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

May 05, 2026

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: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").

Sub: Outcome of the Board Meeting of M/s Credifin Limited (formerly known as PHF Leasing Limited) held on May 05, 2026.

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), it is hereby informed that a meeting of the Board of Directors of M/s Credifin Limited (formerly known as PHF Leasing Limited) ("the Company") in its meeting held on Tuesday, May 05, 2026 *inter-alia* to transact the following businesses:

1. **Approved the Standalone financial results for the fourth quarter and year ended on March 31, 2026 along with the Auditor's Report (with unmodified opinion) as reviewed and recommended by the Audit Committee.**

   Further, pursuant to the Securities and Exchange Board of India Circular No. SEBI/HO/CFD/CFDPoD-2/CIR/P/2024/185 dated December 31, 2024 in this regard, the following disclosures are attached herewith:-

   a. Financial Results – Enclosed as **Annexure- A**
   b. Statement of deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. – Not Applicable (NIL Statement attached as **Annexure B**)
   c. Disclosure of outstanding default on loans and debt securities – Not Applicable
   d. Disclosure of related party transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter) – will be filed along with XBRL for financial results.
   e. Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual audited financial results (standalone and consolidated separately) (applicable only for annual filing i.e., 4th quarter) – Enclosed as **Annexure- C**

2. **Re-appointment of Statutory Auditors of the Company**

   The Board, on the recommendation of the Audit Committee, considered and approved the re-appointment of M/s GSA & Associates LLP, Chartered Accountants (Firm Registration No.:000257N/N500339) as Statutory Auditors of the Company for a period of five consecutive years from the conclusion of the 34th Annual General Meeting till the conclusion of the 39th Annual General Meeting, covering the financial years 2026–27 to 2030–31, subject to the approval of members at the ensuing Annual General Meeting. **(Annexure -D)**

3. **Continuation of Non-Executive Director**

   Pursuant to regulation 17(1D) of SEBI (LODR) Regulations 2015, the Board of Directors of the Company have recommended the continuation of the Directorship of Mr. Meghal Gupta (09179500) Non-Executive Director for the approval of the shareholders. The required details pursuant to regulation 30 read with Schedule III of SEBI (LODR) Regulations 2015, read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, are annexed herewith as **Annexure –E** (LODR) Regulations 2015.

Further, in terms of SEBI Circular bearing reference No. SEBI/HO/CFD/CMD/2018/17159 dated June 14, 2018, we have received confirmation that he is not debarred from accessing capital markets and / or restrained from holding the office of director by virtue of any order of the SEBI or any other such authority.

4. **Recommend the appointment/re-appointment of Director**: **(Annexure-F)**

   a. Considered, approved, and recommended to the shareholders for their approval in the ensuing Annual General Meeting, the appointment/re-appointment of: -

      i) Mr. Meghal Gupta (DIN: 09179500), as a Non-Executive Director who is liable to retire by rotation at the ensuing Annual General Meeting.

      ii) Re-appointment of Ms. Aditi Kapur (DIN: 06597596) as an Independent Director of the Company for a second term of 5 (Five) consecutive years commencing from June 26, 2026 to June 25, 2031.

      iii) Re-appointment of Mr. Vijay Kumar Sareen (DIN: 07978240) as Whole Time Director designated as Executive Director for a further term commencing from May 6, 2026, till May 5, 2031.

Further, in continuation to our earlier letter dated March 24, 2026, whereby we had intimated about closure of the Trading Window for dealing in the securities of the Company for the Promoters, members of the Promoter Group, Directors, Designated Employees, connected persons and their immediate relatives from Wednesday, April 01, 2026, please note that the same will continue to remain closed till Thursday, May 7, 2026 in terms of the SEBI (Prohibition of Insider Trading) Regulations, 2015 read with Company's "Code of Conduct to Regulate, Monitor and Report of Trading by Designated Persons".

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

The said Board Meeting commenced at 02:11 P.M. and ended at 06:05 P.M.

This is for your information and records.

For CREDIFIN LIMITED
(formerly known as PHF Leasing Limited)

Manika Arora
Digitally signed by Manika Arora
Date: 2026.05.05 18:30:02 +05'30'

Manika Arora
Company Secretary
Membership No.: A51855

Date: 05/05/2026
Place: Jalandhar

Annexure – D

Re-appointment of Statutory Auditors of the Company

S. No.	Particulars	Details
1.	**Name**	M/s GSA & Associates LLP, Chartered Accountants
2.	**Reason for Change viz. appointment, reappointment, ~~resignation, removal, death or otherwise;~~**	Re-Appointment The Board, on the recommendation of the Audit Committee, considered and approved the re-appointment of M/s GSA & Associates LLP, Chartered Accountants (Firm Registration No. 000257N / N500339) as Statutory Auditors of the Company for a period of five consecutive years from the conclusion of the 34th Annual General Meeting till the conclusion of the 39th Annual General Meeting, covering the financial years 2026–27 to 2030–31, subject to the approval of members at the ensuing Annual General Meeting.
3.	**Date of Appointment ~~/ Cessation~~ & Term of appointment;**	Re-appointment of M/s GSA & Associates LLP, Chartered Accountants, Chartered Accountants (Firm Registration No. 000257N / N500339) as Statutory Auditors of the Company for a period of five consecutive years from the conclusion of the 34th Annual General Meeting till the conclusion of the 39th Annual General Meeting, covering the financial years 2026–27 to 2030–31, subject to the approval of members at the ensuing Annual General Meeting.
4.	**Brief Profile (in case of appointment);**	M/s GSA & Associates LLP was established in the year 1975 and has its head office at Delhi and branch offices at Jammu, Surat and Gurugram. The firm is empanelled with C&AG, RBI, MCX, SFIO, IBA and several others. Its clientele includes several large Public sector units, telecommunication companies, Banks and Private Sector Corporates.
5.	**Disclosure of relationships between directors (in case of appointment of a director)**	**NIL**

Annexure – E

S. No.	Particulars	Details
1.	**Name of the Director;**	Mr. Meghal Gupta
2.	**Director Identification Number (DIN)**	09179500
2.	**Reason for Change viz. appointment, reappointment, ~~resignation, removal, death or otherwise~~;**	Continuation of Directorship of Mr. Meghal Gupta (09179500) as Non-Executive Director pursuant to regulation 17(1D) of SEBI (LODR) Regulations 2015, subject to approval of the shareholders.
3.	**Date of Appointment ~~/ Cessation~~ & Term of appointment;**	Pursuant to regulation 17(1D) of SEBI (LODR) Regulations 2015, the date of approval by shareholders in ensuing Annual General Meeting will be considered as the date of appointment in this case and it will be valid for the next five years.
4	**Qualification**	B. Tech
4.	**Brief Profile (in case of appointment);**	Annexed as Annexure -E-A
5.	**Disclosure of relationships between directors (in case of appointment of a director)**	NIL
6.	**Information as required pursuant MSE/LIST/CIR/2018/118 dated June 22, 2018**	Mr. Meghal Gupta is not debarred from holding the office of director by virtue of any SEBI order or any other such authority.

Annexure – E-A

Brief Profile

Mr. Meghal Gupta is an Engineer by qualification with extensive experience in the NBFC and financial services sector. He is the promoter of Hamco Ispat Private Limited, a well-established entity engaged in the manufacturing and export of a wide range of industrial tools.

He has demonstrated strong multi-sector leadership by successfully leading ventures across financial services, electric mobility, hand tool manufacturing, and AI-driven solutions. He possesses deep expertise in fund arrangement, credit assessment, and financial discipline, with a consistent focus on building scalable and sustainable business models across diverse verticals.

He is known for his relationship-driven approach to growth, supported by a wide and trusted professional network. His ability to foster strategic partnerships, drive sales expansion, and maintain strong customer relationships has contributed significantly to business success. Additionally, his practical and structured approach to customer evaluation and debt recovery ensures operational efficiency and a healthy financial ecosystem.

His professional journey is complemented by his strong personal values of discipline, integrity, and perseverance. He is a national-level participant in Judo and Yoga, and a state-level athlete in Swimming and Roller Skating, he brings focus, resilience, and a competitive spirit into his work. He is widely regarded for his commitment to transparency, honouring obligations, and creating long-term value built on trust and consistency.

Annexure – F

Information as required under Regulation 30 of SEBI (LODR) Regulations read with SEBI circular No. SEBI/HO/CFD/POD2/CIR/P/0155 dated November 11, 2024

Particulars	**Mr. Meghal Gupta (DIN: 09179500),**	**Ms. Aditi Kapur (DIN: 06597596)**	**Mr. Vijay Kumar Sareen (DIN: 07978240)**
Reason for change viz. appointment, reappointment, resignation, removal, death or otherwise	Re-appointment on retirement by rotation	Re-appointment as an Independent Director of the Company for the Second term.	Re-appointment as a Whole-Time Director of the Company.
Date of appointment/re-appointment/ cessation (as applicable) & term of appointment/re-appointment	To be approved by Shareholders in their ensuing Annual General Meeting & there is no fixed term for her appointment and her office will be liable to retire by rotation.	Re-appointment for a second term of 5 (Five) consecutive years commencing from June 26, 2026 to June 25, 2031 subject to approval of shareholders.	Re-appointment of Mr. Vijay Kumar Sareen as a Whole-Time Director May 6, 2026, till May 5, 2031, subject to approval of shareholders.
Brief profile (in case of appointment)	**Annexure -E-A**	Ms. Aditi Kapur Arora is a qualified Company Secretary and a Law Graduate, and is also certified as a Six Sigma Black Belt. She is associated as a Senior Associate with Kapur Law Firm, a reputed civil law firm established in 1925 at Kapurthala, and with M/s Arora and Associates, a leading multi-disciplinary law firm based in Jalandhar. She possesses extensive expertise in corporate laws, management consultancy, and business process re-engineering (BPR) solutions. Ms. Arora has been independently handling legal matters for reputed organizations across the region, with significant experience in consumer litigation, arbitration matters, and revenue-related cases.	Mr. V.K. Sareen has an extensive experience in academics and finance. He served as the Ex-Vice-Principal and Head of the PG Department of Commerce at D.A.V. College, Jalandhar. He is M.Com, M.Phill with distinction having teaching experience of 40 years. He has been actively involved in presenting papers and making suggestion on finance, banking and curriculum development at different universities. His contributions extend to making representations on discussion papers by Reserve Bank of India, focusing on areas like Corporate Governance in Banks, Local Area Banks feasibility and matters concerning Small Finance Banks. As

			a project Director, conducted various seminars, workshops, delivering guest lectures/TV and Radio Talks on varying topics. He has co-chaired technical sessions, coordinated panel discussions and has judged inter-college competitions. He is author of many books on Business Regulatory frameworks, Banking, GST etc. which are recommended by different universities pan India. Initially, He was inducted as Non Executive Director in March 7, 2020. He later became Executive Director w.e.f. May 6, 2021.
Disclosure of relationships between directors (in case of appointment of a director)	NA	NA	NA
Information as required pursuant MSE/LIST/CIR/2018/118 dated June 22, 2018	He is not debarred from holding the office of director by virtue of any SEBI order or any other such authority	She is not debarred from holding the office of director by virtue of any SEBI order or any other such authority.	He is not debarred from holding the office of director by virtue of any SEBI order or any other such authority.

Annexure A

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
Email id : compliance@credif.in

Statement of Audited Financial Results for the Quarter and Year ended on 31st March, 2026

(In Lakhs)

S.No	Particulars	Quarter ended			Year ended	
		31/03/2026 Unaudited	31/12/2025 Unaudited	31/03/2025 Unaudited	March 31, 2026 (Audited)	March 31, 2025 (Audited)
	Revenue from operations					
(i)	Interest income	1,746.51	1,718.18	1,512.00	6,596.38	5,290.57
(ii)	Dividend income	-	-	-	-	-
(iii)	Gain on derecognition of financial assets	415.17	-	283.93	415.17	877.12
(I)	**Total Revenue from operations**	2,161.68	1,718.18	1,795.93	7,011.55	6,167.69
(II)	**Other income**	261.99	133.16	166.61	784.31	170.17
(III)	**TOTAL INCOME (I+II)**	**2,423.67**	**1,851.34**	**1,962.54**	**7,795.86**	**6,337.86**
	EXPENSES					
(i)	Finance Costs	863.11	763.34	763.99	3,218.07	2,551.30
(ii)	Impairment on financial instruments	222.67	100.01	193.41	492.78	380.05
(iii)	Employee Benefits Expenses	610.90	656.32	632.67	2,421.49	2,032.97
(iv)	Depreciation, amortization and impairment	46.23	48.44	36.01	187.57	130.40
(v)	Other expenses	201.41	239.56	168.48	768.48	632.97
(IV)	**Total Expenses**	**1,944.32**	**1,807.67**	**1,794.56**	**7,088.39**	**5,727.69**
(V)	**Profit before tax before exceptional items(III-IV)**	**479.35**	**43.67**	**167.98**	**707.47**	**610.17**
(VI)	Exceptional Items	-	-	-	-	-
(VII)	**Profit before tax**	**479.35**	**43.67**	**167.98**	**707.47**	**610.17**
(VIII)	**Tax expenses**					
(1)	Current tax	(1.17)	56.27	(17.46)	170.73	-
(2)	Deferred tax	100.99	(70.27)	18.06	(30.99)	108.54
(3)	Deferred Tax related to Earlier Years	27.72	-	-	98.83	-
(4)	Tax adjustment for earlier years	-	-	-	0.23	(12.21)
(IX)	**Net tax expenses**	**127.54**	**(14.00)**	**0.60**	**238.80**	**96.33**
(X)	**Profit for the period (VII+IX)**	**351.81**	**57.67**	**167.38**	**468.67**	**513.84**
(XI)	**Other comprehensive income**					
(A)	(i) Net gain on equity instrument designated at FVOCI	(7.52)	3.02	(3.44)	(4.16)	(9.14)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.39	(0.76)	0.45	0.54	2.06
(B)	(i) Items that will be reclassified to profit or loss Re-measurement lossess on defined benefit plans	8.77	(1.32)	0.06	9.18	(5.52)
	(ii) Income tax relating to items will be reclassified to profit or loss	(2.28)	0.16	(0.02)	(2.31)	1.39
	Other Comprehensive Income	0.36	1.10	(2.95)	3.25	(11.21)
(XII)	**Total Comprehensive Income for the period (X+XI)**	**352.17**	**58.77**	**164.43**	**471.92**	**502.63**
(XIII)	**Paid-up equity share capital (face value Rs.10/- per share)**	**3,082.93**	**3,082.93**	**1,238.68**	**3,082.93**	**1,238.68**
(XIV)	**Other equity**	**5,607.62**	**5,255.44**	**5,476.78**	**5,607.62**	**5,476.78**
(XV)	**Earnings per equity share (nominal value of share Rs.10/-)**					
	Basic (Rs.)	**1.14**	**0.19**	**1.35**	**2.17**	**4.15**
	Diluted (Rs.)	**1.14**	**0.19**	**0.88**	**2.17**	**2.70**

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

Managing Director

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Notes :-

1) **Statement of Assets & Liabilites as at March 31, 2026** **(In Lakhs)**

	Particulars	Note No.	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
	ASSETS			
(1)	**Financial Assets**			
(a)	Cash and Cash Equivalents	3	5,022.57	4,606.86
(b)	Bank Balance other than cash and cash equivalent	4	2,362.72	115.75
(c)	Loans	5	26,024.71	22,571.92
(d)	Investments	6	2,209.32	564.65
(e)	Other Financial Assets	7	1,822.50	1,662.94
(2)	**Non- Financial Assets**			
(a)	Current tax assets (Net)	8	-	40.05
(b)	Property, Plant and Equipment	10	419.47	344.50
(c)	Capital work-in-progess	10a	1.17	14.85
(d)	Other Intangible Assets	10b	158.09	176.49
(e)	Right of Use assets	11	509.06	429.85
(f)	Other non-financial assets	12	104.86	64.46
	Total Assets		**38,634.47**	**30,592.31**
	LIABILITIES AND EQUITY			
	LIABILITIES			
(1)	**Financial Liabilities**			
(a)	Payables	13		
	(I) Trade Payables			
	(i) total outstanding dues of micro enterprises and small enterprises		-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		1,855.43	1,074.81
	(II) Other Payables			
	(i) total outstanding dues of micro enterprises and small enterprises		5.10	3.60
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		5.14	7.71
(b)	Debt Securities	14	6,901.64	4,088.94
(c)	Borrowings (Other than Debt Securities)	15	15,300.50	12,731.46
(d)	Subordinated Liabilites	16	1,330.44	945.27
(e)	Deposits	17	3,366.10	3,413.24
(f)	Lease Liabilities		592.17	477.94
(g)	Other financial liabilities	18	264.81	944.40
(2)	**Non- Financial Liabilities**			
(a)	Provisions	19	15.40	7.71
(b)	Current tax liabilities (Net)	8	60.88	-
(c)	Deferred tax liabilities	9	153.78	84.18
(d)	Other non financials liablities	20	92.53	97.59
(3)	**EQUITY**			
(a)	Equity Share capital	21	3,082.93	1,238.68
(b)	Other Equity	22	5,607.62	5,476.78
	Total Liabilites and Equity		**38,634.47**	**30,592.31**

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

Managing Director

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2) **Statement of Cash flow as at March 31,2026** **(In Lakhs)**

Particulars	**As at March 31, 2026 (Audited)**	**As at March 31, 2025 (Audited)**
Cash flow from operating activities		
Profit/Loss before tax	707.47	610.17
Adjustments for:		
Depreciation and amortization expenses	187.57	130.40
Impairment on financial instruments	492.78	380.05
Loss/ (Profit) on sale of assets	(0.34)	
Finance cost	3218.07	2551.30
Loss/(Gain) on Lease Modification	(2.82)	(1.49)
Interest income	(6,596.38)	(5,290.57)
Gain on derecognition of Financial Assets	(415.17)	(877.12)
Operating Loss before working capital changes and adjustments for interest received, interest paid and dividend received	**(2,408.82)**	**(2,497.26)**
Changes in working capital		
Increase/(Decrease) in trade payables	780.63	684.22
Increase/(Decrease) in other payables and provisions	1.56	(19.75)
Increase/(Decrease) in other financial liabilities	(679.60)	416.77
(Increase)/Decrease in loans	(4,102.54)	(8,385.30)
(Increase)/Decrease in other non-financial assets	(31.22)	(32.19)
(Increase)/ Decrease in other financial assets	-173.63	25.38
Cash used in operations before adjustments for interest received, interest paid and dividend received	**(6,613.62)**	**(9,808.13)**
Interest paid	(3,256.75)	(2,404.07)
Interest received	6,949.02	5,721.77
Cash used in operations	**(2,921.35)**	**(6,490.43)**
Income tax paid	(70.04)	(29.19)
Net cash flows (used in)/ from operating activities (A)	**(2,991.39)**	**(6,519.62)**
Extraordinary Item	-	-
Net cash flows (used in)/ from operating activities (A)	**(2,991.39)**	**(6,519.62)**
Cash flow from Investing activities		
Payment for property, plant and equipment	(122.22)	(123.12)
Proceeds from Investment in securities	(1,602.62)	62.72
Net proceeds from fixed assets	2.08	-
Interest received	185.83	-
Net cash flow used in investing activities (B)	**(1,536.93)**	**(60.40)**
Cash flow from Financing activities		
Proceeds from Issue of Share Warrants	1,503.16	1,447.64
Proceeds/(repayment) from issue of debt securities	2,813.74	1,460.15
Proceeds/(repayment) from Borrowings other than debt securities issued	2,606.93	5,550.12
Proceeds from Subordinated Liabilites	386.48	161.37
Proceeds/(repayment) from issue of deposits	(47.13)	(9.99)
Payment of lease liabilities	(72.18)	(52.74)
Net cash flow from financing activities (C)	**7,191.00**	**8,556.55**
Net increase in cash and cash equivalents (A+B+C)	2,662.68	1,976.54
Cash and cash equivalents at the beginning of the year	4,722.61	2,746.07
Cash and cash equivalents at the end of the year	**7,385.29**	**4,722.61**
Cash and cash equivalents comprise (Refer note 3)		
Cash on hand	17.05	16.74
Balances with banks	1,999.52	3,458.88
Deposits with original maturity of less than three months	3,006.00	1,131.24
Bank Balance other than cash and cash equivalent	2,362.72	115.75
Total cash and bank balances at end of the year	**7,385.29**	**4,722.61**

For CREDIFIN LIMITED
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87, Radio Colony, Jalandhar

Managing Director

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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 May 5, 2026.

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 financial results for the quarter and year ended March 31, 2026 have been audited by the Statutory Auditors.

4 The figures for the fourth quarter of the current financial year and for the previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the current and previous financial year which was subject to limited review by the statutory auditors.

5 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 financial year under review, the Company had allotted Secured Redeemable Non-Convertible Debentures (NCDs) on private placement basis as follows:

SRNCD/SDB	Allotment Date	No. of Debentures	Nominal Amount (Rs.)	Total Amount (Rs. In lakhs)
CREDIFIN SECURED BONDS-SERIES-I /2025-26	23-06-2025	10810	1,000	108.10
CREDIFIN SECURED BONDS-SERIES-I /2025-26	02-08-2025	1600	1,000	16.00
CREDIFIN SECURED BONDS-SERIES-II /2025-26	24-12-2025	1230	10,000	123.00
CREDIFIN SECURED BONDS-SERIES-III /2025-26	31-12-2025	1225	1,00,000	1,225.00
CREDIFIN SECURED BONDS-SERIES-III /2025-26	02-02-2026	275	1,00,000	275.00
CREDIFIN SECURED BONDS-SERIES-III /2025-26	03-02-2026	9640	10,000	964.00
CREDIFIN SECURED BONDS-SERIES-IV /2025-26	26-03-2026	8180	10,000	818.00
SERIES SD-A 2025-26	24-09-2025	3400	10,000	340.00

6 The secured non-convertible debentures issued by company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables.

7 Disclosure pursuant to Reserve Bank of India Notification RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025

a) Details in respect of loans not in default acquired through assignment during the quarter ended March 31, 2026

Particulars	During the quarter ended 31st March 2026	During the year ended 31st March 2026
Entity/ Assignor	Non-Banking Financial Companies	Non- Banking Financial Companies
Count of loan accounts acquired	4,193	4193
Amount of loan accounts acquired (Rs. in lakhs)	725.75	725.75
Retention of beneficial economic interest (MRR %)	10.00%	10.00%
Weighted average maturity (residual maturity in years)	0.38	0.38
Weighted average holding period (in years)	1.44	1.44
Coverage of tangible security coverage	100%	100%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

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

Managing 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
Email id : compliance@credif.in

b) Details in respect of loans not in default transferred through assignment during the quarter ended March 31, 2026

Particulars	During the quarter ended 31st March 2026	During the year ended 31st March 2026
Entity/ Assignor	Non-Banking Financial Companies	Non-Banking Financial Companies
Count of loan accounts transferred	2,112	2,112
Amount of loan accounts transferred (Rs. in lakhs)	2,396.99	2,396.99
Retention of beneficial economic interest (MRR %)	10.00%	10.00%
Weighted average maturity (residual maturity in years)	2.75	2.75
Weighted average holding period (in years)	1.29	1.29
Coverage of tangible security coverage	100%	100%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

c) Details in respect of stressed loans transferred during the quarter ended & year ended March 31, 2026.

Particulars	During the quarter ended March 31, 2026			During the year ended March 31, 2026		
	To ARCs	To permitted transferees	To other transferees (please specify)	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	221	-	-	221	1,006	-
Aggregate principal outstanding of loans transferred	1,002.54	-	-	1,002.54	625.72	-
Weighted average residual tenor of the loans transferred (in years)	4.84	-	-	4.84	0.91	-
Net book value of loans transferred (at the time of transfer)	952.41	-	-	952.41	483.37	-
Aggregate consideration	852.00	-	-	852.00	450.00	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	-	-	-

d) The Company has not transferred any Special Mention Account (SMA) and loan not in default.

8 On November 21, 2025, the Government of India notified four Labour Codes, Code on Wages, 2019; Industrial Relations Code, 2020; Code on Social Security, 2020; and Occupational Safety, Health and Working Conditions Code, 2020, consolidating 29 labour laws. The Ministry of Labour & Employment also issued draft central rules and FAQs to facilitate impact assessment. Based on the best available information and guidance from the Institute of Chartered Accountants of India, the Company recognized an incremental impact in the financial year ended March 31, 2026 amounting ₹19.65 lakhs, primarily due to the revised wage definition. The Company will continue to monitor the finalization of Central and State Rules and further Government clarifications, and will record any additional accounting impact, as required.

9 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	1,851 days

10 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.

11 The Financial Results are available on Company's website https://www.credif.in and website of MSEI http://www.msei.in

12 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: May 5, 2026

Kumar Shalya Gupta
Managing Director & CEO
DIN: 07553217

Managing Director

Independent Auditor's Report on the Quarterly and Year to Date Audited Financial Results for the year ended 31st March, 2026 of CREDIFIN Limited Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

The Board of Directors
CREDIFIN Limited

Opinion

1. We have audited the accompanying Statement of Financial Results ("financial results") of **CREDIFIN Limited** ("the Company") for the quarter ended 31st March, 2026 and year to date results for the period from 1st April, 2025 to 31st March, 2026 ("the statement") attached herewith, 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).

   In our opinion and to the best of our information and according to the explanations given to us these aforesaid financial results:

a) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and

b) give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards "IND AS", RBI guidelines, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter ended 31st March, 2026 as well as year to date results for the period from 1st April, 2025 to 31st March, 2026.

Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under section 143(10) of the Companies Act, 2013 "Act". Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial results.

3. Management's and Board responsibility for financial results

This statement, which includes the financial results, have been compiled from the financial statements. The Company's management and Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit, other comprehensive income and other financial information, the statement of assets & liabilities and the statement of cash flows in accordance with the recognition and measurement principle laid down in IND AS prescribed under Section 133 of the Act read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India "RBI" from time to time (RBI guidelines) and other accounting principles generally accepted in India and in compliance with Regulation 33 of the listing regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the statement, management and Board of Directors are responsible for assessing the company's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intend to liquidate the company or to cease operation, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

4. Auditor's responsibilities for the audit of financial results

Our objectives are to obtain reasonable assurance about whether the statement as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the statement.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for explaining our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls;

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management and Board of Directors;

- Conclude on the appropriateness of management's and Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern; and

- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

5. Other matters

The statement includes the results for the quarter ended 31st March, 2026 and quarter ended 31st March, 2025, being the balancing figures between the audited figures in respect of full financial year and the published unaudited year to date figures upto third quarter of the respective financial year which are subject to limited review by us.

Our opinion is not modified in respect of this matter.

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

TANUJ CHUGH Digitally signed by TANUJ CHUGH Date: 2026.05.05 17:20:44 +05'30'

Tanuj Chugh
Partner
Membership No. 529619
Place: Jalandhar
Date: 05th May, 2026

UDIN: 26529619UCVWVF7327

Annexure B

May 05, 2026

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 and year ending March 31, 2026, thus, the statement of deviation(s) or variation(s) under Regulation 32 of the Listing Regulations is not applicable to the Company.

This is for your information and records.

For M/s Credifin Limited
(formerly known as PHF Leasing Limited)

Manika Arora
Digitally signed by Manika Arora
Date: 2026.05.05 18:31:35 +05'30'

Manika Arora
Company Secretary
Membership No.: A51855

Date: 05/05/2026
Place: Jalandhar

Annexure C

May 05, 2026

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: Declaration for Unmodified Audit Report of Statutory Auditors on the Financial Results for the Quarter and Financial Year ended on 31st March 2026

Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, I, on behalf of the Board of Directors of the Company, declare that GSA & Associates LLP, Chartered Accountants, the Statutory Auditors of the Company have issued Audit Report with unmodified opinion on Standalone Financial Results for the quarter and financial year ended 31.03.2026.

The said Financial Results have been approved by the Board of Directors in its meeting held today i.e. May 05, 2026.

Thanking you.

Yours' faithfully

For CREDIFIN LIMITED
(formerly known as PHF Leasing Limited)

Manika Arora

Digitally signed by Manika Arora
Date: 2026.05.05 18:31:48 +05'30'

Manika Arora
Company Secretary
Membership No.: A51855

Date: 05/05/2026
Place: Jalandhar