

Annexure I

Format of report on Corporate Governance to be submitted by a listed entity on quarterly basis

Name of Listed Entity	Credifin Limited (formerly known as PHF Leasing Limited)
Quarter ending	March 31, 2025

I. Composition of Board of Directors												
Titl e (M r ./ Ms)	Name of the Director	PAN\$& DIN	Category (Chairperson /Executive/ Non- Executive/ independent / Nominee) &	Initial Date ofAppoint ment	Date of Re-app ointment	Date of Ce ssa tion	Ten ure *	Date of Birth	No. Of directo rship in listed entities includi ng this listed entity [in referen ce to Regula tion 17A (1)]	No of Indepen dent Director ship in listed entities includin gthis listed entity [in referen ce to proviso to regul ation 17A(1)]	Number of membershi ps in Audit/ Stakeholde r Committee (s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairpers onin Audit/ Stakehold er Committe e held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)
Mr	Vijay Kumar Sareen	07978240	Executive Director	07-03-2020	06-05-2021			24-12-1959	1	0	2	0
Mr	*Ashwani Kumar Jindal	00670384	Non-Executive - Independent Director	07-03-2020	07-03-2025		60	14-05-1973	2	2	3	2

Ms	Aditi Kapur	06597596	Non-Executive - Independent Director	26-06-2021			45	29-09-1987	1	1	1	0
Mr	Meghal Gupta	09179500	Non-Executive - Non Independent Director	20-05-2021				20-01-1995	1	0	1	0
Mr	Chandan Chugh	01519390	Non-Executive - Non Independent Director	30-09-2000				15-09-1981	1	0	1	0
Mr	#Sunil Kumar Mehta	10910371	Non-Executive - Independent Director	06-03-2025			00	14-11-1964	1	1	0	0
	No	Whether Regular chairperson appointed										
	No	Whether Chairperson is related to managing director or CEO										
		<p><i>\$PAN of any director would not be displayed on the website of Stock Exchange</i></p> <p><i>& Category of directors means executive/non-executive/independent/Nominee. if a director fits into more than one category write all categories separating them with hyphen</i></p> <p><i>* to be filled only for Independent Director. Tenure would mean total period from which Independent director is serving on Board of directors of the listed entity in continuity without any cooling off period.</i></p>										

Mr. Sunil Kumar Mehta is appointed as an Additional Director (Non-Executive and Non-Promoter Director in an Independent capacity) in the Board Meeting held on March 04, 2025 of the Company pursuant to the recommendation of the Nomination and Remuneration Committee of the Company with effect from March 6, 2025 to hold office upto the date of the ensuing Annual General Meeting.

*Mr. Ashwani Kumar Jindal has been re-appointed as an Independent director for another term of 5 years with effect from March 07, 2025

II. Composition of Committees					
Name of Committee	Whether Regular chairperson appointed	Name of Committee members	Category (Chairperson/Executive/Non-Executive/independent/Nominee) §	Date of Appointment	Date of Cessation
1. Audit Committee	Yes				
		Ashwani Kumar Jindal	Chairman and Independent Director	03-09-2020	
		Vijay Kumar Sareen	Executive Director	06-05-2021	
		Aditi Kapur	Independent Director	26-06-2021	
2. Nomination & Remuneration Committee	Yes				
		Aditi Kapur	Chairperson and Independent Director	09-11-2024	
		Ashwani Kumar Jindal	Independent Director	03-09-2020	
		Meghal Gupta	Non-Executive Director	09-11-2024	
3. Risk Management Committee(if applicable)	NA				
4. Stakeholders Relationship Committee'	Yes				
		Ashwani Kumar Jindal	Chairman and Independent Director	18-04-2023	
		Vijay Kumar Sareen	Executive Director	06-05-2021	
		Chandan Chugh	Non-Executive Director	18-04-2023	
		Meghal Gupta	Non-Executive Director	03-11-2021	
§Category of directors means executive/non-executive/independent/Nominee. if a director fits into more than one category write all categories separating them with hyphen					
III. Meeting of Board of Directors					
Date(s) of Meeting (if any) in the previous quarter	Date(s) of Meeting (if any) in the relevant quarter	Whether requirement of Quorum met*	Number of Directors present*	Number of independent directors present*	Maximum gap between any two consecutive (in number of days)
30-01-2025		Yes	05	02	-
04-03-2025		Yes	05	02	32
* to be filled in only for the current quarter meetings					

IV. Meetings of Committees					
<i>Date(s) of meeting of the committee in the relevant quarter</i>	<i>Whether requirement of Quorum met (details)*</i>	<i>Number of Directors present*</i>	<i>Number of independent directors present*</i>	<i>Date(s) of meeting of the committee in the previous quarter</i>	<i>Maximum gap between any two consecutive meetings in number of days*</i>
Stakeholders Relationship Committee-	Yes	4	1	21-01-2025	-
Audit Committee	Yes	3	2	29-01-2025	07
Nomination and Remuneration Committee	Yes	2	2	29-01-2025	
Nomination and Remuneration Committee	Yes	3	2	04-03-2025	33
V. Related Party Transactions					
Subject				Compliance status (Yes/No/NA)	
				<i>refer note below</i>	
Whether prior approval of audit committee obtained				Yes	

Whether shareholder approval obtained for material RPT	NA
Whether details of RPT entered into pursuant to omnibus approval have been reviewed by the Audit Committee	Yes
Note: 1 In the column "Compliance Status", compliance or non-compliance may be indicated by Yes/No/N.A. For example, if the Board has been composed in accordance with the requirements of Listing Regulations, "Yes" may be indicated. Similarly, in case the Listed Entity has no related party transactions, the words "N.A." may be indicated. 2 If status is "No" details of non-compliance may be given here.	
VI. Affirmations	
1. The composition of Board of Directors is in terms of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015.	Yes
2. The composition of the following committees is in terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 a. Audit Committee	Yes
b. Nomination & Remuneration Committee	Yes
c. Stakeholders Relationship Committee	Yes
d. Risk management committee (as applicable)	NA
3. The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
4. The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015.	Yes
5. This report and/or the report submitted in the previous quarter has been placed before Board of Directors. Any comments/observations/advice of the board of directors may be mentioned here.	No

Name & Designation – Ms. Shikha Kapoor

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Company Secretary / Compliance Officer / Managing Director / CEO / CFO

Note:

Information at Table I and II above need to be necessarily given in 1st quarter of each financial year. However, if there is no change of information in subsequent quarter(s) of that financial year, this information may not be given by Listed entity and instead a statement “same as previous quarter” may be given.

ANNEX II

Format to be submitted by listed entity at the end of the financial year (for the whole of financial year)

I. Disclosure on website in terms of Listing Regulations		
<i>Item</i>	<i>Compliance status (Yes/No/NA) refer note below</i>	<i>If Yes provide link to website. If No / NA provide reasons</i>
As per regulation 46(2) of the LODR:		
a) Details of business	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/details-of-the-business.pdf
b) Terms and conditions of appointment of independent directors	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/terms-conditions-of-appointment-of-independent-directors.pdf
c) Composition of various committees of board of directors	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/statutory-committee-24-25.pdf
d) Code of conduct of board of directors and senior management personnel	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/code-of-business-conduct.pdf
e) Details of establishment of vigil mechanism/ Whistle Blower policy	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/whistle-blower-policy.pdf
f) Criteria of making payments to non-executive directors	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/criteria-for-making-payment-to-non-executive-directors.pdf
g) Policy on dealing with related party transactions	Yes	https://credif.in/uploads/disclosure-under-regulation-46-sebi/related-party-transaction-policy.pdf
h) Policy for determining 'material' subsidiaries	NA	NA
i) Details of familiarization programmes imparted to independent directors	Yes	https://credif.in/uploads/familiarisation-programme.pdf
j) Email address for grievance redressal and other relevant details	Yes	https://credif.in/investor-contact
k) Contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances	Yes	https://credif.in/investor-contact
l) Financial results	Yes	https://credif.in/financial-results
m) Shareholding pattern	Yes	https://credif.in/shareholding-pattern
n) Details of agreements entered into with the media companies and/or their associates	NA	NA

o) Schedule of analyst or institutional investor meet and presentations made by the listed entity to analysts or institutional investors simultaneously with submission to stock exchange	NA	NA
p) New name and the old name of the listed entity	Yes	https://credif.in/new-name-and-the-old-name-of-the-listed-entity
q) Advertisements as per regulation 47 (1)	Yes	https://credif.in/newspaper-advertisement
r) Credit rating or revision in credit rating obtained by the entity for all its outstanding instruments	Yes	https://credif.in/crisil-rating
s) Separate audited financial statements of each subsidiary of the listed entity in respect of a relevant financial year	NA	NA
As per other regulations of the LODR:		
a) Whether company has provided information under separate section on its website as per Regulation 46(2)	Yes	https://credif.in/disclosure-under-regulation-46
b) Materiality Policy as per Regulation 30	Yes	https://credif.in/uploads/policy-for-determination-of-materiality.pdf
c) Dividend Distribution policy as per Regulation 43A (as applicable)	Yes	https://credif.in/wp-content/uploads/2022/10/dividendpayoutpolicy.pdf
<i>It is certified that these contents on the website of the listed entity are correct.</i>		

II Annual Affirmations		
Particulars	Regulation Number	Compliance status (Yes/No/NA) refer note below
<i>Independent director(s) have been appointed in terms of specified criteria of 'independence' and / or 'eligibility'</i>	16(1)(b) & 25(6)	Yes
<i>Board composition</i>	17(1), 17(1A) & 17(1B)	Yes
<i>Meeting of board of directors</i>	17(2)	Yes
<i>Quorum of board meeting</i>	17(2A)	Yes
<i>Review of Compliance Reports</i>	17(3)	Yes
<i>Plans for orderly succession for Appointments</i>	17(4)	Yes
<i>Code of Conduct</i>	17(5)	Yes
<i>Fees/compensation</i>	17(6)	Yes
<i>Minimum Information</i>	17(7)	Yes
<i>Compliance Certificate</i>	17(8)	Yes
<i>Risk Assessment & Management</i>	17(9)	Yes
<i>Performance Evaluation of Independent Directors</i>	17(10)	Yes
<i>Recommendation of board</i>	17(11)	Yes
<i>Maximum number of directorship</i>	17A	Yes
<i>Composition of Audit Committee</i>	18(1)	Yes
<i>Meeting of Audit Committee</i>	18(2)	Yes
<i>Composition of Nomination & Remuneration Committee</i>	19(1) & (2)	Yes
<i>Quorum of Nomination and Remuneration Committee meeting</i>	19(2A)	Yes
<i>Meeting of Nomination & Remuneration Committee</i>	19(3A)	Yes
<i>Composition of Stakeholder Relationship Committee</i>	20(1), 20(2) and 20(2A)	Yes
<i>Meeting of Stakeholder Relationship Committee</i>	20 (3A)	Yes
<i>Composition and role of Risk Management Committee</i>	21(1),(2),(3),(4)	N.A.

<i>Meeting of Risk Management Committee</i>	<i>21(3A)</i>	<i>N.A.</i>
<i>Vigil Mechanism</i>	<i>22</i>	<i>Yes</i>
<i>Policy for related party Transaction</i>	<i>23(1),(1A),(5),(6),(7) & (8)</i>	<i>Yes</i>
<i>Prior or Omnibus approval of Audit Committee for all related party transactions</i>	<i>23(2), (3)</i>	<i>Yes</i>
<i>Approval for material related party Transactions</i>	<i>23(4)</i>	<i>Yes</i>
<i>Disclosure of related party transactions on consolidated basis</i>	<i>23(9)</i>	<i>NA</i>
<i>Composition of Board of Directors of unlisted material Subsidiary</i>	<i>24(1)</i>	<i>NA</i>
<i>Other Corporate Governance requirements with respect to subsidiary of listed entity</i>	<i>24(2),(3),(4),(5) & (6)</i>	<i>NA</i>
<i>Annual Secretarial Compliance Report</i>	<i>24(A)</i>	<i>Yes</i>
<i>Alternate Director to Independent Director</i>	<i>25(1)</i>	<i>NA</i>
<i>Maximum Tenure</i>	<i>25(2)</i>	<i>Yes</i>
<i>Meeting of independent directors</i>	<i>25(3) & (4)</i>	<i>Yes</i>
<i>Familiarization of independent directors</i>	<i>25(7)</i>	<i>Yes</i>
<i>Declaration from Independent Director</i>	<i>25(8) & (9)</i>	<i>Yes</i>
<i>Directors and Officers insurance</i>	<i>25(10)</i>	<i>Yes</i>
<i>Memberships in Committees</i>	<i>26(1)</i>	<i>Yes</i>
<i>Affirmation with compliance to code of conduct from members of Board of Directors and Senior management Personnel</i>	<i>26(3)</i>	<i>Yes</i>
<i>Disclosure of Shareholding by Non-Executive Directors</i>	<i>26(4)</i>	<i>Yes</i>
<i>Policy with respect to Obligations of directors and senior management</i>	<i>26(2) & 26(5)</i>	<i>Yes</i>

Note

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be indicated.

2 *If status is "No" details of non-compliance may be given here.*

3 *If the Listed Entity would like to provide any other information the same may be indicated here*

III Affirmations:

The Listed Entity has approved the Material Subsidiary Policy and the Corporate Governance requirements with respect to the subsidiary of Listed Entity have been complied. - **NOT APPLICABLE**

Name & Designation : Ms. Shikha Kapoor

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Company Secretary / Compliance Officer / Managing Director / CEO / CFO