

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

Sub: Certificate under Regulations 3(5) and 3(6) of the Securities and Exchange Board of India
(Prohibition of Insider Trading) Regulations, 2015 for the quarter ended September 30,
2025

Pursuant to Regulations 3(5) and 3(6) of the Securities and Exchange Board of India (Prohibition of
Insider Trading) Regulations, 2015, please find enclosed herewith the SDD Compliance Certificate for
the quarter ended September 30, 2025.

Kindly take the same on record.

Thanking You

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

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

Vijay Kumar Sareen **Director**
Whole-Time Director

DIN: 07978240

H. No. 20, 21, Surya Vihar, Near DAV College
Jalandhar-144008, Punjab, India

Date: October 19th, 2025
Place: Jalandhar

Encl:

Annexure A: Compliance Certificate

COMPLIANCE CERTIFICATE FOR THE QUARTER ENDED SEPTEMBER 30, 2025

(Pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015)

I, **Shikha Kapoor**, Compliance Officer of **Credifin Limited (formerly known as PHF Leasing Limited)** ("the Company"), am aware of the compliance requirement of Structured Digital Database (SDD) pursuant to provisions of Regulation 3(5) and 3(6) of Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 ("PIT Regulations") and I certify that:

1. The Company has a Structured Digital Database in place;
2. Control exists as to who can access the SDD;
3. All the UPSI disseminated in the previous quarter have been captured in the Database;
4. The system has captured nature of UPSI along with date and time;
5. The database has been maintained internally and an audit trail is maintained;
6. The database is non-tamperable and has the capability to maintain the records for 8 years.

I also confirm that the Company was required to capture 1 (one) number of events during the quarter ended September 30, 2025 and has captured 1 (one) number of the said required event.

I would like to confirm that there were no non-compliance(s) observed in the previous quarter.

For and on behalf of
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
Membership No. A19146
Add: H. No. 65, Paras Estate
Jalandhar-144008, Punjab, India

Date: October 19th, 2025

Place: Jalandhar