Annexure A

M/S CREDIFIN LIMITED
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

Standalone Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2026

(In Lakhs)

S.No	Particulars	Quarter ended			Half yearly ended		Year ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
	Revenue from operations						
(i)	Interest income	1,816.58	1,662.67	1,555.15	3,479.25	3,131.68	6,596.38
(ii)	Dividend income	-	-	-	-	-	-
(iii)	Gain on derecognition of financial assets	164.02	-	-	164.02	-	415.17
(I)	**Total Revenue from operations**	**1,980.60**	**1,662.67**	**1,555.15**	**3,643.27**	**3,131.68**	**7,011.55**
(II)	**Other income**	194.92	127.85	219.12	322.77	389.15	784.31
(III)	**TOTAL INCOME (I+II)**	**2,175.52**	**1,790.52**	**1,774.27**	**3,966.04**	**3,520.83**	**7,795.86**
	EXPENSES						
(i)	Finance Costs	877.37	897.88	835.31	1775.25	1591.62	3,218.07
(ii)	Impairment on financial instruments	4.01	14.19	94.04	18.20	170.09	492.78
(iii)	Employee Benefits Expenses	588.66	500.29	604.61	1088.95	1154.27	2,421.49
(iv)	Depreciation, amortization and impairment	51.73	49.71	50.23	101.44	92.90	187.57
(v)	Other expenses	216.67	193.22	176.74	409.89	327.50	768.48
(IV)	**Total Expenses**	**1,738.45**	**1,655.29**	**1,760.93**	**3,393.72**	**3,336.38**	**7,088.39**
(V)	**Profit before tax before exceptional items(III-IV)**	**437.07**	**135.23**	**13.34**	**572.32**	**184.45**	**707.47**
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	**Profit before tax**	**437.07**	**135.23**	**13.34**	**572.32**	**184.45**	**707.47**
(VIII)	**Tax expenses**						
(1)	Current tax	103.84	56.98	27.19	160.82	115.64	170.73
(2)	Deferred tax	28.12	(22.28)	(2.69)	5.83	(61.71)	(30.99)
(3)	Deferred tax related to earlier years	-	-	-	-	71.11	98.83
(4)	Current tax related to earlier years	-	-	-	-	0.23	0.23
(IX)	**Net tax expenses**	**131.96**	**34.70**	**24.50**	**166.65**	**125.27**	**238.80**
(X)	**Profit for the period (VII+IX)**	**305.11**	**100.53**	**(11.16)**	**405.67**	**59.18**	**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	3.02	2.25	1.78	5.27	0.35	(4.16)
	Income tax effect	(0.76)	(0.57)	(0.45)	(1.33)	(0.09)	0.54
(B)	Items that will be reclassified to profit or loss						
	Fair valuation gain/(loss) on investment	1.12	6.02	(1.68)	7.13	1.73	9.18
	Income tax effect	(0.14)	(0.74)	0.21	(0.88)	(0.19)	(2.31)
	Other Comprehensive Income	**3.26**	**6.96**	**(0.14)**	**10.20**	**1.80**	**3.25**
(XII)	**Total Comprehensive Income for the period (X+XI)**	**308.37**	**107.49**	**(11.30)**	**415.87**	**60.98**	**471.92**
(XIII)	**Paid-up equity share capital (face value Rs.10/- per share)**	**3,082.93**	**3,082.93**	**3,082.93**	**3,082.93**	**3,082.93**	**3,082.93**
(XIV)	**Other equity**	**6,023.48**	**5,715.12**	**5,196.66**	**6,023.48**	**5,196.66**	**5,607.62**
(XV)	**Earnings per equity share (nominal value of share Rs.10/-)**						
	Basic (Rs.)	**0.99**	**0.33**	**(0.09)**	**1.32**	**0.47**	**2.17**
	Diluted (Rs.)	**0.99**	**0.33**	**(0.09)**	**1.32**	**0.47**	**2.17**

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

Managing Director

M/S CREDIFIN LIMITED
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CIN No.L65110PB1992PLC012488
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Notes :-

1) **Statement of Assets & Liabilites as at September 30,2026**

(In Lakhs)

Particulars		As at September 30, 2026 (Unaudited)	As at September 30, 2025 (Unaudited)	As at March 31, 2026 (Audited)
	ASSETS			
(1)	**Financial Assets**			
(a)	Cash and Cash Equivalents	3,659.38	1,710.42	5,022.57
(b)	Bank Balance other than cash and cash equivalent	2412.38	234.77	2362.72
(c)	Loans	26,430.73	24,716.37	26,024.71
(d)	Investments	1,393.28	2,872.12	2,209.32
(e)	Other Financial Assets	1,925.22	1,452.28	1,822.50
(2)	**Non- Financial Assets**			
(a)	Current tax assets (Net)	-	-	-
(c)	Property, Plant and Equipment	498.35	429.23	419.47
(d)	Capital work-in-progess	1.50	-	1.17
(e)	Other Intangible assets	147.99	168.13	158.09
(f)	Right of Use assets	431.16	568.98	509.06
(g)	Other non-financial assets	81.31	151.92	104.86
	Total Assets	**36,981.31**	**32,304.23**	**38,634.47**
	LIABILITIES AND EQUITY			
	LIABILITIES			
(1)	**Financial Liabilities**			
(a)	Payables			
	(I) Trade Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1866.54	831.28	1855.43
	(II) Other Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	2.00	5.10
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	54.12	12.15	5.14
(b)	Debt Securities	7,249.59	3,072.53	6,901.64
(c)	Borrowings (Other than Debt Securities)	12,663.33	13,356.11	15,300.50
(d)	Subordinated Liabilites	1,487.76	1,304.05	1,330.44
(e)	Deposits	3,166.22	4,066.12	3,366.10
	Lease Liabilities	518.16	638.14	592.17
(f)	Other financial liabilities	417.34	522.56	264.81
(2)	**Non- Financial Liabilities**			
(a)	Provisions	17.46	10.35	15.40
(b)	Current tax liabilities (Net)	197.46	33.69	60.88
(c)	Deferred tax liabilities (Net)	161.82	93.86	153.78
(d)	Other non financials liablities	75.09	81.79	92.53
(3)	EQUITY			
(a)	Equity Share capital	3,082.93	3,082.93	3,082.93
(b)	Other Equity	6,023.48	5,196.66	5,607.62
	Total Liabilites and Equity	**36,981.31**	**32,304.23**	**38,634.47**

For CREDIFIN LIMITED
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87, Radio Colony, Jalandhar

Managing Director

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2) **Statement of Cash flow for the half year ended 30th September,2026**

(In Lakhs)

Particulars	For the half year ended September 30, 2026 (Unaudited)	For the half year ended September 30, 2025 (Unaudited)	For the year ended March 31, 2026 (Audited)
Cash flow from operating activities			
Profit/Loss before tax	572.31	184.45	707.46
Adjustments for:			
Depreciation and amortization expenses	101.44	92.90	187.57
Impairment on financial instruments	18.20	170.09	492.78
Loss/ (Profit) on sale of assets	0.43	(0.03)	(0.34)
Finance cost	1,775.25	1,591.62	3218.07
Dividend income	-	-	-
Gain/(Loss) on Lease Modification	(8.87)	(1.96)	(2.82)
Interest income	(3,479.25)	(3,131.68)	(6,596.38)
Gain on derecognition of Financial Assets	(164.02)	0.00	(415.17)
Operating Loss before working capital changes and adjustments for interest received, interest paid and dividend received	**(1,184.51)**	**(1,094.60)**	**(2,408.82)**
Changes in working capital			
Increase/(Decrease) in trade payables	11.10	(259.32)	780.63
Increase/(Decrease) in other payables	28.51	5.47	1.58
Increase/(Decrease) in other financial liabilities	152.53	(421.84)	(679.60)
(Increase)/Decrease in loans	(516.84)	(2404.37)	(4,102.54)
(Increase)/Decrease in other non-financial assets	28.81	(87.11)	(31.22)
(Increase)/ Decrease in other financial assets	(119.67)	(97.20)	-173.63
Cash used in operations before adjustments for interest received, interest paid and dividend received	**(1,600.05)**	**(4,358.98)**	**(6,613.61)**
Interest paid	(1,801.66)	(1,616.24)	(3,256.75)
Interest received	3,498.61	3,382.11	6,949.02
Dividend received	-	-	-
Cash used in operations	**96.91**	**(2593.11)**	**(2,921.34)**
Income tax paid	(73.21)	(45.57)	(70.04)
Net cash flows (used in)/ from operating activities (A)	**23.69**	**(2638.68)**	**(2,991.38)**
Extraordinary Item	-	-	-
Net cash flows (used in)/ from operating activities (A)	**23.69**	**(2638.68)**	**(2,991.38)**
Cash flow from Investing activities			
Payment for property, plant and equipment	(120.11)	(100.34)	(122.22)
Investment in government securities	823.17	(2263.62)	(1,602.62)
Deletion of ROU	-	-	-
Net proceeds from fixed assets	4.26	0.65	2.11
Interest received	262.61	103.60	185.83
Net cash flow used in investing activities (B)	**969.92**	**(2259.71)**	**(1,536.90)**
Cash flow from Financing activities			
Proceeds from Issue of Equity	0.01	1,503.17	1,503.16
Proceeds/(repayment) from issue of debt securities	330.37	(1,011.93)	2,813.74
Proceeds/(repayment) from Borrowings other than debt securities issued	(2592.31)	643.98	2,606.93
Proceeds from Subordinated Liabilites	158.00	359.58	386.48
Proceeds from issue of deposits	(199.88)	652.89	(47.14)
Payment of lease liabilities	(3.33)	(26.72)	(72.22)
Net cash flow from financing activities (C)	**(2,307.15)**	**2,120.97**	**7,190.96**
Net increase in cash and cash equivalents (A+B+C)	(1,313.54)	(2,777.42)	2,662.68
Cash and cash equivalents at the beginning of the year	7,385.29	4,722.61	4,722.61
Cash and cash equivalents at the end of the year	**6,071.75**	**1,945.19**	**7,385.29**
Cash and cash equivalents comprise (Refer note 3)			
Cash on hand	17.78	18.82	17.05
Balances with banks	3,114.25	1,040.60	1,999.52
Deposits with original maturity of less than three months	527.35	651.00	3,006.00
Bank Balance other than cash and cash equivalent	2412.38	234.77	2,362.72
Total cash and bank balances at end of the year	**6,071.75**	**1,945.19**	**7,385.29**

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

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Notes :-

1 The above results of CREDIFIN Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors in the meetings held on November 14, 2026.

2 The unaudited financial results of Credifin Limited (the 'Company') for the half year ended Sept 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 & half year ended September 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) and Unsecured Redeemable Non -Convertible Debentures (URNCDs) on private placement basis as follows:

SRNCD/SDB	Allotment Date	No. of Debentures	Nominal Amount (Rs.)	Total Amount (Rs. In lakhs)
SECURED REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	13-08-2026	5,290	10,000	529.00
REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	13-08-2026	800	10,000	80.00
SECURED REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	03-09-2026	9,050	10,000	905.00
REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	03-09-2026	250	10,000	25.00

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) (a) The Company has not acquired any loans not in default during the quarter ended September 30, 2026.

(b) Details in respect of loans not in default transferred through assignment during the quarter ended September 30, 2026

Particulars	During the half year ended 30th September 2026
Entity/ Assignor	Non-Banking Financial Companies
Count of loan accounts transferred	2,940
Amount of loan accounts transferred (Rs. in lakhs)	2,184.76
Retention of beneficial economic interest (MRR %)	10.00%
Weighted average maturity (residual maturity in years)	1.22
Weighted average holding period (in years)	0.85
Coverage of tangible security coverage	100%
Rating-wise distribution of rated loans	Not Applicable

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

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

Particulars	Recovery rating scale	Implied recovery	As at Sept 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 September 30, 2026.

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

For CREDIFIN LIMITED
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87, Radio Colony, Jalandhar
Managing Director

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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	Rs. 81.55 Lakhs	Principal & Interest	2,034 days

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
For CREDIFIN Limited

FOR CREDIFIN LIMITED
(Formerly Known as Pur Leasing Limited)
87, Radio Colony, Jalandhar
Managing Director

Kumar Shalya Gupta
Managing Director & CEO
DIN: 07553217

Place: Jalandhar
Dated: November 14, 2026

Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended of CREDIFIN Limited for the quarter and half year ended 30th September 2026

The Board of Directors
CREDIFIN Limited.

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **CREDIFIN Limited** ("the Company") for the quarter and half year ended 30th September, 2026 (the **"Statement"**) being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the **"Listing Regulations"**) (as amended).

2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (**"Ind AS 34"**) as prescribed under section 133 of the Companies Act, 2013 (the **"Act"**) read with the relevant Rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (**"RBI"**) from time to time (**"the RBI Guidelines"**) and other accounting principles generally accepted in India and in compliance with the Listing Regulations, is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Standalones Financial Results, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34, the RBI guidelines and other recognized accounting practices and policies generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement.



5. **Other Matters**

We would like to draw attention to Note No.7 of the Statement, which has made reference to deposit from directors being overdue for payment.

Our conclusion is not modified in respect of this matter.

For **GSA & Associates LLP**
Chartered Accountants
Firm Registration No.: 000257N/N500339

Tanuj Chugh
Partner
Membership No. 529619

UDIN – 26529619[illegible]

Place: New Delhi
Date: 14th November, 2026

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Consolidated Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2026

(In Lakhs)

S.No	Particulars	Quarter ended			Half yearly ended		Year ended
		September 30, 2026 (Unaudited)	June 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
	Revenue from operations						
(i)	Interest income	1,816.58	1,662.67	1,555.15	3,479.25	3,131.68	6,596.38
(ii)	Dividend income	-	-	-	-	-	-
(iii)	Gain on derecognition of financial assets	164.02	-	-	164.02	-	415.17
(I)	**Total Revenue from operations**	**1,980.60**	**1,662.67**	**1,555.15**	**3,643.27**	**3,131.68**	**7,011.55**
(II)	**Other income**	194.92	127.85	219.12	322.77	389.15	784.31
(III)	**TOTAL INCOME (I+II)**	**2,175.52**	**1,790.52**	**1,774.27**	**3,966.04**	**3,520.83**	**7,795.86**
	EXPENSES						
(i)	Finance Costs	877.37	897.88	835.31	1775.25	1591.62	3,218.07
(ii)	Impairment on financial instruments	4.01	14.19	94.04	18.20	170.09	492.78
(iii)	Employee Benefits Expenses	588.66	500.29	604.61	1088.95	1154.27	2,421.49
(iv)	Depreciation, amortization and impairment	51.73	49.71	50.23	101.44	92.90	187.57
(v)	Other expenses	216.67	193.22	176.74	409.89	327.50	768.48
(IV)	**Total Expenses**	**1,738.45**	**1,655.29**	**1,760.93**	**3,393.72**	**3,336.38**	**7,088.39**
(V)	**Profit before tax before exceptional items(III-IV)**	**437.07**	**135.23**	**13.34**	**572.32**	**184.45**	**707.47**
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	**Profit before tax**	**437.07**	**135.23**	**13.34**	**572.32**	**184.45**	**707.47**
(VIII)	**Tax expenses**						
(1)	Current tax	103.84	56.98	27.19	160.82	115.64	170.73
(2)	Deferred tax	28.12	(22.28)	(2.69)	5.83	(61.71)	(30.99)
(3)	Deferred tax related to earlier years	-	-	-	-	71.11	98.83
(4)	Current tax related to earlier years	-	-	-	-	0.23	0.23
(IX)	**Net tax expenses**	**131.96**	**34.70**	**24.50**	**166.65**	**125.27**	**238.80**
(X)	**Profit for the period (VII+IX)**	**305.11**	**100.53**	**(11.16)**	**405.67**	**59.18**	**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	3.02	2.25	1.78	5.27	0.35	(4.16)
	Income tax effect	(0.76)	(0.57)	(0.45)	(1.33)	(0.09)	0.54
(B)	Items that will be reclassified to profit or loss						
	Fair valuation gain/(loss) on investment	1.12	6.02	(1.68)	7.13	1.73	9.18
	Income tax effect	(0.14)	(0.74)	0.21	(0.88)	(0.19)	(2.31)
	Other Comprehensive Income	**3.26**	**6.96**	**(0.14)**	**10.20**	**1.80**	**3.25**
(XII)	**Total Comprehensive Income for the period (X+XI)**	**308.37**	**107.49**	**(11.30)**	**415.87**	**60.98**	**471.92**
(XIII)	**Paid-up equity share capital (face value Rs.10/- per share)**	**3,082.93**	**3,082.93**	**3,082.93**	**3,082.93**	**3,082.93**	**3,082.93**
(XIV)	**Other equity**	**6,023.48**	**5,715.12**	**5,196.66**	**6,023.48**	**5,196.66**	**5,607.62**
(XV)	**Earnings per equity share (nominal value of share Rs.10/-)**						
	Basic (Rs.)	**0.99**	**0.33**	**(0.09)**	**1.32**	**0.47**	**2.17**
	Diluted (Rs.)	**0.99**	**0.33**	**(0.09)**	**1.32**	**0.47**	**2.17**

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

M/S CREDIFIN LIMITED
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

Notes :-

1) **Statement of Assets & Liabilites as at September 30,2026** **(In Lakhs)**

Particulars		As at September 30, 2026 (Unaudited)	As at September 30, 2025 (Unaudited)	As at March 31, 2026 (Audited)
	ASSETS			
(1)	**Financial Assets**			
(a)	Cash and Cash Equivalents	3,659.38	1,710.42	5,022.57
(b)	Bank Balance other than cash and cash equivalent	2412.38	234.77	2362.72
(c)	Loans	26,430.73	24,716.37	26,024.71
(d)	Investments	1,391.29	2,872.12	2,209.32
(e)	Other Financial Assets	1,925.22	1,452.28	1,822.50
(2)	**Non- Financial Assets**			
(a)	Current tax assets (Net)	-	-	-
(c)	Property, Plant and Equipment	498.35	429.23	419.47
(d)	Capital work-in-progess	1.50	-	1.17
(e)	Other Intangible assets	147.99	168.13	158.09
(f)	Right of Use assets	431.16	568.98	509.06
(g)	Other non-financial assets	81.31	151.92	104.86
	Total Assets	**36,979.31**	**32,304.23**	**38,634.47**
	LIABILITIES AND EQUITY			
	LIABILITIES			
(1)	**Financial Liabilities**			
(a)	Payables			
	(I) Trade Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1866.54	831.28	1855.43
	(II) Other Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	2.00	5.10
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	52.12	12.15	5.14
(b)	Debt Securities	7,249.59	3,072.53	6,901.64
(c)	Borrowings (Other than Debt Securities)	12,663.33	13,356.11	15,300.50
(d)	Subordinated Liabilites	1,487.76	1,304.05	1,330.44
(e)	Deposits	3,166.22	4,066.12	3,366.10
	Lease Liabilities	518.16	638.14	592.17
(f)	Other financial liabilities	417.34	522.56	264.81
(2)	**Non- Financial Liabilities**			
(a)	Provisions	17.46	10.35	15.40
(b)	Current tax liabilities (Net)	197.46	33.69	60.88
(c)	Deferred tax liabilities (Net)	161.82	93.86	153.78
(d)	Other non financials liablities	75.09	81.79	92.53
(3)	EQUITY			
(a)	Equity Share capital	3,082.93	3,082.93	3,082.93
(b)	Other Equity	6,023.48	5,196.66	5,607.62
	Total Liabilites and Equity	**36,979.31**	**32,304.23**	**38,634.47**

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2) **Statement of Cash flow for the half year ended 30th September,2026** **(In Lakhs)**

Particulars	For the half year ended September 30, 2026 (Unaudited)	For the half year ended September 30, 2025 (Unaudited)	For the year ended March 31, 2026 (Audited)
Cash flow from operating activities			
Profit/Loss before tax	572.31	184.45	707.46
Adjustments for:			
Depreciation and amortization expenses	101.44	92.90	187.57
Impairment on financial instruments	18.20	170.09	492.78
Loss/ (Profit) on sale of assets	0.43	(0.03)	(0.34)
Finance cost	1,775.25	1,591.62	3218.07
Dividend income	-	-	-
Gain/(Loss) on Lease Modification	(8.87)	(1.96)	(2.82)
Interest income	(3,479.25)	(3,131.68)	(6,596.38)
Gain on derecognition of Financial Assets	(164.02)	0.00	(415.17)
Operating Loss before working capital changes and adjustments for interest received, interest paid and dividend received	**(1,184.51)**	**(1,094.60)**	**(2,408.82)**
Changes in working capital			
Increase/(Decrease) in trade payables	11.10	(259.32)	780.63
Increase/(Decrease) in other payables	26.51	5.47	1.58
Increase/(Decrease) in other financial liabilities	152.53	(421.84)	(679.60)
(Increase)/Decrease in loans	(516.84)	(2404.37)	(4,102.54)
(Increase)/Decrease in other non-financial assets	28.81	(87.11)	(31.22)
(Increase)/ Decrease in other financial assets	(119.67)	(97.20)	-173.63
Cash used in operations before adjustments for interest received, interest paid and dividend received	**(1,602.05)**	**(4,358.98)**	**(6,613.61)**
Interest paid	(1,801.66)	(1,616.24)	(3,256.75)
Interest received	3,498.61	3,382.11	6,949.02
Dividend received	-	-	-
Cash used in operations	**94.91**	**(2593.11)**	**(2,921.34)**
Income tax paid	(73.21)	(45.57)	(70.04)
Net cash flows (used in)/ from operating activities (A)	**21.69**	**(2638.68)**	**(2,991.38)**
Extraordinary Item	-	-	-
Net cash flows (used in)/ from operating activities (A)	**21.69**	**(2638.68)**	**(2,991.38)**
Cash flow from Investing activities			
Payment for property, plant and equipment	(120.11)	(100.34)	(122.22)
Investment in government securities	825.17	(2263.62)	(1,602.62)
Deletion of ROU	-	-	-
Net proceeds from fixed assets	4.26	0.65	2.11
Interest received	262.61	103.60	185.83
Net cash flow used in investing activities (B)	**971.92**	**(2259.71)**	**(1,536.90)**
Cash flow from Financing activities			
Proceeds from Issue of Equity	0.01	1,503.17	1,503.16
Proceeds/(repayment) from issue of debt securities	330.37	(1,011.93)	2,813.74
Proceeds/(repayment) from Borrowings other than debt securities issued	(2592.31)	643.98	2,606.93
Proceeds from Subordinated Liabilites	158.00	359.58	386.48
Proceeds from issue of deposits	(199.88)	652.89	(47.14)
Payment of lease liabilities	(3.33)	(26.72)	(72.22)
Net cash flow from financing activities (C)	**(2,307.15)**	**2,120.97**	**7,190.96**
Net increase in cash and cash equivalents (A+B+C)	(1,313.54)	(2,777.42)	2,662.68
Cash and cash equivalents at the beginning of the year	7,385.29	4,722.61	4,722.61
Cash and cash equivalents at the end of the year	**6,071.75**	**1,945.19**	**7,385.29**
Cash and cash equivalents comprise (Refer note 3)			
Cash on hand	17.78	18.82	17.05
Balances with banks	3,114.25	1,040.60	1,999.52
Deposits with original maturity of less than three months	527.35	651.00	3,006.00
Bank Balance other than cash and cash equivalent	2412.38	234.77	2,362.72
Total cash and bank balances at end of the year	**6,071.75**	**1,945.19**	**7,385.29**

For CREDIFIN LIMITED
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Managing Director

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Notes :-

1 The above results of CREDIFIN Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors in the meetings held on November 14, 2026.

2 The unaudited financial results of Credifin Limited (the 'Company') for the half year ended Sept 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 & half year ended September 30, 2026.

4 The Company incorporated Credifin Charge Private Limited and Credifin Pay Private Limited as its wholly owned subsidiary in India on 1st September,2026 and 8th September,2026 respectively. The subsidiary has not commenced its business operations as at September 30, 2026. Further, as at September 30, 2026, the Company does not have any associate or joint venture. Further, the comparative consolidated financial figures for the quarter ended June 30, 2026 and the year ended March 31, 2026 are the standalone financial figures of the Holding Company.

5 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) and Unsecured Redeemable Non -Convertible Debentures (URNCDs) on private placement basis as follows:

SRNCD/SDB	Allotment Date	No. of Debentures	Nominal Amount (Rs.)	Total Amount (Rs. In lakhs)
SECURED REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	13-08-2026	5,290	10,000	529.00
REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	13-08-2026	800	10,000	80.00
SECURED REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	03-09-2026	9,050	10,000	905.00
REDEEMABLE NON-CONVERTIBLE BONDS-SERIES-IV /2025-26	03-09-2026	250	10,000	25.00

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

7 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) (a) The Company has not acquired any loans not in default during the quarter ended September 30, 2026.

(b) Details in respect of loans not in default transferred through assignment during the quarter ended September 30, 2026

Particulars	During the half year ended 30th September 2026
Entity/ Assignor	Non-Banking Financial Companies
Count of loan accounts transferred	2,940
Amount of loan accounts transferred (Rs. in lakhs)	2,184.76
Retention of beneficial economic interest (MRR %)	10.00%
Weighted average maturity (residual maturity in years)	1.22
Weighted average holding period (in years)	0.85
Coverage of tangible security coverage	100%
Rating-wise distribution of rated loans	Not Applicable

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

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

Particulars	Recovery rating scale	Implied recovery	As at Sept 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 September 30, 2026.

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

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8 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	Rs. 81.55 Lakhs	Principal & Interest	2,034 days

9 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.

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

11 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
For CREDIFIN Limited

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

Kumar Shalya Gupta
Managing Director & CEO
DIN: 07553217

Place: Jalandhar
Dated: November 14, 2026

Independent Auditor's Limited Review Report on Unaudited Consolidated Financial Results Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended of CREDIFIN Limited for the quarter ended 30th September 2026

The Board of Directors
CREDIFIN Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **CREDIFIN Limited** ("the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as the " Group") for the quarter and half year ended 30th September ,2026 (the **"Statement"**) being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the **"Listing Regulations"**) (as amended).

2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (**"Ind AS 34"**) as prescribed under section 133 of the Companies Act, 2013 (the **"Act"**) read with the relevant Rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (**"RBI"**) from time to time (**"the RBI Guidelines"**) and other accounting principles generally accepted in India and in compliance with the Listing Regulations, is the responsibility of the Holding Company's management and has been approved by the Board of Directors of the Holding Company. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. The Statement includes the financial results/information of the following entities:

Name of the Entity	Relationship	Remarks
Credifin Limited	Holding Company	Reviewed by us
Credifin Charge Private Limited	Subsidiary	Management accounts
Credifin Pay Private Limited	Subsidiary	Management accounts

5. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Consolidated Financial Results, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34, the RBI guidelines and other recognized accounting practices and policies generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement.

GSA & ASSOCIATES LLP ★ CHARTERED ACCOUNTANTS ★ Delhi

6. **Other Matters**

(i) We did not reviewed the financial information of 2 subsidiaries, having total assets of ₹ Nil as at September 30, 2026, total income of ₹ Nil and net profit/ (loss) after tax of ₹ Nil, for the quarter and half year ended September 30, 2026, as considered in the unaudited consolidated financial results. These subsidiaries are unreviewed and have been furnished to us by the Management and our conclusion in so far as it relates to the aforesaid subsidiaries, is based solely on such unreviewed financial information. In our opinion and according to the information and explanations given to us by the management this financial information are not material to the Group.

(ii) We would like to draw attention to Note No.8 of the Statement, which has made reference to deposit from directors being overdue for payment.

Our conclusion is not modified in respect of these matters.

For **GSA & Associates LLP**
Chartered Accountants
Firm Registration No.: 000257N/N500339

Tanuj Chugh
Partner
Membership No. 529619

UDIN – 26529619AUNEA23850

Place: New Delhi
Date: 14th November 2026