

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

SUBJECT:- Communication sent to the shareholders of the Company on 06/07/2026 under Regulation 36(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, providing the web-link, including the exact path, where complete details of the Annual Report

Ref: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Date and Time of Event: - Communication under Regulation 36(1)(b) sent to the shareholders on 06/07/2026. This being a communication to the shareholders, it spanned through out the day

Dear Sir,

We have sent the communication to the shareholders of the Company on 06/07/2026 under Regulation 36(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, providing the web-link, including the exact path, where complete details of the Annual Report. Further, the requisite information as per Regulation 30 read with Para A (12) of part A of Schedule III of SEBI LODR Regulations read over with Para A (12) of Annexure 18 of SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, to the extent applicable to the matter is as under:-

- **Date of Notice** – The communication has been sent to the shareholders of the Company on 06/07/2026.
- **Brief details viz. agenda (if any) proposed to be taken up, resolution to be passed, manner of approval proposed etc.:-** This is a communication to the shareholders of the Company sent on 06/07/2026 under Regulation 36(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. As such the details about Agenda, Resolutions and manner of approval are not applicable. Further, the contents of the enclosed copy of the communication may be read as a part of this disclosure.

You are requested to take the same on your records.

For Credifin Limited
(Formerly Known as PHF Leasing Limited)

Manika Arora
Company Secretary

Date: 06/07/2026
Place: Jalandhar

Enc.:- Communication sent to the shareholders under Regulation 36(1)(b)

Dear Shareholder,

Subject: Communication under Regulation 36(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We hope this letter finds you well.

As you are aware, your Company is listed on Metropolitan Stock Exchange of India Limited (MSE) Limited and is required to comply with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"). As per Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed companies are required to send all documents, notices, and communications to shareholders in electronic mode to the email addresses registered with the Company or with the Depository Participants, as the case may be.

Since the Company's records indicate that your email address is not registered with the Company/Depository Participant, as per the regulatory requirements, it has become mandatory for all shareholders to register their email addresses to ensure timely receipt of all corporate communications including:

- Annual Reports
- Notice of General Meetings
- Quarterly/Half-yearly Financial Results
- Dividend payment advice
- Other statutory communications

The details of the upcoming 34th AGM, including the notice, annual report, and other relevant documents, are available on our company's website at <https://www.credif.in>.

The Annual Report of the Company for financial year 2025-26 containing inter alia the Notice of the 34th AGM has been displayed and can be downloaded from the website of the Company under weblink <https://www.credif.in/annual-reports>.

Notice of the 34th AGM has been displayed and can be downloaded from the website of the Company under weblink: <https://www.credif.in/disclosure-under-regulation-30-of-SEBI/2026-2027/july-september>.

Alternatively, you may request a physical copy of these documents by contacting the Company at compliance@credif.in or our Registrar and Share Transfer Agent at admin@skylinerta.com. We encourage you to register your email ID with the Company/Depository Participant to facilitate faster and more efficient communication in the future. You can update your email ID by contacting our Registrar and Share Transfer Agent or by submitting the details through our website. For any assistance or



to request the AGM documents, please contact the undersigned or our RTA M/s Skyline Financial Services Private Limited Ph No.: 022 - 4886 7000, email id admin@skylinerta.com.

We value your association with Credifin Limited and look forward to your participation in the upcoming AGM.

Thank you for your continued support.

Yours faithfully,

For **CREDIFIN LIMITED**

(formerly known as PHF Leasing Limited)

Sd/-

MANIKA ARORA

COMPANY SECRETARY CUM COMPLIANCE OFFICER