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

October 16, 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: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Intimation of Resignation of Company Secretary and Compliance Officer pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that Ms. Manika Arora, Company Secretary & Compliance Officer and Key Managerial Personnel (KMP) of the Company, has tendered her resignation with immediate effect from the said position due to personal and health reasons. Ms. Manika Arora has informed us that there are no other reasons for her resignation other than those provided in the resignation letter.

The Management of the Company has accepted the resignation and fixed the relieving date as October 16, 2026, after working hours.

The Company has commenced the process of shortlisting the potential candidates for the said role and the same shall be finalized within the prescribed timelines under the SEBI (LODR) Regulations. The Company shall make required disclosure pursuant to such appointment at the relevant time.

This intimation is being provided for your records and dissemination to stakeholders, as applicable.

Thank you for your attention and cooperation.

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)

Manika Arora

Digitally signed by Manika Arora
DN: c=IN, o=Personal, title=5994, pseudonym=23zcp4anlkymgjqfde0bsxw1onlv78h5, 2.5.4.20=48b6f9560785 2de926484 8e4008e3 00b9c73e35 984d5ae968c bbf6a555d292f87, postalCode=144009, st=Punjab, serialNumber=801dab201b62bbf93bb538ae9c221afb7 81adc7b06e31be51714a35eac6d4e5, cn=Manika Arora
Date: 2026.10.16 16:59:25 +05'30'

Manika Arora
Company Secretary
Membership No.: A51855

Resignation of Ms. Manika Arora as Company Secretary & Compliance Officer as well as the Key Managerial Personnel of the Company.

Name	Ms. Manika Arora
Reason for Change	Resignation due to personal and health reasons
Date of Resignation	16.10.2026
Brief Profile	Not Applicable
Disclosure of relationship between Directors (in case Appointment of a Director)	Not Applicable

CREDIFIN

Manika Arora <manika@credif.in>

Resignation Due to Health and Personal Reasons

HR Department <hr@credif.in> Fri, Oct 16, 2026 at 3:46 PM
To: Manika Arora <manika@credif.in>
Cc: Vijay Sareen <vksareen@credif.in>, "dinesh.gupta" <dinesh.gupta@dsblawgroup.com>, Garima Kapoor <garima@credif.in>

Dear Manika Ma'am,

This is to inform you that your resignation has been accepted **with effect from 16th October 2026**.

We wish you all the best for your future endeavours.

Regards
HR Department
87, Radio Colony, BMC Chowk, Jalandhar - 144001

CREDIFIN
Formerly known as PHF Leasing

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CREDIFIN

Manika Arora <manika@credif.in>

Resignation Due to Health and Personal Reasons

Manika Arora <manika@credif.in> Thu, Oct 15, 2026 at 5:40 PM
To: Vijay Sareen <vksareen@credif.in>
Cc: "dinesh.gupta" <dinesh.gupta@dsblawgroup.com>, HR Department <hr@credif.in>, Garima Kapoor <garima@credif.in>
Bcc: sagrika jayee <sagrika@dsblawgroup.com>

@Vijay Sareen

Dear Sir,

With reference to the trail mail, kindly accept my resignation with effect from 16.10.2026.

Thanks and Regards

Manika Arora
Company Secretary

---------- Forwarded message ---------
From: **HR Department** <hr@credif.in>
Date: Thu, Jul 23, 2026 at 5:54 PM
Subject: Re: Resignation Due to Health and Personal Reasons
To: Manika Arora <manika@credif.in>
Cc: Vijay Sareen <vksareen@credif.in>, dinesh.gupta <dinesh.gupta@dsblawgroup.com>, Divya Jain | Credifin <divya@credif.in>

[Quoted text hidden]

CREDIFIN

Manika Arora <manika@credif.in>

Resignation Due to Health and Personal Reasons

HR Department <hr@credif.in> Thu, Jul 23, 2026 at 5:54 PM
To: Manika Arora <manika@credif.in>
Cc: Vijay Sareen <vksareen@credif.in>, "dinesh.gupta" <dinesh.gupta@dsblawgroup.com>, Divya Jain | Credifin <divya@credif.in>

Dear Mam,

This is to acknowledge receipt of your email regarding your resignation and your subsequent communication.

Your request has been noted and is under consideration by the Management. The necessary communication regarding the acceptance of your resignation, your last working day, and the completion of the applicable relieving and statutory formalities will be shared with you in due course.

We appreciate your assurance of full cooperation in ensuring a smooth handover and transition of your responsibilities.

Regards
HR Department
87, Radio Colony, BMC Chowk, Jalandhar - 144001

CREDIFIN
Formerly known as PHF Leasing

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CREDIFIN

Manika Arora <manika@credif.in>

Resignation Due to Health and Personal Reasons

Manika Arora <manika@credif.in> Wed, Jul 22, 2026 at 3:58 PM
To: Vijay Sareen <vksareen@credif.in>, "dinesh.gupta" <dinesh.gupta@dsblawgroup.com>
Cc: HR Department <hr@credif.in>

Dear Management,

As discussed during my meeting with Sh. Sareen Sir and Sh. Dinesh Gupta Sir, my last working day shall be 31 August 2026 due to health-related reasons. I kindly request you to relieve me from my duties accordingly.

Further, I request the Management to initiate and complete all necessary formalities for the cessation of my appointment as the Company Secretary of Credfin Limited. As discussed, if a suitable replacement is not identified by 31 August 2026, the Management may complete my relieving process and the necessary regulatory formalities on or before 30 September 2026, in accordance with the Company's policy and the terms of my appointment/offer letter.

I remain fully committed to ensuring a smooth transition of my responsibilities. I will extend my complete cooperation in handing over my assignments, sharing all relevant knowledge and documents, and providing any assistance required to facilitate an orderly transition.

I sincerely thank the Management, Sh. Sareen Sir, and Sh. Dinesh Gupta Sir for the guidance, support, and opportunities extended to me during my tenure with the organization. It has been a valuable learning experience, and I am grateful for the trust and confidence placed in me.

I look forward to your kind confirmation and request you to kindly do the needful.

Warm regards,
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