M/S CREDIFIN LIMITED
(formerly known as PHF Leasing Ltd.)
Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab
CIN No.L65110PB1992PLC012488
Ph.No.+91 91151-00401, Website : www.credif.in
Email id : compliance@credif.in

Statement of Unaudited Financial Results for the Quarter ended on 30th June 2026

(In Lakhs)

S.No	PARTICULARS	Quarter Ended			Year ended
		30/06/2026 Unaudited	31/03/2026 Audited	30/06/2025 Unaudited	31/03/2026 Audited
	Revenue from operations				
(i)	Interest income	1,662.67	1,746.51	1,576.53	6,596.38
(ii)	Dividend income	-	-	-	-
(iii)	Gain on derecognition of financial assets	-	415.17	-	415.17
(I)	**Total Revenue from operations**	1,662.67	2,161.68	1,576.53	7,011.55
(II)	**Other income**	127.85	261.99	170.03	784.31
(III)	**TOTAL INCOME (I+II)**	**1,790.52**	**2,423.67**	**1,746.56**	**7,795.86**
	Expenses				
(i)	Finance Costs	897.88	863.11	756.31	3,218.07
(ii)	Impairment on financial instruments	14.19	222.67	76.06	492.78
(iii)	Employee Benefits Expenses	500.29	610.90	549.66	2,421.49
(iv)	Depreciation, amortization and impairment	49.71	46.23	42.67	187.57
(v)	Other expenses	193.22	201.41	150.76	768.48
(IV)	**Total Expenses**	**1,655.29**	**1,944.32**	**1,575.46**	**7,088.39**
(V)	**Profit before tax before exceptional items (III-IV)**	**135.23**	**479.35**	**171.10**	**707.47**
(VI)	Exceptional Items	-	-	-	-
(VII)	**Profit before tax**	**135.23**	**479.35**	**171.10**	**707.47**
(VIII)	**Tax expenses**				
(1)	Current tax	56.98	(1.17)	88.44	170.73
(2)	Deferred tax	(22.28)	100.99	(59.02)	(30.99)
(3)	Deferred Tax related to Earlier Years	-	27.72	71.11	98.83
(4)	Current Tax related to Earlier Years	-	-	0.23	0.23
(IX)	**Net tax expenses**	34.70	127.54	100.76	238.80
(X)	**Profit for the period (VII-IX)**	**100.53**	**351.81**	**70.34**	**468.67**
(XI)	**Other comprehensive income**				
(A)	Items that will not be reclassified to profit or loss				
	Re-measurement gain/(loss) on defined benefit plans	2.25	(7.52)	(1.43)	(4.16)
	Income tax effect	(0.57)	1.39	0.36	0.54
(B)	Items that will be reclassified to profit or loss				
	Fair valuation gain/(loss) on investment	6.02	8.77	3.41	9.18
	Income tax effect	(0.74)	(2.28)	(0.40)	(2.31)
	Other Comprehensive Income	6.96	0.36	1.94	3.25
(XII)	**Total Comprehensive Income for the period (X+XI)**	**107.49**	**352.17**	**72.28**	**471.92**
(XIII)	**Paid-up equity share capital (face value Rs.10/- per share)**	**3,082.93**	**3,082.93**	**1,238.68**	**3,082.93**
(XIV)	**Other equity**	**5,715.12**	**5,607.62**	**5,544.72**	**5,607.62**
(XV)	**Earnings per equity share**				
	(nominal value of share Rs.10/-)				
	Basic (Rs.)	**0.33**	**1.14**	**0.57**	**2.17**
	Diluted (Rs.)	**0.33**	**1.14**	**0.28**	**2.17**

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar
V.K.Sood

Director

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Notes :-

1 The above results of CREDIFIN LIMITED (Formerly known as PHF Leasing Limited) ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors in the meetings held on August 11, 2026.

2 The unaudited financial results of Credifin Limited (the 'Company') for the quarter ended June 30, 2026 have been prepared in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'listed Regulations, 2015') and the Indian Accounting Standards specified under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provision of the Compnies Act, 2013 as applicable.

3 The Statutory Auditors have carried out a Limited Review of the financial results for the quarter ended June 30, 2026.

4 Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the quarter under review, the Company had allotted Secured Redeemable Non-Convertible Debentures (SRNCDs) on private placement basis as follows:

SRNCD/SDB	Allotment Date	No. of Debentures	Nominal Amount	Total Amount
SECURED REDEEMABLE NON-CONVERTIBLE BONDS SERIES-IV /2025-26	27-06-2026	1245	₹ 10,000	₹ 1,24,50,000

5 The secured non-convertible debentures issued by company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables.

6 Disclosure pursuant to Reserve Bank of India Notification RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025

i) The Company has not acquired or transferred any loans not in default during the quarter ended June 30, 2026.

ii) (a) The Company has not acquired or transferred stressed loans during the quarter ended June 30, 2026.

(b) Security Receipts (SRs) held and recovery ratings assigned to SRs by the credit rating agency:

Particulars	Recovery rating	Implied recovery	As at June 30, 2026
RARE ARC 059 Trust (2022-23)	IVR RR1	100%-150%	318.72
RARC 091 Trust (2023-24)	IVR RR1	100%-150%	238.45
CFM ARC Trust 224 (2025-26)	To be rated with in timelines as per RBI guidelines		724.00

*The Company is Holding impairment allowance of 14.16 Lakhs on as on June 30, 2026.

iii) The Company has not transferred any Special Mention Account (SMA) and loan not in default.

7 There is an unsecured loan (exempt deposit) given by Late Mr. S.D. Chugh, Ex Managing Director which is overdue. There is no nomination against such unsecured loan. The company has intimated the legal heirs and has also given reminders for production of Succession Certificate but the same has not been produced till date. The company shall make the payment on the said loan as and when the compliance is made by the legal heirs in this regard.

Nature of Borrowing	Name of Lender	Amount not paid on due date	Whether Principal or Interest	No. of days delay or unpaid
Deposits from Director	Late Sh. Shiv Dayal Chugh (including HUF)	Rs. 81.55 Lakhs	Principal & Interest	1,942 days

For CREDIFIN LIMITED
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87, Radio Colony, Jalandhar

V.K.Sareen

Director

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8 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.

9 The Financial Results are available on Company's website https://www.credif.in and website of MSEI http://www.msei.in

10 The figures for the previous quarter/ year have been regrouped / rearranged wherever necessary to conform to the current period/ year presentation.

By order of the Board of Directors
CREDIFIN LIMITED
(Formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar

V.K Sareen

Director

Place: Jalandhar
Dated: August 11, 2026

Vijay Kumar Sareen
Whole Time Director
DIN: 07978240