

VP DIAGNOSTICS PRIVATE LIMITED

| Regd. Off: The Coral, 120FT-Road, Opp. Corporation Bank, 12-Guru Ravi Dass Nagar, Jalandhar |
| CIN-U85194PB2010PTC033721 | | E-mail-vinayscanning@yahoo.com | | Telephone-5058228

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

Sub: Disclosures under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

RE: CREDIFIN LIMITED

Dear Sir(s),

Please find enclosed Disclosures under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 in respect of change in the shareholding of Credifin Limited (formerly known as PHF Leasing Limited) (the "Company") consequent upon the acquisition of shares through preferential allotment of equity shares pursuant to conversion of Warrants into Equity by the Company.

This is for your kind attention and record please.

Thanking you,

For VP Diagnostics Private Limited



Director

Encl: Disclosures

Copy to:

Credifin Limited
87, Radio Colony, Jalandhar
Punjab - 144001, India

VP DIAGNOSTICS PRIVATE LIMITED

| Regd. Off: The Coral, 120FT-Road, Opp. Corporation Bank, 12-Guru Ravi Dass Nagar, Jalandhar |
| CIN-U85194PB2010PTC033721 | |E-mail-vinayscanning@yahoo.com| |Telephone-5058228

Disclosures under Regulation 29(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)	CREDIFIN LIMITED		
Name(s) of the acquirer and Persons Acting in Concert (PAC) with the acquirer	VP Diagnostics Private Limited (Acquirer)		
Whether the acquirer belongs to Promoter/Promoter group	No		
Name(s) of the Stock Exchange(s) where the shares of TC are Listed	Metropolitan Stock Exchange of India Limited		
Details of the acquisition/ disposal as follows	Number	% w.r.t. total share/voting capital wherever applicable(*)	% w.r.t. total diluted share/voting capital of the TC (**)
Before the acquisition under consideration, holding of:			
a) Shares carrying voting rights	1,50,000	1.21	1.21
b) Shares in the nature of encumbrance (pledge/lien/ non-disposal undertaking/ others)	NIL	NIL	NIL
c) Voting rights (VR) otherwise than by shares	NIL	NIL	NIL
d) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category)	NIL	NIL	NIL
e) Total (a+b+c+d)	1,50,000	1.21	1.21
Details of acquisition /sale			
a) Shares carrying voting rights acquired / sold	27,00,000	8.76	8.76
b) VRs acquired /sold otherwise than by shares	-	-	-

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c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) acquired/sold	-	-	-
d) Shares encumbered / invoked / released by the acquirer	-	-	-
e) Total (a+b+c+/-d)	27,00,000	8.76	8.76
After the acquisition/sale, holding of:			
a) Shares carrying voting rights acquired	28,50,000	9.24	9.24
b) Shares encumbered with the acquirer	-	-	-
c) VRs otherwise than by shares	-	-	-
d) Warrants / convertible securities / any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) after acquisition	-	-	-
e) Total (a+b+c+d)	28,50,000	9.24	9.24
Mode of acquisition / sale (e.g. open market / off-market / public issue / rights issue / preferential allotment / inter se transfer etc)	Preferential issue of Equity Shares pursuant to conversion of warrants		
Date of acquisition / sale of shares / VR or date of receipt of intimation of allotment of shares, whichever is applicable	September 30, 2025		
Equity share capital / total voting capital of the TC before the said acquisition/ Sale	INR 12,38,68,300/- (Rupees Twelve Crores Thirty Eight Lakhs Sixty Eight Thousand and Three Hundred Only) divided into 1,23,86,830 Equity Shares of INR 10/- each		
Equity share capital/ total voting capital of the TC after the said acquisition/ sale	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each		

VP DIAGNOSTICS PRIVATE LIMITED

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Total diluted share/voting capital of the TC after the said acquisition	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each
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(*) Total share capital/ voting capital to be taken as per the latest filing done by the company to the Stock Exchange under Clause 35 of the listing Agreement.

(**) 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.

Details of Acquisition:

Name of Acquirer	Pre-Acquisition		Details of Acquisition		Post-Acquisition	
	No. of Equity Shares	%	No. of shares	%	No. of shares	%
VP Diagnostics Private Limited	1,50,000	1.21	27,00,000	8.76	28,50,000	9.24
Total	1,50,000	1.21	27,00,000	8.76	28,50,000	9.24

Signature of the Acquirer / ~~Seller~~ / ~~Authorised Signatory~~



Place: Jalandhar

Date: September 30, 2025

GLOSEC SUB BROKER AND MARKETING SERVICES PVT. LTD.

Regd. Off: Building No. 35 Min Mosuma, Delta Chambers, Office No. 504b, Abadi Gt Road,
Jalandhar, Punjab, India, 144001 |
| E-mail- vickyvaish2@yahoo.co.in | Telephone- 5055208 |
| CIN- U67190PB2002PTC025538 |

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

Sub: Disclosures under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

RE: CREDIFIN LIMITED

Dear Sir(s),

Please find enclosed Disclosure under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 in respect of change in the shareholding of Credifin Limited (*formerly known as PHF Leasing Limited*) (the "Company") consequent upon the acquisition of shares through preferential allotment of equity shares pursuant to conversion of Warrants into Equity by the Company.

This is for your kind attention and record please.

Thanking you,

For Glosec Sub Broker and Marketing Services Private Limited


Director

Encl: Disclosures

Copy to:

Credifin Limited
87, Radio Colony, Jalandhar
Punjab - 144001, India

GLOSEC SUB BROKER AND MARKETING SERVICES PVT. LTD.

Regd. Off: Building No. 35 Min Mosuma, Delta Chambers, Office No. 504b, Abadi Gt Road,
Jalandhar, Punjab, India, 144001 |
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| CIN- U67190PB2002PTC025538 |

Disclosures under Regulation 29(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)	CREDIFIN LIMITED		
Name(s) of the acquirer and Persons Acting in Concert (PAC) with the acquirer	Glosec Sub Broker and Marketing Services Private Limited (Acquirer)		
Whether the acquirer belongs to Promoter/Promoter group	No		
Name(s) of the Stock Exchange(s) where the shares of TC are Listed	Metropolitan Stock Exchange of India Limited		
Details of the acquisition/ disposal as follows	Number	% w.r.t. total share/voting capital wherever applicable(*)	% w.r.t. total diluted share/voting capital of the TC (**)
Before the acquisition under consideration, holding of:			
a) Shares carrying voting rights	8,44,600	6.82	6.82
b) Shares in the nature of encumbrance (pledge/ lien/non-disposal undertaking/ others)	NIL	NIL	NIL
c) Voting rights (VR) otherwise than by shares	NIL	NIL	NIL
d) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category)	NIL	NIL	NIL
e) Total (a+b+c+d)	8,44,600	6.82	6.82
Details of acquisition/ sale			
a) Shares carrying voting rights acquired / sold	3,60,000	1.17	1.17
b) VRs acquired /sold otherwise than by shares	-	-	-

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| CIN- U67190PB2002PTC025538 |

c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) acquired/sold	-	-	-
d) Shares encumbered / invoked / released by the acquirer	-	-	-
e) Total (a+b+c+/-d)	3,60,000	1.17	1.17
After the acquisition/sale, holding of:			
a) Shares carrying voting rights acquired	12,04,600	3.91	3.91
b) Shares encumbered with the acquirer	-	-	-
c) VRs otherwise than by shares	-	-	-
d) Warrants / convertible securities / any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) after acquisition	-	-	-
e) Total (a+b+c+d)	12,04,600	3.91	3.91
Mode of acquisition / sale (e.g. open market / off market / public issue / rights issue / preferential allotment / inter se transfer etc)	Preferential issue of Equity Shares pursuant to conversion of warrants		
Date of acquisition / sale of shares / VR or date of receipt of intimation of allotment of shares, whichever is applicable	September 30, 2025		
Equity share capital / total voting capital of the TC before the said acquisition/ Sale	INR 12,38,68,300/- (Rupees Twelve Crores Thirty Eight Lakhs Sixty Eight Thousand and Three Hundred Only) divided into 1,23,86,830 Equity Shares of INR 10/- each		
Equity share capital/ total voting capital of the TC after the said acquisition/ sale	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each		

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Jalandhar, Punjab, India, 144001 |
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| CIN- U67190PB2002PTC025538 |

Total diluted share/voting capital of the TC after the said acquisition	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each
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(*) Total share capital/ voting capital to be taken as per the latest filing done by the company to the Stock Exchange under Clause 35 of the listing Agreement.

(**) 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.

Details of Acquisition:

Name of Acquirer	Pre -Acquisition		Details of Acquisition		Post-Acquisition	
	No. of Equity Shares	%	No. of shares	%	No. of shares	%
Glosec Sub Broker & Marketing Services Private Limited	8,44,600	6.82	3,60,000	1.17	12,04,600	3.91
Total	8,44,600	6.82	3,60,000	1.17	12,04,600	3.91

Signature of the Acquirer / ~~Seller~~ / ~~Authorized Signatory~~



Place: Jalandhar

Date: September 30, 2025



HAMCO ISPAT PVT. LTD.
(FORMELY KNOWN AS HAMCO ISPAT LTD.)
Manufacturers & Exporters: HAND TOOLS

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

Sub: Disclosures under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

RE: CREDIFIN LIMITED

Dear Sir(s),

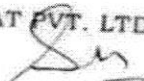
Please find enclosed Disclosures under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 in respect of change in the shareholding of Credifin Limited (formerly known as PHF Leasing Limited) (the "Company") consequent upon the acquisition of shares through preferential allotment of equity shares pursuant to conversion of Warrants into Equity by the Company.

This is for your kind attention and record please.

Thanking you,

For and on behalf of Acquirer

For HAMCO ISPAT PVT. LTD.


Director

Hamco Ispat Private Limited

Encl: Disclosures

Copy to:

Credifin Limited
87, Radio Colony, Jalandhar
Punjab - 144001, India



Regd. Office:
Vill. Raowali, Pathankot Road,
Jalandhar



0181 - 2603676,
0181 - 2603476



www.hamcoispat.com



hamcoispat@gmail.com
info@hamcoispat.com

GST NO. : 03AAACH5846GIZT

CIN : U27109PB1995PTC016201



Disclosures under Regulation 29(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)	CREDIFIN LIMITED		
Name(s) of the acquirer and Persons Acting in Concert (PAC) with the acquirer	Mr. Hamco Ispat Private Limited (Acquirer) Mr. Meghal Gupta (PAC) Ms. Neha Gupta (PAC) Shant Kumar Gupta HUF (PAC) Mr. Manthan Gupta (PAC)		
Whether the acquirer belongs to Promoter/Promoter group	No		
Name(s) of the Stock Exchange(s) where the shares of TC are Listed	Metropolitan Stock Exchange of India Limited		
Details of the acquisition/ disposal as follows	Number	% w.r.t. total share/voting capital wherever applicable(*)	% w.r.t. total diluted share/voting capital of the TC (**)
Before the acquisition under consideration, holding of:			
a) Shares carrying voting rights	17,99,000	14.52	14.52
b) Shares in the nature of encumbrance (pledge/lien/non-disposal undertaking/ others)	NIL	NIL	NIL
c) Voting rights (VR) otherwise than by shares	NIL	NIL	NIL
d) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category)	NIL	NIL	NIL
e) Total (a+b+c+d)	17,99,000	14.52	14.52
Details of acquisition/-sale			



Regd. Office:
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Jalandhar



0181 - 2603676,
0181 - 2603476



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hamcoispat@gmail.com
info@hamcoispat.com

a) Shares carrying voting rights acquired / sold	18,00,000	5.84	5.84
b) VRs acquired /sold otherwise than by shares	-	-	-
c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) acquired/sold	-	-	-
d) Shares encumbered / invoked / released by the acquirer	-	-	-
e) Total (a+b+c+/-d)	18,00,000	5.84	5.84
After the acquisition/sale, holding of:			
a) Shares carrying voting rights acquired	35,99,000	11.67	11.67
b) Shares encumbered with the acquirer	-	-	-
c) VRs otherwise than by shares	-	-	-
d) Warrants / convertible securities / any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) after acquisition	-	-	-
e) Total (a+b+c+d)	35,99,000	11.67	11.67
Mode of acquisition / sale (e.g. open market / off market / public issue / rights issue / preferential allotment / inter se transfer etc)	Preferential issue of Equity Shares pursuant to conversion of warrants		
Date of acquisition / sale of shares / VR or date of receipt of intimation of allotment of shares, whichever is applicable	September 30, 2025		



Regd. Office:
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Jalandhar



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0181 - 2603476



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info@hamcoispat.com



Equity share capital / total voting capital of the TC before the said acquisition/ sale	INR 12,38,68,300/- (Rupees Twelve Crores Thirty Eight Lakhs Sixty Eight Thousand and Three Hundred Only) divided into 1,23,86,830 Equity Shares of INR 10/- each
Equity share capital/ total voting capital of the TC after the said acquisition/ sale	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each
Total diluted share/voting capital of the TC after the said acquisition	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each

(*) Total share capital/ voting capital to be taken as per the latest filing done by the company to the Stock Exchange under Clause 35 of the listing Agreement.

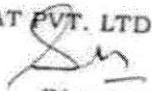
(**) Diluted share/voting capital means the total number of shares in the TC assuming full conversion of the outstanding convertible securities/warrants into equity shares of the TC.

Details of Acquisition:

Name of Acquirer	Pre-Acquisition		Details of Acquisition		Post-Acquisition	
	No. of Equity Shares	%	No. of shares	%	No. of shares	%
Hamco Ispat Private Limited	9,50,000	7.67	18,00,000	5.84	27,50,000	8.91
Manthan Gupta	2,54,000	2.05	0	0.00	2,54,000	0.82
Meghal Gupta	1,20,000	0.97	0	0.00	1,20,000	0.39
Neha Gupta	1,15,230	0.93	0	0.00	1,15,230	0.37
Shant Kumar Gupta HUF	3,59,770	2.90	0	0.00	3,59,770	1.17
Total	17,99,000	14.52	18,00,000	5.84	35,99,000	11.67

Signature of the Acquirer / Seller/ Authorised Signatory

For HAMCO ISPAT PVT. LTD.


Director

Place: Jalandhar

Date: September 30, 2025



Regd. Office:
Vill. Raowali, Pathankot Road,
Jalandhar



0181 - 2603676,
0181 - 2603476



www.hamcoispat.com



hamcoispat@gmail.com
info@hamcoispat.com

INSTA APPHANCED PRIVATE LIMITED
(FORMERLY KNOWN AS: RAKHEJA REALTORS PRIVATE LIMITED)
Address: Building No.35, Min Mousma, Delta Chamber Office No. 504 B, Abadi,
G.T Road Jalandhar, Punjab-144001, India
|Mail Id: kumar.uttam@dsblawgroup.com|
|CIN: U72100PB2008PTC031842|

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

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RE: CREDIFIN LIMITED

Dear Sir(s),

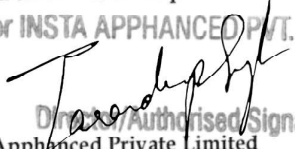
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This is for your kind attention and record please.

Thanking you,

For and on behalf of Acquirer

For INSTA APPHANCED PVT. LTD.


Director/Authorised Signatory
Insta Apphanced Private Limited

Encl: Disclosures

Copy to:

Credifin Limited
87, Radio Colony, Jalandhar
Punjab - 144001, India

INSTA APPHANCED PRIVATE LIMITED
(FORMERLY KNOWN AS: RAKHEJA REALTORS PRIVATE LIMITED)
Address: Building No.35, Min Mousma, Delta Chamber Office No. 504 B, Abadi,
G.T Road Jalandhar, Punjab-144001, India
|Mail Id: kumar.uttam@dsblawgroup.com|
|CIN: U72100PB2008PTC031842|

Disclosures under Regulation 29(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company	CREDIFIN LIMITED		
Name(s) of the acquirer and Persons Acting in Concert (PAC) with the acquirer	INSTA APPHANCED PRIVATE LIMITED		
Whether the acquirer belongs to Promoter/Promoter group	No		
Name(s) of the Stock Exchange(s) where the shares of TC are Listed	Metropolitan Stock Exchange of India Limited		
Details of the acquisition as follows	Number	% w.r.t. total share/voting capital wherever applicable(*)	% w.r.t. total diluted share/voting capital of the TC (**)
Before the acquisition under consideration, holding of:			
a) Shares carrying voting rights	9,14,650	7.38	7.38
b) Shares in the nature of encumbrance (pledge/ lien/non-disposal undertaking/ others)	NIL	NIL	NIL
c) Voting rights (VR) otherwise than by shares	NIL	NIL	NIL
d) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category)	NIL	NIL	NIL
e) Total (a+b+c+d)	914650	7.38	7.38
Details of acquisition			
a) Shares carrying voting rights acquired	36,00,000	11.68	11.68
b) VRs acquired otherwise than by equity shares	-	-	-
c) Warrants/convertible securities/any other instrument that entitles the acquirer	-	-	-

INSTA APPHANCED PRIVATE LIMITED
(FORMERLY KNOWN AS: RAKHEJA REALTORS PRIVATE LIMITED)
Address: Building No.35, Min Mousma, Delta Chamber Office No. 504 B, Abadi,
G.T Road Jalandhar, Punjab-144001, India
|Mail Id: kumar.uttam@dsblawgroup.com
|CIN: U72100PB2008PTC031842|

to receive shares carrying voting rights in the TC (specify holding in each category) acquired			
d) Shares in the nature of encumbrance (pledge/lien/non-disposal undertaking/others)	-	-	-
e) Total (a+b+c+/-d)	36,00,000	11.68	11.68
After the acquisition, holding of acquirer along with PACs of:			
a) Shares carrying voting rights	45,14,650	14.64	14.64
b) VRs otherwise than by equity shares	-	-	-
c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) after acquisition	-	-	-
d) Shares in the nature of encumbrance (pledge/ lien/ non-disposal undertaking/ others)	-	-	-
e) Total (a+b+c+d)	45,14,650	14.64	14.64
Mode of acquisition / sale (e.g. open market / off market / public issue / rights issue / preferential allotment / inter-se transfer etc	Conversion of Equity warrants into Equity shares on Preferential basis		
Date of acquisition / sale of shares / VR or date of receipt of intimation of allotment of shares, whichever is applicable	September 30, 2025		
Equity share capital / total voting capital of the TC before the said acquisition	INR 12,38,68,300/- (Rupees Twelve Crores Thirty Eight Lakhs Sixty Eight Thousand and Three Hundred Only) divided into 1,23,86,830 Equity Shares of INR 10/- each		
Equity share capital/ total voting capital of the TC after the said acquisition	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each		

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|CIN: U72100PB2008PTC031842|

Total diluted share/voting capital of the TC after the said acquisition	INR 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) divided into 3,08,29,340 Equity Shares of INR 10/- each

(*) Total share capital/ voting capital to be taken as per the latest filing done by the company to the Stock Exchange under Clause 35 of the listing Agreement.

(**) 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.

Details of Acquisition:

Name of Acquirer	Pre Acquisition		Details of Acquisition		Post Acquisition	
	No. of Equity Shares	%	No. of shares	%	No. of shares	%
Insta Apphanced Private Limited	9,14,650	7.38	36,00,000	11.67	45,14,650	14.64
Total	9,14,650	7.38	36,00,000	11.67	45,14,650	14.64

Signature of the acquirer / Authorised Signatory

For INSTA APPHANCED PVT. LTD.

Director/Authorized Signatory

Place: Jalandhar

Date: September 30, 2025