

General information about company

Scrip code*	000000
NSE Symbol*	000000
MSEI Symbol*	CRED
ISIN*	INE405N01016
Name of company	Credifin Limited (formerly known as PHF Leasing Limited)
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2026
Date of end of financial year	31-03-2027
Date of board meeting when results were approved	11-08-2026
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	01-08-2026
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	First quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Unaudited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	
Segment Reporting	Single segment
Description of single segment	Company as a Whole
Start date and time of board meeting	11-08-2026 15:00
End date and time of board meeting	11-08-2026 17:30
Whether cash flow statement is applicable on company	

Type of cash flow statement		
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?		No
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	There are no defaults on Loans and debt securities of the entity.

Financial Results – Ind-AS				
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	
Date of start of reporting period		01-04-2026	01-04-2026	
Date of end of reporting period		30-06-2026	30-06-2026	
Whether results are audited or unaudited		Unaudited	Unaudited	
Nature of report standalone or consolidated		Standalone	Standalone	
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.			
1	Income			
	Revenue from operations	1662.67	1662.67	
	Other income	127.85	127.85	
	Total income	1790.52	1790.52	
2	Expenses			
(a)	Cost of materials consumed	0	0	
(b)	Purchases of stock-in-trade	0	0	
(c)	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0	
(d)	Employee benefit expense	500.29	500.29	
(e)	Finance costs	897.88	897.88	
(f)	Depreciation, depletion and amortisation expense	49.71	49.71	
(g)	Other Expenses			
1	Impairment on Financial Instruments	14.19	14.19	
2	Other expenses	193.22	193.22	

	Total other expenses	207.41	207.41	
	Total expenses	1655.29	1655.29	
3	Total profit before exceptional items and tax	135.23	135.23	
4	Exceptional items	0	0	
5	Total profit before tax	135.23	135.23	
6	Tax expense			
7	Current tax	56.98	56.98	
8	Deferred tax	-22.28	-22.28	
9	Total tax expenses	34.7	34.7	
10	Net movement in regulatory deferral account balances related to profit or loss and the related deferred tax movement	0	0	
11	Net Profit Loss for the period from continuing operations	100.53	100.53	
12	Profit (loss) from discontinued operations before tax	0	0	
13	Tax expense of discontinued operations	0	0	
14	Net profit (loss) from discontinued operation after tax	0	0	
15	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	
16	Total profit (loss) for period	100.53	100.53	
17	Other comprehensive income net of taxes	6.96	6.96	
18	Total Comprehensive Income for the period	107.49	107.49	
19	Total profit or loss, attributable to			
	Profit or loss, attributable to owners of parent			
	Total profit or loss, attributable to non-controlling interests			
20	Total Comprehensive income for the period attributable to			
	Comprehensive income for the period attributable to owners of parent			

	Total comprehensive income for the period attributable to owners of parent non-controlling interests			
21	Details of equity share capital			
	Paid-up equity share capital	3082.93	3082.93	
	Face value of equity share capital	10	10	
22	Reserves excluding revaluation reserve			
23	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings (loss) per share from continuing operations	0.33	0.33	
	Diluted earnings (loss) per share from continuing operations	0.33	0.33	
ii	Earnings per equity share for discontinued operations			
	Basic earnings (loss) per share from discontinued operations	0	0	
	Diluted earnings (loss) per share from discontinued operations	0	0	
iii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings (loss) per share from continuing and discontinued operations	0.33	0.33	
	Diluted earnings (loss) per share from continuing and discontinued operations	0.33	0.33	
24	Debt equity ratio	0	0	Textual Information(1)
25	Debt service coverage ratio	0	0	Textual Information(2)
26	Interest service coverage ratio	0	0	Textual Information(3)
27	Disclosure of notes on financial results	Textual Information(4)		

Other Comprehensive Income			
Date of start of reporting period		01-04-2026	01-04-2026
Date of end of reporting period		30-06-2026	30-06-2026
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
	Other comprehensive income [Abstract]		
1	Amount of items that will not be reclassified to profit and loss		
1	Remeasurement losses on defined benefit plans	2.25	2.25
	Total Amount of items that will not be reclassified to profit and loss	2.25	2.25
2	Income tax relating to items that will not be reclassified to profit or loss	0.57	0.57
3	Amount of items that will be reclassified to profit and loss		
1	Net gain on equity instruments designated at FVTOCI	6.02	6.02
	Total Amount of items that will be reclassified to profit and loss	6.02	6.02
4	Income tax relating to items that will be reclassified to profit or loss	0.74	0.74
5	Total Other comprehensive income	6.96	6.96

Details of Impact of Audit Qualification

Whether results are audited or unaudited		Unaudited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	GSA & Associates LLP	Yes	31-03-2027

