CREDIFIN
#BuildingBharat

Credifin Limited
Formerly known as PHF Leasing Limited
CIN No: L65110PB1992PLC012488
GST No. 03AAACP7603B2Z3

To,
Head - Listing & Compliance
Metropolitan Stock Exchange of India Limited (MSEI)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park
L.B.S Road, Kurla West,
Mumbai - 400 070, Maharashtra, India

Subject:- Summary of Proceedings of the 34th Annual General Meeting of the Company

Reference: Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Date of Event:- July 31, 2026

Time of Commencement of AGM:- 12:00 Noon

Time of Conclusion of AGM: -12:30 P.M.

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 ("SEBI Circular"), we wish to inform that 34th Annual General Meeting (AGM) of Members of Credifin Limited was held on Friday, July 31, 2026 through Video Conferencing (VC) / Other Audio Video Means (OAVM) facility.

The requisite disclosure in terms of Regulation 30 read with para A 13 of part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), para A 13 of Annexure 18 of SEBI Circular no. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is attached herewith as **Annexure A**.

Kindly take the above information on your records.

Thanking You.

Yours faithfully,

For Credifin Limited
(Formerly Known as PHF Leasing Limited)

Manika Arora
Company Secretary

Date: 31/07/2026
Place: Jalandhar

Encl: Annexure

Annexure A

PROCEEDINGS OF THE 34th ANNUAL GENERAL MEETING

The 34th Annual General Meeting of Members of the Company was held on Friday, July 31, 2026, through video conferencing. The deemed venue of the AGM was the registered office of the Company situated at 87, Radio Colony, BMC Chowk, Jalandhar-144001.

Time of Commencement of the Meeting: 12:00 Noon

Time of Conclusion of the Meeting:12:30 P.M.(thereafter 15 minutes were given for e- voting by members at the AGM)

Ms. Manika Arora, Company Secretary and Compliance Officer of the Company, welcomed all the Members of the Company and gave instructions to the Members for smooth functioning of the Annual General Meeting held through Video Conferencing/ Other Audio-Visual Means.

The Company Secretary informed the Members that no request had been received from any Member for registration as a speaker shareholder and that Members attending the AGM could express their views or raise queries through the chat box. Thereafter, the Company Secretary requested to elect the Chairman of the Meeting. Mr. Kumar Shalya Gupta, MD and CEO proposed the name of Mr. Vijay Kumar Sareen, Whole Time Director of the Company to be elected as the Chairman of the Meeting and Mr. Meghal Gupta seconded the same. The proposal was unanimously accepted and Mr. Vijay Kumar Sareen was elected as the Chairman of the Meeting. Upon confirmation that the requisite quorum was present, Mr. Vijay Kumar Sareen took the Chair and called the Meeting to order.

The Chairman welcomed the Members to the 34th Annual General Meeting and acknowledged the presence of the Directors, Key Managerial Personnel and invitees attending the Meeting through VC/OAVM.

Directors in attendance:

Name of Director	Designation	Location
Mr. Kumar Shalya Gupta	Managing Director and Chief Executive Officer	Deemed Venue over Video Conferencing and Audio-Visual Mode
Mr. Vijay Kumar Sareen	Whole Time Director	
Mr. Ashwani Kumar Jindal	Independent Director	Place of his Office - Jalandhar
Mr. Sunil Kumar Mehta	Independent Director	Place of his Residence -Ranchi
Ms. Aditi Kapur	Independent Director	Place of her Office - Jalandhar
Mr. Meghal Gupta	Non- Executive Director	New Delhi

Key Managerial Personnel (KMP) in attendance

Name	Designation	Location
Ms. Manika Arora	Company Secretary	Deemed Venue over Video Conferencing and Audio-Visual Mode

Mr. Kuldip Bhandari, Chief Financial Officer of the Company could not attend the Meeting due to his pre-scheduled commitments.

Invitees

Name	Designation	Location
Mr. Akash Abrol	Deputy Chief Operating Officer	Deemed Venue over Video Conferencing and Audio-Visual Mode

The Chairman acknowledged the presence of the Statutory Auditors, Secretarial Auditor and the Scrutinizer attending the Meeting from their respective locations. He sought the permission of the Members to take the AGM Notice as being read. As the Notice convening the AGM was already circulated to the Members, the same was taken as read.

Thereafter, the Chairman delivered his speech to the Members on the Company's journey, performance and the broader economic and industry landscape. He highlighted the Company's commitment to an inclusive and sustainable financial ecosystem, its expanding geographical footprint and its continued focus on underserved and emerging markets followed by Mr. Kumar Shalya Gupta, Managing Director and Chief Executive Officer, who further briefed about the growth prospects of the Company.

The Chairman then requested the Company Secretary to brief the Members on the procedural and regulatory matters relating to the AGM.

The Company Secretary informed the Members about the ordinary and special business to be transacted during the AGM and informed the implications of the resolution no.1. relating to receipt, consideration and adoption of the Audited Financial Statements of the Company for the Financial Year ended March 31, 2026 and the Reports of the Board of Directors and Auditors thereon and resolution no. 2 relating to appointment of a Director in place of Mr. Meghal Gupta (DIN: 09179500), who retires by rotation and, being eligible, offers himself for re-appointment resolution no.3. Relating to re-appoint M/s GSA & Associates LLP, Chartered Accountants (FRN: 000257N/N500339), as Statutory Auditors of the Company for the second term of five years resolution no. 4. Relating to approve continuation of directorship of Mr. Meghal Gupta (DIN: 09179500) as a Non-Executive Director and payment of professional fees resolution no. 5. Relating to re-appoint Ms. Aditi Kapur (DIN: 06597596) as an Independent Director of the Company for a second term and resolution no.6. relating to re-appoint Mr. Vijay Kumar Sareen (DIN: 07978240) as the Whole-time Director, to be designated as Executive Director of the Company, for a term of five consecutive years and fixation of remuneration thereof. She further informed the Members that the Auditor's Report did not have any qualification, observation, or comments on the financial transactions of the Company. She also sought the permission of the Members to take the Auditor's Report as being read. She also informed the Members that no request for speaker registration and no shareholder query had been received up to the time of the Meeting.

Thereafter she informed the Members regarding electronic inspection of documents/registers, non-applicability of the proxy register, remote e-voting facility provided from 9:00 A.M. (IST) on July 28, 2026 to 5:00 P.M. (IST) on July 30, 2026, and the e-voting facility available during the AGM to Members who had not cast their votes through remote e-voting. She also informed the Members regarding appointment of the Scrutinizer and declaration of the voting results within the prescribed timeline based on the Scrutinizer's Report.

The Chairman then declared the proceedings of the 34th Annual General Meeting as completed and expressed his gratitude to the Members, fellow Directors, senior management and employees of the Company. He informed the Members who had not already cast their votes through remote e-voting that they could cast their votes on the e-voting platform and that the facility would remain open for 15 minutes after conclusion of the Meeting.

Ms. Manika Arora, Company Secretary requested the Members to cast their votes immediately and announced that the results of the remote e-voting and e-voting at the Annual General Meeting will be declared within 2 working days of the conclusion of the Annual General Meeting and the same will be posted on the website of the Company and also on the website of NSDL www.evoting.nsdl.com. Thereafter she thanked all the Stakeholders for their participation at the 34th Annual General Meeting and there being no other business, the meeting ended at 12:30 P.M.

Date of the Meeting:- Friday, July 31, 2026 (Annual General Meeting)

1. **Brief details of items deliberated and results thereof:-**

1.	Brief details of Items deliberated	To receive, consider and adopt the Audited Financial Statements of the Company for the Financial Year ended March 31, 2026 and the Reports of the Board of Directors and Auditors thereon.
	Results thereof	Results of remote E-voting and votes cast through e-voting system during the AGM to be declared on receipt of the report of the Scrutinizer by the Company.
	Manner of Approval	Remote E-voting and votes cast through e-voting system during the AGM.
	Type of Resolution	Ordinary Resolution
2.	Brief details of Items deliberated	Appointment of Mr. Meghal Gupta (DIN: 09179500) as a Non-Executive Director, liable to retire by rotation and who, being eligible, offers himself for re-appointment
	Results thereof	Results of remote E-voting and votes cast through e-voting system during the AGM to be declared on receipt of the report of the Scrutinizer by the Company.
	Manner of Approval	Remote E-voting and votes cast through e- voting system during the AGM.
	Type of Resolution	Ordinary Resolution
3.	Brief details of Items deliberated	To re-appoint M/s GSA & Associates LLP, Chartered Accountants (FRN: 000257N/ N500339) as Statutory Auditors of the Company for the Second Term of 5 Years
	Results thereof	Results of remote E-voting and votes cast through e-voting system during the AGM to be declared on receipt of the report of the Scrutinizer by the Company.
	Manner of Approval	Remote E-voting and votes cast through e-voting system during the AGM.
	Type of Resolution	Ordinary Resolution
4.	Brief details of Items deliberated	To approve continuation of directorship of Mr. Meghal Gupta (DIN: 09179500) as a Non-Executive Director and payment of professional fees
	Results thereof	Results of remote E-voting and votes cast through e-voting system during the AGM to be declared on receipt of the report of the Scrutinizer by the Company.
	Manner of Approval	Remote E-voting and votes cast through e- voting system during the AGM.
	Type of Resolution	Special Resolution
5.	Brief details of Items deliberated	To re-appoint Ms. Aditi Kapur (DIN: 06597596) as an Independent Director of the company
	Results thereof	Results of remote E-voting and votes cast through e-voting system during the AGM to be declared on receipt of the report of the Scrutinizer by the Company.

	Manner of Approval	Remote E-voting and votes cast through e- voting system during the AGM.
	Type of Resolution	Special Resolution
6.	Brief details of Items deliberated	Re-appointment of Mr. Vijay Kumar Sareen (DIN: 07978240) as the Whole-time Director to be designated as Executive Director of the Company
	Results thereof	Results of remote E-voting and votes cast through e- voting system during the AGM to be declared on receipt of the report of the Scrutinizer by the Company.
	Manner of Approval	Remote E-voting and votes cast through e- voting system during the AGM.
	Type of Resolution	Special Resolution

2. Manner of approval proposed for certain items:- As given above

It was further confirmed that the requisite quorum was present throughout the Meeting. Further, the mechanism provided in General Circular no. 14/2020 and other applicable circulars issued by MCA along with other provisions of the Companies Act, 2013 and Rules framed thereunder were duly complied with.

For Credifin Limited
(Formerly Known as PHF Leasing Limited)

Manika Arora
Company Secretary