमाहों के आंकड़े 31 दिसंबर, 2025 को समाप्त नौ माहों के समीक्षा किए गए आंकड़ों और 30 सितंबर, 2025 को समाप्त अर्धवार्षिक के ऑडिट किए गए आंकड़ों के बीच संतुलन के आंकड़े हैं।
- उपरोक्त सेबी (सूचीकरण दायित्व और प्रकटीकरण आवश्यकताएं) विनियमों, 2015 विनियमन 33 और 52 के तहत स्टॉक एक्सचेंजों के साथ दायर 31 दिसंबर, 2025 को समाप्त नौमाहों और तिमाहों के लिए वित्तीय परिणामों के विस्तृत प्रारूप का एक उद्घरण है। 31 दिसंबर, 2025 को समाप्त नौमाहों और तिमाहों के लिए स्टैंडअलोन और समेकित वित्तीय परिणामों का पूरा प्रारूप बीएसई (www.bseindia.com), एनएसई (www.nseindia.com) और कंपनी की वेबसाइट (www.pnbhousing.com) पर उपलब्ध है जसे नीचे दिए गए क्यूआर कोड को स्कैन करके भी एक्सस किया जा सकता है।
- सेबी (सूचीकरण दायित्व और प्रकटीकरण आवश्यकताएं) विनियमों, 2015 विनियमन 52(4) में निर्दिष्ट अन्य लाइन मदों के लिए, स्टॉक एक्सचेंजों को प्रासंगिक प्रकटीकरण किए गए हैं और (www.bseindia.com), एनएसई (www.nseindia.com) और कंपनी की वेबसाइट (www.pnbhousing.com) पर उपलब्ध है।
- शेयरधारकों से अनुरोध है कि वे अपनी अप्रान्त/ अदायगी न किए गए जमा और उस पर ब्याज का दावा न करें, यदि कोई हो, तो कंपनी के पंजीकृत कार्यालय या investor.services@pnbhousing.com पर दावा करें। यदि डिविडेंड लगातार (7) वर्षों तक न भुनाया गया और कंपनी के अवैतनिक डिविडेंड खातों में पड़ा रहा, तो इसे निवेशक शिक्षा और संरक्षण कोष ("आईईपीएफ") में स्थानांतरित किया जा सकता है।
- जमा धारकों से अनुरोध है कि वे अपनी अप्रान्त/ अदायगी न किए गए जमा और उस पर ब्याज का दावा न करें, यदि कोई हो, तो कंपनी के पंजीकृत कार्यालय या investor.services@pnbhousing.com पर ईमेल करें। यदि अप्रान्त जमा और उस पर ब्याज लगातार (7) वर्षों तक न भुनाया नहीं जाता है और कंपनी के पास पड़े रहते हैं तो उन्हें निवेशक शिक्षा और संरक्षण कोष ("आईईपीएफ") में स्थानांतरित किया जा सकता है।

प्रति एवं निदेशक मंडल की ओर से

अजय कुमार शुक्ला  
प्रबंध निदेशक और सीईओ  
डीआईएन: 11358498



दिनांक: 21 जनवरी, 2026  
स्थान: गुरुग्राम

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## PUBLIC ANNOUNCEMENT

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY, OUTSIDE INDIA. INITIAL PUBLIC OFFERING OF EQUITY SHARES ON THE MAIN BOARD OF THE STOCK EXCHANGES IN COMPLIANCE WITH CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS").



(Please scan this QR code to view the DRHP)

## PALUCK TECHNOLOGIES LIMITED

Paluck Technologies Limited (the "Company" or the "Issuer") was incorporated on April 08, 2010 as a private limited company as "Paluck Technologies Private Limited", under the Companies Act, 1956, pursuant to a certificate of incorporation dated April 08, 2010 issued by the Deputy Registrar of Companies, National Capital Territory of Delhi and Haryana. Further, our Company was converted into a public limited company pursuant to a resolution passed by our Board of Directors in its meeting held on September 27, 2021, and by the Shareholders in an extraordinary general meeting held on October 07, 2021 and consequently the name of our Company was changed to "Paluck Technologies Limited" and a fresh certificate of incorporation dated October 22, 2021 was issued by the Registrar of Companies, Delhi. For details of change in Registered Office of our Company, please refer to the chapter titled "History and Certain Corporate Matters" on page 176 of the Draft Red Herring Prospectus.

Registered Office: 192/6, Nitin Vihar, Opp. Indian Oil Petrol Pump Near Hero Honda Chowk, Gurgaon 122 001, Haryana, India.

Telephone No: +91 9540057554 | Website: https://palucktechno.com/ | E-Mail: cs@palucktechno.com

Contact Person: Sumit Kumar (Company Secretary and Compliance Officer)

PROMOTERS OF OUR COMPANY: NAVIN KATIYAR, PRAVEEN KUMAR, SARIKA KATIYAR AND SUMIT KUMAR BAJAJ

### DETAILS OF THE ISSUE

INITIAL PUBLIC ISSUE OF UPTO 55,10,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH (THE "EQUITY SHARES") OF PALUCK TECHNOLOGIES LIMITED ("OUR COMPANY" OR "THE ISSUER") AT AN ISSUE PRICE OF ₹(●) PER EQUITY SHARE (INCLUDING SHARE PREMIUM OF ₹(●) PER EQUITY SHARE) FOR CASH, AGGREGATING UPTO ₹(●) LAKHS ("PUBLIC ISSUE") OUT OF WHICH (●) EQUITY SHARES OF FACE VALUE OF ₹10/- EACH, AT AN ISSUE PRICE OF ₹(●) PER EQUITY SHARE FOR CASH, AGGREGATING ₹(●) LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE PUBLIC ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF (●) EQUITY SHARES OF FACE VALUE OF ₹10/- EACH, AT AN ISSUE PRICE OF ₹(●) PER EQUITY SHARE FOR CASH, AGGREGATING UPTO ₹(●) LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET ISSUE". THE PUBLIC ISSUE AND NET ISSUE WILL CONSTITUTE (●)% AND (●)% RESPECTIVELY OF THE POST-ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

The Issue is being made through the Book Building Process, in terms of Rule 19(2)(b)(i) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 253 of the SEBI ICDR Regulations, as amended, wherein not more than 50% of the Net Issue shall be allocated on a proportionate basis to Qualified Institutional Buyers ("QIBs", the "QIB Portion"), provided that our Company may, in consultation with the Book Running Lead Manager, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. Further, pursuant to the SEBI (ICDR) (Third Amendment) Regulations, 2025, forty per cent of the anchor investor portion, within the limits specified in sub-paragraph (b) of paragraph 10 (d) of Part A of Schedule XIII of the SEBI ICDR Regulations, 2018, shall be reserved as under: (i) 33.33% for domestic mutual funds and (ii) 6.67% for life insurance companies and pension funds. Any undersubscription in the reserved category specified in clause (i) above may be allocated to domestic mutual funds. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs (the "Net QIB Portion"). Further, not less than 15% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Bidders ("Non-Institutional Portion") and not less than 35% of the Net Issue shall be available for allocation to Individual bidders who applies for minimum application size ("Retail Portion") in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Issue Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilize the Application Supported by Blocked Amount ("ASBA") process providing details of their respective ASBA accounts, and UPI ID in case of RIBs using the UPI Mechanism, if applicable, in which the corresponding Bid Amounts will be blocked by the Self Certified Syndicate Banks ("SCSBs") or by the Sponsor Bank under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, see "Issue Procedure" on page 263 copy of the Draft Red Herring Prospectus will be filed with the Registrar of Companies as required under Section 26 of the Companies Act, 2013.

This public announcement is made in compliance with the SEBI (ICDR) Regulations, 2018 as amended and applicability of corporate governance provisions under SEBI (LODR) Regulations, 2015 on SME Companies for fulfilling all additional criteria, the DRHP filed with the SME Platform of BSE Limited (BSE SME) shall be made available to the public for comments, if any, for a period of at least 21 days, from the date of such filing by hosting it on the website of the BSE at www.bseindia.com, and the website of the Company at https://palucktechno.com and at the website of BRLM i.e. Horizon Management Private Limited at https://www.horizonmanagement.in/. Our Company hereby invites the members of the public to give their comments to Stock Exchange, to Company Secretary and Compliance Officer of our Company and/or the BRLM at their respective addresses mentioned below. All comments must be received by BSE SME and/or our Company and/or BRLM in relation to the issue on or before 5 p.m. on the 21st day from the aforesaid date of filing the Draft Red Herring Prospectus with BSE SME.

Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Issue unless they can afford to take the risk of losing their investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, Bidders must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issue have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of this Draft Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 26 of the Draft Red Herring Prospectus.

Any decision to invest in the Equity Shares described in the Draft Red Herring Prospectus may only be made after the Red Herring Prospectus has been filed with the RoC and must be made solely on the basis of such Red Herring Prospectus as there may be material changes in the Red Herring Prospectus from the Draft Red Herring Prospectus.

The Equity Shares, when offered, through the Red Herring Prospectus, are proposed to be listed on SME Platform of BSE Limited.

For details of the main objects of the Company as contained in its Memorandum of Association, see "History and Certain Corporate Matters" on page 176 of the Draft Red Herring Prospectus. The liability of the members of the Company is limited. For details of the share capital and capital structure of the Company and the names of the signatories to the Memorandum of Association and the number of shares subscribed by them see "Capital Structure" on page 73 of the Draft Red Herring Prospectus.

BOOK RUNNING LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
 <b>HORIZON MANAGEMENT PRIVATE LIMITED</b> Address: 19 R N Mukherjee Road, Main Building, 2nd Floor, Kolkata- 700 001, West Bengal, India. Tel No.: +91 33 4600 0607 Email: smeipo@horizon.net.com Investor Grievance ID: investorrelations@horizon.net.co Website: https://www.horizonmanagement.in/ Contact Person: Narendra Bajaj SEBI Registration No.: INM00012926 CIN: U74140WB1996PTC077991	 <b>BIGSHARE SERVICES PRIVATE LIMITED</b> Address: S6-2, 6th Floor Pinnacle Business Park, Mahakali Caves Road, next to Ahura Centre, Andheri East, Mumbai- 400093, Maharashtra. Tel No.: +91 22 6263 8200 Email: ipo@bigshareonline.com Website: www.bigshareonline.com Investor grievance: investor@bigshareonline.com Contact Person: Mr. Ganesh Shinde SEBI Registration No.: INR00001385	 <b>PALUCK TECHNOLOGIES LIMITED</b> Sumit Kumar Address: 192/6, Nitin Vihar, opposite Indian Oil Petrol Pump Near Hero Honda Chowk Gurgaon, Haryana - 122 001, India   Telephone: +91 9540057554 Email: cs@palucktechno.com Investors can contact our Company Secretary and Compliance Officer, Book Running Lead Manager or Registrar to the Issue, in case of any pre issue or post issue related problems, such as non-receipt of letter of allotment, non-credit of allotted Equity shares in the respective beneficiary account, non-receipt of refund orders and non-receipt of funds by electronic mode etc.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Draft Red Herring Prospectus.

For PALUCK TECHNOLOGIES LIMITED  
On behalf of the Board of Directors

Place: Gurgaon  
Date: January 21, 2026  
Sumit Kumar  
Company Secretary and Compliance Officer

PALUCK TECHNOLOGIES LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offer of its Equity Shares and has filed the DRHP dated January 19, 2026 with BSE SME. The DRHP is available on the website of BSE at www.bseindia.com and on the website of the BRLM, i.e. Horizon Management Private Limited at https://www.horizonmanagement.in/ and the website of our Company at https://palucktechno.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" beginning on page 26 of the Draft Red Herring Prospectus. Potential investors should not rely on the Draft Red Herring Prospectus filed with BSE SME for making any investment decision.

The Equity Shares offered in the Issue have not been and will not be registered under the U.S. Securities Act of 1933 (the "U.S. Securities Act") or any state securities laws in the United States, and unless so registered, and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold only outside the United States in offshore transactions in reliance on Regulation S and the applicable laws of the jurisdictions where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

AdBaz

**Cyient DLM Limited**  
 Plot No. 5G, Survey No. 99/1, Mamidipalli Village  
 GMR Aerospace & Industrial Park, GMR Hyderabad Aviation SEZ Limited  
 Rajiv Gandhi International Airport, Shamshabad, Hyderabad - 500 108.  
 Tel. No. +91-040-69354601, Email: company.secretary@cyientdml.com  
 Website: www.cyientdml.com, CIN : L31909TG1993PLC141346.

**Statement of Unaudited Consolidated and Standalone Financial Results for the Quarter and Nine Months Ended December 31, 2025**  
 (₹ in Millions)

Sl. No.	Particulars	Consolidated Results			Standalone Results		
		Quarter Ended	Nine Months Ended	Quarter Ended	Quarter Ended	Nine Months Ended	Quarter Ended
		31-Dec-25	31-Dec-25	31-Dec-24	31-Dec-25	31-Dec-25	31-Dec-24
1	Revenue from operations	3,033	8,924	4,442	2,173	6,593	3,573
2	Net Profit for the period (before Tax and/or Exceptional Items)	149	615	150	107	442	211
3	Net Profit for the period before tax (after Exceptional Items)	149	615	150	107	442	211
4	Net Profit for the period after Tax (after Exceptional Items)	112	508	110	79	327	156
5	Total Comprehensive Income for the period	129	536	130	78	291	153
6	Earnings Per Share (Face Value of ₹10 per share)*						
	(a) Basic (in ₹)	1.42	6.41	1.39	0.99	4.12	1.96
	(b) Diluted (in ₹)	1.41	6.40	1.38	0.99	4.12	1.96

\* EPS for the interim periods are not annualised.

**NOTES:**

- The unaudited financial results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on January 20, 2026. The Statutory Auditors have carried out a limited review on the unaudited consolidated and standalone financial results and issued unmodified reports thereon.
- The above financial results are an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results is available on the Stock Exchange websites: www.bseindia.com and www.nseindia.com, and also on the Company's website: www.cyientdml.com. The same can also be accessed by scanning the QR code provided below.

Place: Hyderabad  
 Date: January 20, 2026

For Cyient DLM Limited  
 Sd/-  
 Rajendra Velagapudi  
 Chief Executive Officer and Managing Director

**pnb Housing Finance Limited**  
**Ghar Ki Baat**

Regd. Office: 9th Floor Antriksh Bhawan, 22, K. G. Marg, New Delhi-110001  
 Phone: 011-66030500, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com  
 CIN : L65922DL1988PLC033856

**EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025**  
 (₹ in Crore)

Sl. No.	Particulars	Quarter Ended 31.12.2025 (Unaudited)	Nine Months Ended 31.12.2025 (Unaudited)	Year Ended 31.03.2025 (Audited)	Quarter Ended 31.12.2024 (Unaudited)
1.	Total Income from Operations	2,119.02	6,322.99	7,665.35	1,941.76
2.	Net Profit for the period (before Tax, Exceptional and Extraordinary item)	668.44	2,116.00	2,485.77	615.65
3.	Net Profit for the period before Tax (after Exceptional and Extraordinary item)	668.44	2,116.00	2,485.77	615.65
4.	Net Profit for the period After Tax (after Exceptional and Extraordinary items)	520.35	1,635.44	1,936.14	483.27
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period after tax and other Comprehensive Income after tax)	521.66	1,732.93	1,866.48	476.34
6.	Paid up Equity Share Capital	260.51	260.51	259.93	259.86
7.	Reserve (excluding Revaluation Reserves)	18,241.77	18,241.77	16,603.20	16,089.05
8.	Securities Premium Account	6,503.23	6,503.23	6,463.63	6,460.52
9.	Net Worth	18,502.28	18,502.28	16,863.13	16,348.91
10.	Paid up Debt Capital/Outstanding Debt	67,092.99	67,092.99	62,309.79	59,883.39
11.	Outstanding Redeemable Preference shares	-	-	-	-
12.	Debt Equity Ratio	3.63	3.63	3.70	3.66
13.	Earnings per Share (of ₹10/- each)*				
	(1) Basic (₹)	19.97	62.83	74.52	18.60
	(2) Diluted (₹)	19.93	62.68	74.25	18.53
14.	Capital Redemption Reserve	NA	NA	NA	NA
15.	Debenture Redemption Reserve	NA	NA	NA	NA
16.	Debt Service Coverage Ratio	NA	NA	NA	NA
17.	Interest Service Coverage Ratio	NA	NA	NA	NA

\* EPS for the quarters are not annualised.  
 The key data relating to standalone results of PNB Housing Finance Limited is as under: (₹ in Crore)

Sl. No.	Particulars	Quarter Ended 31.12.2025 (Unaudited)	Nine Months Ended 31.12.2025 (Unaudited)	Year Ended 31.03.2025 (Audited)	Quarter Ended 31-12-2024 (Unaudited)
1.	Total Income from Operations	2,109.57	6,341.36	7,632.76	1,922.76
2.	Profit before Tax	668.75	2,158.08	2,495.87	603.11
3.	Tax Expense	147.79	478.90	546.92	131.68
4.	Net Profit after Tax	520.96	1,679.18	1,948.95	471.43
5.	Total Comprehensive Income for the period (comprising Profit/(Loss) for the period after tax and other Comprehensive Income after tax)	521.56	1,776.26	1,879.12	464.45

**NOTES:**

- The above-mentioned results for the quarter and nine months ended December 31, 2025 are reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at its meeting held on January 21, 2026.
- During the nine months ended December 31, 2025, the Company has allotted 5,83,520 (Q3 FY26 - Nil) equity shares of ₹ 10 each pursuant to exercise of stock options / restricted stock units by employees.
- Figures for the quarter ended December 31, 2025 is the balancing figures between reviewed figures for the nine months ended December 31, 2025 and audited figures for the half year ended September 30, 2025.
- The above is an extract of the detailed format of financial results for quarter and nine months ended December 31, 2025 filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of standalone and consolidated financial results for the quarter and nine months ended December 31, 2025 are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com) which can also be accessed by scanning the QR code provided below.
- For other line items referred in Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to Stock Exchange(s) and available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com).
- Shareholders are requested to claim their unclaimed dividend, if any by writing to Company at its Registered office or e-mail at investor.services@pnbhousing.com. Dividends if not cashed for a consecutive period of seven (7) years and lying with the Company in unpaid dividend accounts, are liable to be transferred to the Investor Education and Protection Fund ("IEPF").
- Deposit holders are requested to claim their unpaid/ unclaimed deposits & interest thereon, if any by writing to Company at its Registered office or email at investor.services@pnbhousing.com. Unclaimed Deposits & interest thereon if not cashed for a consecutive period of seven (7) years and lying with the Company, are liable to be transferred to the Investor Education and Protection Fund ("IEPF").

For and on behalf of the Board of Directors

Ajai Kumar Shukla  
 Managing Director & CEO  
 DIN : 11358498

Date : January 21, 2026  
 Place : Gurugram

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**GRAVITA** Recycling  
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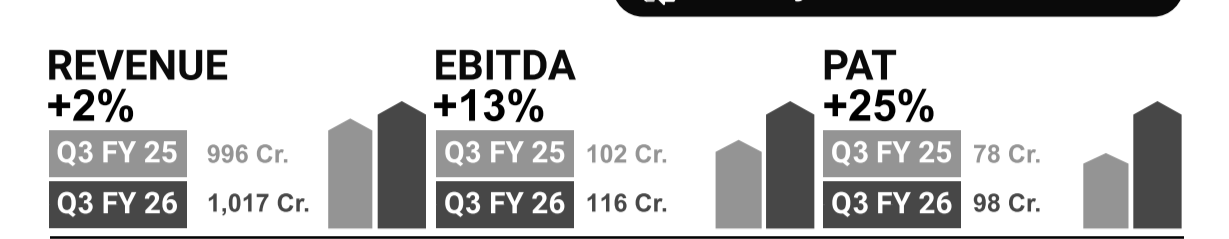
**GLOBAL FOOTPRINT**  
 Network Spread Over 70+ Countries Across 6 Continents

**13 ECO CONSCIOUS**  
 State-of-the-art Manufacturing Facilities

**RECYCLING DNA**  
 33 Years | 5 Business Verticals

At Gravita, we understand that responsible recycling not only creates sustainable value for the green economy but also for all our stakeholders. We have maintained a growth trajectory and are confident to keep progressing on our vision:  
**"To be the most valuable company in the recycling space globally."**

**We recycle to save environment**



**Statement of Consolidated Unaudited Financial Results for the Quarter and Nine Months Ended 31st December, 2025 (Rs. in Crores)**

S.No	Particulars	Quarter Ended 31.12.2025 (Unaudited)	Quarter Ended 30.09.2025 (Unaudited)	Quarter Ended 31.12.2024 (Unaudited)	Nine Months Ended 31.12.2025 (Unaudited)	Nine Months Ended 31.12.2024 (Unaudited)	Year Ended 31.03.2025 (Audited)
1	Total Income from operations (Net)	1,028.76	1,061.82	1,025.28	3,160.58	2,907.79	3,980.61
2	Net Profit/(Loss)for the period (Before Tax, Exceptional and/or Extraordinary Items, Share of Loss of Associate)	115.09	111.28	89.11	342.30	248.89	363.46
3	Net Profit/(Loss)for the period before Tax (After Exceptional Items and/or Extraordinary Items)	115.09	111.28	89.11	342.30	248.89	363.46
4	Net Profit/(Loss)for the period After Tax (After Exceptional and/or Extraordinary Items)	97.49	95.97	78.06	286.52	217.98	312.90
5	Total Comprehensive Income for the period	118.21	97.37	93.64	344.52	213.74	296.25
6	Equity Share Capital (Face value per share Rs. 2/-)	14.76	14.76	14.76	14.76	14.76	14.76
7	Reserves (excluding Revaluation Reserve)						2,055.15
8	Earnings Per Share (After Tax & minority interest)(of Rs. 2/- each)						
	(a) Basic:	13.41	13.18	11.35	39.41	31.83	45.11
	(b) Diluted:	13.41	13.18	11.35	39.41	31.83	45.11

**Key Numbers of Unaudited Standalone Financial Results for the Quarter and Nine Months Ended 31st December, 2025 (Rs. in Crores)**

1	Turnover (Net Sales)	863.79	852.20	819.04	2,566.77	2,362.48	3,222.77
2	Profit Before Tax	90.29	102.27	39.78	278.46	141.87	232.92
3	Profit After Tax	72.18	87.22	34.21	227.35	120.61	194.13

**NOTES:**

(A) The above is an extract of the detailed format of quarter & nine months ended 31st December, 2025 results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations 2015. The full format of the quarter & nine months ended 31st December, 2025 results are available on the website of the Stock Exchanges viz. www.bseindia.com and www.nseindia.com. The same is also available on the website of the company viz www.gravitaindia.com.

(B) The above results have been reviewed by the Audit Committee approved by the Board of Directors at their meeting held on 21st January 2026.

Place : Jaipur  
 Date : 21st January 2026

**Gravita India Limited**  
 CIN: L29308RJ1992PLC068070  
 Registered Office: Saurabh, Chittora Road, Harsulia Mod, Digi Malpura Road, Tehsil - Phagi, Jaipur 303904 (Raj.)  
 Telephone: +91-141-4057700 | Email: companysecretary@gravitaindia.com  
 Website: www.gravitaindia.com

For Gravita India Limited  
 Sd/-  
 Yogesh Malhotra  
 Whole-time Director & CEO  
 DIN : 0532393

**AVANSE FINANCIAL SERVICES**

**Avanse Financial Services Limited**  
 CIN : U67120MH1992PLC068060  
 Regd. & Corp. office : Times Square Building, E Wing, 4th floor, Opp. Mittal Industrial Estate, Gamdevi, Andheri Kurla Road, Marol, Andheri (East), Mumbai 400 059, Maharashtra  
 T: 022 6859 9999 F: 022 6859 9900  
 Website : www.avanse.com Email : investorrelations@avanse.com

**Extract of Statement of Unaudited Standalone Financial Results for the quarter and nine months ended December 31, 2025**  
 (Rs. in lakhs except figures of EPS)

Sr. No.	Particulars	Quarter ended			Nine months ended		Previous Year ended
		December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1	Total income from operations	74,726.19	72,658.26	62,490.79	2,11,546.50	1,69,680.34	2,34,564.22
2	Net profit for the period (before tax, exceptional and/or extraordinary items)	21,804.91	20,137.38	17,158.68	57,782.07	49,603.59	67,489.92
3	Net profit for the period before tax (after exceptional and/or extraordinary items)	21,804.91	20,137.38	17,158.68	57,782.07	49,603.59	67,489.92
4	Net profit for the period after tax (after exceptional and/or extraordinary items)	16,220.36	14,981.19	12,809.04	42,985.54	37,029.54	50,422.68
5	Total comprehensive income for the period [Comprising profit for the period (after tax) and Other Comprehensive Income (after tax)]	16,107.32	17,850.13	14,351.87	44,919.94	37,581.38	45,751.88
6	Paid-up equity share capital	12,591.16	12,591.16	12,591.16	12,591.16	12,591.16	12,591.16
7	Instruments entirely equity in nature	3,174.35	-	-	-	-	-
8	Reserves (excluding revaluation reserves)	5,64,442.91	4,31,348.68	3,93,325.87	5,64,442.91	3,93,325.87	4,01,743.23
9	Securities premium account	4,04,985.05	2,88,159.40	2,88,159.40	4,04,985.05	2,88,159.40	2,88,159.40
10	Net worth	5,77,966.03	4,41,714.68	4,01,795.70	5,77,966.03	4,01,795.70	4,08,261.61
11	Paid up debt capital/outstanding debt	17,07,755.48	16,22,461.91	14,27,559.51	17,07,755.48	14,27,559.51	14,47,358.08
12	Debt equity ratio	2.94	3.65	3.52	2.94	3.52	3.49
13	Earnings Per Share (of Rs. 5/- each) (for continuing and discontinued operations) -						
	Basic	6.39	5.95	5.09	17.02	14.70	20.02
	Diluted	6.23	5.80	4.93	16.60	14.27	19.33
14	Capital redemption reserve	-	-	-	-	-	-
15	Debenture redemption reserve	-	-	-	-	-	-
16	Total debt to total assets (%)	73.04%	77.12%	76.53%	73.04%	76.53%	76.14%
17	Net profit margin (%)	21.71%	20.62%	20.50%	20.32%	21.82%	21.50%

**Notes**

- The above is an extract of the detailed format of quarterly and nine months ended financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and nine months ended financial results is available on the websites of BSE Limited www.bseindia.com and the Company at www.avanse.com respectively.
- For the other line items referred in Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to BSE Limited and can be accessed on www.bseindia.com
- The Company has issued, after obtaining approval from the Board of Directors and its shareholders, on right issue basis, 31,743,514 compulsory convertible preference shares to participating shareholders in proportion of their existing shareholding and classified the same as Equity.
- Pursuant to the notification issued by the Ministry of Labour and Employment, the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes") became effective from November 21, 2025. The Company has reassessed its employee benefit obligations in accordance with the revised definition of wages. Accordingly, an incremental liability on account of past service cost in accordance with IND AS 19 - Employee Benefits amounting of Rs. 309.93 lakhs has been charged to the Profit and Loss Account for the quarter and nine months ended December 31, 2025. The Company continues to monitor developments relating to the implementation of the New Labour Codes and will review its estimates and assumptions on an ongoing basis.
- Net worth is equal to paid up equity share capital plus instruments entirely equity in nature plus other equity less deferred tax assets and intangible assets.
- Outstanding Redeemable Preference Shares, Debt service coverage ratio, Interest service coverage ratio, Current ratio, Long term debt to working capital ratio, Bad debts to account receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover and Operating margin (%) are not applicable.
- Previous period/year figures have been regrouped/reclassified wherever necessary to correspond with the current year classification/disclosure.

For Avanse Financial Services Limited

Amit Ganda  
 Managing Director & CEO  
 DIN : 09494847

Place: Mumbai  
 Date: January 20, 2026