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

Date: 09 September, 2026

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

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

Sub: Incorporation of Wholly Owned Subsidiary of Credifin Limited (formerly known as PHF Leasing Limited)

With reference to our disclosure submitted with Stock Exchange dated August 11, 2026 pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), with respect to proposed incorporation of a wholly owned subsidiaries ("WOS") of the Credifin Limited (formerly known as PHF Leasing Limited) ("the Company").

Further to our above disclosure, we would like to inform you that pursuant to the approval of Registrar of Companies, wholly owned subsidiary named "**CREDIFIN PAY PRIVATE LIMITED**" has been incorporated on **08th September, 2026 bearing CIN: U66190PB2026PTC069647.**

Details as required under the SEBI Listing Regulations read with the SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, as amended from time to time, are provided as **Annexure A** to this letter.

The same will be available on the Company's website i.e., https://www.credif.in.

The above intimation is given to you for your record. Kindly take note of the same.

Thank you,

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Manika Arora
Digitally signed by Manika Arora
Date: 2026.09.09 18:16:24 +05'30'

Manika Arora
Company Secretary
Membership No.: A51855

Annexure -A

Sr. No.	Particulars	Remarks
1.	Name of the entity, date & country of incorporation, etc.;	Name of the entity: Credifin Pay Private Limited Date of Incorporation: **08th September, 2026** Country of Incorporation: India
2.	Name of holding company of the incorporated company and relation with the listed entity;	Credifin Pay Private Limited is incorporated as a wholly owned subsidiary of Credifin Limited
3.	Industry to which the entity being incorporated belongs	Financial Services Outsourcing & Business Support Operations
4.	Brief background about the entity incorporated in terms of products / line of business;	1. To act as Business Correspondent, Business Facilitator, Loan Service Provider (LSP), Loan Servicing Partner, agent, representative, sourcing partner, facilitator or service provider for banks, Non-Banking Financial Companies (NBFCs), financial institutions, insurance companies, insurance brokers and other financial services entities, including the holding company, for sourcing, originating, marketing, facilitating, processing, servicing, administering and supporting loans, credit facilities, insurance and other financial products, subject to applicable laws, regulations, guidelines and approvals. **2.** To source, market, distribute, facilitate, process, service and administer all kinds of loan and credit products, whether secured or unsecured, including vehicle finance for two wheelers, cars, commercial vehicles and other automobiles, loans against property (LAP), personal loans, business loans, consumer loans, housing and mortgage-related loans, equipment and machinery finance, working capital facilities and other financial products; and to undertake customer acquisition, KYC and documentation support, verification, credit appraisal support, application processing, disbursement facilitation, account servicing, customer support, repayment follow-up and other allied activities as may be permitted under applicable law. **3.** To act as a collection and recovery agency, collection agent or recovery support service provider for banks, NBFCs, financial institutions and other eligible entities, and to undertake lawful collection, repayment follow-up, delinquency management and recovery assistance in relation to loans, advances, credit facilities and other financial products; and to act as agent, intermediary, facilitator or authorised representative for insurance companies and insurance brokers for sourcing, marketing, distribution and

		servicing of all types of insurance products, including group insurance, group credit life insurance, credit protection insurance, borrower insurance and other loan-linked insurance products, subject to applicable regulatory requirements
5.	Brief details of any governmental or regulatory approvals required for the acquisition/incorporation;	Not Applicable (The Incorporation of Subsidiary Company is as per the laws applicable)
6.	Nature of consideration– whether cash consideration or share swap or any other form and details of the same;	100% subscription to initial paid-up share capital is in consideration of cash
7.	Cost of acquisition or the price at which the shares are acquired/subscribed	At face value of Rs. 10/- (Rupees Ten Only) per share
8.	Percentage of shareholding / control acquired and / or number of shares acquired;	100% subscription to the share capital of the wholly owned subsidiary.