

April 07, 2025

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

Sub: Submission of Annual Disclosures under Regulations 31(4) and 31(5) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 for the financial year ended on March 31, 2025

Dear Sir(s)

With reference to the captioned subject, please find enclosed Annual Disclosures as received from the promoters of the Company in respect to non-encumbrance of shares, directly or indirectly during the financial year ended on March 31, 2025 in M/s Credifin Limited (formerly known as PHF Leasing Limited) pursuant to Regulations 31(4) and 31(5) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.

Kindly take the same on record.

Thanking You

For M/s Credifin Limited

For CREDIFIN LIMITED
87, Radio Colony, Jalandhar

Shikha Kapoor
Company Secretary

Shikha Kapoor
Company Secretary and Compliance Officer
Membership No. A19146
Address: H. No. 65, Paras Estate
Jalandhar-144001, Punjab

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Dear Sir/Ma'am

In terms of Regulations 31(4) and 31(5) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations 2011, I, Chandan Chugh, Promoter of M/s Credifin Limited (formerly known as PHF Leasing Limited) ("the Company") is not holding shares of the total paid-up share capital of the Company as on March 31, 2025 hereby declare that I have not made any encumbrance on the shares of the Company, directly or indirectly, during the financial year ended on March 31, 2025.

Kindly take the same on record.

Thanking You



Chandan Chugh
Promoter & Director
Credifin Limited

CC:
Company Secretary
Audit Committee (Chairman)
M/s Credifin Limited
87, Radio Colony,
Jalandhar - 144001,
Punjab, India

April 07, 2025

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Annexure-A

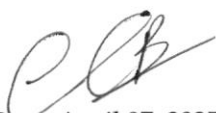
Disclosures under Regulation 31(4) & 31(5) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

1. Name of the Target Company (TC)	Credifin Limited (formerly known as PHF Leasing Limited)				
2. Name(s) of the stock exchange(s) where the shares of the TC are listed	Metropolitan Stock Exchange of India				
3. Particulars of the shareholder(s) :					
a. Name(s) of promoter(s), member of the promoter group and PAC with him.					
	Name of Person	Category	Whether hold shares in the Company	No. of Shares hold	%age
	Chandan Chugh	Promoter	No	-	-
	Nitika Shikha Chugh	Promoter	Yes	504980	4.08
	Shiv Dyal Chugh	Promoter Group	No	-	-
	Kavita Vinod Chugh	Promoter Group	No	-	-
	Rohin Chugh	Promoter Group	No	-	-
	Jyotsna Chugh	Promoter Group	No	-	-
	Divij Chugh	Promoter Group	No	-	-
	Hriday Chugh	Promoter Group	No	-	-

	Krishiv Chugh	Promoter Group	No	-	-
Particulars of the shareholding of person(s) mentioned at (3) above	Number of shares	% w.r.t. total share / voting capital wherever applicable		% of total diluted share/voting capital of TC	
As of March 31st of the year, holding of: a) Shares b) Voting Rights (otherwise than by shares) c) Warrants, d) Convertible Securities e) Any other instrument that would entitle the holder to receive shares in the TC.	504980	4.08		N.A.	
Total	504980	4.08			

(*) Diluted share/voting capital means the total number of shares in the TC assuming full conversion of the outstanding convertible securities/warrants into equity shares of the TC.\

Signature of Authorized Signatory



Date: April 07, 2025

Place: Jalandhar

CC:

Company Secretary

Audit Committee (Chairman)

M/s Credifin Limited

87, Radio Colony,

Jalandhar - 144001,

Punjab, India

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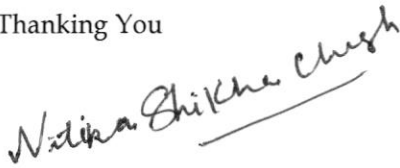
Sub : Submission of Annual Disclosures under Regulations 31(4) and 31(5) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 for the financial year ended on March 31, 2025

Dear Sir/Ma'am

In terms of Regulations 31(4) and 31(5) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations 2011, I, Nitika Shikha Chugh, Promoter of M/s Credifin Limited (formerly known as PHF Leasing Limited) ("the Company") holding 5,04,980 equity shares aggregating to 4.08% of the total paid-up share capital of the Company as on March 31, 2025 pursuant to the transmission of shares of one of the deceased promoter i.e. Late Sh. Shiv Dyal Chugh, hereby declare that I have not made any encumbrance on the shares of the Company, directly or indirectly, during the financial year ended on March 31, 2025.

Kindly take the same on record.

Thanking You



Nitika Shikha Chugh
Promoter
Credifin Limited

CC:
Company Secretary
Audit Committee (Chairman)
M/s Credifin Limited
87, Radio Colony,
Jalandhar - 144001,
Punjab, India