

August 04, 2025

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

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

Sub: Outcome of Board Meeting held on August 04, 2025 of M/s Credifin Limited

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), it is hereby informed that the Board of Directors of M/s Credifin Limited (formerly known as PHF Leasing Limited) ("the Company") in its meeting held on August 04, 2025, inter alia has transacted the following business:

1. Standalone unaudited Financial Results for the quarter and year ended June 30, 2025

Approved the standalone unaudited financial statements for the first quarter and three months ended June 30, 2025 along with the Limited Review Report as reviewed and recommended by the Audit Committee in its meeting held on August 04, 2025. The copy of aforesaid Financial Results along with the Limited Review Report are enclosed herewith as an Annexure-1

2. Appointment of M/s Harsh Goyal & Associates, Practicing Company Secretaries as Secretarial Auditors of the Company

Pursuant to provisions of Regulation 24A and 30 read with Schedule III of the SEBI (Listing and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), as amended, this is to inform you that the Board of Directors of the Company, on recommendation of the Audit Committee, approved the appointment of M/s. Harsh Goyal & Associates, a Peer Reviewed Company Secretaries in Practice, as a Secretarial Auditor of the Company, to conduct secretarial audit of the Company for a period of five consecutive years from FY 2025-26 till FY 2029-30. The appointment shall be subject to the approval of shareholders of the Company at the ensuing AGM of the Company.

Approved the appointment of M/s Harsh Goyal & Associates, Practicing Company Secretaries as Secretarial Auditors of the Company for the secretarial audit for the Financial Years 2025- 2026 to 2029-2030

| S.No. | Particulars | Details |
|-------|--|--|
| 1. | Reason for change viz. appointment, resignation, removal, death or otherwise; | Appointment of M/s. Harsh Goyal & Associates, a Peer Reviewed Company Secretaries in Practice As Secretarial Auditor of the Company, subject to approval of the Shareholders |
| 2. | Date of appointment and term of appointment | August 04, 2025 Appointment to conduct the secretarial audit for the 5 (Five) Financial Years 2025-2026 to 2029-2030. |
| 3. | Brief profile (in case of appointment) | M/s Harsh Goyal & Associates is a multi-dimensional professional service firm situated in Ludhiana is a Practicing Secretarial Auditor having over more than 34 years of experience in industry. The Firm provides comprehensive professional services in Secretarial Audit, Corporate, RBI matters, corporate laws and Due Diligence. |
| 4. | Disclosure of relationships between directors (in case of appointment of a director) | NIL |

3. Issuance of Sub-ordinate Debt Bonds (in the nature of Unsecured Redeemable Non- Convertible Debentures) ("SDBs") (Series-A/2025-26)

The Board approved the issuance of upto 2000 (Two Thousand) Sub-ordinate Debt Bonds (in the nature of Unsecured Redeemable Non- Convertible Debentures) ("SDBs") having face value of Rs. 1,00,000/- (Rupees One Lakh) each aggregating to Rs. 20,00,00,000/- (Rupees Twenty Crores Only) including Green Shoe Option of 1000 (One Thousand) SDBs having a face value of Rs. 1,00,000/- (Rupees One Lakh) aggregating to Rs. 10,00,00,000/- (Rupees Ten Crores Only) on private placement basis in one or more tranches ("Issue")

Pursuant to the SEBI Circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, the relevant disclosures with respect to the said Issue of Debentures are as follows:

| S. No. | Particulars | Details |
|--------|--|---|
| 1. | Type of securities proposed to be issued | Sub-ordinate Debt Bonds (in the nature of Unsecured Redeemable Non-Convertible Debentures) ("SDBs") |
| 2. | Type of issuance | Private Placement to be subscribed by Investors eligible to invest in such issuance under extant regulations of RBI |
| 3. | Total number of securities proposed to be issued | Upto 2000 (Two Thousand) SDBs including a green shoe option of 1000 (One Thousand) SDBs having face value of Rs. 1,00,000/- (Rupees One Lakh Only) each |
| 4. | Size of the issue | Upto Rs. 20,00,00,000/- (Rupees Twenty Crores Only) including a green shoe option of Rs. 10,00,00,000/- (Rupees Ten Crores Only) |
| 5. | Whether proposed to be listed | No |
| 6. | Tenure of the instrument | Deemed Date of Allotment: As may be decided by the Board Management Committee Date of Maturity: 5 years, 7 Years and 9 years from the Deemed Date of Allotment as mentioned in the Scheme below. The company may allot the securities in tranches as may be decided by the Board Management Committee from time to time. |
| 7. | Coupon/interest offered, schedule of payment of coupon/interest and principal | Coupon/Interest Offered: As per the Scheme mentioned herein below. Schedule of payment of coupon/interest: In case of quarterly payable scheme, interest is payable on or before the 7 th day of the end of the quarter In case of half yearly compounded, the interest is payable at the time of maturity Schedule of payment of principal: The principal is payable at the time of maturity |
| 8. | Charge/security, if any, created over the assets | SDBs are unsecured in nature |
| 9. | Special right/interest/privileges attached to the instrument and changes thereof | None |
| 10. | Delay in payment of interest/principal amount for a period of more than three months from the due date or default in payment of interest / principal | Penal Interest @ 2% per annum |

| | | |
|-----|---|---|
| 11. | Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any | N.A. |
| 12. | Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures | Bullet Redemption at the time of Maturity, (Mandatory Payment). In terms of Reserve Bank of India Directions, these Debentures are free of restrictive clauses and are not redeemable at the initiative of the holder or without the consent of the Reserve Bank of India except as provided. |

CREDIFIN LIMITED

"GREEN BHARAT BONDS- (Series-A/ 2025-26)"

(Subordinate Debt Bonds (SDBs) in the nature of Debentures)

Issue Size- Rs. 20 Crores ONLY ON FIRST COME FIRST BASIS

- Issue Opens on - August 04, 2025
- Issue Closes on - August 20, 2025 or as may be decided by Board Management Committee
- Date of Allotment - As per relevant norms.
- Face Value of 1 Bond - Rs. 1,00,000/-

FEATURES

- Interest @10% on Application Money
- Securities are issued in DEMAT form
- Redemption: Bullet Redemption at the time of Maturity, (Mandatory Payment). In terms of Reserve Bank of India Directions, these Debentures are free of restrictive clauses and are not redeemable at the initiative of the holder or without the consent of the Reserve Bank of India except as provided.

Scheme Highlights

Option I : Regular Income Scheme (Quarterly Payment)

Option II : Money Multiplier Scheme (More than Double in 7 years and Triple in 9 years)

| Tenure | Option | Mode of payment | Rate of Interest (p.a) |
|---------|--------|-------------------|------------------------|
| 5 Years | I | Quarterly Payable | 10.00% |
| 5 Years | II | Compounded* | 10.50% |
| 7 Years | I | Quarterly Payable | 11.00% |
| 7 Years | II | Compounded* | 11.50% |
| 9 Years | I | Quarterly Payable | 12.00% |
| 9 Years | II | Compounded* | 12.75% |

[Note: Very limited Offer- First Come First Basis]

[Minimum Investment Units-5]

* Half yearly compounded

Trustees: "Mitcon Credentia Trusteeship Services Ltd." Mumbai (SEBI approved Debenture Trustee)

4. Increase in the borrowing limits of the Company in terms of Section 180(1)(c) of the Act

The Board of Directors of the Company approved a proposal to seek shareholders' approval under Section 180(1)(c) of the Companies Act, 2013, to authorize the Board to create mortgage, charge or other encumbrance on the Company's assets up to an aggregate limit of Rs. 1000 Crores.

5. Creation of charge / pledge / hypothecation / mortgage in terms of Section 180(1)(a) of the Act

The Board considered and approved the proposal to seek shareholders' approval for increasing the powers of the Board of Directors to create mortgage/charge on the properties and assets of the Company, both present and future, in terms of Section 180(1)(a) of the Companies Act, 2013, up to an aggregate amount not exceeding Rs. 1000 Crores (Rupees One Thousand Crores only).

6. Appointment of Mr. Kumar Shalya Gupta as an Additional Director of the Company

The Board considered and approved the appointment of Mr. Kumar Shalya Gupta as an Additional Director of the Company pursuant to the recommendation of the Nomination and Remuneration Committee of the Company with effect from August 04, 2025.

Pursuant to the SEBI Circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, the relevant disclosures with respect to the appointment of Mr. Kumar Shalya Gupta are as follows:

| S. No. | Particulars | Details |
|--------|--|---|
| 1. | Reason for change viz. appointment, resignation, removal death or otherwise | Appointment of Mr. Kumar Shalya Gupta as an Additional Director on the Board of the Company |
| 2. | Date of appointment and term of appointment | August 04, 2025 |
| 3. | Brief Profile (in case of appointment) | Mr. Kumar Shalya Gupta is a seasoned professional having over 10 years of experience in the financial, technology, and social sector. His expertise lies in creating innovative solutions that address complex business challenges. He is currently the Chief Executive Officer of Credifin Limited and is proposed to be the Managing Director of the Company. He also provided guidance and support as students work on projects that are designed to create positive impact in their communities. He helped them to identify the key stakeholders, develop project plans, and measure their impact. He also worked with them to identify opportunities for collaboration and partnership, and to develop strategies for engaging with these stakeholders. He has International Practicing License of the Lean Six Sigma Green Belt and Practicing License in India of Lean six sigma Black Belt. |
| 4. | Disclosure of relationships between directors (in case of appointment of a director) | NIL |

7. Appointment of Mr. Kumar Shalya Gupta as Managing Director of the Company

The Board considered and approved the appointment of Mr. Kumar Shalya Gupta as a Managing Director of the Company pursuant to the recommendation of the Nomination and Remuneration Committee of the Company with effect from August 04, 2025 for a term of 5 years subject to the approval of the members in the ensuing General meeting.

Pursuant to the SEBI Circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, the relevant disclosures as follows:

| S.No. | Particulars | Details |
|-------|---|-------------|
| 1. | Reason for change viz. appointment, resignation, removal death or otherwise | Appointment |

| | | |
|----|--|---|
| 2. | Date of appointment and term of appointment | With effect from August 04, 2025 for a term of 5 years The approval for the said appointment shall be sought at the ensuing General Meeting. |
| 3. | Brief Profile (in case of appointment) | Mr. Kumar Shalya Gupta is a seasoned professional having over 10 years of experience in the financial, technology, and social sector. His expertise lies in creating innovative solutions that address complex business challenges. He is currently the Chief Executive Officer of Credifin Limited and is proposed to be the Managing Director of the Company. He also provided guidance and support as students work on projects that are designed to create positive impact in their communities. He helped them to identify the key stakeholders, develop project plans, and measure their impact. He also worked with them to identify opportunities for collaboration and partnership, and to develop strategies for engaging with these stakeholders. He has International Practicing License of the Lean Six Sigma Green Belt and Practicing License in India of Lean six sigma Black Belt. |
| 4. | Disclosure of relationships between directors (in case of appointment of a director) | NIL |

8. Convening an Annual General Meeting of the Company

The Board decided to convene Annual General Meeting (AGM) of the Company on Friday, September 19, 2025 through Video Conferencing/ Other Audio-Visual Means (VC/ OAVM)

The meeting commenced at 12.00 Noon and ended at 05:00 P.M.

The above information is also being made available on the website of the Company at www.credif.in.

For CREDIFIN LIMITED
(formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
87, Radio Colony, Jalandhar

Company Secretary

Shikha Kapoor
Company Secretary
Membership No.: A19146
Add: H. No. 65, Paras Estate,
Jalandhar-144008, PB, India

Date: 04/08/2025
Place: Jalandhar

M/S CREDIFIN LIMITED

(formerly known as PHF Leasing Ltd.)

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No.L65110PB1992PLC012488

Ph.No.+91 91151-00401, Website : www.credifin.in

Email id : compliance@credifin.in

Statement of Unaudited Financial Results for the Quarter ended on 30th June 2025

(In Lakhs)

| S.No | PARTICULARS | Quarter Ended | | | Year ended |
|--------|--|-------------------------|-----------------------|-------------------------|-----------------------|
| | | 30/06/2025 Unaudited | 31/03/2025 Audited | 30/06/2024 Unaudited | 31/03/2025 Audited |
| | Revenue from operations | | | | |
| (i) | Interest income | 1,576.53 | 1,512.00 | 1,184.36 | 5,290.57 |
| (ii) | Dividend income | - | - | - | - |
| (iii) | Gain on derecognition of financial assets | - | 283.93 | - | 877.12 |
| (I) | Total Revenue from operations | 1,576.53 | 1,795.93 | 1,184.36 | 6,167.69 |
| (II) | Other income | 170.03 | 166.61 | 0.13 | 170.17 |
| (III) | TOTAL INCOME (I+II) | 1,746.56 | 1,962.54 | 1,184.49 | 6,337.86 |
| | Expenses | | | | |
| (i) | Finance Costs | 756.31 | 763.99 | 492.02 | 2,551.30 |
| (ii) | Impairment on financial instruments | 76.06 | 193.41 | 79.53 | 380.05 |
| (iii) | Employee Benefits Expenses | 549.66 | 632.67 | 370.11 | 2,032.97 |
| (iv) | Depreciation, amortization and impairment | 42.67 | 36.01 | 28.11 | 130.40 |
| (v) | Other expenses | 150.76 | 168.48 | 126.55 | 632.97 |
| (IV) | Total Expenses | 1,575.46 | 1,794.56 | 1,096.32 | 5,727.69 |
| (V) | Profit before tax before exceptional items (III-IV) | 171.10 | 167.98 | 88.17 | 610.17 |
| (VI) | Exceptional Items | - | - | - | - |
| (VII) | Profit before tax | 171.10 | 167.98 | 88.17 | 610.17 |
| (VIII) | Tax expenses | | | | |
| (1) | Current tax | 88.44 | (17.46) | 19.40 | - |
| (2) | Deferred tax | (59.02) | 18.06 | (23.14) | 108.54 |
| (3) | Deferred Tax related to Earlier Years | 71.11 | - | - | - |
| (4) | Current Tax related to Earlier Years | 0.23 | - | - | (12.21) |
| (IX) | Net tax expenses | 100.76 | 0.60 | (3.74) | 96.33 |
| (X) | Profit for the period (VII-IX) | 70.34 | 167.38 | 91.91 | 513.84 |
| (XI) | Other comprehensive income | | | | |
| (A) | Items that will not be reclassified to profit or loss | | | | |
| | Re-measurement gain/(loss) on defined benefit plans | (1.43) | 0.06 | 0.90 | (5.52) |
| | Income tax effect | 0.36 | (0.02) | - | 1.39 |
| (B) | Items that will be reclassified to profit or loss | | | | |
| | Fair valuation gain/(loss) on investment | 3.41 | (3.44) | (0.08) | (9.14) |
| | Income tax effect | (0.40) | 0.45 | 0.02 | 2.06 |
| | Other Comprehensive Income | 1.94 | | | (11.21) |

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar


Director

M/S CREDIFIN LIMITED

(formerly known as PHF Leasing Ltd.)

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No.L65110PB1992PLC012488

Ph.No.+91 91151-00401, Website : www.credifin

| (XII) | Total Comprehensive Income for the period (X+XI) | 72.28 | 164.43 | 92.75 | 502.63 |
|--------|---|----------|----------|----------|----------|
| (XIII) | Paid-up equity share capital (face value Rs.10/- per share) | 1,238.68 | 1,238.68 | 1,238.68 | 1,238.68 |
| (XIV) | Other equity | 5,544.72 | 5,476.78 | 3,603.51 | 5,476.78 |
| (XV) | Earnings per equity share (nominal value of share Rs.10/-) | | | | |
| | Basic (Rs.) | 0.57 | 1.35 | 0.74 | 4.15 |
| | Diluted (Rs.) | 0.28 | 0.88 | 0.48 | 2.70 |

Notes :-

- 1 The above results of CREDIFIN LIMITED (Formerly known as PHF Leasing Limited) ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors in the meetings held on August 4, 2025.
- 2 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 3 The Statutory Auditors have carried out a Limited Review of the financial results for the quarter ended June 30, 2025.
- 4 Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the quarter under review, the Company had allotted Secured Redeemable Non-Convertible Debentures (SRNCDs) on private placement basis as follows:

| SRNCD/SDB | Allotment Date | No. of Debentures | Nominal Amount | Total Amount |
|--|----------------|-------------------|----------------|------------------|
| GREEN BHARAT SECURED PLATINUM BONDS-SERIES-1/2025-26 | 23-06-2025 | 10810 | ₹ 1,000.00 | ₹ 1,08,10,000.00 |

- 5 The secured non-convertible debentures issued by company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables.
- 6 Disclosure pursuant to Reserve Bank of India Notification RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021
 - a) The Company has not acquired or transferred any loans not in default during the quarter ended June 30, 2025.
 - b) The Company has not acquired or transferred stressed loans during the quarter ended June 30, 2025.
 - c) The Company has not transferred any Special Mention Account (SMA) and loan not in default.
- 7 The Code on Social Security, 2020 (the Code) has been enacted, which would impact contribution by the Company towards Provident Fund and Gratuity. The effective date from which changes are applicable is yet to be notified and the rules thereunder are yet to be announced. The actual impact on account of this change will be evaluated and accounted for when notification becomes effective.

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar


Director

M/S CREDIFIN LIMITED

(formerly known as PHF Leasing Ltd.)

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No.L65110PB1992PLC012488

Ph.No.+91 91151-00401, Website : www.credif.in

- 8 There is an unsecured loan (exempt deposit) given by Late Mr. S.D. Chugh, Ex Managing Director which is overdue. There is no nomination against such unsecured loan. The company has intimated the legal heirs and has also given reminders for production of Succession Certificate but the same has not been produced till date. The company shall make the payment on the said loan as and when the compliance is made by the legal heirs in this regard.

| Nature of Borrowing | Name of Lender | Amount not paid on due date | Whether Principal or Interest | No. of days delay or unpaid |
|------------------------|---|-----------------------------|-------------------------------|-----------------------------|
| Deposits from Director | Late Sh. Shiv Dayal Chugh (including HUF) | Rs. 81.55 Lakhs | Principal & Interest | 1,577 days |

- 9 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.
- 10 The Financial Results are available on Company's website <https://www.credif.in> and website of MSEI <http://www.msei.in>
- 11 The figures for the previous quarter/ year have been regrouped / rearranged wherever necessary to conform to the current period/ year presentation.

By order of the Board of Directors

CREDIFIN LIMITED

(Formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar

Place: Jalandhar

Dated: August 04, 2025

Meghal Gupta

Director

DIN: 09179500

Director

Independent Auditor's Review Report on Unaudited Quarterly Financial Results Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended of CREDIFIN Limited (formerly known as PHF Leasing Limited) for the quarter ended 30th June 2025

The Board of Directors

CREDIFIN Limited (formerly known as PHF Leasing Limited)

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **CREDIFIN Limited (formerly known as PHF Leasing Limited)** ("the Company") for the quarter ended 30th June 2025 ("the Statement") being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations, 2015") (as amended).
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34) as prescribed under section 133 of the Companies Act, 2013 read with the relevant Rules issued thereunder and other accounting principles generally accepted in India is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to issue a report on the Statement based on our review.
3. 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other recognized accounting practices and policies generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement.




5. Other Matters

- a. The figures for the quarter ended 31st March 2025 as reported in these Unaudited Financial Results are the balancing figures between audited figures in respect of year ended 31st March 2025 and published year to date figures up to 31st December 2024 which were subject to limited review by us.
- b. We would like to draw attention to Note No. 8 of the Statement, which has made reference to deposit from directors being overdue for payment.

Our conclusion is not modified in respect of these matters.

For GSA & Associates LLP
Chartered Accountants
Firm Registration No.: 000257N/N500339


Tanuj Chugh
Partner
Membership No. 529619
Place: New Delhi
Date: 4th August, 2025



UDIN – 25529619BMIVIB2762

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

Sub: Non-Applicability of Statement of Deviation(s) or Variation(s) under Regulation 32 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 32 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company hereby confirms that the Company has not raised any funds from public issue, preferential issue or right issue during the reporting quarter June 30, 2025, thus, the statement of deviation(s) or variation(s) under Regulation 32 of the Listing Regulations is not applicable to the Company. Further, the funds that were raised in the quarter ended March 31, 2025 were utilized in the quarter ended on June 30, 2025 and the Statement of Deviation or Variation for the same has already been filed with the Stock Exchange.

This is for your information and records.

For M/s Credifin Limited
(Formerly Known as PHF Leasing 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- 144008, Punjab, India

Date: August 04, 2025
Place: Jalandhar