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List of details/documents required for grant of approval of reclassification of Promoters under Regulation 31A of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Sr. No.	Particulars	Status
1	Application on Letter head of the company along with details of listing on any other Exchange. (Annexure I)	Enclosed
2	Copy of BOD resolution approving the application of the promoter along with its recommendation to shareholders.	Enclosed
3	Confirmation from the Company (signed by Managing Director/Company Secretary) that: 1. The promoter(s) seeking reclassification and persons related to the promoter(s) seeking reclassification, together, do not hold _____ <mention total percentage holding of such promoters and persons related> which is not more than one percent of the total voting rights in the listed entity, hence the Shareholder's approval pursuant to Regulation 31A(3)(vi) is not applicable. 2. The promoter is seeking reclassification pursuant to divorce, hence the Shareholder's approval pursuant to Regulation 31A(3)(vi) is not applicable. (submit certified copy of divorce certificate)	Enclosed
4	Latest Pre and Post Reclassification shareholding pattern as per format under Reg. 31 of SEBI (LODR), Regulations along with all the Annexures.	Enclosed
5	Undertaking from the Company Secretary in the prescribed format. (Annexure II)	Enclosed
6	Undertaking from the promoter(s) seeking reclassification as per the format enclosed in Annexure III	Enclosed
7	Letter from Promoter seeking reclassification from promoter to public inter-alia containing the rationale for seeking such re-classification. Also specify how the applicant promoter complies with the conditions specified in clause 31A (3)(b).	Enclosed
8	List of persons related to the promoter(s) seeking reclassification specifying the relation with the person seeking reclassification as per Reg 2(1) (pp) of SEBI (ICDR) Regulations, 2018. (if applicable)	Not Applicable
9	A certificate from practicing professional that the company does not owe any dues to SEBI, Stock Exchanges as well as Depositories.	Enclosed
10	Chronology of Events including details of various	Enclosed

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

[Signature]
Managing Director

Sr. No.	Particulars	Status
	<i># Building Bharat</i> disclosures related to reclassification made by the company as required under Reg.31A (8). (Annexure IV)	
11	Separation agreement signed by the separated parties, to be sought by Exchanges while processing re-classification applications. Fact of separation should be publicly disclosed	Not Applicable
12	Copy/copies of Self-attested PAN of Outgoing promoter(s)	Enclosed
13	Payment of Rs. 25,000 + GST (18%) towards Processing Fees by way of NEFT or cheque drawn in favour of "Metropolitan Stock Exchange of India Limited".	Paid vide NEFT transaction ID AUBLN62025111530556422 dated November 15, 2025

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
[Signature]
Managing Director



Annexure I

A) Company application for Reclassification

Date: 11.11.2025

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

Sub: Application for Reclassification under Listing Regulation 31A.

Dear Sir/Madam

The Company is in receipt of a request from Mr. Chandan Chugh and Ms. Nitika Shikha Chugh, promoters of the Company, seeking reclassification as public under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

In this regard, please find attached herewith the requisite documents as specified in the checklist. In addition to Metropolitan Stock Exchange of India Limited (MSE), the Company is not listed at any other stock exchange.

We hereby request you to kindly process our application for reclassification of promoter as public under Regulation 31A of Listing Regulations 2015 and grant your approval.

Please find below payment details for your reference.

Batch Number	011511256901
Value Date	15-11-2025
Payment Method	NEFT
Debit Account Number	2302238048833782
Beneficiary Account No	00600340066971
Beneficiary Name	METROPOLITAN STOCK EXCHANGE OF INDIA LTD
Beneficiary IFSC	HDFC0000060
UTR Number/ Reference / RRN	AUBLN62025111530556422
Transaction Amount	27000.00
Payment Instructions	msel fee
Channel	WEB

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Managing Director

CREDIFIN

#BuildingBharat

Credifin Limited

Formerly known as PHF Leasing Limited

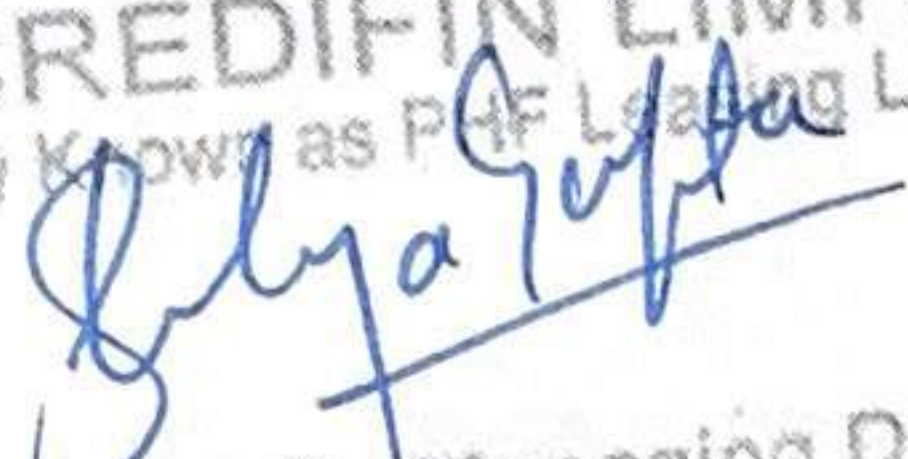
CIN No: L65110PB1992PLC012488

GST No. 03AAACP7603B2Z3

In case of any query, please contact the following person:

Name: Kumar Shalya Gupta
Designation: Managing Director & CEO
E-mail ID: shalya@credif.in
Cell No: 9988232660/9815164949
Telephone No: 9988232660

For and on behalf of
Credifin Limited
(Formerly Known as PHF Leasing Limited)
For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)


Kumar Shalya Gupta
Managing Director
DIN:07553217
Add: H. No. 523-A, Model Town,
Jalandhar-144003, Punjab, India



+91 91151-00401
+91 79651-74500



www.credif.in
compliance@credif.in



87, Radio Colony, BMC Chowk,
Jalandhar -144001

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS OF M/S CREDIFIN LIMITED (FORMERLY KNOWN AS PHF LEASING LIMITED) HELD ON TUESDAY, THE 11TH DAY OF NOVEMBER, 2025 AT 12:30 P.M.. THROUGH HYBRID MEANS AT THE REGISTERED OFFICE OF THE COMPANY LOCATED AT 87, RADIO COLONY BMC CHOWK, JALANDHAR - 144001, PUNJAB, INDIA

RE-CLASSIFICATION OF PERSONS BELONGING TO THE CATEGORY OF PROMOTER /PROMOTER GROUP TO THE PUBLIC CATEGORY

"RESOLVED THAT pursuant to the provisions of the Regulation 31A of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as amended ("Listing Regulations") and subject to the approval of Metropolitan Stock Exchange of India Limited where the equity shares of the Company are listed, and/or such other approval, if any, as may be required in this regard, the approval of the Board of Directors be and is hereby accorded to the respective requests received from Mr. Chandan Chugh and Ms. Nitika Shikha Chugh, Promoters of the Company, for reclassification from the "Promoter and Promoter Group" category to "Public" category shareholder of the Company.

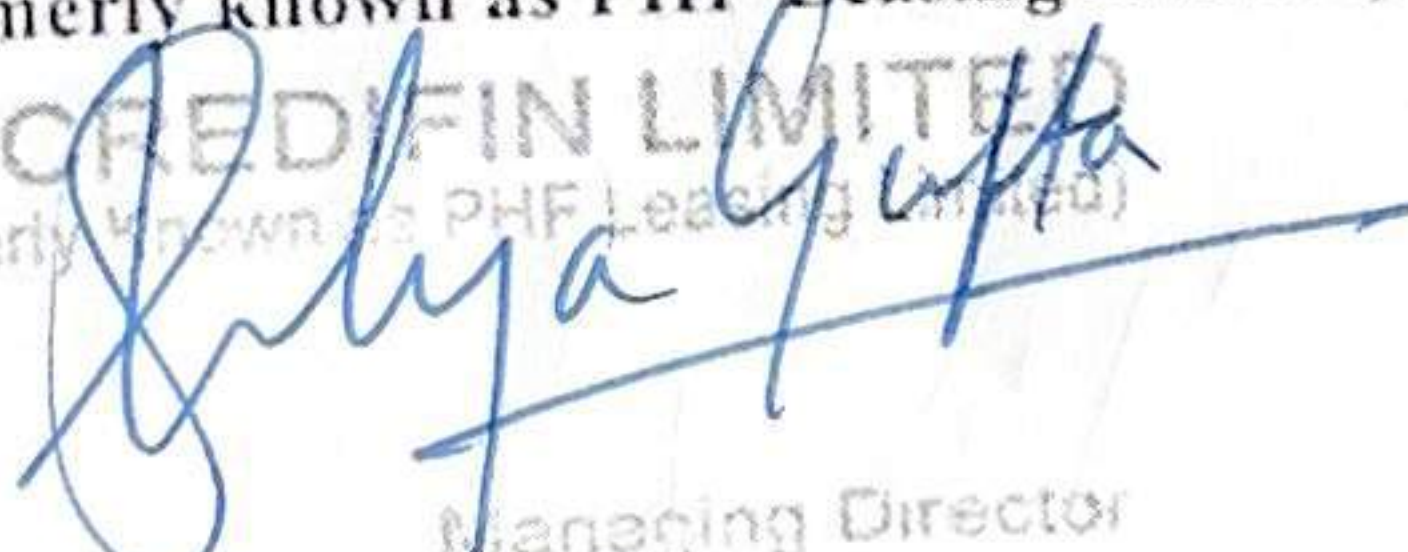
FURTHER RESOLVED THAT Mr. Kumar Shalya Gupta, Managing Director & CEO and Mr. Vijay Kumar Sareen, Whole-time Director of the Company and Company Secretary of the Company, be and are hereby severally authorized to do all such acts, deeds, matters and things as they may at their discretion deem necessary or expedient for such purpose, and make all necessary filings including but not limited to making application to Metropolitan Stock Exchange of India Limited to seek its approval for reclassification in accordance with the Listing Regulations and other applicable laws, if any, and to execute all such deeds, documents or writings as are necessary or expedient, to settle any questions, difficulties or doubt that may arise in this behalf.

FURTHER RESOLVED THAT Mr. Kumar Shalya Gupta, Managing Director & CEO and Mr. Vijay Kumar Sareen, Whole-time Director of the Company be and are hereby authorized jointly/severally to sign the certified true copy of the resolution to be given as and when required."

Certified to be True Copy

For and on behalf of
Credifin Limited
(formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
(Formerly known as PHF Leasing Limited)


Kumar Shalya Gupta
Managing Director
DIN:07553217
Add: H. No. 523-A, Model Town,
Jalandhar-144003, Punjab, India

Date: 11.11.2025

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

Sub: Confirmation from the Company

Dear Sir/Madam

With respect to the request received from Mr. Chandan Chugh and Ms. Nitika Shikha Chugh, promoters of the Credifin Limited (the "Company") seeking reclassification from the "Promoter and Promoter Group" category to "Public Shareholder" of the Company under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that:

Mr. Chandan Chugh and Ms. Nitika Shikha Chugh, promoters seeking reclassification, together do not hold any share and voting right in the Company, hence the Shareholder's approval pursuant to Regulation 31A(3)(vi) is not applicable.

For and on behalf of
Credifin Limited
(Formerly Known as PHF Leasing Limited)

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)


Managing Director

Kumar Shalya Gupta
Managing Director
DIN: 07553217
Add: H. No. 523-A, Model Town,
Jalandhar-144003, Punjab, India

Format of holding of specified securities

CREDIFIN LIMITED (FORMERLY KNOWN AS PHF LEASING LTD.)

1. Name of Listed Entity:
2. Scrip Code/Name of Scrip/Class of Security
3. Share Holding Pattern Filed under: Reg. 31(1)(a)/Reg. 31(1)(b)/Reg.31(1)(c)

10-Nov-25

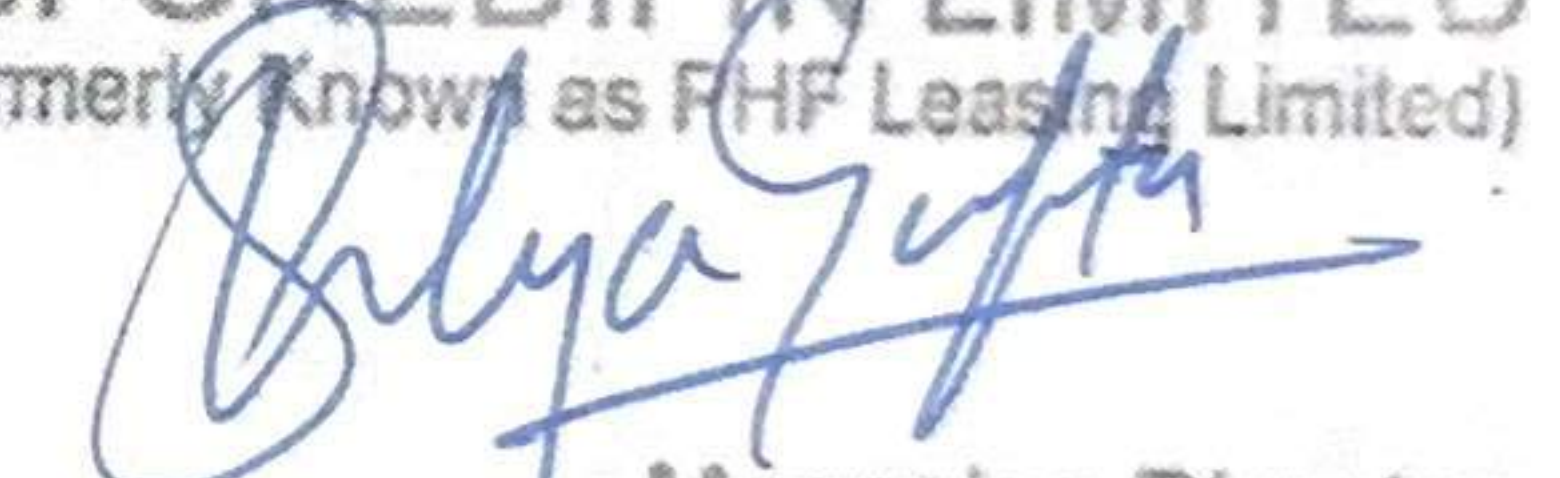
- a. If under 31(1)(b) then indicate the report for Quarter ending
- b. If under 31(1)(c) then indicate date of allotment/extinguishment
4. Declaration: The Listed entity is required to submit the following declaration to the extent of submission of information:-

Particulars	Yes*	No*
1. Whether the Listed Entity has issued any partly paid up shares?		No
2. Whether the Listed Entity has issued any Convertible Securities or Warrants?		No
3. Whether the Listed Entity has any shares against which depository receipts are issued?		No
4. Whether the Listed Entity has any shares in locked-in?		No
5. Whether any shares held by promoters are pledge or otherwise encumbered?		No

* If the Listed Entity selects the option 'No' for the questions above, the columns for the partly paid up shares, Outstanding Convertible Securities/Warrants, depository receipts, locked-in shares, No of shares pledged or otherwise encumbered by promoters, as applicable, shall not be displayed at the time of dissemination on the Stock Exchange website. Also wherever there is 'No' declared by Listed Entity in above table the values will be considered as 'Zero' by default on submission of the format of holding of specified securities.

5. The tabular format for disclosure of holding of specified securities is as follows:-

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)


Managing Director

Category	Category of shareholder	Nos. of shareh olders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) As a % of (A+B+C2)	Number of Locked in shares		Number of Shares pledged of otherwise encumbered		Number of equity shares held in dematerialized form
								No of Voting Rights					No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
								Class: Equity	Class: GY	Total							
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+ {VI}	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)
																	104980
(A)	Promoter & Promoter Group	1	104980	0		104980	0.34	104980		104980.00	0.34	0	0	0.34	0	0	30523860
(B)	Public	413	30724360	0		30724360	99.66	30724360		30724360.00	99.66	0	0	99.66	0	0	0
(C)	Non Promoter- Non Public					0	0	0		0	0.00	0	0	0.00	0	0	0
(C1)	Shares underlying DRs	0			0	0	0.00	00		0	0.00	0	0	0.00	0	0.00	30628840
(C2)	Shares held by Employee Trusts	0	00	0		0	0.00	00		0	0.00	0	0	0.00	0	0.00	0
	Total	414	30829340	0	0	30829340	100.00	30829340	0.00	30829340.00	100.00	0	0	100.00	0	0.00	0

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Managing Director

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																			
Category & Name of the Shareholders	Entry type i.e. promoter OR promoter group entry (except promoter)	PAN	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Int. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) as a % of A+B+C	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form	
									No. of Voting Rights					Total as a % of Total Voting Rights	No. (a)	As a % of total Shares held (b)	No. (c)		As a % of total shares held (d)
									Class I	Class II	Total								
(I)		(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(X)/(IX)	(XII)		(XIII)		(XIV)	
1	Indian																		
(a)	Individual/Hindu Undivided Family		1	104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980
	NTKA SURESH CHUGH	Promoter		104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980
(b)	Central Government/State Government(s)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(c)	Financial Institutions/Banks		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(d)	Any Other (Specify)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	Sub Total (A+B)		1	104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980
2	Foreign																		
(a)	Individual/Non Resident Individual/Foreign		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(b)	Government		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(c)	Institutions		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(d)	Foreign Portfolio Investor		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(e)	Any Other (Specify)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	Sub Total (A+B)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total Shareholding of Promoter and Promoter Group		1	104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Pooja Gupta
Managing Director

Table III - Statement showing shareholding pattern of the Public shareholder																						
	Category & Name of the Shareholders	PAN	Nos. of shareholder	No. of fully paid up equity shares held	Partly paid up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 (VIII)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding (X)	Total shareholding, as a % assuming full conversion (XI)=	Number of Locked in shares		Number of Shares included as other securities		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares (XV)			
									No of Voting Rights					Total as a % of Total Voting rights	No. (a)	As a % of total Shares held (b)	No. (Not applicable)		As a % of total shares held (Not applicable)	Shareholding (No. of shares) under		
									Class X	Class Y	Total									Sub category (i)	Sub category (ii)	Sub category (iii)
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)	(XII)		(XIII)		(XIV)				
1	Institutions																	0				
(a)	Mutual Fund		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(b)	Venture Capital Funds		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(c)	Alternate Investment		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(d)	Banks		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(e)	Insurance Companies		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(f)	Provident Fund/Pension Fund		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(g)	Asset Reconstruction		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(h)	Sovereign Wealth Fund		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(i)	NBFCs Registered with RBI		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(j)	Other Financial Institutions		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(k)	Any Other		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
	Sub Total (B)(1)		0	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0		
2	Institutions Foreign						0	0.00			0	0.00	0.00		0.00		0.00					
(a)	Foreign Direct Investment		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(b)	Foreign Venture Capital Investors		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(c)	Sovereign Wealth Fund		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(d)	Foreign Portfolio Investors Category I		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(e)	Foreign Portfolio Investors Category II		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(f)	Overseas Depositories (holding DRs) (balancing figure)		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
(g)	Any Other (specify)		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0		
	Sub Total (B)(2)		0	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0		
3	Central Government/State Government						0	0.00			0	0.00	0.00		0.00		0.00					
a	Central Government/President of India		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
b	State Government/Governor		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
c	State Government/Governor		0	0	0		0	0.00	0	0	0.00	0	0.00	0	0.00		0.00	0				
	Sub Total (B)(3)		0	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0				
4	Non-Institutions						0	0.00			0	0.00	0.00		0.00		0.00					

For CREDIT (Formerly known as NPA)

For CREDIFIN LIMITED
(Formerly known as NTPC Finance Limited)

Managing Director

(a)	Associate companies / Subsidiaries		0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
(b)	Directors and their relatives (excluding independent directors and nominee directors)		7	683800	0	683800	2.22	683800	683800	2.22	0	0.00	0	0.00	0	0.00	683800	
(c)	Key Managerial Personnel		2	682500	0	682500	2.21	682500	682500	2.21	0	0.00	0	0.00	0	0.00	682500	
	KUMAR SHALYA GUPTA	AQSPG166 8A		637800	0	637800	2.07	637800	637800	2.07	0	0.00	0	0.00	0	0.00	637800	
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)		0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'		0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
(f)	Investor Education and Protection Fund		1	12070	0	12070	0.04	12070	12070	0.04	0	0.00	0	0.00	0	0.00	12070	
(g)	Individual Shareholders holding Nominal Share Capital Up to 2 Lacs		334	639710	0	639710	2.08	639710	639710	2.08	0	0.00	0	0.00	0	0.00	439210	
(h)	Individual Shareholders holding Nominal Share Capital in excess of 2 Lacs		53	8685560	0	8685560	28.17	8685560	8685560	28.17	0	0.00	0	0.00	0	0.00	8685560	
	KALYANA CHAKRAVARTHY PILLAI	AUPK1722 C		1740000	0	1740000	5.64	1740000	1740000	5.64	0	0.00	0	0.00	0	0.00	1740000	
	JASHNEEV KAPOOR	AJXPK020 7F		500000	0	500000	1.62	500000	500000	1.62	0	0.00	0	0.00	0	0.00	500000	
	AMAN SOOD	AKBPS902 9C		380000	0	380000	1.23	200000	200000	0.65	0	0.00	0	0.00	0	0.00	200000	
	PRINCE UTTAM	ACOPU67 48F		330000	0	330000	1.07	150000	150000	0.49	0	0.00	0	0.00	0	0.00	150000	
	KUMAR UTTAM	ABNPU07 32H		450000	0	450000	1.46	150000	150000	0.49	0	0.00	0	0.00	0	0.00	150000	
	JASJOT SINGH VIRK	AUPPV291 5G		780000		780000	2.54	780000	780000			0.00					780000	
	CHIRAG GUPTA	CCMPG82 20L		580000	0	580000	1.89	580000	580000			0.00					580000	
(i)	Non Resident Indians (NRIs)		0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
(j)	Foreign Nationals		0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
(k)	Foreign Companies		0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	
(l)	Bodies Corporate		14	19616450	0	19616450	63.63	19616450	19616450	63.63	0	0.00	0	0.00	0	0.00	19616450	

For CREDIT (Formerly Known as)

For CREDITFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Managing Director

	AGILE FINSERV PRIVATE LIMITED	AABCM21 67Q	5788200	0	5788200	18.77	5788200	5788200	18.77	0	0.00	0	0.00	0	0.00	5788200			
	HAMCO ISPAT PRIVATE LIMITED	AAACH584 6G	2750000	0	2750000	8.92	2750000	2750000	8.92	0	0.00	0	0.00	0	0.00	2750000			
	INSTA APPHANCED	AALCS844 4G	4514650	0	4514650	14.64	4514650	4514650	14.64	0	0.00	0	0.00	0	0.00	4514650			
	GLOSEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	AABCE664 3B	1204600	0	1204600	3.91	1204600	1204600	3.91	0	0.00	0	0.00	0	0.00	1204600			
	BRAINWIZ SERVICES PRIVATE LIMITED	AANCB060 2K	217900	0	217900	0.71	217900	217900	0.71	0	0.00	0	0.00	0	0.00	217900			
	V P DIAGNOSTICS PRIVATE LIMITED	AADCV252 9D	2850000	0	2850000	9.24	2850000	2850000	9.24	0	0.00	0	0.00	0	0.00	2850000			
	WEPAY FINANCE PRIVATE LIMITED	AABCS875 3L	150000	0	150000	0.49	150000	150000	0.49	0	0.00	0	0.00	0	0.00	150000			
	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	AAECP063 9B	425000	0	425000	1.38	425000	425000	1.38	0	0.00	0	0.00	0	0.00	425000			
	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	AAACN459 0M	362500	0	362500	1.18	362500	362500			0.00					362500			
(m 1)	Any Other (specify)		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(m 2)	Employee Trusts		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(m 3)	Overseas Depositories (Holding DRs) (Balancing Figure)																		
	Resident Indian Huf		2	404270	0	404270	1.31	404270	404270	1.31	0	0.00	0	0.00	0	0.00	404270		
(m 4)	SHANT KUMAR GUPTA HUF	AALHS546 5C	359770	0	359770	1.17	359770	359770	1.17	0	0.00	0	0.00	0	0.00	359770			
(m 5)	Trusts		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(m 6)	Firms		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(m 7)	Escrow Account		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
(m 8)	Clearing Members/House Others		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0			
	Sub Total (B)(4)		413	30724360	0	30724360	99.66	30724360	30724360	99.66	0	0.00	0	0.00	0	0.00	30523860	0	0
	Total Public Shareholding (B)= (B)(1)+(B)(2) + B(3) +B(4)		413	30724360	0	30724360	99.66	30724360	30724360	99.66	0	0.00	0	0.00	0	0.00	30523860	0	0

For CREDIFIN LIMITED
(Formerly known as PHF Leasing Limited)

Managing Director

Category & Name of the Shareholders	P.A./I	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total no. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form (Not Applicable)
								No of Voting Rights			Total as a % of Total Voting rights			No.	As a % of total Shares held	No. (Not applicable)	As a % of total share s held (Not applicable)	
								Class X	Class Y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)
C1	Custodian/DR Holder	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0
C2	Employees Benefit Trust (Under SEBI (Share Based Employee Benefit Regulation 2014)	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0
Total Non Promoter Non Public Shareholding (C)=(C1)+(C2)		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0

FOR CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Rajya Gupta
Managing Director

Annexure B

Table VI - Statement showing foreign ownership limits

	Board approved limits	Limits utilized
As on shareholding date		
As on the end of previous 1st quarter		
As on the end of previous 2nd quarter		
As on the end of previous 3rd quarter		
As on the end of previous 4th quarter		

For CREDIFIN LIMITED
 (Formerly known as PPF Leasing Limited)

[Signature]
 Managing Director

(f)	Bodies Corporate									
Sr.No	Pan Number	Name of Shareholders	FP Shares	ZF Shares	Total Shares	%age	Face Value	Debit/Share	Code	Category
1	AAACND1670	AGILE FINTECH PRIVATE LIMITED	5785206	0	5785206	3.7731	57852000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
2	AAAC031490	HANCO ISPAT PRIVATE LIMITED	2750000	0	2750000	8.9218	2750000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
3	AAALC54440	INSTA APPHANCED PRIVATE LIMITED	4314050	0	4314050	14.8440	4314050.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
4	AAAC099470	GLOSTIC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	1204400	0	1204400	3.8073	1204400.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
5	AAAC000626	BRANWIZ SERVICES PRIVATE LIMITED	217800	0	217800	0.3098	217800.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
6	AAACV21290	V P DIAGNOSTICS PRIVATE LIMITED	2050000	0	2050000	9.2444	2050000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
7	AAAC08755L	WIFAY FINANCE PRIVATE LIMITED	150000	0	150000	0.4865	150000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
8	AAAC060140	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	425000	0	425000	1.1786	425000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
9	AAACD43440	EMPOWER TECH PRIVATE LIMITED	100000	0	100000	0.3244	100000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
10	AAACN4590M	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	362500	0	362500	1.1718	362500.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
11	AAAC0877M	MNR-TRADE SECURITIES LIMITED	2100	0	2100	0.0006	2100.00		B4L	LTD - BODIES CORPORATE-C/M/TM PROPRIETARY ACCOUNT
12	Not Available	CHARTER FINANCERS PVT. LTD	1300	0	1300	0.0040	1300.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
13	AAALC87312C	REFLECT INNOVAYS PRIVATE LIMITED	50000	0	50000	0.1422	50000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
14	AAAC090290	Ujwal Finance Private Limited	1200000	0	1200000	3.8924	1200000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
Total					19618450	63.6292	19618400.00			

For CREDIFIN LIMITED
(Formerly Known As PPF Leasing Limited)

[Signature]
Managing Director

(m3)	HUF									
Sr.No	Pan Number	Name of Shareholders	FP-Shares	FP- Shares	Total Shares	%age	Non.Value	Debeatues	Code	Category
1	AALHS5465C	SHANT KUMAR GUPTA HUF	359770	0	359770	1.17	3597700.00	0	B4M3	HUF - RESIDENT HUF /APOS
2	AAEHD8576N	DINESH GUPTA HUF	44500	0	44500	0.14	445000.00	0	B4M3	HUF - RESIDENT HUF /APOS
	Total				404270		4042700.00	0		

30829340

For CREDIFIN LIMITED
(Formerly Known as PNF Leasing Limited)


Managing Director

Individual Shareholders Holding Nominal Share Capital Above Rs. 2 Lacs										
Sr. No.	CIN Number	Name of Shareholder	PF. Shares	DT. Shares	Total Shares	Face Value	Share Value	Delisting	Code	Category
1	AJPC1222C	KALYANA CHAKRAVARTHY PILLAI	170000	0	170000	5.00	1700000		0 1001	PSA - RESIDENT OVERSEAS
2	AJPC0207F	JASHNEEV KAPOOR	100000	0	100000	1.00	1000000		0 1001	PSA - RESIDENT OVERSEAS ALIENATED INVESTMENT
3	ADGPC8994E	MONIKA CHOPRA	100000	0	100000	0.01	1000000		0 1001	PSA - RESIDENT OVERSEAS
4	AJBP51443E	SMITA SINHA SAXENA	100000	0	100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS
5	AJBP59029C	AMAN SOOD	100000	0	100000	1.20	1000000		0 1001	PSA - RESIDENT OVERSEAS
6	ATWPN5203A	SHALLY GUPTA	100000	0	100000	0.40	1000000		0 1001	PSA - RESIDENT OVERSEAS
7	AGCPUE748F	PRINCE UTTAM	100000	0 100000	1.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
8	AJNPUC732H	KUMAR UTTAM	100000	0 100000	1.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
9	AJQPG6129A	BALDEV KRISHAN GUPTA	100000	0 100000	0.40	1000000		0 1001	PSA - RESIDENT OVERSEAS	
10	AJTP72208A	SURESH TANDON	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
11	COMP68220L	CHIRAG GUPTA	100000	0 100000	1.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
12	AAYPG4496F	ASHWANI GUPTA	100000	0 100000	0.75	1000000		0 1001	PSA - RESIDENT OVERSEAS	
13	ADAPG0832D	HARISH KUMAR GUPTA	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
14	AGP53264M	ASHWANI KUMAR JINDAL	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
15	ATSP68753F	GILL JASPAL	100000	0 100000	0.10	1000000		0 1001	PSA - RESIDENT OVERSEAS	
16	GIJPM1694A	KASHVI MITTAL	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
17	COMP68209H	SPARSH GUPTA	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
18	BNBPG5256M	KANAKA GUPTA	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS ALIENATED INVESTMENT	
19	ATWPN5258F	KAMALJIT SINGH	100000	0 100000	0.10	1000000		0 1001	PSA - RESIDENT OVERSEAS	
20	ACNPM2787M	MONICA MITTAL	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
21	ASYPG5261A	RAVANI KUMAR GUPTA	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
22	AAYPG4493J	MONIKA GUPTA	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
23	AYQPG3859D	SHUBHAM GUPTA	100000	0 100000	0.10	1000000		0 1001	PSA - RESIDENT OVERSEAS	
24	ADNPT2690K	KAMAL TANDON	100000	0 100000	0.40	1000000		0 1001	PSA - RESIDENT OVERSEAS	
25	AHOPM8613A	MANAV KUMAR MOOI	100000	0 100000	0.40	1000000		0 1001	PSA - RESIDENT OVERSEAS	
26	FIAP52595P	KARAN SHARMA	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
27	BPMPG8964E	AJAY GUPTA	100000	0 100000	0.10	1000000		0 1001	PSA - RESIDENT OVERSEAS	
28	AWUP52939A	Mrs. Neetu Sikka	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
29	AGBP56232M	SHANTI LAL SIKKA	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
30	AJTP64247P	ANURAJ KUMAR BHARDWAJ	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
31	ACUP58938H	MEENAKSHI SIKKA	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
32	ACUP56781R	GAGAN SIKKA	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
33	ABCP55240M	PARMINDER SINGH	100000	0 100000	0.20	1000000		0 1001	PSA - RESIDENT OVERSEAS	
34	ASLP56632Q	SANDEEP SIKKA	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
35	ABFP08691R	HARISH KUMAR	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
36	AFDP89128E	INDU BHALLA	100000	0 100000	0.10	1000000		0 1001	PSA - RESIDENT OVERSEAS	
37	ATBP57583H	RAMESH CHANDER BHATIA	100000	0 100000	0.00	1000000		0 1001	PSA - RESIDENT OVERSEAS	
38	ANBP56560H	AAYUSH TIBREWAL	100000	0 100000	0.20	1000000		0		
39	AXCP5776E	AMIT AZAD	100000	0 100000	0.20	1000000		0		
40	AXCP5776E	AMIT CHAWLA	100000	0 100000	0.00	1000000		0		
41	BBRP53546N	ANIL KUMAR	100000	0 100000	0.10	1000000		0		
42	BJBP52561C	AASTHA MADHOTRA	100000	0 100000	0.00	1000000		0		
43	ANKPA1591P	ATIN AGGARWAL	100000	0 100000	0.00	1000000		0		

For CREDIFIN LIMITED
(Formerly known as FPF Leasing Limited)

Managing Director

41	ACNPM2785K	GAURAV MITTAL	10000	0.1000	0.10	10000	0	
42	AIMP1757DQ	SEETA JAIN	1000	0.1000	0.10	10000	0	
43	ALPPV29150	JASGOT SINGH VIRK	10000	0.10000	0.10	100000	0	
44	BORPM8086C	MEGHA SAGGAR	10000	0.1000	0.10	100000	0	
45	SDCP58589A	RAHUL SACHAR	10000	0.10000	0.10	100000	0	
46	AGQFD7334F	S K DHAWAN	10000	0.1000	0.10	100000	0	
47	ARLP57151G	TARANPREET SINGH	10000	0.1000	0.10	100000	0	
48	ARLP57151G	TUHINA KHARSANDA	20000	0.1000	0.10	200000	0	
49	CMQPS0097F	VIKRAMDEEP SINGH	100000	0.10000	0.10	1000000	0	
50	EAYPK2350D	WISHEX KATARIA	10000	0.1000	0.10	100000	0	

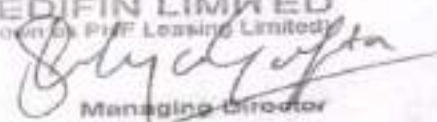
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For CREDIFIN LIMITED
(Formerly Known as PPF Leasing Limited)

[Signature]
Managing Director

(f)	IEPF									
Sr.No	Fan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Non.Value	Debitures	Code	Category
1	Not Available	INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY MINISTRY OF	12070	0	12070	0.04	120700	0	B4F	IEP - IEPF
	Total				12070	0.04	120700	0		

For CREDIFIN LIMITED
(Formerly Known As PPF Leasing Limited)


Managing Director

Format of holding of specified securities

CREDIFIN LIMITED (FORMERLY KNOWN AS PHF LEASING LTD.)

15-Nov-25

1. Name of Listed Entity:
2. Scrip Code/Name of Scrip/Class of Security
3. Share Holding Pattern Filed under: Reg. 31(1)(a)/Reg. 31(1)(b)/Reg.31(1)(c)
 - a. If under 31(1)(b) then indicate the report for Quarter ending
 - b. If under 31(1)(c) then indicate date of allotment/extinguishment
4. Declaration: The Listed entity is required to submit the following declaration to the extent of submission of information:-

Particulars	Yes*	No*
1. Whether the Listed Entity has issued any partly paid up shares?		No
2. Whether the Listed Entity has issued any Convertible Securities or Warrants?		No
3. Whether the Listed Entity has any shares against which depository receipts are issued?		No
4. Whether the Listed Entity has any shares in locked-in?		No
5. Whether any shares held by promoters are pledge or otherwise encumbered?		No

* If the Listed Entity selects the option 'No' for the questions above, the columns for the partly paid up shares, Outstanding Convertible Securities/Warrants, depository receipts, locked-in shares, No of shares pledged or otherwise encumbered by promoters, as applicable, shall not be displayed at the time of dissemination on the Stock Exchange website. Also wherever there is 'No' declared by Listed Entity in above table the values will be considered as 'Zero' by default on submission of the format of holding of specified securities.

5. The tabular format for disclosure of holding of specified securities is as follows:-

FOR CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

[Signature]
Managing Director

Table 1 - Summary Statement holding of specified securities

Category	Category of shareholder	Nos. of shares olders	No. of fully paid up equity shares held	No. of Partly paid up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held (V)+(V1)+(V2)+ (V3)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of shares Outstanding convertible securities (including warrants)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) As a % of (A+B+C2) (X1)+(V1)+(X2)	Number of locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form
								Class Equity	Class V	Total			No. (a)	As a % of total shares held (b)	No. (a)	As a % of total shares held (b)	
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)			(x)	(xi)	(xii)		(xiii)		(xiv)
(A)	Promoter & Promoter Group	0	0	0	0	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	306,284,460
(B)	Public	413	308,293,340	0	0	308,293,340	100.00	308,293,340	0	308,293,340	0	100.00	0	0.00	0	0.00	0
(C)	Non Promoter- Non Public	0	0	0	0	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0
(C1)	Shares underlying DPs	0	0	0	0	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0
(C2)	Shares held by Employee Trusts	0	0	0	0	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0
Total		413	308,293,340	0	0	308,293,340	100.00	308,293,340	0.00	308,293,340.00	0	100.00	0	0.00	0	0.00	306,284,460

FOR CREDIFIN LIMITED
(Formerly Known as PPF Leasing Limited)
[Signature]
Managing Director

Table III - Statement showing shareholding pattern of the Public shareholder																				Sub-categorization of shares			
Category & Name of the Shareholders	PAN	Nos. of share holder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held (vii)=(iv)+(v)+(vi)	Shareholding % as per SCRR, 1957 (viii)	Number of Voting Rights held in each class of securities				Total as a % of Total Voting rights	No. of Shares Underlying Outstanding	Total shareholding as a % assuming full conversion (xi)=(x)+(xii)	Number of Locked in shares		Number of Shares not held (Not applicable)		Number of equity shares held in dematerialized form (xiv)				
								Class of securities			As a % of total shares held (b)				As a % of total shares held (Not applicable)	Sub category (i)	Sub category (ii)	Sub category (iii)					
								Class X	Class Y	Total													
1	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(ix)				(x)	(xi)	(xii)	(xiii)	(xiv)	(xv)	(xvi)	(xvii)	(xviii)			
(a)	Institutions																						
(b)	Mutual Fund																						
(c)	Venture Capital Funds																						
(d)	Alternate Investment																						
(e)	Banks																						
(f)	Insurance Companies																						
(g)	Provident Fund/Pension Fund																						
(h)	Asset Reconstruction																						
(i)	Sovereign Wealth Fund																						
(j)	NBFCs Registered with RBI																						
(k)	Other Financial Institutions																						
(l)	Any Other																						
(m)	Sub Total (B)(1)																						
2	Institutions																						
(a)	Foreign Direct Investment																						
(b)	Foreign Venture Capital Investors																						
(c)	Sovereign Wealth Fund																						
(d)	Foreign Portfolio Investors																						
(e)	Foreign Portfolio Investors																						
(f)	Overseas Depositories (holding DRs) (balancing figure)																						
(g)	Any Other (Specify)																						
(h)	Sub Total (B)(2)																						
3	Central Government/State Government																						
(a)	Central Government/President of India																						
(b)	State Government/Govt																						
(c)	State Government/Govt																						
(d)	Sub Total (B)(3)																						
4	Non-Institutions																						

FOR PREPARED

(Formerly known as)

SECRET

FOR CREDIT ONLY
(Formerly known as CHFL)

Managing Director

AGILE FISERV PRIVATE LIMITED	AABCM21	5788200	0	5788200	18.77	5788200	5788200	18.77	0	0.00	0	0.00	0	0.00	0	0.00	5788200		
HANCO ISPAT PRIVATE LIMITED	AAACH584	2750000	0	2750000	8.92	2750000	2750000	8.92	0	0.00	0	0.00	0	0.00	0	0.00	2750000		
INSTA APPHANCED	AAIC844	4514650	0	4514650	14.64	4514650	4514650	14.64	0	0.00	0	0.00	0	0.00	0	0.00	4514650		
GLOSEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	AABCE64	1204600	0	1204600	3.91	1204600	1204600	3.91	0	0.00	0	0.00	0	0.00	0	0.00	1204600		
BRAINWIZ SERVICES PRIVATE LIMITED	AANCB060	322880	0	322880	1.05	322880	322880	1.05	0	0.00	0	0.00	0	0.00	0	0.00	322880		
V P DIAGNOSTICS LIMITED	AADCV252	2850000	0	2850000	9.24	2850000	2850000	9.24	0	0.00	0	0.00	0	0.00	0	0.00	2850000		
WEPAV FINANCE PRIVATE LIMITED	AABCS875	150000	0	150000	0.49	150000	150000	0.49	0	0.00	0	0.00	0	0.00	0	0.00	150000		
PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	AAECP063	425000	0	425000	1.38	425000	425000	1.38	0	0.00	0	0.00	0	0.00	0	0.00	425000		
NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	AAACN459	362500	0	362500	1.18	362500	362500	1.18	0	0.00	0	0.00	0	0.00	0	0.00	362500		
Any Other (specify)		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
Employee Trusts		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
Overseas Depositories (Holding DRs) (Balancing Figure)		2	404270	0	404270	1.31	404270	1.31	0	0.00	0	0.00	0	0.00	0	0.00	404270		
SHANT KUMAR HUF	AALHS546	359770	0	359770	1.17	359770	359770	1.17	0	0.00	0	0.00	0	0.00	0	0.00	359770		
GUPTA HUF		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
Firms		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
Escrow Account		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
Clearing		0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
Members/House		413	30829340	0	30829340	100.00	30724360	100.00	0	0.00	0	0.00	0	0.00	0	0.00	30628840		
Others		413	30829340	0	30829340	100.00	30724360	100.00	0	0.00	0	0.00	0	0.00	0	0.00	30628840		
Sub Total (B)(4)		413	30829340	0	30829340	100.00	30724360	100.00	0	0.00	0	0.00	0	0.00	0	0.00	30628840		
Total Public Shareholding (B) = (B)(1)+(B)(2) + (B)(3) + (B)(4)																			

ED
(Formerly known as PHF Leasing Limited)

Director
Managing Director

Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder																			
Category & Name of the Shareholders	PAN	No. of shareholder	No. of fully paid up equity shares held	Fairly paid up equity shares held	Nos. of shares underlying Depository Receipts	Total no. shares held (VII) = (IV) + (V) + (VI)	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				Total as a % of Total Voting rights	No. of Shares Underlying Outstanding convertible securities (including Warrants)	Total discharging, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form (Not Applicable)
								No. of Voting Rights			Total as a % of Total Voting rights				No.	As a % of total Shares held	No.	As a % of total Shares held (Not applicable)	
								Class X	Class Y	Total									
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)			(x)	(xi) = (vi) + (x)	(xii)		(xiii)		(xiv)		
C1																			
C2																			
Employees Benefit Trust (Under SEBI (Share Based Employee Benefit Regulation 2014)		0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00	0	0.00
Total Non Promoter Non Public Shareholding (C1+C2)		0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0.00	0	0.00

FOR CREDITIN LIMITED
(Formerly known as PHF Leasing Limited)

Managing Director

Details of the SBO

* In case the nature of the holding/ exercise of the right of a SBO falls under multiple categories specified under (a) to (c) above, column (iii) shall be filled accordingly for each of the categories.

* This column shall have the details as specified by the listed entity under Form No. BEN-2 as submitted to the Registrar.

FOR CREDIT LIMITED
(Formerly Known as PHF Leasing Limited)

[Signature]

Managing Director

Annexure B

Table VI - Statement showing foreign ownership limits

	Board approved limits	Limits utilized
As on shareholding date		
As on the end of previous 1st quarter		
As on the end of previous 2nd quarter		
As on the end of previous 3rd quarter		
As on the end of previous 4th quarter		

FOR CREDIFIN LIMITED
(Formerly Known as PHL Leasing Ltd.)

Managing Director

(b) Bodies Corporates		Name of Shareholders		FP Shares	PP Shares	Total Shares	%age	Nom Value	Debitures	Code	Category
Sl.No	Pan Number										
1	AABCM2167Q	AGILE FINSERV PRIVATE LIMITED		5788250	0	5788250	18.7750	5788250.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
2	AAACH846G	HANKO ISPAT PRIVATE LIMITED		2750000	0	2750000	8.9201	2750000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
3	AAICR8444G	INSTA APPLIANCE PRIVATE LIMITED		4514650	0	4514650	14.6440	4514650.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
4	AABCE6643B	GLDSEC SUBBROKER AND MARKETING SERVICES PRIVATE LIMITED		1204600	0	1204600	3.9073	1204600.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
5	AAACB0962K	BRADWIZ SERVICES PRIVATE LIMITED		322880	0	322880	1.0473	322880.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
6	AAACV2529D	V P DIAGNOSTICS PRIVATE LIMITED		2850000	0	2850000	9.2444	2850000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
7	AABCM8753L	WEPAI FINANCE PRIVATE LIMITED		150000	0	150000	0.4865	150000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
8	AAECF0659B	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED		425000	0	425000	1.3786	425000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
9	AAOCQ3844H	EMPOWER TECH PRIVATE LIMITED		100000	0	100000	0.3244	100000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
10	AAACN4590M	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED		362500	0	362500	1.1758	362500.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
11	AAACB837M	MSB e-TRADE SECURITIES LIMITED		2100	0	2100	0.0068	2100.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
12	Not Available	CHATHA FINANCERS PVT. LTD		1500	0	1500	0.0049	1500.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
13	AAICR312C	REFLECT INNOVAYS PRIVATE LIMITED		50000	0	50000	0.1622	50000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
14	AABCS9029B	Lipwal Finserve Private Limited		1200000	0	1200000	3.8924	1200000.00		BIL	LTD - BODIES CORPORATE-DOMESTIC
Total				1200000	0	19721430	63.9967	19721430.00			

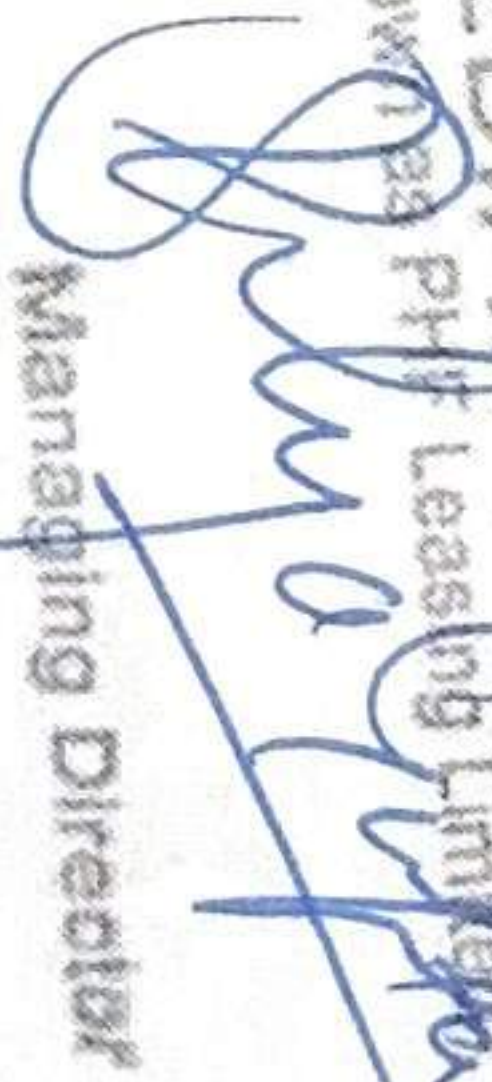
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FOR CREDIFIN LIMITED
(Formerly known as PIF Leasing Limited)

Managing Director

(m3)	HUF	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom. Value	Debentures	Code	Category
Sr.No	Pan Number									
1	AALHS5465C	SHANT KUMAR GUPTA HUF	359770	0	359770	1.17	3597700.00	0	B4M3	HUF - RESIDENT HUF /APOS
2	AAEH8576N	DINESH GUPTA HUF	44500	0	44500	0.14	445000.00	0	B4M3	HUF - RESIDENT HUF /APOS
Total					404270		4042700.00	0		

30829340

FOR CREDIFIN LIMITED
 (Formerly Known as PPF Leasing Limited)

 Managing Director

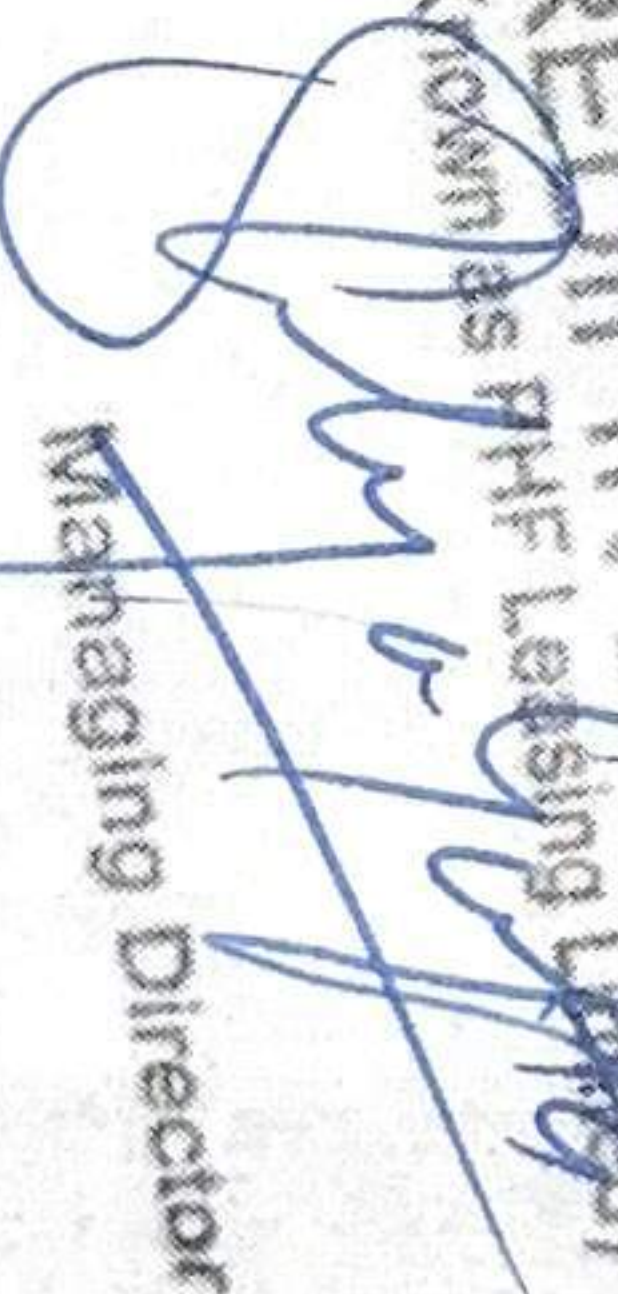
Individual Shareholders Holding Nominal Share Capital Above Rs. 2 Lac

Sl. No	Pan Number	Name of Shareholders	PP- Shares	PP- Shares	Total Shares	%age	Nom. Value	Debitures	Code	Category
1	AJPK1722C	KALYANA CHAKRAVARTHY PILLA	1740000	0	1740000	5.64	17400000	0	B4G	PUB - RESIDENT INDIVIDUAL-NEGATIVE NOMINATIONS
2	AJXP0207F	JASHNEEV KAPOOR	500000	0	500000	1.62	5000000	0	B4G	PUB - RESIDENT INDIAN
3	ADGPC8994E	MONIKA CHOPRA	300000	0	300000	0.97	3000000	0	B4G	PUB - RESIDENT INDIAN
4	APBPS1443K	SMITA SINHA SAXENA	250000	0	250000	0.81	2500000	0	B4G	PUB - RESIDENT INDIAN
5	AKBPS9029C	AMAN SOOD	380000	0	380000	1.23	3800000	0	B4G	PUB - RESIDENT INDIAN
6	ATWPM5203A	SHALLY GUPTA	150000	0	150000	0.49	1500000	0	B4G	PUB - RESIDENT ORDINARY
7	ACOPU6748F	PRINCE UTTAM	330000	0	330000	1.07	3300000	0	B4G	PUB - RESIDENT INDIAN
8	ABNPU0732H	KUMAR UTTAM	450000	0	450000	1.46	4500000	0	B4G	PUB - RESIDENT ORDINARY
9	AAQPG6129A	BALDEV KRISHAN GUPTA	150000	0	150000	0.49	1500000	0	B4G	PUB - RESIDENT INDIAN
10	AATPT2208A	SURESH TANDON	125000	0	125000	0.41	1250000	0	B4G	PUB - RESIDENT ORDINARY
11	CCMPG8220L	CHIRAG GUPTA	580000	0	580000	1.88	5800000	0	B4G	PUB - RESIDENT ORDINARY
12	AAVPG4496P	ASHWANI GUPTA	220000	0	220000	0.71	2200000	0	B4G	PUB - RESIDENT ORDINARY
13	ADAPG0832D	HARISH KUMAR GUPTA	75000	0	75000	0.24	750000	0	B4G	PUB - RESIDENT INDIAN
14	ACGPJ1264M	ASHWANI KUMAR JINDAL	195000	0	195000	0.63	1950000	0	B4G	PUB - RESIDENT INDIAN
15	ATSPG8753F	GILL JASPAL	55800	0	55800	0.18	558000	0	B4G	PUB - RESIDENT INDIAN
16	GLPM1694A	KASHVI MITTAL	74000	0	74000	0.24	740000	0	B4G	PUB - RESIDENT INDIAN
17	CCMPG8209H	SPARSH GUPTA	62000	0	62000	0.20	620000	0	B4G	PUB - RESIDENT INDIAN
18	BNBPG5256M	KANIKA GUPTA	170000	0	170000	0.55	1700000	0	B4G	PUB - RESIDENT INDIAN
19	ATWPS3759F	KAMALJIT SINGH	50000	0	50000	0.16	500000	0	B4G	PUB - RESIDENT INDIAN
20	ACNPM2787M	MONICA MITTAL	62000	0	62000	0.20	620000	0	B4G	PUB - RESIDENT INDIAN
21	ABYPG9261A	RAMAN KUMAR GUPTA	75000	0	75000	0.24	750000	0	B4G	PUB - RESIDENT ORDINARY
22	AAVPG4493J	MONIKA GUPTA	37300	0	37300	0.12	373000	0	B4G	PUB - RESIDENT INDIAN
23	AYQPG3859D	SHUBHAM GUPTA	135000	0	135000	0.44	1350000	0	B4G	PUB - RESIDENT INDIAN
24	ADNPT2690K	KAMAL TANDON	135000	0	135000	0.44	1350000	0	B4G	PUB - RESIDENT INDIAN
25	AHQPM8613A	MANAV KUMAR MODI	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
26	FIAP52595P	KARAN SHARMA	37000	0	37000	0.12	370000	0	B4G	PUB - RESIDENT ORDINARY
27	BPMPG8964E	AAKASH GUPTA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
28	AWKPS1939A	Mrs. Neetu Sikka	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
29	AQBPS6232M	SHANTI LAL SIKKA	85000	0	85000	0.28	850000	0	B4G	PUB - RESIDENT INDIAN
30	AHTPK4247P	ANURAJ KUMAR BHARDWAJ	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
31	ACUPS8938H	MEENAKSHI SIKKA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
32	ACHPS4781R	GAGAN SIKKA	70000	0	70000	0.23	700000	0	B4G	PUB - RESIDENT INDIAN
33	ABQPS5240M	PARMINDER SINGH	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
34	ABLPS6692Q	SANDEEP SIKKA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN

OF SURESH CHANDRA LIMITED
(Formerly known as PHL Limited)

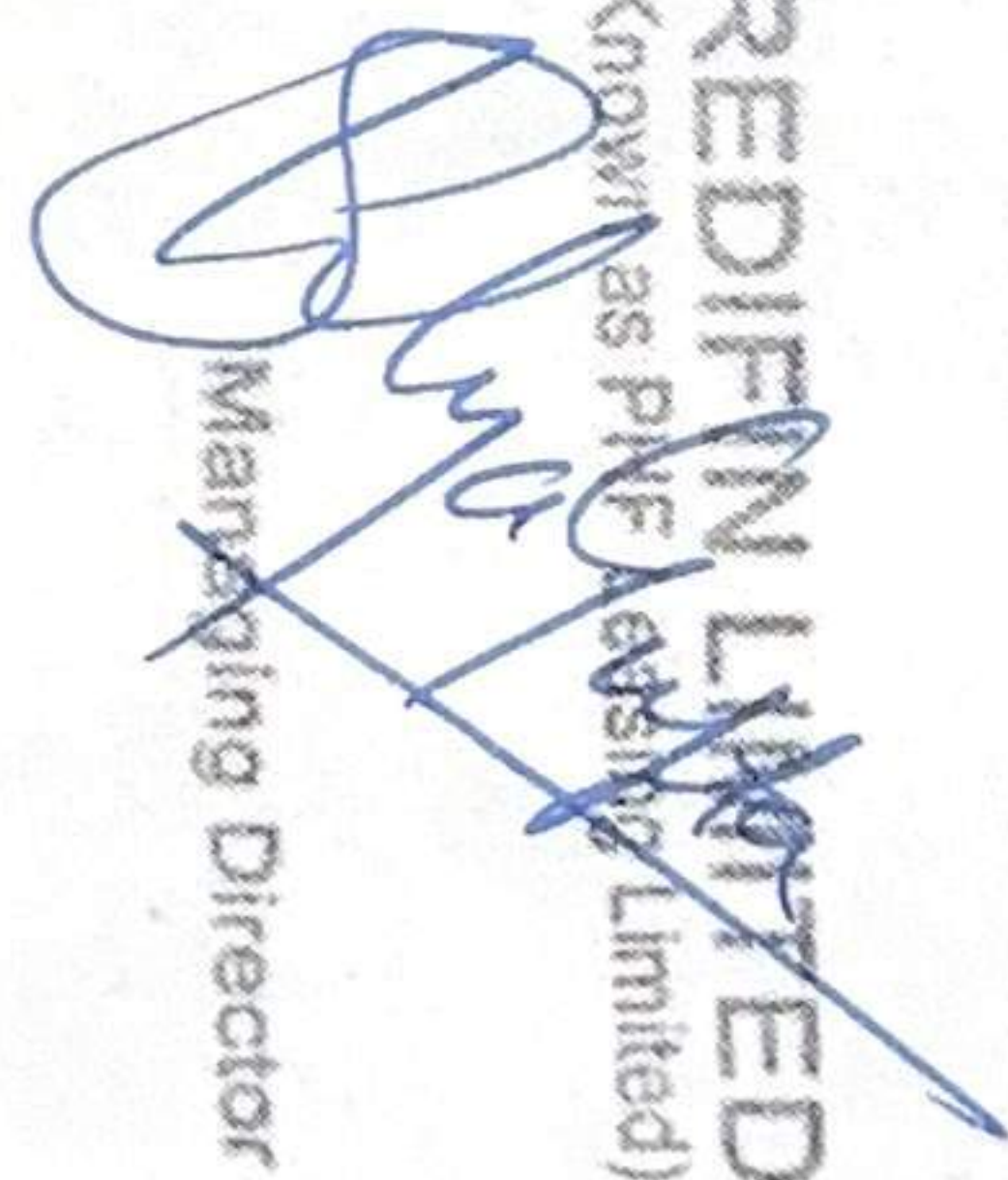
Managing Director

35	ABFPK8691R	HARISH KUMAR	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
36	AFDPB9128E	INDU BHALLA.	46730	0	46730	0.15	467300	0	B4G	PUB - RESIDENT ORDINARY
37	AFBFB7583H	RAMESH CHANDER BHATIA	22730	0	22730	0.07	227300	0	B4G	PUB - RESIDENT INDIAN
38	ANKPT6560H	AAYUSH TIBREWAL	60000	0	60000	0.19	600000	0		
39	AXCPC5776E	AMIT AZAD	120000	0	120000	0.39	1200000	0		
40	AXCPC5776E	AMIT CHAWLA	24000	0	24000	0.08	240000	0		
41	BBRPK3548N	AMITESH KUMAR	96000	0	96000	0.31	960000	0		
42	BJPBB2561C	AASTHA MALHOTRA	24000	0	24000	0.08	240000	0		
43	ANKPA1591P	ATIN AGGARWAL	24000	0	24000	0.08	240000	0		
44	ACNPM2785K	GAURAV MITTAL	58000	0	58000	0.19	580000	0		
45	AIMPJ7570Q	GEETA JAIN	3000	0	30000	0.10	300000	0		
46	AUPPV2915G	JASJOT SINGH VIRK	780000	0	780000	2.53	7800000	0		
47	BORPM9086C	MEGHA SAGGAR	90000	0	90000	0.29	900000	0		
48	BDCPS8389A	RAHUL SACHAR	100000	0	100000	0.32	1000000	0		
49	AGJPD7334F	S K DHAWAN	60000	0	60000	0.19	600000	0		
50	ARLPS7151G	TARANPREET SINGH	60000	0	60000	0.19	600000	0		
51	ARLPS7151G	TUHINA KHARBANDA	24000	0	24000	0.08	240000	0		
52	CMGPS8097F	VIKRAMDEEP SINGH	300000	0	300000	0.97	3000000	0		
53	EAYPK2350D	WISHEY KATARIA	36000	0	36000	0.12	360000	0		
			8685560							
			30829340							

FOR CREDIFIN LIMITED
(Formerly Known as PHF Leasing Ltd.)

Managing Director

(O)	IEPF	Name of Shareholders	FP - Shares	PP - Shares	Total Shares	%age	Nom. Value	Debitures	Code	Category
Sr.No	Pan Number								BAF	IEP - IEPF
1	Not Available	INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY MINISTRY OF	12070	0	12070	0.04	120700	0		
	Total				12070	0.04	120700	0		

FOR CREDIFIN LIMITED
(Formerly known as PNF Leasing Limited)


Managing Director

Annexure II

B) Undertaking by the Company Secretary for Reclassification under Reg. 31A of Listing Regulations

Date: 11.11.2025

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

Sub: Application for Reclassification under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations (Listing Regulations), 2015.

Dear Sir / Madam,

With relation to our application for reclassification of promoter shareholders, we confirm as under:

- 1) The application has been filed within 5 days from the date of approval of reclassification of promoters by the Board of Directors.
- 2) Outgoing Promoter(s) and persons related to him does not hold more than 10% of the total voting rights in the Company.
- 3) Post reclassification, the Outgoing promoter(s) will not exercise direct or indirect control over the affairs of the Company.
- 4) All special rights of the Outgoing Promoter(s) which were acquired by virtue of any shareholder agreements have been terminated.
- 5) Outgoing Promoter(s) will not be represented on the Board of Directors (including a Nominee Director) of the Company for a period of not less than three years from the date of such reclassification.
- 6) Outgoing Promoter(s) will not act as key managerial personnel in the Company for a period of not less than three years from the date of such reclassification.
- 7) The company, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/ MRD/DSA/CIR/P/2017/92 dated August 01, 2017.
- 8) That the company or its promoters or whole-time directors are not in violation of the provisions of Regulation 34 of the SEBI (Delisting of Equity Shares) Regulations, 2021.
- 9) Outgoing Promoter(s) are not a wilful defaulter as per the Reserve Bank of India Guidelines.
- 10) Outgoing Promoter(s) are not a fugitive economic offender.
- 11) That the company is compliant with the requirement for minimum public shareholding as required under Regulation 38 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 and the proposed reclassification is not being initiated for achieving the Minimum Public Shareholding.
- 12) That trading in the shares of the company has not been suspended by the stock Exchanges.
- 13) That the Company does not have any outstanding dues to the SEBI, the Stock Exchanges or Depositories.

- 14) In case the promoter(s) seeking re-classification fails to comply with the provision of sub-clause (i), (ii), (iii), (iv) and (v) of clause (b) of Regulation 31A(3), they shall be reclassified as promoter/persons belonging to promoter group, as stated in regulation 31A(4). The same will be intimated to the Exchange as soon as possible.
- 15) Promoter(s) seeking reclassification and persons related to reclassification have not voted to approve on the resolution for reclassification.
- 16) The company has complied with the disclosure requirements as specified under Reg. 31A (8) of Listing Regulations.
- 17) There is no pending regulatory action against promoter(s) seeking re-classification.

Yours faithfully,

For CREDIFIN LIMITED
87, Radio Colony, Jalandhar

Shikha Kapoor
Company Secretary

Shikha Kapoor

Company Secretary

Membership No: A19146

Address: H. No. 65, Paras Estate,
Jalandhar- 144008, Punjab, India

Undertaking from the Outgoing Promoter(s) seeking reclassification

Date: 07.11.2025

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
 Maharashtra, India

Sub: Undertaking for the Compliance with the conditions specified in clause (b) of the Regulation 31A(3) of SEBI (LODR) Regulations, 2015 ("SEBI (LODR) Regulations, 2015")

In connection with request for reclassification dated 07.11.2025, I hereby confirm and certify that:

1. I along with persons related to me together:

- a) do not hold more than one percent of the total voting rights in the listed entity;
- b) do not exercise control over the affairs of the listed entity, directly or indirectly;
- c) do not have any special rights with respect to the listed entity through formal or informal arrangements including through any shareholder agreements;
- d) are not being represented on the board of directors (including not having a nominee director) of the listed entity;
- e) do not act as key managerial personnel of the listed entity;
- f) are not a 'wilful defaulter(s)' as per the Reserve Bank of India Guidelines;
- g) are not a fugitive economic offender.

2. There is no pending regulatory action against me.

3. I shall continue to comply with the conditions mentioned at sub-clauses (i), (ii) and (iii) of clause (b) of Regulation 31A(3) of SEBI (LODR) Regulations, 2015 at all times from the date of reclassification, failing which, I shall be reclassified as promoter/person belonging to the promoter group of the listed entity.

4. I shall comply with the conditions mentioned in the of sub-clauses (iv) and (v) of clause (b) of Regulation 31A(3) of SEBI (LODR) Regulations, 2015 for a period of not less than three years from the date of reclassification, failing which, I shall be reclassified as promoter/person belonging to promoter group of the listed entity.

Yours faithfully,


 Chandan Chugh

Mo. 98 72 866900

Email id: Chandan.Chugh1@gmail.com

Undertaking from the Outgoing Promoter(s) seeking reclassification

Date: 07.11.2025

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
 Maharashtra, India

Sub: Undertaking for the Compliance with the conditions specified in clause (b) of the Regulation 31A(3) of SEBI (LODR) Regulations, 2015 ("SEBI (LODR) Regulations, 2015")

In connection with request for reclassification dated 07.11.2025, I hereby confirm and certify that:

1. I along with persons related to me together:
 - a) do not hold more than one percent of the total voting rights in the listed entity;
 - b) do not exercise control over the affairs of the listed entity, directly or indirectly;
 - c) do not have any special rights with respect to the listed entity through formal or informal arrangements including through any shareholder agreements;
 - d) are not being represented on the board of directors (including not having a nominee director) of the listed entity;
 - e) do not act as key managerial personnel of the listed entity;
 - f) are not a 'wilful defaulter(s)' as per the Reserve Bank of India Guidelines;
 - g) are not a fugitive economic offender.
2. There is no pending regulatory action against me.
3. I shall continue to comply with the conditions mentioned at sub-clauses (i), (ii) and (iii) of clause (b) of Regulation 31A(3) of SEBI (LODR) Regulations, 2015 at all times from the date of reclassification, failing which, I shall be reclassified as promoter/person belonging to the promoter group of the listed entity.
4. I shall comply with the conditions mentioned in the of sub-clauses (iv) and (v) of clause (b) of Regulation 31A(3) of SEBI (LODR) Regulations, 2015 for a period of not less than three years from the date of reclassification, failing which, I shall be reclassified as promoter/person belonging to promoter group of the listed entity.

Yours faithfully,

Nitika Shikha Chugh
 Nitika Shikha Chugh

Mob: 9779766900

Email id: chandan.chugh@gmail.com

Date: 07.11.2025

To,
The Board of Directors,
Credifin Limited
87, Radio Colony,
Jalandhar, 144001, Punjab

Sub: Request for Re-classification from "Promoter" to "Public" Category under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

I, Chandan Chugh, currently classified as a "Promoter" of Credifin Limited (the "Company"), hereby submit that due to my extensive engagements in my other professional and family pursuits, I hereby submit my request to be re-classified as a "Public" shareholder under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

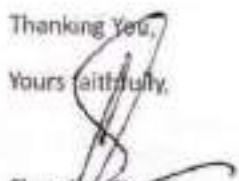
I have resigned from the Directorship of the Board of Directors of the Company, w.e.f. September 30, 2025 and I am not, directly or indirectly, associated with the business of the Company and do not have any influence over the business and policy decisions made by the Company.

Further, in connection with my request for reclassification and in accordance with the Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations, 2015), I hereby confirm that:

- I, together with persons related to me, do not hold any voting rights in the Company.
- I do not:
 - (i) Exercise any direct or indirect control over the affairs of the Company;
 - (ii) Hold any special rights through formal or informal agreements;
 - (iii) Have any representation on the Board (including not having a nominee director);
 - (iv) Act as a key managerial personnel in the Company;
 - (v) Hold the status of a fugitive economic offender or wilful defaulter as per the Reserve Bank of India guidelines; and
- I undertake to continue to comply with the conditions of Regulation 31A(4) post re-classification.
- I undertake that, in compliance with Regulation 31A(4), for a period of three years from the date of my re-classification:
 - I shall not be represented on the Board of Directors of the Bank;
 - I shall not act as a Key Managerial Personnel of the Bank;
 - I shall promptly notify the Bank of any change in circumstances that may affect the above undertakings.

Kindly place this request before the Board for consideration and approval for submission to the Stock Exchange.

Thanking You,
Yours faithfully,


Chandan Chugh
Promoter

Mob: 9872866900

E-mail: Chandan.chugh1@gmail.com

Date: 07.11.2025

To,
The Board of Directors,
Credifin Limited
87, Radio Colony,
Jalandhar, 144001, Punjab

Sub: Request for Re-classification from "Promoter" to "Public" Category under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

I, Nitika Shikha Chugh, currently classified as a "Promoter" of Credifin Limited (the "Company"), hereby submit that due to my extensive engagements in my other professional and family pursuits, I hereby submit my request to be re-classified as a "Public" shareholder under Regulation 31A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

I am not a director of the Company and I am not, directly or indirectly, associated with the business of the Company and do not have any influence over the business and policy decisions made by the Company.

Further, in connection with my request for reclassification and in accordance with the Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations, 2015), I hereby confirm that:

- I, together with persons related to me, do not hold any voting rights in the Company.
- I do not:
 - (i) Exercise any direct or indirect control over the affairs of the Company;
 - (ii) Hold any special rights through formal or informal agreements;
 - (iii) Have any representation on the Board (including not having a nominee director);
 - (iv) Act as a key managerial personnel in the Company;
 - (v) Hold the status of a fugitive economic offender or wilful defaulter as per the Reserve Bank of India guidelines; and
- I undertake to continue to comply with the conditions of Regulation 31A(4) post re-classification.
- I undertake that, in compliance with Regulation 31A(4), for a period of three years from the date of my re-classification:
 - I shall not be represented on the Board of Directors of the Bank;
 - I shall not act as a Key Managerial Personnel of the Bank;
 - I shall promptly notify the Bank of any change in circumstances that may affect the above undertakings.

Kindly place this request before the Board for consideration and approval for submission to the Stock Exchange.

Thanking You,

Yours faithfully,

Nitika Shikha Chugh

Nitika Shikha Chugh

Promoter

Mob: 97797 66900

E-mail: Chandan.Chugh1@gmail.com



SAGRIKA JAYEE

PRACTICING COMPANY SECRETARY

Address: 466, Greater Kailash, Maqsudan,
Jalandhar-144008, Punjab

Mobile: +91 9988232660

E-mail: cssagrikajayee@gmail.com

To,

Head – Listing

Metropolitan Stock Exchange of India Limited (MSE)

Building A, Unit 205A, 2nd Floor,

Piramal Agastya Corporate Park, L.B.S Road,

Kurla West, Mumbai - 400 070

Subject: Certificate confirming no dues to SEBI, Stock Exchanges and Depositories in connection with the reclassification of promoters from the “Promoter and Promoter Group” category to “Public Shareholder” category of the Company pursuant to Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

I, Sagrika Jayee, Practicing Company Secretary, based on the confirmation and information provided to me, I hereby certify that that *M/s Credifin Limited (formerly known as PHF Leasing Limited)* (hereinafter referred to as the “Company”) does **not have any outstanding dues** payable to the **Securities and Exchange Board of India (SEBI)**, **Stock Exchange** where the securities of the Company is listed, or any **Depositories**.

This certificate is being issued at the request of the Company for submission to the Stock Exchange(s) and/or SEBI in connection with the reclassification of promoters from the “Promoter and Promoter Group” category to “Public Shareholder” category of the Company.



Sagrika Jayee

Practicing Company Secretary

Membership No. A61678

Date: 15.11.2025

Place: Jalandhar

UDIN: A061678G001890331

Annexure IV

C) Chronology of Events for Reclassification under Regulation 31A of SEBI (LODR) Regulations, 2015.

Date: 15.11.2025

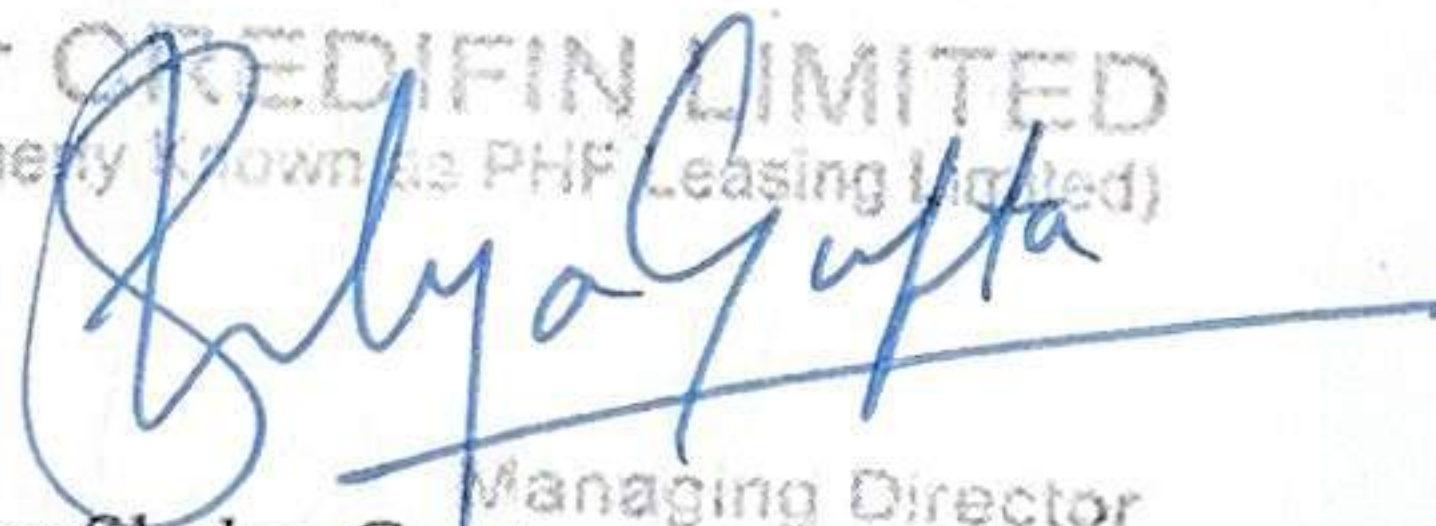
To,
Head - Listing
Metropolitan Stock Exchange of India Limited (MSE)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park, L.B.S Road,
Kurla West, Mumbai - 400 070

Sub: Chronology of Events for Reclassification under Regulation 31A of SEBI (LODR) Regulations, 2015.

Sr. No.	Particulars	Date of Event
1)	Receipt of Application by the Promoter to the Company along with requisite undertaking.	November 07, 2025
2)	Submission of intimation of receipt of promoter application by the Company to the Exchange.	November 07, 2025
3)	Date of Board meeting wherein reclassification matter is considered and approved.	November 11, 2025
4)	Disclosure of outcome of the BOD meeting wherein the proposal of the promoter seeking reclassification has been considered.	November 11, 2025
5)	Submission of reclassification application with the Stock Exchange within 5 days of consideration of the request by the Board of Directors.	November 15, 2025

For and on behalf of
Credifin Limited
(Formerly Known as PHF Leasing Limited)

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)



Managing Director

Kumar Shalya Gupta

Managing Director

DIN: 07553217

Add: H. No. 523-A, Model Town,
Jalandhar-144003, Punjab, India

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

CHANDAN CHUGH

SHIV DYAL CHUGH

15/09/1961

Permanent Account Number
ACUPC0923G


Signature



15/09/1961



आयकर विभाग
INCOME TAX DEPARTMENT
NITIKA SHIKHA CHUGH
SURINDER ANAND
29/05/1983
Permanent Account Number
ALVPC3785C
Nitika Shikha Chugh
Signature

भारत सरकार
GOVT. OF INDIA



Nitika Shikha Chugh

November 11, 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

Subject: Clarification regarding shareholding of Mr. Chandan Chugh

Dear Sir/Madam,

This is in reference to one of the prerequisites for submitting an application for reclassification, as outlined in the checklist, which requires that entities/persons seeking reclassification to the Public Category should be those disclosed as part of the Promoter and Promoter Group in the latest shareholding pattern submitted to the Exchange.

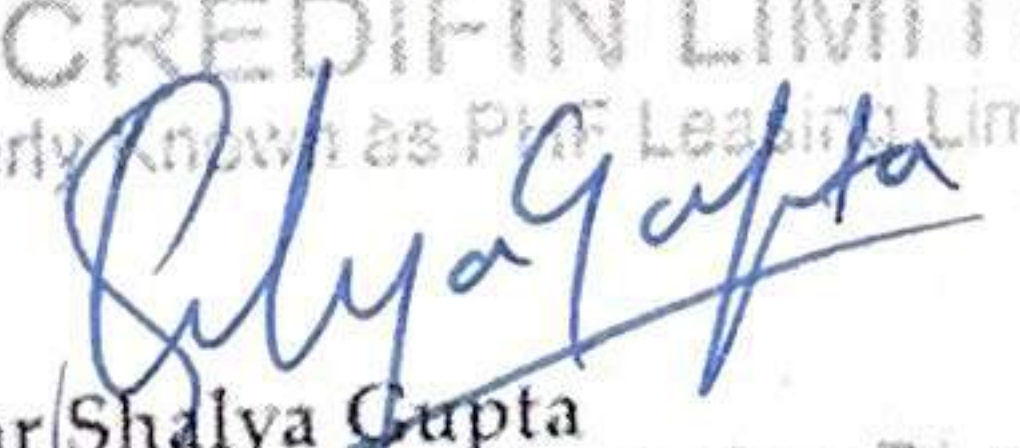
We hereby submit that, as on date, Mr. Chandan Chugh and Ms. Nitika Shikha Chugh are classified as promoters of the Company and have applied for reclassification from the "Promoter" category to the "Public" category. Further, please note that Mr. Chandan Chugh does not hold any shares in the Company; accordingly, his name does not appear under the promoter shareholding in the latest shareholding pattern filed with the Exchange.

In view of the above, Mr. Chandan Chugh has requested reclassification from the "Promoter" category to the "Public" category, in accordance with Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

This is for your kind information and records.

For and on behalf of
Credifin Limited
(formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
(Formerly known as PHF Leasing Limited)


Kumar Shalya Gupta
Managing Director
DIN:07553217
Add: H. No. 523-A, Model Town,
Jalandhar-144003, Punjab, India