Date: 31.07.2026

To,
The 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: Intimation Under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Date of Event/Information: July 31, 2026

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), read over with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 this is to inform you that in the 34th Annual General Meeting of the Members of M/s Credifin Limited ("the Company") held on Friday, the 31st day of July, 2026 ("the Company") at 12.00 Noon (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") inter alia have approved the following resolutions:

A. Accorded their approval to the re-appointment of Mr. Meghal Gupta (DIN:0917500), who was liable to retire by rotation at this Annual General Meeting and who had offered himself for re-appointment, as Non-Executive Non-Independent Director of the Company, liable to retire by rotation. The relevant information as per SEBI Circular no. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given below:-

1. **Reason for Change:** Re-appointment on retirement by rotation
2. **Date of Re-appointment & Term:** Re-appointed as Non-Executive Non Independent Director with effect from July 31, 2026 pursuant to the resolution passed at the Annual General Meeting held on July 31, 2026. The re-appointment is subject to retirement by rotation as per the provisions of Section 152 of the Companies Act, 2013, and the Articles of Association of the Company and as such, there is no fixed term for Mr. Meghal Gupta.
3. **Brief Profile:** As per **Annexure 1**
4. **Disclosure of Relationships between Directors:-** Mr. Meghal Gupta is not related to any director of the Company

B. Accorded their approval to the re-appointment of M/s GSA & Associates LLP, Chartered Accountants (FRN: 000257N/ N500339) as Statutory Auditors of the Company for the second term of 5 years from the conclusion of the 34th Annual General Meeting held on July 31, 2026 till the conclusion of the Annual General Meeting to be held in the year 2031. The relevant information as per SEBI Circular no. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given below:-

1. **Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise:** Re-appointment of M/s GSA & Associates LLP, Chartered Accountants (FRN: 000257N/ N500339) as Statutory Auditors of the Company for the second term.
2. **Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment: -** Re-appointed at the 34th Annual General Meeting held on 31st July, 2026, for a second term of 5 (five) years commencing from the conclusion of the 34th AGM until the conclusion of the Annual General Meeting to be held in the year 2031.
3. **Brief profile (in case of appointment):-** As per **Annexure 2**
4. **Disclosure of relationships between directors (in case of appointment of a director):-** Not applicable, as this disclosure pertains to the reappointment of Statutory Auditors.

C. Accorded their approval to the continuation of directorship of Mr. Meghal Gupta (DIN: 09179500) as a Non-Executive Director and payment of professional fees. The relevant information as per Para SEBI Circular no. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given below:

1. **Reason for change viz.:-** Continuation of directorship of Mr. Meghal Gupta (DIN: 09179500) as a Non-Executive Director.
2. **Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment:** Re-appointed at the 34th Annual General Meeting held on July 31, 2026.
3. **Brief profile (in case of appointment):-** As per **Annexure 1**
4. **Disclosure of relationships between directors (in case of appointment of a director):-** Mr. Meghal Gupta is not related to any Director of the Company

D. Accorded their approval to the re-appointment of Ms. Aditi Kapur (DIN: 06597596) as Independent Director who was appointed as an Independent Director at the 29th Annual General Meeting of the Company and who holds office up to June 25, 2026 and who had offered herself for re-appointment, as Independent Director of the Company, not liable to retire by rotation, to hold office for a second successive term commencing from June 26, 2026 and ending on June 25, 2031. The relevant information as per Para SEBI Circular no. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given below:

1. **Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise:-** Re-appointment of Ms. Aditi Kapur (DIN: 06597596) as Independent Director of the Company for the second term.
2. **Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment:** Re-appointed at the 34th Annual General Meeting held on July 31, 2026 for a second term of 5 (five) years commencing from June 26, 2026 and ending on June 25, 2031.
3. **Brief profile (in case of appointment):-** As per **Annexure 3**
4. **Disclosure of relationships between directors (in case of appointment of a director):-** Ms. Aditi Kapur is not related to any of the Directors of the Company

E. Accorded their approval to the re-appointment of Mr. Vijay Kumar Sareen (DIN: 07978240) who was appointed as Whole Time Director at the 29th Annual General Meeting of the Company and who holds office up to May 5, 2026 and who had offered himself for re-appointment, as Whole Time Director of the Company to hold office for a second successive term commencing from May 6, 2026 and ending on May 5, 2031. The relevant information as per Para SEBI Circular no. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given below:

1. **Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise:-** Re-appointment of Vijay Kumar Sareen (DIN: 07978240) as Whole Time Director of the Company for the second term.
2. **Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment:** Re-appointed at the 34th Annual General Meeting held on July 31, 2026 for a second term of 5 (five) years commencing from May 6, 2026 and ending on May 5, 2031.
3. **Brief profile (in case of appointment):-** As per **Annexure 4**
4. **Disclosure of relationships between directors (in case of appointment of a director):-** Mr. V.K. Sareen is not related to any Director of the Company

You are requested to kindly take the above on record.

Thanking You

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

Manika Arora
Company Secretary

Annexure-1

Name of Director	Mr. Meghal Gupta (DIN: 09179500)
Date of First (Original) Appointment on the Board:	May 20, 2021
Date of Birth, Age	20.01.1995, About 31 Years
Designation	Non-Executive Director

Nature of Expertise in Specific Functional Area and experience:-

Mr. Meghal Gupta is an Engineer by qualification with extensive experience in the NBFC and financial services sector. He is the promoter of Hamco Ispat Private Limited, a well-established entity engaged in the manufacturing and export of a wide range of industrial tools.

He has demonstrated strong multi-sector leadership by successfully leading ventures across financial services, electric mobility, hand tool manufacturing, and AI-driven solutions. He possesses deep expertise in fund arrangement, credit assessment, and financial discipline, with a consistent focus on building scalable and sustainable business models across diverse verticals.

He is known for his relationship-driven approach to growth, supported by a wide and trusted professional network. His ability to foster strategic partnerships, drive sales expansion, and maintain strong customer relationships has contributed significantly to business success. Additionally, his practical and structured approach to customer evaluation and debt recovery ensures operational efficiency and a healthy financial ecosystem.

His professional journey is complemented by his strong personal values of discipline, integrity, and perseverance. He is a national-level participant in Judo and Yoga, and a state-level athlete in Swimming and Roller Skating, he brings focus, resilience, and a competitive spirit into his work. He is widely regarded for his commitment to transparency, honouring obligations, and creating long-term value built on trust and consistency.

Terms and Conditions of Appointment or Re-appointment and Remuneration, if any:

Term	Mr. Meghal Gupta, who was liable to retire by rotation, has been re-appointed as a Non-Executive Non Independent Director by the Shareholders of the Company in the 34th Annual General Meeting. Further pursuant to regulation 17(1D) of SEBI (LODR) Regulations 2015, as per the date of approval of the shareholders in 34th Annual General Meeting will be considered as the date of appointment in this case and it will be valid for the next five years.
Remuneration last drawn, if applicable	NIL
Details of Remuneration sought to be paid	NIL
Qualification	B. Tech

Annexure-2

Details in relation to and credentials of the statutory auditor(s) proposed to be appointed	M/s GSA & Associates LLP was established in the year 1975 and has its head office at Delhi and branch offices at Jammu, Surat and Gurugram. The firm is empanelled with C&AG, RBI, MCX, SFIO, IBA and several others. Its clientele includes several large Public sector units, telecommunication companies, Banks and Private Sector Corporates.
Terms of appointment	Re-appointment for the second term of 5 (Five) consecutive years, commencing from the conclusion of the 34th AGM till the conclusion of the 39th AGM of the Company to be held in the year 2031
Fees payable to the statutory auditor	Rs. 8,00,000/- to Rs. 15,00,000/- for Audit including Tax Audit. The fees payable to the Statutory Auditors are based on knowledge, expertise, experience, time and effort required to be put in by them.

Annexure 3

Name of Director	Ms. Aditi Kapur
Date of First (Original) Appointment on the Board:	June 26, 2021
Date of Birth, Age	29.09.1987 About 38 Years
Designation	Non-Executive Independent Director
Nature of Expertise in Specific Functional Area and experience:- Ms. Aditi Kapur Arora, is a qualified Company Secretary and a Law Graduate. She is also a Six Sigma Black Belt certified. She is also a Senior Associate in Kapur Law Firm, a leading civil law firm of Kapurthala established since 1925 and a Senior Associate in M/s Arora and Associates, a leading multi-disciplinary law firm based at Jalandhar. Her expertise includes corporate laws, management consultancy and BPR solutions. She has been handling independently legal matters of the reputed organizations in the region including Consumer Litigation, Arbitration Matters, Revenue Matters etc.	
Terms and Conditions of Appointment or Re-appointment and Remuneration, if any:	
Term	Ms. Aditi Kapur re-appointed as Non Executive Independent Director of the Company by the Shareholders of the Company in the 34th Annual General Meeting, for the second term commencing from June 26, 2026 and ending on June 25, 2031. Her office is not liable to retirement by rotation
Remuneration last drawn, if applicable	She is being paid sitting fees of Rs. 10,000/- for attending meetings of the Board and Rs. 5000/- for attending Board Committees, if she is member thereof, in a calendar Quarter. Further she is entitled for reimbursement of actual travelling expenses, if any, for attending meetings of the Board and Committees thereof.
Details of Remuneration sought to be paid	Same as above
Qualification	Law Graduate and Company Secretary

Credifin Limited
Formerly known as PHF Leasing Limited
CIN No: L65110PB1992PLC012488
GST No. 03AAACP7603B2Z3

Annexure 4

Name of Director	Mr. Vijay Kumar Sareen
Date of First (Original) Appointment on the Board:	06.05.2021
Date of Birth, Age	24.12.1959 About 66 years
Designation	Whole Time (Executive Director)
Nature of Expertise in Specific Functional Area and experience:- Mr. V.K. Sareen had a distinguished academic career, having served as Ex-Vice Principal and Head of the Post Graduate Department of Commerce, where he contributed significantly to the development of academic and professional talent. He is instrumental in setting up of compliance management system and compliance with all RBI, Anti Money Laundering and KYC Regulations in the Company as Whole Time Executive Director.	
Terms and Conditions of Appointment or Re-appointment and Remuneration, if any:	
Term	Mr. V.K. Sareen reappointed as Executive Director of the Company by the Shareholders of the Company in the 34th Annual General Meeting, for the period from May 6, 2026 till May 5, 2031.
Remuneration last drawn, if applicable	Rs. 19,44,000/- (Rupees Nineteen Lakhs, Forty Four Thousand Only)
Details of Remuneration sought to be paid	He shall be paid remuneration on the following terms:- (1) Revision of fixed Remuneration within the range from Rs. 18,00,000/- (Rupees Eighteen Lakhs Only) per annum to Rs. 30,00,000/- (Rupees Thirty Lakhs Only) per annum (2) Variable pay as may be decided by the Board from time to time in compliance to the Nomination and Remuneration besides the Annual Remuneration at (a) above (3) **Service Contract period**: - 5 years i.e. from May 6, 2026, till May 5, 2031 (4) **Remuneration period:** - 3 years i.e. from May 6, 2026 till May 5, 2029 (5) **Severance Fees:-** No severance fees will be paid to him. (6) Reimbursement of expenses incurred by him on account of the business of the Company in accordance of the Company's policy.
Qualification	M.Com, M.Phill