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

Post Issue Checklist

Check List and Documents required for Preferential Allotment – Post Allotment

To,
Head – Listing
Metropolitan Stock Exchange of India Limited (MSE)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,L.B.S Road,
Kurla West, Mumbai - 400 070

Sub: Application for listing of 1,84,42,510 equity shares issued on preferential basis in terms of Chapter V of SEBI (ICDR) Regulations, 2018

Dear Sir,

In Connection with the application for "listing of equity shares" we hereby submit herewith the following documents and information:

Sr. No.	Particulars	Annexure
1	Listing Application Letter	Enclosed
2	Certified true copy of the Resolution passed by the shareholders at the AGM /EGM approving for allotment of securities on Preferential basis and increase in the Authorized Share Capital wherever applicable.	Enclosed
3	Certified true copy of the Resolution passed by the Board of Directors for allotment of Convertible Securities on Preferential basis, applicable only where the allotment of equity shares is pursuant to conversion of convertible instrument.	Certified true copy of resolution passed in the meeting of Board Management Committee are enclosed
4	Certified true copy of the resolution passed by board of directors for allotment of equity shares.	Enclosed
5	Certificate from **Statutory Auditors** as per format enclosed as **Annexure I.**	Enclosed
6	Certificate from the Statutory Auditors/ Practicing Chartered Accountant/ Practicing Company Secretary for compliance, as per format given in **Annexure II.**	Enclosed
7	Undertaking from the Managing Director/ Company Secretary as per format enclosed as **Annexure III.**	Enclosed
8	Certified copy of compliance certificate from the Practicing Company Secretary* placed before the shareholders in the general meeting. (* Amended on 14.01.2022 – 163(2) of ICDR, 2018.	Enclosed

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

Managing Director

Sr. No.	Particulars	Annexure
9	Pre and Post allotment Shareholding pattern of the Company, in the format given as per Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.	Enclosed
10	Copies of In principle approval granted by other stock exchanges for allotment of securities on preferential basis. (if Applicable)	Not Applicable
11	Listing Application and Brief particular of the securities issued as per format enclosed as **Annexure IV.**	Enclosed
12	Certified copy of the order passed by High Court/ BIFR/ Scheme approved by CDR, if applicable.	Not Applicable
13	Confirmation for authentication on SEBI for SCORES.	Enclosed

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

Managing Director

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE EXTRAORDINARY GENERAL MEETING OF THE MEMBERS OF PHF LEASING LIMITED HELD ON THURSDAY, MARCH 21, 2024 AT 03:00 P.M. THROUGH VIDEO CONFERENCING ('VC)/ OTHER AUDIO-VISUAL MEANS ['OAVM']

To consider and approve issuance of equity warrants convertible into equity shares on preferential basis to non-promoter category

"**RESOLVED THAT** pursuant to the provisions of Sections 23, 42, 62(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 (the "Act"), the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Companies (Share Capital and Debentures) Rules, 2014 and other applicable rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and in accordance with the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (the "SEBI ICDR Regulations") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations"), as amended from time to time, the listing agreement entered into by the Company with MSEI Limited (the "Stock Exchange") on which the equity shares of the Company having face value of Rs. 10/- (Rupees Ten Only) each ("Equity Shares") are listed, and subject to any other rules, regulations, guidelines, notifications, circulars and clarifications issued thereunder from time to time by the Ministry of Corporate Affairs, the Securities and Exchange Board of India ("SEBI") and/or any other competent authorities (hereinafter referred to as "Applicable Regulatory Authorities") from time to time to the extent applicable and the enabling provisions of the Memorandum of Association and Articles of Association of the Company, and subject to such conditions as may be prescribed or imposed by any of the aforementioned authorities while granting such approvals, consents, permissions and sanctions, which may be agreed by the Board of Directors of the Company (hereinafter referred to as the "Board", which term shall be deemed to include any committee constituted by the Board to exercise its powers including the powers conferred hereunder or any person authorized by the Board or its committee for such purpose), the consent and approval of the Members of the Company ("Members") be and is hereby accorded to the Board to create, issue, offer and allot , in or more tranches, upto , 1,93,75,240 (One Crore Ninety Three Lakhs Seventy Five Thousand Two Hundred and Forty) Equity Warrants ("Warrants") at a price of Rs. 25/- (Rupees Twenty Five Only) per Warrant , with a right to the warrant holders to apply for and be allotted 1 (One) Equity Share of the face value of Rs. 10/- (Rupees Ten Only) each of the Company ("the Equity Shares") at a premium of Rs. 15/- per share for each Warrant within a period of 18 (Eighteen) months from the date of allotment of the Warrants, aggregating up to Rs. 48,43,81,000/- (Rupees Forty Eight Crores Forty Three Lakhs Eighty One Thousand Only) for cash consideration on a preferential basis ("Preferential Issue"), and on such terms and conditions as may be determined by the Board, to the following persons ("Proposed Allottees"- Non Promoters) as detailed below:

PHF Leasing Ltd.
CIN No: L65110PB1992PLC012488
GST No. 03AAACP7603B2Z3

Sr. No.	Name of Proposed Allottees	Nature of Instrument	No of Warrants convertible into Equity shares proposed to be issued
1	Aakash Gupta	Equity Warrants	12000
2	Aarish Sareen	Equity Warrants	24000
3	Aashim Sareen	Equity Warrants	12000
4	Aayush Tibrewal	Equity Warrants	60000
5	Aditi Kapur	Equity Warrants	24000
6	Agile Finserv Private Limited	Equity Warrants	3600000
7	Ajay	Equity Warrants	7920
8	Aman Goyal	Equity Warrants	30000
9	Aman Sood	Equity Warrants	180000
10	Amit Azad	Equity Warrants	120000
11	Amit Chawla	Equity Warrants	24000
12	Amit Kumar Tandon	Equity Warrants	6000
13	Amitesh Kumar	Equity Warrants	96000
14	Anmol Garg	Equity Warrants	30000
15	Anuraj Kumar Bhardwaj	Equity Warrants	60000
16	Ashwani Gupta	Equity Warrants	120000
17	Ashwani Kumar Jindal	Equity Warrants	120000
18	Aastha Malhotra	Equity Warrants	24000
19	Atin Aggarwal	Equity Warrants	24000
20	Bhuvan Lamba	Equity Warrants	24000
21	Chirag Gupta	Equity Warrants	480000
22	Dhiraj Singh	Equity Warrants	12000
23	Dinesh Gupta HUF	Equity Warrants	24000
24	Divya Jain	Equity Warrants	18000
25	Garima	Equity Warrants	12000
26	Gaurav Mahajan	Equity Warrants	18000

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27	Gaurav Mittal	Equity Warrants	48000
28	Geeta Jain	Equity Warrants	30000
29	Glosec Sub Broker And Marketing Services Private Limited	Equity Warrants	360000
30	Gopesh Gupta	Equity Warrants	60000
31	Gurleen Kaur	Equity Warrants	3960
32	Hamco Ispat Private Limited	Equity Warrants	1800000
33	Harish Kumar	Equity Warrants	36000
34	Harish Kumar Gupta	Equity Warrants	12000
35	Indu Bhalla	Equity Warrants	24000
36	Insta Apphanced Private Limited	Equity Warrants	3600000
37	Jasjot Singh Virk	Equity Warrants	780000
38	Kamal Tandon	Equity Warrants	100000
39	Kanika Gupta	Equity Warrants	120000
40	Kashvi Mittal	Equity Warrants	24000
41	Krishan Kant	Equity Warrants	7920
42	Kuldip Bhandari	Equity Warrants	24000
43	Kulwinder Singh	Equity Warrants	3960
44	Kumar Shalya Gupta	Equity Warrants	300000
45	Kumar Uttam	Equity Warrants	300000
46	Lakhwinder Singh	Equity Warrants	6000
47	Manav Kumar Modi	Equity Warrants	105000
48	Manohar Lal Mehta	Equity Warrants	16000
49	Megha Saggar	Equity Warrants	144000
50	Minashu Mahajan	Equity Warrants	12000
51	Monica Mittal	Equity Warrants	12000
52	Monika Gupta	Equity Warrants	144000
53	Mudit Mathur	Equity Warrants	12000
54	Nancy Jha	Equity Warrants	4200

55	Naveen Kirpal	Equity Warrants	12000
56	Northern India Consultants Private Limited	Equity Warrants	300000
57	Om Parkash Tiwari	Equity Warrants	12000
58	Parminder Singh	Equity Warrants	60000
59	Parminder Singh	Equity Warrants	12000
60	Pioneer Assurance Consultants Private Limited	Equity Warrants	300000
61	Preeti Seth	Equity Warrants	6000
62	Prince Uttam	Equity Warrants	180000
63	Priya Goyal	Equity Warrants	12000
64	Pushap	Equity Warrants	18000
65	Rachyita Sharma	Equity Warrants	60000
66	Rahul Sachar	Equity Warrants	100000
67	Raja Rahelu	Equity Warrants	6000
68	Rajiv Kumar Bajaj	Equity Warrants	12000
69	Raman Kumar Gupta	Equity Warrants	12000
70	Reflect Inoways Private Limited	Equity Warrants	100000
71	Ritika Seth	Equity Warrants	2400
72	Rohan Sharma	Equity Warrants	30000
73	Sangeeta Sareen	Equity Warrants	24000
74	Shahrukh Khan	Equity Warrants	6000
75	Shashank Gobhil	Equity Warrants	15960
76	Shikha Kapoor	Equity Warrants	12000
77	Shobha	Equity Warrants	6000
78	Shreyans Mehta	Equity Warrants	12000
79	S k Dhawan	Equity Warrants	60000
80	Smriti Mathur	Equity Warrants	6000
81	Sneh Kant	Equity Warrants	7920
82	Sparsh Gupta	Equity Warrants	12000
83	Sudhanshu Arora	Equity Warrants	6000

84	Sumit Saini	Equity Warrants	18000
85	Swati Gupta	Equity Warrants	12000
86	Tarandeep Singh	Equity Warrants	120000
87	Taranpreet Singh	Equity Warrants	60000
88	Tuhina Kharbanda	Equity Warrants	24000
89	Ujjwal Finserv Private Limited	Equity Warrants	1200000
90	V P Diagnostics Private Limited	Equity Warrants	2700000
91	Ved Parkash Ventures Private Limited	Equity Warrants	48000
92	Vijay Kumar	Equity Warrants	24000
93	Vijay Kumar Sareen	Equity Warrants	36000
94	Vijay Kumar Sharma	Equity Warrants	12000
95	Vikramdeep Singh	Equity Warrants	300000
96	Vipin Sharma	Equity Warrants	12000
97	Wishey Kataria	Equity Warrants	36000
98	Yaduvendra Mathur	Equity Warrants	120000
	TOTAL		**19375240**

RESOLVED FURTHER THAT in terms of the provisions of Chapter V of the SEBI ICDR Regulations, the relevant date for determining the floor price for the Preferential Issue of the Equity Warrants is Tuesday, February 20, 2024, being the date 30 days prior to the date of this Extra-Ordinary General Meeting ("Relevant Date").

RESOLVED FURTHER THAT **without prejudice to the generality of the above resolution, the issue of the Equity Warrant convertible into Equity Shares under the Preferential Issue shall be subject to the following terms and conditions apart from others as prescribed under applicable** laws:

a) Each Warrant held by the proposed allottee shall entitle each of them to apply for and obtain allotment of 1 (One) Equity Share of the face value of Rs. 10/- (Rupees Ten Only) each.

b) The conversion of Equity Warrants into equity shares is to be done, in one or more tranches, before the expiry of eighteen (18) months from the date of allotment of warrants in terms of SEBI ICDR Regulations.

c) The Proposed Allottee(s) shall, on or before the date of allotment of Warrants, pay an amount equivalent to Rs. 9/- (Rupees Nine Only) per warrant which will be kept by the Company to be adjusted and appropriated against the Warrant Issue Price of the Equity Shares. The balance

Rs. 16/- per warrant of the Warrant Issue Price shall be payable by the Warrant Holder at the time of exercising the Warrants.

d) The Warrants and the equity shares issued upon conversion of the Warrants shall be locked in, in accordance with Chapter V of the SEBI ICDR Regulations.

e) The Equity Shares so allotted under this resolution shall not be sold, transferred, hypothecated or encumbered in any manner during the period of lock-in provided under SEBI ICDR Regulations except to the extent and in the manner permitted thereunder.

f) The warrants shall be issued and allotted by the Company only in dematerialized form within a period of 15 days from the date of passing of the special resolution by the Members, provided that where the allotment of Equity Warrants is subject to receipt of any approval or permission from any regulatory authority or Government of India, the allotment shall be completed within a period of 15 days from the date of receipt of last of such approvals or permissions.

g) The consideration for allotment of Warrants and/or Equity Shares arising out of exercise of such Warrants shall be paid to the Company from the bank account of the Proposed Allottee(s).

h) In the event the Equity Warrant Holder(s) do not exercise Equity Warrants within the Equity Warrant Exercise Period, the Equity Warrants shall lapse and the amount paid shall stand forfeited by the Company.

i) Upon exercise of the option to convert the Equity Warrants within the tenure specified above, the Company shall ensure that the allotment of equity shares pursuant to exercise of the convertible Warrants is completed within 15 days from the date of such exercise by the allottee of such warrants.

j) The Equity Warrants by itself until converted into Equity Shares, do not give to the Warrant Holder(s) any voting rights in the Company in respect of such Equity Warrants. However, warrants holders shall be entitled to any corporate action such as issuance of bonus shares, right issue, split or consolidation of shares etc. announced by the Company between the date of warrants allotment and their conversion into Equity Shares. In terms of Regulation 166 of the SEBI ICDR Regulations, the price of Warrants determined above and the number of Equity Shares to be allotted on exercise of the Warrants shall be subject to appropriate adjustments, if applicable. If the amount payable on account of the re-computation of price is not paid within the time stipulated in the ICDR Regulations, the Warrants shall continue to be locked-in till the time such amount is paid by the Warrant Holder.

k) The Equity Shares arising from the exercise of the Equity Warrants will be listed on the Stock Exchange subject to the receipt of necessary regulatory permissions and approvals as the case may be. The Equity Warrants shall not be listed.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board, and the Company Secretary, be and is hereby jointly and severally authorised on behalf of the Company to do all such other acts, deeds, matters and things as the Board may, in its absolute discretion, deem necessary or desirable for such purpose, without being required to seek any further consent or approval of the members of the

Company, including but not limited to the following:

(i) to issue and allot the Warrants and such number of equity shares may be required to be issued and allotted upon exercise/ conversion/ exchange of the Warrants, without requiring any further approval of the Members;

(ii) to negotiate, finalize and execute all necessary agreements/ documents/ form filings/ applications to effect the above resolutions, including to make applications to Applicable Regulatory Authorities, like applications to the Stock Exchange for obtaining in-principle approval for the Warrants to be allotted pursuant to the Preferential Issue, and for obtaining listing approval and trading approval for the equity shares to be allotted upon conversion of the Warrants;

(iii) to vary, modify or alter any of the relevant terms and conditions, attached to the Warrants to be allotted to the Proposed Allottees, and to effect any modifications, changes, variations, alterations, additions and/or deletions to the Preferential Issue, as may be required by any regulatory or other authorities involved in or concerned with the issue and allotment of the Warrants;

(iv) to resolve and settle any matter, question, difficulty or doubt that may arise in regard to the issuance and allotment of Warrants and the equity shares to be allotted pursuant to the conversion of the Warrants, without requiring any further approval of the Members, and to authorize all such persons as may be deemed necessary, in connection therewith and incidental thereto as the Board in its absolute discretion shall deem fit;

(v) to issue clarifications on the offer, issue and allotment of the equity shares to be allotted pursuant to the conversion of the Warrants and listing of the equity shares to be allotted pursuant to the conversion of the Warrants on the Stock Exchanges, without limitation, as per the terms and conditions of the SEBI ICDR Regulations, the SEBI Listing Regulations, and other applicable guidelines, rules and regulations;

(vi) to execute the necessary documents and enter into contracts, arrangements, agreements, documents (including appointment of agencies, intermediaries, monitoring agency and advisors for the Preferential Issue of the Warrants and the equity shares to be allotted pursuant to the conversion of Warrants on a preferential and private placement basis);

(vii) to undertake all such actions and compliances as may be necessary, desirable or expedient for the purpose of giving effect to this resolution in accordance with applicable law including the SEBI ICDR Regulations and the SEBI Listing Regulations and to take all other steps which may be incidental, consequential, relevant or ancillary in this connection and to effect any modification to the foregoing, and the decision of the Board shall be final and conclusive.

RESOLVED FURTHER THAT the Board be and is hereby authorized to delegate all or any of the powers herein conferred, as it may deem fit in its absolute direction, to any committee of the Board or any one or more Director(s)/ Company Secretary/any Officer(s) of the Company to give effect to the aforesaid resolution, including execution of any documents on behalf of the Company and to represent the Company before any governmental or regulatory authorities and to appoint any professional advisors, bankers, consultants, advocates and advisors to give effect to this resolution and further to take all other steps which may be incidental, consequential, relevant or ancillary in this regard.

RESOLVED FURTHER THAT all actions taken by the Board or a committee of the Board, any other director(s) or officer(s) of the Company or any other authorized persons in connection with any matter(s) referred to or contemplated in any of the foregoing resolutions be and are hereby approved, ratified and confirmed in all respects."

Certified to be true Copy

For & on behalf of Board
PHF Leasing Limited

PHF LEASING LIMITED
87, Radio Colony, Jalandhar
Shikha Kapoor
Company Secretary

Shikha Kapoor
Company Secretary
Membership No: A19146
Address: H. No. 65, Paras Estate,
Jalandhar- 144008, Punjab, India

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

Item No. 2

To consider and approve issuance of equity warrants convertible into equity shares on preferential basis to non-promoter category

The Board of Directors at its meeting held on February 20, 2024 had, subject to the approval of the Members and such other approvals as may be required, approved the issuance and allotment of upto 1,94,95,240 Equity Warrants convertible into Equity Shares at a price of Rs. 25/- per Equity Warrant aggregating upto Rs. 48,73,81,000/- (Rupees Forty Eight Crores Seventy Three Lakhs Eighty One Thousand Only) for cash consideration, on a preferential basis to Non-Promoter Category. Considering the conditions of Preferential Issue as per SEBI ICDR Regulations and in compliance of the same, it is now being proposed to raise funds aggregating upto Rs. 48,43,81,000/- (Rupees Forty Eight Crores Forty Three Lakhs Eighty One Thousand Only) by way of issuance of upto 1,93,75,240 equity warrants, each convertible into, or exchangeable for, 1 (one) fully paid-up equity share of the Company of face value of Rs. 10/- each ("Warrants") at a price of Rs. 25/- each payable in cash ("Warrants Issue Price"), which may be exercised in one or more tranches during the period commencing from the date of allotment of the Warrants until expiry of 18 (eighteen) months, to the proposed allottees as mentioned in the resolution no. 2.

In accordance with Sections 23, 42 and 62(1)(c) and other applicable provisions of the Companies Act, 2013 (the "Act") and the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Companies (Share Capital and Debentures) Rules, 2014 and other applicable rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and in accordance with the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (the "SEBI ICDR Regulations") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 201S (the "Listing Regulations"), as amended from time to time, approval of members of the Company by way of special resolution is required to issue securities by way of private placement on a preferential basis.

It may be noted that:

1. All equity shares of the Company are already made fully paid up as on date. Further, all equity shares to be allotted on conversion of Equity warrant shall be fully paid up at the time of the allotment;

2. The Company is in compliance with the conditions for continuous listing of equity shares as specified in the listing agreement with the stock exchange where the equity shares of the Company are listed and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 201S, as amended, and any circular or notification issued by the SEBI thereunder;

3. The Company has obtained the Permanent Account Numbers of the proposed allottees.

4. The Proposed Allottees have represented and declared to the Company that they have not sold nor transferred any equity Shares of the Company during the 90 days preceding the relevant date.

i. **Particulars of the Preferential Issue including date of passing of Board resolution**

The Board of Directors at its meeting held on February 20, 2024 had, subject to the approval of the Members and such other approvals as may be required, approved the issuance and allotment of upto 1,94,95,240 Equity Warrants convertible into Equity Shares at a price of Rs. 25/- per Equity Warrant aggregating upto Rs. 48,73,81,000/- (Rupees Forty Eight Crores Seventy Three Lakhs Eighty One Thousand Only) for cash consideration, on a preferential basis to Non-Promoter Category.

ii. **Kind of Securities offered, maximum number of Securities to be issued, manner of issue of shares and the Issue Price**

Upto 1,93,75,240 Equity Warrants convertible into Equity Shares at a price of Rs. 25/- per Equity Warrant aggregating upto Rs. 48,43,81,000/- (Rupees Forty Eight Crores Forty Three Lakhs Eighty One Thousand Only) for cash consideration, on a preferential basis to Non-Promoter Category.

iii. **Objects of the Preferential Issue and aggregate amount proposed to be raised**

The Company proposes to raise an amount aggregating up to Rs. 48,43,81,000/- (Rupees Forty Eight Crores Forty Three Lakhs Eighty One Thousand Only) through the Preferential Issue. The funds raised through the proposed preferential issue will be utilized for the purpose of meeting fund requirement for expansion of business activities, meeting working capital requirements and other general corporate purposes.

iv. **Relevant Date**

In terms of the provisions of Chapter V of the SEBI ICDR Regulations, relevant date for determining the floor price for the Preferential Issue is Tuesday, February 20, 2024, being the date 30 days prior to the date of this Extra-Ordinary General Meeting (EGM).

v. **Basis on which the price has been arrived at and justification for the price (including premium, if any)**

The equity shares of the Company are listed at the Metropolitan Stock Exchange of India Limited (MSEI). There is in-frequent trading of shares of the Company on MSEI. In terms of Regulation 165 of the SEBI (ICDR) Regulations, 2018, where the shares are not frequently traded, the price determined by the Issuer shall take into account valuation parameters including book value, comparable trading multiples, and such other parameters as are customary for valuation of shares of such companies.

The Company has obtained a valuation certificate dated February 20, 2024 from Sham S. Aggarwal & Co., 2, Patel Chowk, Opposite Goel Hospital, Jalandhar-144001, India and the same has been updated on the website of the Company.

The same can be accessed at https://www.phfleasing.com/Certificates.html. The present issue price of equity warrants is Rs. 25/- (Rupees Twenty Five Only) per equity warrant as per the valuation arrived as per the valuation certificate.

vi. **Name and address of valuer who performed valuation**

Sham S. Aggarwal & Co., Registered Valuer, 2, Patel Chowk, Opposite Goel Hospital, Jalandhar-144001, India

vii. **Amount which the company intends to raise by way of such securities.**

Aggregate amount of up to Rs. 48,43,81,000/- (Rupees Forty Eight Crores Forty Three Lakhs Eighty One Thousand Only) for cash.

viii. **Material terms of raising such securities, proposed time schedule, purposes or objects of offer, contribution being made by the promoters or directors either as part of the offer or separately in furtherance of objects; principle terms of assets charged as securities**

The material terms for the Preferential Issue of Warrants to the Proposed Allottees is set out below:

A. Tenure

The Warrants shall be convertible into equity shares within a period of 18 (eighteen) months from the date of allotment of the Warrants.

B. **Conversion and other related matters:**

(i) **The Warrant holder shall have the right to convert the Warrants into fully paid-up equity shares of the Company of face value of Rs. 10/- (Rupees Ten only) each, in one or more tranches, by delivering a notice of conversion** ("Conversion Notice") **to the Company requesting the conversion of the relevant number of Warrants into equity shares, on the date designated as the specified conversion date in the Conversion Notice** ("Conversion Date").

(ii) Each Warrant held by the proposed allottee shall entitle each of them to apply for and obtain allotment of 1 (One) Equity Share of the face value of Rs. 10/- (Rupees Ten Only) each.

(iii) The conversion of Equity Warrants into equity shares is to be done, in one or more tranches, before the expiry of eighteen (18) months from the date of allotment of warrants in terms of SEBI ICDR Regulations.

(iv) The Proposed Allottee(s) shall, on or before the date of allotment of Warrants, pay an amount equivalent to Rs. 9/- (Rupees Nine Only) per warrant which will be kept by the Company to be adjusted and appropriated against the Warrant Issue Price of the

Equity Shares. The balance Rs. 16/- per warrant of the Warrant Issue Price shall be payable by the Warrant Holder at the time of exercising the Warrants.

(v) The warrants shall be issued and allotted by the Company only in dematerialized form within a period of 15 days from the date of passing of the special resolution by the Members, provided that where the allotment of Equity Warrants is subject to receipt of any approval or permission from any regulatory authority or Government of India, the allotment shall be completed within a period of 15 days from the date of receipt of last of such approvals or permissions.

(vi) The consideration for allotment of Warrants and/or Equity Shares arising out of exercise of such Warrants shall be paid to the Company from the bank account of the Proposed Allottee(s).

(vii) In the event the Equity Warrant Holder(s) do not exercise Equity Warrants within the Equity Warrant Exercise Period, the Equity Warrants shall lapse and the amount paid shall stand forfeited by the Company.

(viii) Upon exercise of the option to convert the Equity Warrants within the tenure specified above, the Company shall ensure that the allotment of equity shares pursuant to exercise of the convertible Warrants is completed within 15 days from the date of such exercise by the allottee of such warrants.

(ix) The Equity Warrants by itself until converted into Equity Shares, do not give to the Warrant Holder(s) any voting rights in the Company in respect of such Equity Warrants. However, warrants holders shall be entitled to any corporate action such as issuance of bonus shares, right issue, split or consolidation of shares etc. announced by the Company between the date of warrants allotment and their conversion into Equity Shares. In terms of Regulation 166 of the SEBI ICDR Regulations, the price of Warrants determined above and the number of Equity Shares to be allotted on exercise of the Warrants shall be subject to appropriate adjustments, if applicable. If the amount payable on account of the re-computation of price is not paid within the time stipulated in the ICDR Regulations, the Warrants shall continue to be locked- in till the time such amount is paid by the Warrant Holder.

(x) The Equity Shares arising from the exercise of the Equity Warrants will be listed on the Stock Exchange subject to the receipt of necessary regulatory permissions and approvals as the case may be. The Equity Warrants shall not be listed.

C. Lock-in

The Warrants and the equity shares issued upon conversion of the Warrants shall be locked in, in accordance with Chapter V of the SEBI ICDR Regulations.

ix. **The class or classes of persons to whom the allotment is proposed to be made:** The proposed allotment is to be made under "Non-Promoter Category" of the Company.

x. **The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer:**

The allotment is proposed to be made for cash only.

xi. **The intention of Promoter(s)/Director(s)/Key Managerial Personnel/Senior Management of the Company to subscribe to the offer:**

No Promoter of the Company intend to subscribe to the offer. However, the Directors, Key Managerial Personnel and Senior Management (as per details provided in resolution no. 2) are interested and intend to subscribe to the Offer for issue of Equity Warrants convertible into Equity shares of the Company, on a preferential basis.

xii. **Proposed time frame within which the Preferential Issue or allotment shall be completed**

As required under the SEBI ICDR Regulations, the Equity Warrant convertible into equity shares shall be allotted by the Company within a period of 15 days from the date of passing of this Resolution, provided that where the allotment is pending on account of receipt of any approval or permission from any regulatory or statutory authority, the allotment shall be completed within a period of 15 days from the date of receipt of last of such approvals or permissions.

xiii. **Details of Proposed Allottees and the Identity of the natural persons who are the ultimate beneficial owners of the Equity Shares proposed to be allotted and/or who ultimately control the proposed allottees, the percentage of post Preferential Issue capital that may be held by them consequent to the Preferential Issue**

S. No.	Name	Category	Identity of the natural persons wh o are the ultimate beneficial owners of the shares of the proposed allottee and/or who ultimately control the proposed allottee	No. of Equity Warrants proposed to be allotted	Pre-issue Shareholding		Post-issue Shareholding	
					No. of Shares	%	No. of Shares	%
1	Aakash Gupta	Non-Promoter Category (an Indian Resident)	Self	12000	25000	0.2	37000	0.12
2	Aarish Sareen	Non-Promoter Category (an Indian Resident)	Self	24000	10000	0.08	34000	0.11
3	Aashim Sareen	Non-Promoter Category (an Indian Resident)	Self	12000	10000	0.08	22000	0.07
4	Aayush Tibrewal	Non-Promoter Category (an Indian Resident)	Self	60000	0	0	60000	0.19

5	Aditi Kapur	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08
6	Agile Finserv Private Limited	Non-Promoter Category (a Company incorporated under the laws of India)	Ms. Monica Mittal	3600000	2188200	17.67	5788200	18.22
7	Ajay	Non-Promoter Category (an Indian Resident)	Self	7920	0	0	7920	0.02
8	Aman Goyal	Non-Promoter Category (an Indian Resident)	Self	30000	0	0	30000	0.09
9	Aman Sood	Non-Promoter Category (an Indian Resident)	Self	180000	200000	1.61	380000	1.20
10	Amit Azad	Non-Promoter Category (an Indian Resident)	Self	120000	0	0	120000	0.38
11	Amit Chawla	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08

12	Amit Kumar Tandon	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
13	Amitesh Kumar	Non-Promoter Category (an Indian Resident)	Self	96000	0	0	96000	0.30
14	Anmol Garg	Non-Promoter Category (an Indian Resident)	Self	30000	0	0	30000	0.09
15	Anuraj Kumar Bhardwaj	Non-Promoter Category (an Indian Resident)	Self	60000	25000	0.2	85000	0.27
16	Ashwani Gupta	Non-Promoter Category (an Indian Resident)	Self	120000	100000	0.81	220000	0.69
17	Ashwani Kumar Jindal	Non-Promoter Category (an Indian Resident)	Self	120000	75000	0.61	195000	0.61
18	Aastha Malthora	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08

19	Atin Aggarwal	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08
20	Bhuvan Lamba	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08
21	Chirag Gupta	Non-Promoter Category (an Indian Resident)	Self	480000	100000	0.81	580000	1.83
22	Dhiraj Singh	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
23	Dinesh Gupta HUF	Non-Promoter Category (an HUF)	Mr. Dinesh Gupta	24000	100500	0.81	124500	0.39
24	Divya Jain	Non-Promoter Category (an Indian Resident)	Self	18000	0	0	18000	0.06
25	Garima	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04

26	Gaurav Mahajan	Non-Promoter Category (an Indian Resident)	Self	18000	0	0	18000	0.06
27	Gaurav Mittal	Non-Promoter Category (an Indian Resident)	Self	48000	10000	0.08	58000	0.18
28	Geeta Jain	Non-Promoter Category (an Indian Resident)	Self	30000	0	0	30000	0.09
29	Glosec Sub Broker And Marketing Services Private Limited	Non-Promoter Category (a company incorporated under the laws of india)	Mr. Vikram Vaish	360000	844600	6.82	1204600	3.79
30	Gopesh Gupta	Non-Promoter Category (an Indian Resident)	Self	60000	0	0	60000	0.19
31	Gurleen Kaur	Non-Promoter Category (an Indian Resident)	Self	3960	0	0	3960	0.01

32	Hamco Ispat Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Mr. Shant Kumar Gupta	1800000	950000	7.67	2750000	8.66
33	Harish Kumar	Non-Promoter Category (an Indian Resident)	Self	36000	50000	0.4	86000	0.27
34	Harish Kumar Gupta	Non-Promoter Category (an Indian Resident)	Self	12000	25000	0.2	37000	0.12
35	Indu Bhalla	Non-Promoter Category (an Indian Resident)	Self	24000	22730	0.18	46730	0.15
36	Insta Apphanced Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Ms. Ashu Gupta	3600000	728150	5.88	4328150	13.63
37	Jasjot Singh Virk	Non-Promoter Category (an Indian Resident)	Self	780000	0	0	780000	2.46

38	Kamal Tandon	Non-Promoter Category (an Indian Resident)	Self	100000	35000	0.28	135000	0.43
39	Kanika Gupta	Non-Promoter Category (an Indian Resident)	Self	120000	50000	0.4	170000	0.54
40	Kashvi Mittal	Non-Promoter Category (an Indian Resident)	Ms. Monica Mittal (Guardian)	24000	50000	0.4	74000	0.23
41	Krishan Kant	Non-Promoter Category (an Indian Resident)	Self	7920	0	0	7920	0.02
42	Kuldip Bhandari	Non-Promoter Category (an Indian Resident)	Self	24000	20700	0.17	44700	0.14
43	Kulwinder Singh	Non-Promoter Category (an Indian Resident)	Self	3960	0	0	3960	0.01
44	Kumar Shalya Gupta	Non-Promoter Category (an Indian Resident)	Self	300000	337800	2.73	637800	2.01

45	Kumar Uttam	Non-Promoter Category (an Indian Resident)	Self	300000	150000	1.21	450000	1.42
46	Lakhwinder Singh	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
47	Manav Kumar Modi	Non-Promoter Category (an Indian Resident)	Self	105000	30000	0.24	135000	0.43
48	Manohar Lal Mehta	Non-Promoter Category (an Indian Resident)	Self	16000	0	0	16000	0.05
49	Megha Saggar	Non-Promoter Category (an Indian Resident)	Self	144000	0	0	144000	0.45
50	Minashu Mahajan	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
51	Monica Mittal	Non-Promoter Category (an Indian Resident)	Self	12000	50000	0.4	62000	0.20

52	Monika Gupta	Non-Promoter Category (an Indian Resident)	Self	144000	50000	0.4	194000	0.61
53	Mudit Mathur	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
54	Nancy Jha	Non-Promoter Category (an Indian Resident)	Self	4200	0	0	4200	0.01
55	Naveen Kirpal	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
56	Northern India Consultants Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Mr. Surinder Nath Mayor	300000	62500	0.5	362500	1.14
57	Om Parkash Tiwari	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04

58	Parminder Singh	Non-Promoter Category (an Indian Resident)	Self	60000	25000	0.2	85000	0.27
59	Parminder Singh	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
60	Pioneer Assurance Consultants Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Mr. Gurpreet Singh Chugh	300000	0	0	300000	0.94
61	Preeti Seth	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
62	Prince Uttam	Non-Promoter Category (an Indian Resident)	Self	180000	150000	1.21	330000	1.04
63	Priya Goyal	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
64	Pushap	Non-Promoter Category (an Indian Resident)	Self	18000	0	0	18000	0.06

65	Rachyita Sharma	Non-Promoter Category (an Indian Resident)	Self	60000	0	0	60000	0.19
66	Rahul Sachar	Non-Promoter Category (an Indian Resident)	Self	100000	0	0	100000	0.31
67	Raja Rahelu	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
68	Rajiv Kumar Bajaj	Non-Promoter Category (an Indian Resident)	Self	12000	5000	0.04	17000	0.05
69	Raman Kumar Gupta	Non-Promoter Category (an Indian Resident)	Self	12000	50000	0.4	62000	0.20
70	Reflect Inoways Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Mrs. Poonam Aggarwal	100000	0	0	100000	0.31

71	Ritika Seth	Non-Promoter Category (an Indian Resident)	Self	2400	0	0	2400	0.01
72	Rohan Sharma	Non-Promoter Category (an Indian Resident)	Self	30000	0	0	30000	0.09
73	Sangeeta Sareen	Non-Promoter Category (an Indian Resident)	Self	24000	13640	0.11	37640	0.12
74	Shahrukh Khan	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
75	Shashank Gobhil	Non-Promoter Category (an Indian Resident)	Self	15960	0	0	15960	0.05
76	Shikha Kapoor	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
77	Shobha	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02

78	Shreyans Mehta	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
79	S k Dhawan	Non-Promoter Category (an Indian Resident)	Self	60000	0	0	60000	0.19
80	Smriti Mathur	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
81	Sneh Kant	Non-Promoter Category (an Indian Resident)	Self	7920	0	0	7920	0.02
82	Sparsh Gupta	Non-Promoter Category (an Indian Resident)	Self	12000	50000	0.4	62000	0.20
83	Sudhanshu Arora	Non-Promoter Category (an Indian Resident)	Self	6000	0	0	6000	0.02
84	Sumit Saini	Non-Promoter Category (an Indian Resident)	Self	18000	0	0	18000	0.06

85	Swati Gupta	Non-Promoter Category (an Indian Resident)	Self	12000	10000	0.08	22000	0.07
86	Tarandeeep Singh	Non-Promoter Category (an Indian Resident)	Self	120000	0	0	120000	0.38
87	Taranpreet Singh	Non-Promoter Category (an Indian Resident)	Self	60000	0	0	60000	0.19
88	Tuhina Kharbanda	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08
89	Ujjwal Finserv Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Mr. Ajit Singh Kang	1200000	0	0	1200000	3.78
90	V P Diagnostics Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Mr. Vinay Gupta	2700000	150000	1.21	2850000	8.97

91	Ved Parkash Ventures Private Limited	Non-Promoter Category (a company incorporated under the laws of India)	Ms. Aarti Kapoor	48000	0	0	48000	0.15
92	Vijay Kumar	Non-Promoter Category (an Indian Resident)	Self	24000	0	0	24000	0.08
93	Vijay Kumar Sareen	Non-Promoter Category (an Indian Resident)	Self	36000	64930	0.52	100930	0.32
94	Vijay Kumar Sharma	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04
95	Vikramdeep Singh	Non-Promoter Category (an Indian Resident)	Self	300000	0	0	300000	0.94
96	Vipin Sharma	Non-Promoter Category (an Indian Resident)	Self	12000	0	0	12000	0.04

97	Wishey Kataria	Non-Promoter Category (an Indian Resident)	Self	36000	0	0	36000	0.11
98	Yaduvendra Mathur	Non-Promoter Category (an Indian Resident)	Self	120000	0	0	120000	0.38

Notes:

1) *The Pre Issue Shareholding Pattern is based on Benpos as on February 16, 2024.*
2) *The post issue shareholding pattern in the above table has been prepared on the basis that the proposed allottee(s) will subscribe to all the Equity Warrants which get converted into Equity Shares. In the event for any reason, the proposed allottee(s) do not or are unable to subscribe to and/or are not allotted the Equity Shares they intent to do so, the shareholding pattern in the above table would undergo corresponding changes.*

S. No.	Date of Allotment	Type of Security	No. of Persons	No. of Securities	Face Value (in Rs.)	Total Issue Price (in Rs.)
1.	07.07.2023	SRNCB	1	500	1,00,000	5,00,00,000
2.	09.09.2023	SRNCB	9	9600	1000	96,00,000
3.	21.09.2023	SRNCB	1	575	1,00,000	5,75,00,000
4.	02.12.2023	SRNCB	5	3420	1000	34,20,000

xiv. **Change in Control, if any, in the Company consequent to the preferential issue:**

There shall be no change in the management or control of the Company pursuant to the proposed preferential issue of Equity Warrants /resulting Equity Shares.

xv. **Number of persons to whom allotment on preferential basis have already been made during the year, in terms of number of securities as well as price:**

Further, there is no preferential allotment of equity shares under process except as proposed in this notice.

xvi. **Undertaking for Re-computation of Price**: The Company shall re-compute the issue price of the Equity Warrants/Equity Shares, in terms of the provisions of the SEBI ICDR Regulations where it is required to do so; and that if any amount payable on account of the re-computation of issue price is not paid within the time stipulated in the SEBI ICDR Regulations, the securities allotted under preferential issue shall continue to be locked- in till the time such amount is paid by the allottees.

xvii. **Payment of Consideration**: The Proposed Allottee(s) shall, on or before the date of allotment of

Warrants, pay an amount equivalent to Rs. 9/- (Rupees Nine Only) per warrant which will be kept by the Company to be adjusted and appropriated against the Warrant Issue Price of the Equity Shares. The balance Rs. 16/- per warrant of the Warrant Issue Price shall be payable by the Warrant Holder at the time of exercising the Warrants. In case the Warrant holder do not apply for the conversion of the outstanding Convertible Warrants into equity shares of the Company within 18 (eighteen) months from the date of allotment of the Convertible Warrants, then the consideration paid upon each of the said outstanding Convertible Warrants shall be forfeited and all the rights attached to the Convertible Warrants shall lapse automatically.

xviii. Shareholding pattern of the Company before and after the Preferential Issue

The Equity Warrants are proposed to be allotted to the Non- Promoters. The shareholding pattern of the Company before and after the proposed Preferential Issue, is as under:

S. No.	Category	Pre-Issue Shareholding		Post-issue Shareholding	
		No. of Shares held	% of shareholding	No. of Shares held	% of shareholding g
A.	**Promoters' holding**				
	Indian				
1	Individual	699980	5.65	699980	2.2
2	Body Corporate	0	0	0	0
3	Others – HUF	0	0	0	0
	Sub Total	**699980**	**5.65**	**699980**	**2.2**
1	Foreign Promoters	0	0	0	0
	Sub Total	0	0	0	0
	Total Promoters Holding (A)	**699980**	5.65	699980	**2.2**

B.	Non-Promoters' holding				
1	Institutional Investors	0	0	0	0
2	Non-Institution:				
	Body Corporate	5074950	40.97	19082950	60.08
	Indian Public	6599830	53.28	11967070	37.68
	Other (Including NRIs) – IEPF	12070	0.1	12070	0.04
	Total Non-Promoters Holding (B)	**11686850**	**94.35**	**31062090**	**97.8**
	Grand Total (A+B)	**12386830**	**100**	**31762070**	**100**

Note:

1) *The Pre Issue Shareholding Pattern is based on Benpos as on February 16, 2024.*
2) *The post issue shareholding pattern in the above table has been prepared on the basis that the proposed allottee(s) will subscribe to all the Equity Warrants which get converted into Equity Shares. In the event for any reason, the proposed allottee(s) do not or are unable to subscribe to and/or are not allotted the Equity Shares they intent to do so, the shareholding pattern in the above table would undergo corresponding changes.*
3) *It is further assumed that shareholding of the Company in all other categories will remain unchanged.*
4) *The Company will ensure compliance with all applicable laws and regulations including the SEBI* ICDR Regulations at the time *of allotment of Equity Warrants of the Company.*

xix. Disclosure specified in Schedule VI: Neither the Company nor any of the promoters or directors is a willful defaulter or a fraudulent borrower. Accordingly, disclosure as per Schedule VI of the SEBI ICDR) Regulations, is not applicable.

xx. Lock-in Period

a) The Warrants to be allotted shall be subject to lock-in in accordance with Chapter V of the SEBI ICDR Regulations.
b) The Resulting Equity Shares shall be locked in as per the applicable provisions of the SEBI ICDR Regulations.
c) The entire pre-preferential allotment shareholding, if any, of the Proposed Allottees, shall be locked-in as per Chapter V of the SEBI ICDR Regulations.

xxi. Additional Disclosure

a) Neither the Company nor any of its Directors or Promoters is a fugitive economic offender as defined under the SEBI ICDR Regulations.
b) During the period from April 01, 2023 until the date of Notice of this EGM, the Company has not made any Preferential Issue of equity shares.
c) The Proposed Allottees have confirmed that they have not sold or transferred any equity shares of the Company during the 90 trading days preceding the Relevant Date. The Proposed Allottees have further confirmed that they are eligible under SEBI ICDR Regulations to undertake the Preferential Issue.

xxii. The **current and proposed status of the allottee post the preferential issues namely, promoter or non-promoter:** The Current and proposed status of the Proposed Allottees post the preferential issue would continue as "Non-Promoter".

xxiii. **Practicing Company Secretary's Certificate:**

A certificate from Ms. Sagrika Jayee, Practicing Company Secretary, certifying that the preferential issue of Equity Warrants convertible into equity shares is being made in accordance with requirements of SEBI ICDR Regulations shall be placed before the general meeting of the shareholders and the same can be accessed at https://www.phfleasing.com/Certificates.html.

In accordance with the provisions of Sections 23, 42 and 62 of the Act read with applicable rules thereto and relevant provisions of the SEBI ICDR Regulations, approval of the members is being sought for the raising of funds aggregating upto Rs. 48,43,81,000/- (Rupees Forty Eight Crores Forty Three Lakhs Eighty One Thousand Only) by issue of 1,93,75,240 equity warrants of Rs.25/- each, each convertible into, or exchangeable for, 1 (one) fully paid-up equity share of the Company of face value of Rs. 10/- each at a price of Rs. 25/- (Rupees Twenty Five Only) each payable in cash, on a preferential basis to the Proposed Allottees by way of a special resolution as set out in the said item of the Notice.

The Board of Directors believes that the proposed Preferential Issue is in the best interest of the Company andits Members and, therefore, recommends the Special Resolution at Item 2 of the accompanying Notice for approval by the members of the company.

None of the Directors, Key Managerial Personnel (KMP) or their respective relatives are, in any way, concerned or interested, financially or otherwise in the said resolution(s), except as shareholders of the company in general or to the extent of Equity Share Warrants being subscribed by them.

Documents referred to in the notice/ explanatory statement will be available for inspection by the Members of the Company as per applicable law.

Certified to be true Copy

For & on behalf of Board
PHF Leasing Limited

PHF LEASING LIMITED
87, Radio Colony, Jalandhar
Shikha Kapoor
Company Secretary

Shikha Kapoor
Company Secretary
Membership No: A19146
Address: H. No. 65, Paras Estate,
Jalandhar- 144008, Punjab, India

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD MANAGEMENT COMMITTEE OF M/S PHF LEASING LIMITED HELD ON SUNDAY, THE 31ST DAY OF MARCH, 2024 AT 8:00 P.M. AT ITS REGISTERED OFFICE SITUATED AT 87, RADIO COLONY, JALANDHAR-144001, PUNJAB

TO CONSIDER THE ALLOTMENT OF EQUITY WARRANTS

"RESOLVED THAT pursuant to the consent of the shareholders of the Company obtained through a special resolution passed at the Extraordinary General Meeting held on March 21, 2024 and in-principle approval letter received from the Metropolitan Stock Exchange of India Limited (MSEI) dated March 07, 2024 and in accordance with the applicable provisions of the Companies Act, 2013 and rules made thereunder (including any statutory modification(s) thereto or re-enactment thereof for the time being in force) and enabling provisions of Memorandum and Articles of Association of the Company and in accordance with the guidelines, rules and regulations of the Securities and Exchange Board of India ("SEBI") including applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("SEBI (ICDR) Regulations") and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations"), as amended up to date, the guidelines issued by the Reserve Bank of India, and any other law in force, the consent of the Committee be and is hereby accorded to allot 1,84,60,510 (One Crore Eighty Four Lakhs Sixty Thousand Five Hundred and Ten) Equity Warrants at a price of Rs. 9/- (Rupees Nine Only) each convertible into equity shares on the balance payment of Rs. 16/- (Rupees Sixteen Only) each later on (i.e. @ Rs. 25/- per equity warrant convertible into equity share of face value of Rs. 10/- each) to the below-mentioned persons (under the non-promoter category) on preferential and private placement basis:

Sr. No.	Name of Allottees	Address	No of Equity Warrants allotted
1	Aakash Gupta	H.No.3029, Sector- 28 D, Chandigarh-160002	12000
2	Aarish Sareen	H.No.20-21,Surya Vihar Near DAV Collage Jalandhar-144008	24000
3	Aashim Sareen	H.No.20-21,Surya Vihar Near DAV Collage Jalandhar-144008	12000
4	Aayush Tibrewal	Post Lalbagh, Darbhanga, Ward No.10, Masraf Bazar, Nr. Marwari School Darbhanga	60000
5	Aditi Kapur	#595 Park Road Near Geeta Mandir, Model Town, Jalandhar-1	11000
6	Agile Finserv Private Limited	87,Radio Colony, BMC Chowk,Jalandhar-144001	3600000
7	Ajay	H.No. B 2 62 Ward No.10,Nr.Murad Manzil Mohalla, Chaudharian, Phillaur	7920
8	Aman Goyal	H.No.20,Moh.No.9,Jalandhar Cantt	10000
9	Aman Sood	H.No.115, Urban Estate Phase-II, Jalandhar-144022	180000
10	Amit Azad	H.No.181, Anand Vihar Pitampura Delhi-110034	120000
11	Amit Chawla	H.No.767,Housing Board Colony,Jalandhar-144003	24000

12	Amitesh Kumar	397 A Hardyal Nagar, Garha Road, Nr.SGL Hospital Jalandhar-144022	96000
13	Anmol Garg	H.No.48, Street No.17, Jalandhar Cantt	10000
14	Anuraj Kumar Bhardwaj	Mohalla Preet Nagar Near Janta Hospital Nakodar- 144040	60000
15	Ashwani Gupta	H.No.25, Lane No.4 Friends Colony , wadala chowk, Jalandhar-144003	120000
16	Ashwani Kumar Jindal	H.No.503, Golden Avenue Phase-2,Jalandhar-144022	120000
17	Aastha Malhotra	H.No.813/17,Housing Board Colony,Model Town,Jalandhar	24000
18	Atin Aggarwal	H.No.234,Nr.Model Town,Shiv Vihar,Jalandhar	24000
19	Bhuvan Lamba	H.No.29,New Sheetal Nagar Extension,Near DAV College,Jalandhar Grain Market,Jalandhar-144008	10000
20	Chirag Gupta	H.No.3058, Lane No.9, New Tagore Nagar, Haibowal	480000
21	Dhiraj Singh	C-2/123,Najdik Devli Road, Raju Park, Khanpur, South Delhi, Dehi-110062	12000
22	Dinesh Gupta HUF	47 , Defence Colony , Jalandhar-144001	24000
23	Divya Jain	H.No.208, Rose Park, Gulab Devi Road, Jalandhar	18000
24	Garima	H.No.B1-1266,Gali No.3,Kabir Nagar,Jalandhar-144008	2770
25	Gaurav Mahajan	H.No.76`,Nr.S.P.Prime School,New Deol Nagar Extension,Jalandhar-144003	12500
26	Gaurav Mittal	Flat No. 110, Tower 8,Zenspire Vaishali Sector-9, Ramprastha, Ghaziabad-201010	48000
27	Geeta Jain	S-63, Basant Vihar, Noorwala Road, Ludhiana, Punjab-141008	30000
28	Glosec Sub Broker And Marketing Services Private Limited	Building No. 35, Min Mosuma, Delta Chamber Office No.504 B, Abadi G.T. Road, Jalandhar-144001	360000
29	Gurleen Kaur	H.No.2065/1, Ward No.39,Street No.3,Baba Than Singh Chowk, Ambedkar Nagar, Ludhiana-141008	3960
30	Hamco Ispat Private Limited	Vill Raowali Distt Jalandhar - 144012	1800000
31	Indu Bhalla	H.No.1-C, Dayanand Nagar Lawrence Road Amritsar-143001	24000
32	Insta Apphanced Private Limited	Building No. 35,Min Mosuma, Delta Chamber	3600000
33	Jasjot Singh Virk	Office No.504 B, Abadi G.T. Road, Jalandhar-144001	780000

34	Kamal Tandon	H.No.1798, Ward No.2, Mohalla Sunder Nagar Nakodar Jalandhar-144040	100000
35	Kanika Gupta	H.No.B34 3058 Street No.9, New Tagore Nagar Haibowal Kalan Ludhiana-141001	120000
36	Kashvi Mittal	H. No. 81, University Enclave Phase-1, Jalandhar-144007	24000
37	Krishan Kant	W.J.119 Basti Gujan,Jalandhar-144001	7920
38	Kuldip Bhandari	48-B, Raja Garden Mithapur Chowk, Jalandhar	24000
39	Kulwinder Singh	Dad,Ludhiana-142022	3960
40	Kumar Shalya Gupta	47 , Defence Colony , Jalandhar-144001	300000
41	Kumar Uttam	H.No.161,Shiva Ji Nagar Gali No.7, Basti Danishmanda Jalandhar-144001	300000
42	Lakhwinder Singh	H.No.163, Nr.Model Town, Basant Nagar,Batala-143505	6000
43	Manav Kumar Modi	H.No.378 C, Shankar Road New Adarsh Nagar Nakodar Distt. Jalandhar- 144040	105000
44	Megha Saggar	H.No.63-B,Basant Avenue,Amritsar-143001	90000
45	Minashu Mahajan	H.No.39, Nagra Road, Maqsudan, New Jawala Nagar,Jalandhar-144008	4000
46	Monica Mittal	H.No.81, University Enclave Phase-1, Jalandhar-144007	12000
47	Monika Gupta	H.No.515-R, Model Town Jalandhar-144003	25000
48	Mudit Mathur	99-100, Gayatri Nagar-A, Maharani Farm, Durgapura, Jaipur, Rajasthan-302018	4000
49	Nancy Jha	195A, Adarsh Nagar, Jalandhar-144002	4200
50	Naveen Kirpal	H.No. B 3 125 Krishna Gali, Hoshiarpur	12000
51	Northern India Consultants Private Limited	Property No.35 Min Mosuma, Delta Chambers 4th Floor, Office No.504 B, G.T. Road, Jalandhar- 144001	300000
52	Om Parkash Tiwari	H.No.58, Raj Enclave, Nr, Kanshi Nagar, Basti Sheikh, Jalandhar	12000
53	Parminder Singh	H.No.64, Professor Colony Ramamandi Jalandhar	45000
54	Parminder Singh	Model Town, Basant Nagar, Batala, Gurdaspur-143505	12000
55	Pioneer Assurance Consultants Private Limited	Raj Chambers, 5-6 Hind Samachar Street, G.T. Road, Jalandhar-144001	300000
56	Preeti Seth	H.No.461, Amrit Vihar, Backside Baba Mohan Dass Mandir, Jalandhar-144008	6000
57	Prince Uttam	H.No.161, Shiva Ji Nagar Gali No.7, Basti Danishmanda Jalandhar-144001	180000
58	Priya Goyal	H.No.36/1, Moh.No.12, Jalandhar-II, Jalandhar-144005	12000

59	Pushap	197/sws, Santokhpura, Sarabha Nagar, Jalandhar	18000
60	Rachyita Sharma	H.No.3072, Chandirarh Road, Sector 38, Urban Estate, Focal Point, Ludhiana-141010	4000
61	Rahul Sachar	St.No.2 Old-C, Near Kamiana Chowk, Faridkot	100000
62	Raman Kumar Gupta	H.No.515-R, Model Town Jalandhar-144003	12000
63	Reflect Inoways Private Limited	Zion 002, The Forest, Sector-92, Gautam Buddha Nagar, Noida, Uttar Pradesh, India, 201307	50000
64	Ritika Seth	H.No.375, Industrial Town, Shiv Nagar, Jalandhar-144004	2400
65	Rohan Sharma	House No-100, Hoshiarpur Road, Rama Mandi, Basant Hills, Po-Ladhewali, Jalandhar-II, Jalandhar, Punjab-144007	5000
66	Sangeeta Sareen	H.No.20-21,Surya Vihar Near DAV Collage Jalandhar-144008	24000
67	Shashank Gobhil	C 33/52-10K-1 B,Chandua Chittupur, Sigra,Varanasi,Varanasi Cantt,Uttar Pradesh-221002	15960
68	Shobha	H.No.312,Street No.2, New Basti, Sallagarh, Palwal,Haryana-121102	6000
69	Shreyans Mehta	65, Modern Colony,Jalandhar	12000
70	S k Dhawan	117,Tagore Nagar, Nr. Shiv Temple, Jalandhar	60000
71	Smriti Mathur	Flat No.803 Oasis,Amerald Height Sec-7,Pocket 1,Ramprastha,Greens Vaishali I.E. Sahibabad, Ghajiabad,Uttar Pradesh-201010	6000
72	Sneh Kant	H.No.80/11,Jawahar Nagar, Nr.Bus Stand, Ludhiana	7920
73	Sparsh Gupta	H.No.515-R, Model Town Jalandhar-144003	12000
74	Sudhanshu Arora	H.No.28,Durga Colony, Jalandhar	6000
75	Sumit Saini	H.No.763/21,Sukhpura Chowk, Rohtak	18000
76	Taranpreet Singh	H.No.6-6th Floor, Marvel Homes, Barewal Road, Ludhiana-141008	60000
77	Tuhina Kharbanda	H.No.385,Sector80,SAS Nagar,Mohali-160071	24000
78	Ujjwal Finserv Private Limited	The Axis, Ist Floor, BMC Chowk, G.T.Road, Jalandhar	1200000
79	V P Diagnostics Private Limited	H.No.241 Guru Gobind Singh Nagar Kurala,Jalandhar.144003	2700000
80	Vijay Kumar Sareen	H.No.20-21,Surya Vihar Near DAV Collage Jalandhar-144008	36000
81	Vijay Kumar Sharma	H.No.638,Guru Gobind Singh Avenue, Jalandhar-144009	4000
82	Vikramdeep Singh	276-g,BRS Nagar,Ludhiana-141012	300000
83	Vipin Sharma	H.No.66, Dhaliwal Enclave, Jalandhar-II,Jalandhar-144007	12000
84	Wishey Kataria	# 1355,Sector 9,Urban Estate, Ambala City-134003	36000
	TOTAL		18460510

RESOLVED FURTHER THAT the aforesaid warrants shall be issued to the above mentioned allottees in DEMAT form and shall be credited to the demat account of the allottees as available in the Company's records through Registrar and Transfer Agent.

RESOLVED FURTHER THAT Mr. Vijay Kumar Sareen, Whole Time Director and/or Mr. Meghal Gupta, Director and/or Ms. Shikha Kapoor, Company Secretary of the Company be and are hereby severally authorized to do all acts, deeds and things in connection with the allotment of aforesaid equity warrants including but without limitation filing necessary documents with the concerned Registrar of Companies, issuing instructions to the Company's depository i.e. National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL), as the case may be to credit the aforesaid equity warrants to the designated demat accounts of the allottees in the records of such depository, providing certified true copies of the aforesaid instructions and filings, and to do all other acts, deeds, matters and things which may be necessary or expedient to implement the aforesaid issuance and allotment of Equity Warrants."

Certified to be true copy

For and on behalf of
PHF Leasing Limited
PHF LEASING LIMITED
87, Radio Colony, Jalandhar
Shikha Kapoor
Company Secretary

Shikha Kapoor
Company Secretary
Membership No.: A19146
Add: H. No. 65, Paras Estate
Jalandhar-144008, Punjab, India

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS OF M/S CREDIFIN LIMITED (FORMERLY KNOWN AS PHF LEASING LIMITED) HELD ON TUESDAY, THE 30TH DAY OF SEPTEMBER, 2025 AT 05.00 P.M. AT ITS REGISTERED OFFICE SITUATED AT 87, RADIO COLONY, JALANDHAR-144001, PUNJAB

To consider and approve the allotment of Equity Shares pursuant to conversion of Equity Warrants

"**RESOLVED THAT** in accordance with the provisions of Sections 42, 62 and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder (including any statutory modification(s) thereto or re-enactment(s) thereof for the time being in force) and in accordance with the guidelines, rules and regulations of the Securities and Exchange Board of India ("SEBI") including applicable provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("SEBI (ICDR) Regulations") and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations"), as amended up to date, the guidelines issued by the Reserve Bank of India, and any other law in force, and enabling provisions of Memorandum and Articles of Association of the Company, and further pursuant to the consent of the Shareholders of the Company obtained through a special resolution passed at the Extraordinary General Meeting held on March 21, 2024, in-principle approval letter received from the Metropolitan Stock Exchange of India Limited (MSEI) dated March 07, 2024 and upon receipt of the balance consideration of Rs. 16/- per Equity Warrant from the allottees, the consent of the Board of Directors of the Company be and is hereby accorded to allot 1,84,42,510 (One Crore Eighty Four Lakhs Forty Two Thousand Five Hundred and Ten) Equity Shares of face value of Rs. 10/- each at a price of Rs.25/- per equity share (including premium of Rs.15/- per equity share) ranking pari-passu with the existing equity shares in all respects, by way of conversion of Equity Warrants allotted on 31st March, 2024, in the ratio of 1:1 i.e. 1 Equity Warrant converted into 1 Equity Share, to the below-mentioned allottees (belonging to non-promoter category), on preferential basis:

S.N.	Name of the Shareholder/Securityholder	Address	Number of Equity Shares allotted	Price per Equity Share (including premium) (in Rs.)	Total amount paid (in Rs.)
1	Aakash Gupta	H.No. 3029, Sector- 28 D, Chandigarh-160002	12000	25	300000
2	Aarish Sareen	H.No.20-21, Surya Vihar Near DAV Collage Jalandhar-144008	24000	25	600000
3	Aashim Sareen	H.No.20-21, Surya Vihar Near DAV Collage Jalandhar-144008	12000	25	300000
4	Aayush Tibrewal	Post-Lalbagh, Darbhanga, Ward No.10, Masraf Bazar, Nr. Marwari School Darbhanga	60000	25	1500000

5	Aditi Kapur	#595, Park Road, Near Geeta Mandir, Model Town, Jalandhar-144003	11000	25	275000
6	Agile Finserv Private Limited	87, Radio Colony, BMC Chowk, Jalandhar-144001	3600000	25	90000000
7	Ajay	H.No. B 2 62 Ward No.10, Nr. Murad Manzil Mohalla Chaudharian, Phillaur	7920	25	198000
8	Aman Goyal	H.No.20 Moh.No.9, Jalandhar Cantt, Jalandhar	10000	25	250000
9	Aman Sood	H.No.115, Urban Estate Phase-II, Jalandhar- 144022	180000	25	4500000
10	Amit Azad	H.No.181, Anand Vihar Pitampura Delhi-110034	120000	25	3000000
11	Amit Chawla	H.No.767, Housing Board Colony, Jalandhar-144003	24000	25	600000
12	Amitesh Kumar	397 A Hardyal Nagar, Garha Road, Nr. SGL Hospital Jalandhar-144022	96000	25	2400000
13	Anmol Garg	H.No.48,Street No.17,Jalandhar Cantt	10000	25	250000
14	Anuraj Kumar Bhardwaj	Mohalla Preet Nagar Near Janta Hospital Nakodar-144040	60000	25	1500000
15	Ashwani Gupta	H.No.25, Lane No.4 Friends Colony , Wadala chowk, Jalandhar-144003	120000	25	3000000
16	Ashwani Kumar Jindal	H.No.503, Golden Avenue Phase-2, Jalandhar-144022	120000	25	3000000
17	Aastha Malhotra	H.No.813/17, Housing Board Colony, Model Town, Jalandhar	24000	25	600000
18	Atin Aggarwal	H.No.234, Nr. Model Town, Shiv Vihar, Jalandhar	24000	25	600000
19	Bhuvan Lamba	H.No.29, New Sheetal Nagar Extension, Near DAV College,	10000	25	250000

18	Atin Aggarwal	H.No.234, Nr. Model Town, Shiv Vihar, Jalandhar	24000	25	600000
19	Bhuvan Lamba	H.No.29, New Sheetal Nagar Extension, Near DAV College, Jalandhar Grain Market, Jalandhar-144008	10000	25	250000
20	Chirag Gupta	H.No.3058, Lane No.9, New Tagore Nagar, Haibowal Kalan, Ludhiana-141001	480000	25	12000000
21	Dhiraj Singh	C-2/123, Najdik Devli Road, Raju Park, Khanpur, South Delhi, Delhi-110062	12000	25	300000
22	Dinesh Gupta HUF	47 , Defence Colony, Jalandhar-144001	24000	25	600000
23	Divya Jain	H.No.208, Rose Park, Gulab Devi Road, Jalandhar	18000	25	450000
24	Garima	H.No.B1-1266, Gali No.3,Kabir Nagar, Jalandhar-144008	2770	25	69250
25	Gaurav Mahajan	H.No.76, Nr. S.P. Prime School, New Deol Nagar Extension, Jalandhar-144003	12500	25	312500
26	Gaurav Mittal	Flat No.110, Tower 8, Zenspire Vaishali Sector-9, Ramprastha, Ghaziabad-201010	48000	25	1200000
27	Geeta Jain	S-63, Basant Vihar, Noorwala Road, Ludhiana,Punjab-141008	30000	25	750000
28	Glosec Sub Broker And Marketing Services Private Limited	Building No.35, Min Mosuma, Delta Chamber Office No.504 B, Abadi G.T. Road, Jalandhar-144001	360000	25	9000000
29	Gurleen Kaur	H.No.2065/1, Ward No.39, Street No.3, Baba Than Singh Chowk, Ambedkar Nagar, Ludhiana-141008	3960	25	99000

30	Hamco Ispat Private Limited	VILL. RAOWALI DISTT JALANDHAR- 144012	1800000	25	45000000
31	Indu Bhalla	H.No.1-C, Dayanand Nagar Lawrence Road Amritsar-143001	24000	25	600000
32	Insta Apphanced Private Limited	Building No.35, Min Mosuma, Delta Chamber Office No.504 B, Abadi G.T. Road, Jalandhar-144001	3600000	25	90000000
33	Jasjot Singh Virk	H.No. 276 G, BRS Nagar, Ludhiana -141001	780000	25	19500000
34	Kamal Tandon	H.No.1798, Ward No.2, Mohalla Sunder Nagar Nakodar Jalandhar-144040	100000	25	2500000
35	Kanika Gupta	H.No. B34 3058 Street No.9, New Tagore Nagar Haibowal Kalan Ludhiana-141001	120000	25	3000000
36	Kashvi Mittal	H.No.81, University Enclave Phase-1, Jalandhar-144007	24000	25	600000
37	Krishan Kant	W.J.119 Basti Gujan, Jalandhar-144001	7920	25	198000
38	Kuldip Bhandari	48-B, Raja Garden Mithapur Chowk, Jalandhar	24000	25	600000
39	Kulwinder Singh	Dad,Ludhiana-142022	3960	25	99000
40	Kumar Shalya Gupta	47 , Defence Colony , Jalandhar-144001	300000	25	7500000
41	Kumar Uttam	H.No.161, Shiva Ji Nagar Gali No.7, Basti Danishmanda Jalandhar-144001	300000	25	7500000
42	Lakhwinder Singh	H.No.163, Nr. Model Town ,Basant Nagar, Batala-143505	6000	25	150000
43	Manav Kumar Modi	H.No.378 C, Shankar Road New Adarsh Nagar Nakodar Distt. Jalandhar- 144040	105000	25	2625000

44	Megha Saggar	H.No.63-B, Basant Avenue, Amritsar-143001	90000	25	2250000
45	Minashu Mahajan	H.No.39, Nagra Road, Maqsudan, New Jawala Nagar,Jalandhar-144008	4000	25	100000
46	Monica Mittal	H.No.81, University Enclave Phase-1, Jalandhar-144007	12000	25	300000
47	Monika Gupta	H.No.515-R, Model Town Jalandhar-144003	25000	25	625000
48	Mudit Mathur	99-100, Gayatri Nagar-A, Maharani Farm, Durgapura, Jaipur, Rajasthan-302018	4000	25	100000
49	Nancy Jha	195 A, Adarsh Nagar, Jalandhar-144002	4200	25	105000
50	Northern India Consultants Private Limited	Property No.35 Min Mosuma, Delta Chambers 4th Floor,Office No.504 B,G.T.Road , Jalandhar-144001	300000	25	7500000
51	Om Parkash Tiwari	H.No.58,Raj Enclave, Nr,, Kanshi Nagar, Basti Sheikh, Jalandhar	12000	25	300000
52	Parminder Singh	H.No.64,Professor Colony Ramamandi Jalandhar	45000	25	1125000
53	Parminder Singh	Model Town,Basant Nagar,Batala,Gurdaspur-143505	12000	25	300000
54	Pioneer Assurance Consultants Private Limited	Raj Chambers,5-6 Hind Samachar Street,G.T.Road,Jalandhar-144001	300000	25	7500000
55	Preeti Seth	H.No.461,Amrit Vihar,Backside Baba Mohan Dass Mandir,Jalandhar-144008	6000	25	150000

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

56	Prince Uttam	H.No.161,Shiva Ji Nagar Gali No.7, Basti Danishmanda Jalandhar-144001	180000	25	4500000
57	Priya Goyal	H.No.36/1,Moh.No.12,Jalandhar-II,Jalandhar-144005	12000	25	300000
58	Pushap	197/sws ,Santokhpura,Sarabha Nagar,Jalandhar	18000	25	450000
59	Rachyita Sharma	H.No.3072,Chandirarh Road,Sector 38,Urban Estate,Focal Point,Ludhiana-141010	4000	25	100000
60	Rahul Sachar	St.No.2 Old-C,Near Kamiana Chowk,Faridkot	100000	25	2500000
61	Raman Kumar Gupta	H.No.515-R,Model Town Jalandhar-144003	12000	25	300000
62	Reflect Inoways Private Limited	Zion002,The Forest,Sector-92,Gautam Budha Nagar,Noida,Uttar Pradesh,India-201307	50000	25	1250000
63	Ritika Sethi	H.No.375,Industrial Town,Shiv Nagar,Jalandhar-144004	2400	25	60000
64	Rohan Sharma	H.No.100,Hoshiarpur Road,Rama Mandi,?Basant Hills,PO:Ladhewali,Jalandhar -144007	5000	25	125000
65	Sangeeta Sareen	H.No.20-21,Surya Vihar Near DAV Collage Jalandhar-144008	24000	25	600000
66	Shashank Gobhil	C 33/52-10K-1 B,Chandua Chittupur,Sigra,Varanasi,Varanasi Cantt,Uttar Pradesh-221002	15960	25	399000
67	Shreyans Mehta	65,Modern Colony,Jalandhar	12000	25	300000
68	S k Dhawan	117, Tagore Nagar,Nr.Shiv Temple,Jalandhar	60000	25	1500000

69	Smriti Mathur	Flat No.803 Oasis,Amerald Height Sec-7,Pocket 1,Ramprastha,Greens Vaishali I.E.Sahibabad,Ghajiabad,Uttar Pradesh-201010	6000	25	150000
70	Sneh Kant	H.No.80/11,Jawahar Nagar,Nr.Bus Stand,Ludhiana	7920	25	198000
71	Sparsh Gupta	H.No.515-R,Model Town Jalandhar-144003	12000	25	300000
72	Sudhanshu Arora	H.No.28,Durga Colony,Jalandhar	6000	25	150000
73	Sumit Saini	H.No.763/21,Sukhpura Chowk,Rohtak	18000	25	450000
74	Taranpreet Singh	H.No.6-6th Floor,Marvel Homes,Barewal Road,Ludhiana-141008	60000	25	1500000
75	Tuhina Kharbanda	H.No.385,Sector80,SAS Nagar,Mohali-160071	24000	25	600000
76	Ujjwal Finserv Private Limited	The Axis,Ist Floor,BMC Chowk,G.T.Road,Jalandhar	1200000	25	30000000
77	V P Diagnostics Private Limited	H.No.241 Guru Gobind Singh Nagar Kurala,Jalandhar.144003	2700000	25	67500000
78	Vijay Kumar Sareen	H.No.20-21,Surya Vihar Near DAV Collage Jalandhar-144008	36000	25	900000
79	Vijay Kumar Sharma	H.No.638,Guru Gobind Singh Avenue,Jalandhar-144009	4000	25	100000
80	Vikramdeep Singh	276-G, BRS Nagar, Ludhiana-141012	300000	25	7500000
81	Vipin Sharma	H.No.66, Dhaliwal Enclave, Jalandhar-II, Jalandhar-144007	12000	25	300000
82	Wishey Kataria	# 1355,Sector 9, Urban Estate,ambala City-134003	36000	25	900000

		Total	1,84,42,5 10		46,10,62,75 0/-

RESOLVED FURTHER THAT Mr. Kumar Shalya Gupta, Managing Director and/or Mr. Vijay Kumar Sareen, Whole Time Director and/or Mr. Meghal Gupta, Director and/or Ms. Shikha Kapoor, Company Secretary of the Company be and are hereby severally authorized to do all acts, deeds and things in connection with the allotment of aforesaid Equity Shares including but without limitation, filing the necessary documents with the concerned Registrar of Companies, and to file corporate action forms with the Depositories, as the case may be, to credit the aforesaid Equity Shares to the designated demat accounts of the allottees in the records of such depository, providing certified true copies of the aforesaid instructions and filings, and to do all other acts, deeds, matters and things which may be necessary or expedient to implement the aforesaid issuance and allotment of Equity Shares.

RESOLVED FURTHER THAT Mr. Kumar Shalya Gupta, Managing Director and/or Mr. Vijay Kumar Sareen, Whole Time Director and/or Mr. Meghal Gupta, Director of the Company and/or Ms. Shikha Kapoor, Company Secretary be and are hereby severally authorized to apply with Metropolitan Stock Exchange of India Limited (MSEI) for the listing of the above-mentioned Equity shares of the Company and to take up other necessary approvals, including making necessary filings with the Stock Exchanges and Regulatory Authorities and to resolve, settle all questions and difficulties that may arise in relation to the said allotment and utilization of the issue proceeds and to do all acts, deeds, and things in connection therewith and incidental thereto."

Certified to be true copy

For and on behalf of
Credifin Limited
(*Formerly known as* PHF Leasing Limited)

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

Kumar Shalya Gupta
Managing Director
DIN:07553217
Add: H. No. 523-A Model Town,
Jalandhar-144003, Punjab, India

Independent Auditor's certificate for the listing equity shares issued on preferential basis by CREDIFIN Limited (formerly known as PHF Leasing Limited)

To**,**
The Board of Directors,
CREDIFIN Limited (formerly known as PHF Leasing Limited)
87, Radio Colony, Mahavir Marg, BMC Chowk,
Jalandhar - 144001, Punjab

30th September, 2025

Dear Sirs

1. This certificate is issued in accordance with the terms of our engagement letter entered with CREDIFIN Limited (formerly known as PHF Leasing Limited) (hereinafter the 'Company') and in accordance with sub-regulation (4) of Regulation 169 of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 as to whether the company has complied with sub-regulation (4) of Regulation 169 of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, the Companies Act including Section 42(6) of the Companies Act, 2013, and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014.

Management's Responsibility

2. The management of the Company is responsible for the compliance with aforesaid provisions. Management of the Company is also responsible for preparation and maintenance of all the data & other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation and maintenance of the records.

Auditor's Responsibility

3. We have not performed an audit, the objective of which would be the expression of an opinion on the financial statements, specified elements, accounts or items thereof, for the purpose of this Report. Accordingly, we do not express such an opinion.

4. Pursuant to the requirements of the management, it is our responsibility to provide a limited assurance whether:

   a.) the company had already realised the Application/ Allotment Money aggregating to Rs. 46,10,62,750/-, against issue of share warrants, from the bank account of the respective allottees of share warrants against the allotment of 1,84,42,510 share warrants.
   b.) there was no circulation of funds or mere passing of book entries at the time of issue of share warrants.
   c.) with regard to conversion of share warrants (issued on 31st March 2024) into equity shares, the company has complied with sub-regulation (4) of Regulation 169 of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, the Companies Act, 2013, including Section 42(6) of the Companies Act, 2013, and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014. All relevant documents, including records of bank statements of each allottee regarding subscription money received from their respective bank accounts (for subscribing share warrants), are maintained by the issuer.

d.) the conversion of share warrants to equity shares w.e.f. 30^{th} September 2025 are as per the terms and conditions of the share warrants.

5. For the purpose of this report, we have planned and performed the following procedures to provide limited assurance on the particulars mentioned in paragraph 4 above:

   a.) obtained the bank statements of the Company and verified that the amount for application/ allotment against issue of share warrants is received from the bank account of the respective allottees of share warrants.
   b.) verified that the Company has complied with the requirements of the Companies Act including Section 42(6) of the Companies Act, 2013, and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, at the time of issue of share warrants
   c.) verified that at the time of conversion of share warrants (issued on 31^{st} March 2024) into equity shares, the company has complied with sub-regulation (4) of Regulation 169 of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, the Companies Act, 2013, including Section 42(6) of the Companies Act, 2013, and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014.
   d.) verified that the conversion of share warrants to equity shares w.e.f. 30^{th} September 2025 are as per the terms and conditions of the share warrants.

6. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the 'Guidance Note') issued by the Institute of Chartered Accountants of India (the 'ICAI'). The Guidance Note requires that we comply with the independence and ethical requirements of the Code of Ethics issued by the ICAI.

7. The procedures performed in a limited assurance engagement vary in nature and timing form, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

8. We have complied with the relevant applicable requirements of the Standard on Quality Control ('SQC') 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

9. Based on our procedures performed in paragraph 5 above, information and explanations given to us by the company, we hereby certify in Annexure 1 that:

   a.) with regard to conversion of share warrants (issued on 31^{st} March 2024) into equity shares , we confirm that the company has complied with sub-regulation (4) of Regulation 169 of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, the Companies Act, 2013, including Section 42(6) of the Companies Act, 2013, and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014. All relevant documents, including records of bank statements of each allottee regarding subscription money received from their respective bank accounts (for subscribing share warrants), are maintained by the issuer.

   b.) The company had already realised the Application/ Allotment Money aggregating to Rs. 46,10,62,750/-, against issue of share warrants, from the bank account of the respective allottees of share warrants against the allotment of 1,84,42,510 share warrants. The said share warrants are now getting converted into equity shares w.e.f. September 30^{th}, 2025. We also confirm that there was no circulation of funds or mere passing of book entries at the time of issue of share warrants.

Restriction of use

10. This report is addressed to and provided to the Board of Directors of the Company for its internal use and for the purpose of onward submission of certificate issued together with this report to the Stock Exchange and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

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

TANUJ CHUGH
Digitally signed by TANUJ CHUGH
Date: 2025.09.30 19:34:01 +05'30'

Tanuj Chugh
Partner
Membership No.: 529619
Place: New Delhi
Date: 30th September 2025

UDIN – 25529619BMIVLQ2126

SAGRIKA JAYEE
PRACTICING COMPANY SECRETARY
Address: 466, Greater Kailash, Maqsudan,
Jalandhar-144008, Punjab
Mobile: +91 9988232660
E-mail: cssagrikajayee@gmail.com

Annexure II

To.
Head – Listing
Metropolitan Stock Exchange of India Limited (MSE)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,L.B.S Road,
Kurla West, Mumbai - 400 070

Sub: Application for listing of 1,84,42,510 equity shares issued on preferential basis in terms of Chapter V of SEBI (ICDR) Regulations, 2018.

I Sagrika Jayee, have verified the relevant records and documents with respect to the preferential allotment and certify that:

1. The Company has complied with all the provisions of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, Companies Act. 2013 including Section 42 and Section 62 of the Companies Act 2013 and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules. 2014. Further the Company has also complied with all the legal and statutory formalities for allotment of aforesaid equity shares issued on a preferential basis.

2. Allotment of Shares has been made only to such persons to whom offer / invitation was made.

3. No statutory/regulatory authority has restrained the Company for issuing 1,84,42,510 equity shares to allottees on preferential basis.

4. In the case of convertible instruments. the allottees have exercised the option to convert the instrument within a period of 18 months from the date of allotment of the instrument.
5. The Company or its Promoters or Whole-Time Directors are not in violation of the provisions of Regulation 34 of the SEBI (Delisting of Equity Shares) Regulations, 2021.

6. None of the Promoters or Directors of the issuer is a fugitive economic offender as defined under Regulation 2(1) (p) of SEBI (ICDR) Regulations, 2018.

7. None of the allottee has breached investment limit prescribed by any regulator.

COMPANY SECRETARY SAGRIKA JAYEE
Jalandhar

SAGRIKA JAYEE
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8. None of the allottees have sold any equity shares of the Company for a period of six months preceding relevant date till the date of preferential allotment of securities.

Pre-preferential shareholding of the allottees

Sr. No.	Name of the Allottee	Pre-preferential shareholding as on Relevant Date	Pre-preferential shareholding immediately prior to the allotment of securities for which in-principle approval was sought	Quantity of shares under locked in	Lock-in details (From)	Lock-in details (To)
1	Aakash Gupta	25000	25000	25000	22nd February, 2024	15th July 2024
2	Aarish Sareen	10000	10000	10000	24th February, 2024	15th July 2024
3	Aashim Sareen	10000	10000	10000	24th February, 2024	15th July 2024
4	Aayush Tibrewal	0	0	0	NA	NA
5	Aditi Kapur	0	0	0	NA	NA
6	Agile Finserv Private Limited	2188200	2188200	2188200	24th February, 2024	15th July 2024
7	Ajay	0	0	0	NA	NA
8	Aman Goyal	0	0	0	NA	NA
9	Aman Sood	200000	200000	200000	24th February, 2024	15th July 2024
10	Amit Azad	0	0	0	NA	NA
11	Amit Chawla	0	0	0	NA	NA
12	Amitesh Kumar	0	0	0	NA	NA
13	Anmol Garg	0	0	0	NA	NA

COMPANY SECRETARY SAGRIKA JAYEE Jalandhar

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14	Anuraj Kumar Bhardwaj	25000	25000	25000	24th February, 2024	15th July 2024
15	Ashwani Gupta	100000	100000	100000	22nd February, 2024	15th July 2024
16	Ashwani Kumar Jindal	75000	75000	75000	24th February, 2024	15th July 2024
17	Aastha Malhotra	0	0	0	NA	NA
18	Atin Aggarwal	0	0	0	NA	NA
19	Bhuvan Lamba	0	0	0	NA	NA
20	Chirag Gupta	100000	100000	100000	22nd February, 2024	15th July 2024
21	Dhiraj Singh	0	0	0	NA	NA
22	Dinesh Gupta HUF	100500	100500	100500	22nd February, 2024	15th July 2024
23	Divya Jain	0	0	0	NA	NA
24	Garima	0	0	0	NA	NA
25	Gaurav Mahajan	0	0	0	NA	NA
26	Gaurav Mittal	10000	10000	10000	22nd February, 2024	15th July 2024
27	Geeta Jain	0	0	0	NA	NA
28	Glosec Sub Broker And Marketing Services Private Limited	844600	844600	844600	22nd February, 2024	15th July 2024
29	Gurleen Kaur	0	0	0	NA	NA
30	Hamco Ispat Private Limited	950000	950000	950000	24th February, 2024	15th July 2024
31	Indu Bhalla	22730	22730	22730	22nd February, 2024	15th July 2024

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32	Insta Apphanced Private Limited	728150	728150	728150	22nd February, 2024	15th July 2024
33	Jasjot Singh Virk	0	0	0	NA	NA
34	Kamal Tandon	35000	35000	35000	24th February, 2024	15th July 2024
35	Kanika Gupta	50000	50000	50000	22nd February, 2024	15th July 2024
36	Kashvi Mittal	50000	50000	50000	24th February, 2024	15th July 2024
37	Krishan Kant	0	0	0	NA	NA
38	Kuldip Bhandari	20700	20700	20700	22nd February, 2024	15th July 2024
39	Kulwinder Singh	0	0	0	NA	NA
40	Kumar Shalya Gupta	337800	337800	337800	22nd February, 2024	15th July 2024
41	Kumar Uttam	150000	150000	150000	24th February, 2024	15th July 2024
42	Lakhwinde r Singh	0	0	0	NA	NA
43	Manav Kumar Modi	30000	30000	30000	24th February, 2024	15th July 2024
44	Megha Saggar	0	0	0	NA	NA
45	Minashu Mahajan	0	0	0	NA	NA
46	Monica Mittal	50000	50000	50000	24th February, 2024	15th July 2024
47	Monika Gupta	50000	50000	50000	22nd February, 2024	15th July 2024
48	Mudit Mathur	0	0	0	NA	NA
49	Nancy Jha	0	0	0	NA	NA

COMPANY SECRETARY SAGRIKA JAYEE
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50	Northern India Consultants Private Limited	62500	62500	62500	22nd February, 2024	15th July 2024
51	Om Parkash Tiwari	0	0	0	NA	NA
52	Parminder Singh	25000	25000	25000	24th February, 2024	15th July 2024
53	Parminder Singh	0	0	0	NA	NA
54	Pioneer Assurance Consultants Private Limited	0	0	0	24th February, 2024	15th July 2024
55	Preeti Seth	0	0	0	NA	NA
56	Prince Uttam	150000	150000	150000	24th February, 2024	15th July 2024
57	Priya Goyal	0	0	0	NA	NA
58	Pushap	0	0	0	NA	NA
59	Rachyita Sharma	0	0	0	NA	NA
60	Rahul Sachar	0	0	0	NA	NA
61	Raman Kumar Gupta	50000	50000	50000	24th February, 2024	15th July 2024
62	Reflect Inoways Private Limited	0	0	0	NA	NA
63	Ritika Seth	0	0	0	NA	NA
64	Rohan Sharma	0	0	0	NA	NA
65	Sangeeta Sareen	13640	13640	13640	24th February, 2024	15th July 2024
66	Shashank Gobhil	0	0	0	NA	NA
67	Shreyans Mehta	0	0	0	NA	NA
68	S k Dhawan	0	0	0	NA	NA

COMPANY SECRETARY SAGRIKA JAYEE Jalandhar

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69	Smriti Mathur	0	0	0	NA	NA
70	Sneh Kant	0	0	0	NA	NA
71	Sparsh Gupta	50000	50000	50000	24th February, 2024	15th July 2024
72	Sudhanshu Arora	0	0	0	NA	NA
73	Sumit Saini	0	0	0	NA	NA
74	Taranpreet Singh	0	0	0	NA	NA
75	Tuhina Kharbanda	0	0	0	NA	NA
76	Ujjwal Finserv Private Limited	0	0	0	NA	NA
77	V P Diagnostics Private Limited	150000	150000	150000	22nd February, 2024	15th July 2024
78	Vijay Kumar Sareen	64930	64930	64930	24th February, 2024	15th July 2024
79	Vijay Kumar Sharma	0	0	0	NA	NA
80	Vikramdeep Singh	0	0	0	NA	NA
81	Vipin Sharma	0	0	0	NA	NA
82	Wishey Kataria	0	0	0	NA	NA

9. At the time of allotment the pre-preferential shareholding of all the allottees were held in dematerialized form only and no allotment has been made to any allottee whose pre-preferential shareholding was in physical form or was in the process of dematerialization, further no allotment has been made to an allottee who did not have PAN at the time of allotment, unless the entity is exempt from PAN and none of the allottee has breached investment limit prescribed by any regulator.

10. Neither the issuer nor any of its Promoters or Directors is a willful defaulter as defined under Regulation 2 (1) (lll) of SEBI (ICDR) Regulations, 2018

OR

COMPANY SECRETARY SAGRIKA JAYEE Jalandhar

SAGRIKA JAYEE
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~~"<Name of the issuer> / <name>, the promoter(s) of the issuer / <name> the director(s) of the issuer is a willful defaulter as defined under Regulation 2 (1) (lll) of SEBI (ICDR) Regulations, 2018 and disclosures in this regard has been made at <place of disclosure>.as per the format given in said regulation."~~

11. The Company, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/ MRD/DSA/CIR/P/2017/92 dated August 01, 2017.

COMPANY SECRETARY SAGRIKA JAYEE
Jalandhar

Sagrika

Sagrika Jayee
Practicing Company Secretary
Membership No. A61678
UDIN: A061678G001511566

Date: 09.10.2025
Place: Jalandhar

Annexure III

To,
Head – Listing
Metropolitan Stock Exchange of India Limited (MSE)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,L.B.S Road,
Kurla West, Mumbai - 400 070

Sub: Application for listing of 1,84,42,510 equity shares issued on preferential basis in terms of Chapter V of SEBI (ICDR) Regulations, 2018

I, (Managing Director/ ~~Company Secretary~~) of the Company hereby certify that:

1. The equity shares issued rank pari-passu with the existing equity shares of the Company in all respects including dividend.

2. The company has complied with all the provisions of Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, Companies Act 2013 including Section 42, Section 62 of the Companies Act 2013 and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014. Further the company has also complied with all the legal and statutory formalities for allotment of aforesaid equity shares issued on a preferential basis and there is no restraint on the company by any regulatory authority from raising the capital or altering its capital structure in any manner.

3. The allotment of Equity Shares issued on preferential basis is in compliance with the provisions of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.

4. Allotment of shares has been made only to such persons to whom offer / invitation was made further none of the allottees have been debarred from accessing the capital market by any regulatory authority.

5. The securities issued pursuant to the aforesaid preferential issue are allotted in dematerialized form.

6. The documents filed by the company with the Exchange are same/ identical in all respect which has been filed by the company with Registrar of Companies/ SEBI/ Reserve Bank of India/ FIPB in respect of the allotment of these shares issued on a preferential basis as well as enlistment of the aforesaid on the Exchange.

7. The lock-in of pre preferential holding (if any) of the allottees would be further extended upto 90 trading days from the last date of trading approval granted for equity shares or 90 trading days from the last date of trading approval granted for last conversion of convertible securities into equity shares of respective allottee from all the stock exchanges to be in compliance with Regulation 167(6) of SEBI (Issue of Capital and Disclosure Requirements) Regulation, 2018.

8. The shares allotted under the preferential issue shall be kept under lock-in as given below:

Name of the Allottee		Qty	Distinctive nos.		Lock-in upto date
			From	To	
1	Aakash Gupta	12000	12401331	12413330	6 months from the last date of trading approval from all the Stock Exchanges
2	Aarish Sareen	24000	12413331	12437330	6 months from the last date of trading approval from all the Stock Exchanges
3	Aashim Sareen	12000	12437331	12449330	6 months from the last date of trading approval from all the Stock Exchanges
4	Aayush Tibrewal	60000	12449331	12509330	6 months from the last date of trading approval from all the Stock Exchanges
5	Aditi Kapur	11000	12509331	12520330	6 months from the last date of trading approval from all the Stock Exchanges
6	Agile Finserv Private Limited	3600000	12520331	16120330	6 months from the last date of trading approval from all the Stock Exchanges
7	Ajay	7920	16120331	16128250	6 months from the last date of trading approval from all the Stock Exchanges
8	Aman Goyal	10000	16128251	16138250	6 months from the last date of trading approval from all the Stock Exchanges
9	Aman Sood	180000	16138251	16318250	6 months from the last date of trading approval from all the Stock Exchanges
10	Amit Azad	120000	16318251	16438250	6 months from the last date of trading approval from all the Stock Exchanges
11	Amit Chawla	24000	16438251	16462250	6 months from the last date of trading approval from all the Stock Exchanges
12	Amitesh Kumar	96000	16462251	16558250	6 months from the last date of trading approval from all the Stock Exchanges
13	Anmol Garg	10000	16558251	16568250	6 months from the last date of trading approval from all the Stock Exchanges
14	Anuraj Kumar Bhardwaj	60000	16568251	16628250	6 months from the last date of trading approval from all the Stock Exchanges
15	Ashwani Gupta	120000	16628251	16748250	6 months from the last date of trading approval from all the Stock Exchanges

16	Ashwani Kumar Jindal	120000	16748251	16868250	6 months from the last date of trading approval from all the Stock Exchanges
17	Aastha Malhotra	24000	16868251	16892250	6 months from the last date of trading approval from all the Stock Exchanges
18	AtinAggarwal	24000	16892251	16916250	6 months from the last date of trading approval from all the Stock Exchanges
19	Bhuvan Lamba	10000	16916251	16926250	6 months from the last date of trading approval from all the Stock Exchanges
20	Chirag Gupta	480000	16926251	17406250	6 months from the last date of trading approval from all the Stock Exchanges
21	Dhiraj Singh	12000	17406251	17418250	6 months from the last date of trading approval from all the Stock Exchanges
22	Dinesh Gupta HUF	24000	17418251	17442250	6 months from the last date of trading approval from all the Stock Exchanges
23	Divya Jain	18000	17442251	17460250	6 months from the last date of trading approval from all the Stock Exchanges
24	Garima	2770	17460251	17463020	6 months from the last date of trading approval from all the Stock Exchanges
25	Gaurav Mahajan	12500	17463021	17475520	6 months from the last date of trading approval from all the Stock Exchanges
26	Gaurav Mittal	48000	17475521	17523520	6 months from the last date of trading approval from all the Stock Exchanges
27	Geeta Jain	30000	17523521	17553520	6 months from the last date of trading approval from all the Stock Exchanges
28	Glosec Sub Broker And Marketing Services Private Limited	360000	17553521	17913520	6 months from the last date of trading approval from all the Stock Exchanges
29	Gurleen Kaur	3960	17913521	17917480	6 months from the last date of trading approval from all the Stock Exchanges
30	Hamco Ispat Private Limited	1800000	17917481	19717480	6 months from the last date of trading approval from all the Stock Exchanges
31	Indu Bhalla	24000	19717481	19741480	6 months from the last date of trading approval from all the Stock Exchanges

32	Insta Apphanced Private Limited	3600000	19741481	23341480	6 months from the last date of trading approval from all the Stock Exchanges
33	Jasjot Singh Virk	780000	23341481	24121480	6 months from the last date of trading approval from all the Stock Exchanges
34	Kamal Tandon	100000	24121481	24221480	6 months from the last date of trading approval from all the Stock Exchanges
35	Kanika Gupta	120000	24221481	24341480	6 months from the last date of trading approval from all the Stock Exchanges
36	Kashvi Mittal	24000	24341481	24365480	6 months from the last date of trading approval from all the Stock Exchanges
37	Krishan Kant	7920	24365481	24373400	6 months from the last date of trading approval from all the Stock Exchanges
38	Kuldip Bhandari	24000	24373401	24397400	6 months from the last date of trading approval from all the Stock Exchanges
39	Kulwinder Singh	3960	24397401	24401360	6 months from the last date of trading approval from all the Stock Exchanges
40	Kumar Shalya Gupta	300000	24401361	24701360	6 months from the last date of trading approval from all the Stock Exchanges
41	Kumar Uttam	300000	24701361	25001360	6 months from the last date of trading approval from all the Stock Exchanges
42	Lakhwinder Singh	6000	25001361	25007360	6 months from the last date of trading approval from all the Stock Exchanges
43	Manav Kumar Modi	105000	25007361	25112360	6 months from the last date of trading approval from all the Stock Exchanges
44	Megha Saggar	90000	25112361	25202360	6 months from the last date of trading approval from all the Stock Exchanges
45	Minashu Mahajan	4000	25202361	25206360	6 months from the last date of trading approval from all the Stock Exchanges
46	Monica Mittal	12000	25206361	25218360	6 months from the last date of trading approval from all the Stock Exchanges
47	Monika Gupta	25000	25218361	25243360	6 months from the last date of trading approval from all the Stock Exchanges
48	Mudit Mathur	4000	25243361	25247360	6 months from the last date of trading approval from all the Stock Exchanges

49	Nancy Jha	4200	25247361	25251560	6 months from the last date of trading approval from all the Stock Exchanges
50	Northern India Consultants Private Limited	300000	25251561	25551560	6 months from the last date of trading approval from all the Stock Exchanges
51	Om Parkash Tiwari	12000	25551561	25563560	6 months from the last date of trading approval from all the Stock Exchanges
52	Parminder Singh	45000	25563561	25608560	6 months from the last date of trading approval from all the Stock Exchanges
53	Parminder Singh	12000	25608561	25620560	6 months from the last date of trading approval from all the Stock Exchanges
54	Pioneer Assurance Consultants Private Limited	300000	25620561	25920560	6 months from the last date of trading approval from all the Stock Exchanges
55	Preeti Seth	6000	25920561	25926560	6 months from the last date of trading approval from all the Stock Exchanges
56	Prince Uttam	180000	25926561	26106560	6 months from the last date of trading approval from all the Stock Exchanges
57	Priya Goyal	12000	26106561	26118560	6 months from the last date of trading approval from all the Stock Exchanges
58	Pushap	18000	26118561	26136560	6 months from the last date of trading approval from all the Stock Exchanges
59	Rachyita Sharma	4000	26136561	26140560	6 months from the last date of trading approval from all the Stock Exchanges
60	Rahul Sachar	100000	26140561	26240560	6 months from the last date of trading approval from all the Stock Exchanges
61	Raman Kumar Gupta	12000	26240561	26252560	6 months from the last date of trading approval from all the Stock Exchanges
62	Reflect Inoways Private Limited	50000	26252561	26302560	6 months from the last date of trading approval from all the Stock Exchanges
63	Ritika Seth	2400	26302561	26304960	6 months from the last date of trading approval from all the Stock Exchanges
64	Rohan Sharma	5000	26304961	26309960	6 months from the last date of trading approval from all the Stock Exchanges

65	Sangeeta Sareen	24000	26309961	26333960	6 months from the last date of trading approval from all the Stock Exchanges
66	Shashank Gobhil	15960	26333961	26349920	6 months from the last date of trading approval from all the Stock Exchanges
67	Shreyans Mehta	12000	26349921	26361920	6 months from the last date of trading approval from all the Stock Exchanges
68	S k Dhawan	60000	26361921	26421920	6 months from the last date of trading approval from all the Stock Exchanges
69	Smriti Mathur	6000	26421921	26427920	6 months from the last date of trading approval from all the Stock Exchanges
70	Sneh Kant	7920	26427921	26435840	6 months from the last date of trading approval from all the Stock Exchanges
71	Sparsh Gupta	12000	26435841	26447840	6 months from the last date of trading approval from all the Stock Exchanges
72	Sudhanshu Arora	6000	26447841	26453840	6 months from the last date of trading approval from all the Stock Exchanges
73	Sumit Saini	18000	26453841	26471840	6 months from the last date of trading approval from all the Stock Exchanges
74	Taranpreet Singh	60000	26471841	26531840	6 months from the last date of trading approval from all the Stock Exchanges
75	Tuhina Kharbanda	24000	26531841	26555840	6 months from the last date of trading approval from all the Stock Exchanges
76	Ujjwal Finserv Private Limited	1200000	26555841	27755840	6 months from the last date of trading approval from all the Stock Exchanges
77	V P Diagnostics Private Limited	2700000	27755841	30455840	6 months from the last date of trading approval from all the Stock Exchanges
78	Vijay Kumar Sareen	36000	30455841	30491840	6 months from the last date of trading approval from all the Stock Exchanges
79	Vijay Kumar Sharma	4000	30491841	30495840	6 months from the last date of trading approval from all the Stock Exchanges
80	Vikramdeep Singh	300000	30495841	30795840	6 months from the last date of trading approval from all the Stock Exchanges
81	Vipin Sharma	12000	30795841	30807840	6 months from the last date of trading approval from all the Stock Exchanges

82	Wishey Kataria	36000	30807841	30843840	6 months from the last date of trading approval from all the Stock Exchanges

9. The specified securities allotted under the preferential issue shall not be transferred by the allottees till trading approval is granted for such securities by all the recognized stock exchanges where the equity shares of the company are listed.

10. "Neither the issuer nor any of its promoters or directors is a wilful defaulter as defined under Regulation 2 (1) (zn) of SEBI (ICDR) Regulations, 2018";

OR

~~"<Name of the issuer> / <name>, the promoter(s) of the issuer / <name> the director(s) of the issuer is a wilful defaulter as defined under Regulation 2 (1) (zn) of SEBI (ICDR) Regulations, 2018 and disclosures in this regard has been made at <place of disclosure>.as per the format given in said regulation."~~

11. None of the promoters or directors of the issuer is a fugitive economic offender as defined under Regulation 2(1) (p) of SEBI (ICDR) Regulations, 2018.

12. The company or its promoters or whole-time directors are not in violation of the provisions of Regulation 34 of the SEBI (Delisting of Equity Shares) Regulations, 2021.

13. There is no restraint on the company by any regulatory authority from raising the capital or altering its capital structure in any manner.

14. "We hereby confirm that the company, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/ MRD/DSA/CIR/P/2017/92 dated August 01, 2017."

Date: 01/10/2025
Place: Jalandhar

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

Director

Kumar Shalya Gupta
Signature of Managing Director/ ~~Company Secretary~~

SAGRIKA JAYEE
PRACTICING COMPANY SECRETARY
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Practicing Company Secretary Certificate on the compliance with the conditions of proposed preferential allotment of upto 1,93,75,240 (One Crore Ninety-Three Lakhs Seventy-Five Thousand Two Hundred and Forty) Equity Warrants to be issued by PHF Leasing Limited in terms of Chapter V of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018

To,

The Board of Directors
PHF Leasing Limited
87, Radio Colony,
Jalandhar-144001,
Punjab, India

Dear Sir/Madam,

1. This certificate is issued to PHF Leasing Limited (hereinafter "the Company"), having CIN L65110PB1992PLC012488 and having its registered office at 87, Radio Colony, Jalandhar-144001, Punjab, in relation to the proposed preferential issue of upto 1,93,75,240 (One Crore Ninety-Three Lakhs Seventy-Five Thousand Two Hundred and Forty) Equity Warrants ('Warrants'). This is to certify that the issue is in compliance with the requirements of "Chapter V - Preferential Issue" of Securities and Exchange Board of India (Issue of Capital and DisclosuresRequirements) Regulations, 2018, as amended from time to time (hereinafter referred to as "the ICDR Regulations"), Sections 42 and 62 of the Companies Act, 2013 ("the Act") and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, as amended from time to time.

2. In terms of the ICDR Regulations, the Company has issued a notice along with the explanatory statement dated February 28, 2024 (together referred to as 'Notice') to the shareholders of the Company pursuant to the provisions of Section 108 of the Act) read with the Companies(Management and Administration) Rules, 2014 as amended and other applicable provisions of theAct, if any, seeking the consent of the shareholders to approve the proposed issue of 1,93,75,240 (One Crore Ninety-Three Lakhs Seventy-Five Thousand Two Hundred and Forty) Warrants of the Company on a preferential basis at a price of Rs. 25 per Warrant (the 'Preferential Issue') with a right to the warrant holders to apply for and be allotted 1 (One) Equity Share of the face value of Rs. 10/- (Rupees Ten Only) each of the Company ("the Equity Shares") at a premium of Rs. 15/- per share for each Warrant within a period of 18 (Eighteen) months from the date of allotment of the Warrants, as per Item No. 2 to the Notice.

3. As required, I have examined the compliance with Regulations 159, 160, 161, 162, 163, 165 and 167 of the Chapter V of the ICDR Regulations for preferential issue of Warrants of the Company approved by the Board of Directors in its meeting held on February 20, 2024.

COMPANY SECRETARY SAGRIKA JAYEE
Jalandhar

SAGRIKA JAYEE
PRACTICING COMPANY SECRETARY
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Jalandhar-144008, Punjab
Mobile: +91 9988232660
E-mail: cssagrikajayee@gmail.com

4. **Management's Responsibility**

- The compliance with the aforesaid ICDR Regulations for the preferential allotment of the Warrants and preparation of the aforesaid Notice, including its content in respect of item No. 2 is the responsibility of management of the Company. Management is also responsible forpreparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internalcontrol relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

- The Management is also responsible for providing all the relevant information to the MSEI.
- The Management is also responsible for ensuring that the Company complies with the below requirements of the ICDR Regulations:
  a) Determine the relevant date, being the date thirty days prior to the date on whichthe meeting of shareholders is to be held to consider the proposed preferential issue;
  b) Determination of the minimum price for issue of Warrants;
  c) Compliance with the requirements of the ICDR Regulations;

5. **Practicing Company Secretary's responsibility**

- Pursuant to the requirements of sub-Para 2 of Regulation 163 of Part III of Chapter V of the ICDR Regulations, it is our responsibility to obtain limited assurance and conclude as to whether the details of the proposed preferential issue provided in the Notice is in accordance with the requirements of the ICDR Regulations as applicable to the preferential issue, Sections 42 and 62of the Act and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, as amended.

- A limited assurance engagement includes performing procedures to obtain sufficientappropriate evidence that vary in nature, timing and extent than a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had I performed a reasonable assurance engagement.

- For the purpose of this certificate, I have planned and performed the following procedures to determine whether anything has come to my attention that causes me to believe that theproposed preferential issue of equity shares is not in accordance with the requirements of the ICDR Regulations:

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a) With respect to conditions specified in Regulations 159 and 160 of the ICDR Regulations, Sections 42 and 62 of the Act 2013 and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, I have performed the following procedures to confirm the compliance with required conditions:

- Examined certified copy of the resolution for board meeting held on February 20, 2024, in respect of the proposed preferential issue of Warrants and verified that the Company has determined the 'Relevant Date' in accordance with the Regulation 161 of ICDR Regulations;
- Verified Memorandum of Association along with the Item No. 1 of the Extraordinary General Meeting Notice dated February 28, 2024 wherein the Authorised Capital of the Company is being increased to accommodate the conversion of Equity Warrants into Equity Shares at a later date and Articles of Association of the Company of the Company;
- Verified Valuation Report dated February 20, 2024 issued by independent registered valuer determining value of shares as required in Regulation 165 of the ICDR Regulations wherein the value per equity share is mentioned as Rs. 25/- (Rupees Twenty-Five Only);
- Obtained confirmation that the proposed allottees have not sold or transferred any equity shares of the Company during the ninety (90) trading days preceding the relevant date i.e. February 20, 2024 till the date of commencement of lock-in (since Lock-in of pre-preferential shareholding commenced on the date later than the relevant date) in terms of Regulation 159 of the ICDR Regulations;
- Obtained the copy of Notice sent to shareholders for the proposed preferential issue of Warrants as approved by the Board of Directors in the meeting held on February 20, 2024;
- Verified Shareholders' pre-preferential holding of equity shares of the Company as disclosed in Notice of EGM sent to shareholders of the Company from BENPOS issued by Registrar & Share Transfer Agents (RTA);
- Obtained confirmation from NSDL and CDSL, the depositories, regarding lock in of entire pre-preferential shareholding of proposed allottees who are the existing shareholders of the Company, upto ninety trading days from the date of allotment of Warrants i.e. July 16, 2024 as per Regulation 167(6) of the ICDR Regulations;
- Examined BENPOS received from RTA including shareholding of the Promoter & Promoter group;
- Obtained Management confirmation that the proposed allottees do not belong to promoter or promoter group;
- Obtained Management confirmation that there is only one RTA appointed by the Company;
- Obtained Management confirmation about the holding of securities of the proposed allottees is held in dematerialized form as required in Regulation 160 of the ICDR Regulations;
- Obtained Management confirmation that the Company has obtained

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Permanent Account Number ('PAN') of the proposed allottees as required in Regulation 160 of the ICDR Regulations;

- Obtained Management confirmation that the Company has made an in-principle approval application to the Stock Exchange i.e. MSEI Limited on the same day when the notice seeking shareholder's approval for the issue of Warrants by way of special resolution was circulated to the members of the Company as required in Regulation 160 of the ICDR Regulations;
- Performed necessary inquiries with the management and obtained necessary representation from management

b) Read the Notice and verified that the following disclosures have been made in accordancewith Regulation 163(1) of the SEBI (ICDR) Regulations in the Notice:

- Objects of the preferential issue;
- Maximum number of specified securities to be issued;
- Intent of the promoters, directors, key managerial personnel or senior management of the Company to subscribe to the offer;
- Shareholding pattern of the issuer before and after the preferential issue;
- Time frame within which the preferential issue shall be completed;
- Identity of the natural persons who are the ultimate beneficial owners of the shares proposed to be allotted and/or who ultimately control the proposed allottees;
- The percentage of post preferential issue capital that may be held by the allottee(s) and change in control, if any, in the issuer consequent to the preferential issue;
- Undertaking that the issuer shall re-compute the price of the specified securities in terms of the provision of these regulations where it is required to do so;
- Undertaking that if the amount payable on account of the re-computation of price is not paid within the time stipulated in these regulations, the specified securities shall continue to be locked- in till the time such amount is paid by the allottees;
- Disclosures specified in Schedule VI, if the Company or any of its promoters or directors is a willful defaulter or a fraudulent defaulter.
- The current and proposed status of the allottees post the preferential issues namely, promoter or non-promoter.

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6. **Conclusion**

Based on my examination as mentioned above, and the information and explanations given to me by the Company, I can conclude that the Company has complied with the requirements of "Chapter V - Preferential Issue" of ICDR Regulations, as amended, Sections 42 and 62 of the Act and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, except that the special resolution required for approval of shareholders for proposed preferential issue of Warrants is yet to be passed as required by the ICDR Regulations.

7. **Restriction of use**

This report is addressed to and provided to the Board of Directors of the Company solely for the purpose of further submission to the Extraordinary General Meeting of shareholders to be held on March 21, 2024 considering the proposed preferential issue of Warrants and should not be used by any other person or for any other purpose. Accordingly, I do not accept or assume any liability or any duty of care for any other purposeor to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

Date: February 28, 2024
Place: Jalandhar

COMPANY SECRETARY SAGRIKA JAYEE
Jalandhar

Sagrika Jayee
Practicing Company Secretary
Membership No.: A61678
UDIN: A061678E003507318

Annexure - I

Format of holding of specified securities

1. Name of Listed Entity: CREDIFIN LIMITED (FORMERLY KNOWN AS) PHF LEASING LTD.
2. Scrip Code/Name of Scrip/Class of Security
3. Share Holding Pattern Filed under: Reg. 31(1)(a)/Reg. 31(1)(b)/Reg.31(1)(c)
   a. If under 31(1)(b) then indicate the report for Quarter ending 30/09/2025
   b. If under 31(1)(c) then indicate date of allotment/extinguishment
4. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information:-

	Particulars	Yes*	No*
1.	Whether the Listed Entity has issued any partly paid up shares?		No
2.	Whether the Listed Entity has issued any Convertible Securities or Warrants?	Yes	
3.	Whether the Listed Entity has any shares against which depository receipts are issued?		No
4.	Whether the Listed Entity has any shares in locked-in?		No
5.	Whether any shares held by promoters are pledge or otherwise encumbered?		No

** If the Listed Entity selects the option 'No' for the questions above, the columns for the partly paid up shares, Outstanding Convertible Securities/Worrants, depository receipts, locked-in shares, No of shares pledged or otherwise encumbered by promoters, as applicable, sholl not be displayed at the time of dissemination on the Stock Exchonge website. Also wherever there is 'No' declored by Listed Entity in obove toble the values will be considered as 'Zero' by default on submission of the format of holding of specified securities.*

5. The tabular format for disclosure of holding of specified securities is as follows:-

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

Managing Director

Table I - Summary Statement holding of specified securities

Category	Category of shareholder	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) As a % of (A+B+C2)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
								No of Voting Rights			Total as a % of (A+B+C)			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
								Class: Equity	Class eg: y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)
(A)	Promoter & Promoter Group	1	104980	0		104980	0.85	104980		104980.00	0.85	0	0.34	0		0		104980
(B)	Public	364	12281850	0		12281850	99.15	12281850		12281850.00	99.15	18460510	99.66	0		0		12081350
(C)	Non Promoter- Non Public					0												
(C1)	Shares underlying DRs	0			0	0		0		0	0.00			0		0		0
(C2)	Shares held by Employee Trusts	0	00	0		0	0.00	00		0	0.00	0	0.00	0		0		0
	Total	365	12386830	0	0	12386830	100.00	12386830	0.00	12386830.00	100.00	18460510	100.00	0	0.00	0	0.00	12186330

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

Managing Director

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

		Category & Name of the Shareholders	Entity type i.e. promoter OR promoter group entity (except promotor)	PAN	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities: No of Voting Rights: Class X	Class Y	Total	Total as a % of Total Voting rights	No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) as a % of A+B+C2	Number of Locked in shares: No. (a)	As a % of total Shares held (b)	Number of Shares pledged or otherwise encumbered: No. (a)	As a % of total share s held (b)	Number of equity shares held in dematerialized form
		(I)		(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)
1		Indian																			
	(a)	Individual/Hindu Undivided Family			1	104980	0	0	104980	0.85	104980	0	104980	0.85	0	0.85	0	0.00	0	0.00	104980
		NITIKA SHIKHA CHUGH	Promotor	ALVPC1785C		104980	0		104980	0.85	104980		104980	0.85	0	0.85	0	0.00	0	0.00	104980
	(b)	Central Government/State Government(s)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(c)	Financial Institutions/Banks			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(d)	Any Other (Specify)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		Sub Total (A)(1)			1	104980	0	0	104980	0.85	104980	0	104980	0.85	0	0.85	0	0.00	0	0.00	104980
2		Foreign							0	0.00			0	0.00		0.00		0.00		0.00	
	(a)	Individual/Non Resident Individual/Foreign Individual			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(b)	Government			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(c)	Institutions			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(d)	Foreign Portfolio Investor			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(e)	Any Other (Specify)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		Sub Total (A)(2)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)			1	104980	0	0	104980	0.85	104980	0	104980	0.85	0	0.85	0	0.00	0	0.00	104980

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

Table III - Statement showing shareholding pattern of the Public shareholder

		Category & Name of the Shareholders	PAN	Nos. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities: No of Voting Rights: Class X	Class Y	Total	Total as a % of Total Voting rights	No. of Shares Underlying Outstanding convertible securities (including Warrants)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares: No. (a)	As a % of total Shares held (b)	Number of Shares pledged or otherwise encumbered: No. (Not applicable) (a)	As a % of total shares held (Not applicable) (b)	Number of equity shares held in dematerialized form	Sub-categorization of shares (XV) Shareholding (No. of shares) under: Sub category (i)	Sub category (ii)	Sub category (iii)
		(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)			
1		Institutions Domestic																					
	(a)	Mutual Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(b)	Venture Capital Funds		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(c)	Alternate Investment Funds		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(d)	Banks		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(e)	Insurance Companies		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(f)	Provident Fund/Pension Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(g)	Asset Reconstruction		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(h)	Sovereign Wealth Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(i)	NBFCs Registered with RBI		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(j)	Other Financial Institutions		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(k)	Any Other Specify		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
		Sub Total (B)(1)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
2		Institutions Foreign						0	0.00			0	0.00		0.00		0.00		0.00				
	(a)	Foreign Direct Investment		0	0	0		0	0.00	0		0	0.00		0.00	0	0.00		0.00	0			
	(b)	Foreign Venture Capital Investors		0	0	0		0	0.00	0		0	0.00		0.00	0	0.00		0.00	0			
	(c)	Sovereign Wealth Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(d)	Foreign Portfolio Investors Category I		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(e)	Foreign Portfolio Investors Category II		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(f)	Overseas Depositories (holding DRs) (balancing figure)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(g)	Any Other (specify)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
		Sub Total (B)(2)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
3		Central Government/State Government						0	0.00			0	0.00		0.00		0.00		0.00				
	a	Central Government/President of India		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	b	State Government/Governor		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	c	State Government/Governor		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
		Sub Total (B)(3)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
4		Non Institutions						0	0.00			0	0.00		0.00		0.00		0.00				
	(a)	Associate companies / Subsidiaries		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(b)	Directors and their relatives (excluding independent directors and nominee directors)		7	587800	0		587800	4.7	587800		587800	4.7	96000	7.2	0	0.00		0.00	587800			
		MANTHAN GUPTA	CEHPG9244N		254000	0		254000	2.0	254000		254000	2.0	0	0.6	0	0.00	0	0.00	254000			
	(c)	Key Managerial Personnel		2	358500	0		358500	2.8	358500		358500	2.8	324000	2.2	0	0.00		0.00	358500			
		KUMAR SHALYA GUPTA	[illegible]		337800	0		337800	2.7	337800		337800	2.7	300000	2.0	0	0.00	0	0.00	337800			
	(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(f)	Investor Education and Protection Fund (IEPF)		1	12070	0		12070	0.10	12070		12070	0.10	0	0.0	0	0.00		0.00	12070			
	(g)	Individual Shareholders holding Nominal Share Capital Up to 2 Lacs		301	364200	0		364200	2.9	364200		364200	2.9	2175511	4.2	0	0.00		0.00	225500			
	(h)	Individual Shareholders holding Nominal Share Capital in excess of 2 Lacs		17	4868560	0		4868560	39.3	4868560		4868560	39.3	1931000	22.0	0	0.00		0.00	4812260			
		KALYANA CHAKRAVARTHY PILLA	[illegible]		1740000	0		1740000	14.0	1740000		1740000	14.0	0	[illegible]	0	0.0	0	0.00	1740000			
		JASHNJIT KAPOOR	[illegible]		500000	0		500000	4.0	500000		500000	4.0	0	[illegible]	0	0.00	0	0.00	500000			
		MONIKA CHOPRA	[illegible]		300000	0		300000	2.4	300000		300000	2.4	0	[illegible]	0	0.00	0	0.00	300000			
		SMITA SINHA SAXENA	[illegible]		250000	0		250000	2.0	250000		250000	2.0	0	[illegible]	0	0.0	0	0.00	250000			
		AMAN SOOD	[illegible]		200000	0		200000	1.6	200000		200000	1.6	180200	[illegible]	0	0.00	0	0.00	200000			
		SHALLY GUPTA	[illegible]		150000	0		150000	1.2	150000		150000	1.2	0	0.49	0	0.00	0	0.00	150000			
		PRINCE UTTAM	[illegible]		150000	0		150000	1.2	150000		150000	1.2	180000	1.0	0	0.00	0	0.00	150000			
		KUMAR UTTAM	[illegible]		150000	0		150000	1.2	150000		150000	1.2	90000	1.4	0	0.00	0	0.00	150000			
		BALDEV KRISHAN GUPTA	[illegible]		150000	0		150000	1.2	150000		150000	1.2	0	0.49	0	0.00	0	0.00	150000			
		SURESH TANDON	[illegible]		125000	0		125000	1.0	125000		125000	1.0	0	0.41	0	0.00	0	0.00	125000			
	(i)	Non Resident Indians (NRIs)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(j)	Foreign Nationals		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(k)	Foreign Companies		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(l)	Bodies Corporate		14	5706450	0		5706450	46.0	5706450		5706450	46.0	11910000	61.5	0	0.00		0.00	5704950			
		[illegible] PRIVATE LIMITED	[illegible]		2188200	0		2188200	17.6	2188200		2188200	17.6	1600000	18.7	0	[illegible]	0	[illegible]	2188200			
		[illegible] PRIVATE LIMITED	[illegible]		950000	0		950000	7.6	950000		950000	7.6	1600000	8.8	0	0.00	0	0.00	950000			
		INSTA [illegible] PRIVATE LIMITED	AALCS6444G		914654	0		914654	7.3	914654		914654	7.3	3600000	14.6	0	0.0	0	0.0	914654			

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

Managing Director

		[illegible] SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	AABC[illegible]		84460	0		84460	6.82	84460		84460	6.82	360000	3.9	0	0.00	0	0.00	84460			
		[illegible] SERVICES PRIVATE LIMITED	AAN[illegible]		21790	0		217900	1.76	217900		217900	1.76	0	0.7	0	0.00	0	0.00	217900			
		V P DIAGNOSTICS PRIVATE LIMITED	AADCV[illegible]		150000	0		150000	1.71	150000		150000	1.71	[illegible]	[illegible]	0	0.00	0	0.00	[illegible]			
		WEPAY FINANCE PRIVATE LIMITED	AABCS[illegible]		150000	0		150000	1.21	150000		150000	1.21	0	[illegible]	0	0.00	0	0.00	[illegible]			
		PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	AAECP[illegible]		125000	0		125000	1.01	125000		125000	1.01	300000	1.[illegible]	0	0.00	0	0.00	[illegible]			
	(m)	Any Other (specify)																					
	(m1)	Employee Trusts		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m2)	Overseas Depositories (Holding DRs) (Balancing Figure)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m3)	Resident Indian Huf		2	380270	0		380270	3.07	380270		380270	3.07	24000	1.1[illegible]	0	0.00		0.00	380270			
		SHANT KUMAR GUPTA HUF	AAUHS5485C		359770	0		359770	2.90	359770		359770	2.90	0	1.1[illegible]	0	0.00	0	0.00	359770			
	(m4)	Trusts		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m5)	Firms		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m6)	Escrow Account		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m7)	Clearing Members/House		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m8)	Others		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
		Sub Total (B)(4)		364	12281850	0	0	12281850	99.11	12281850	0	12281850	99.11	18460510	99.44	0	0.00	0	0.00	12081350	0	0	0
		Total Public Shareholding (B)= (B)(1)+(B)(2) + B(3) +B(4)		364	12281850	0	0	12281850	99.11	12281850	0	12281850	99.11	18460510	99.44	0	0.00	0	0.00	12081350			

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

Managing Director

Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder

	Category & Name of the Shareholders	PAN	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities: No of Voting Rights: Class X	Class Y	Total	Total as a % of Total Voting rights	No. of Shares Underlying Outstanding convertible securities (including Warrants)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares: No.	As a % of total Shares held	Number of Shares pledged or otherwise encumbered: No. (Not applicable)	As a % of total shares held (Not applicable)	Number of equity shares held in dematerialized form (Not Applicable)
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)
C1	Custodian/DR Holder		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0
C2	Employees Benefit Trust (Under SEBI (Share Based Employee Benefit) Regulation 2014)		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0
	Total Non Promoter Non Public Shareholding (C)= (C)(1)+(C)(2)		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0

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

Managing Director

Table V - Statement Showing Details of Significant beneficial Owners (SBOs)

Sr .No.	Details of the SBO (I)			Details of the Registered Owner (II)			Details of Holding/ exercise of right of the SBO in the reporting company, Whether direct or Indirect (III)			Date of creation / acquisition of significant beneficial interest (IV)
	Name	PAN/Passport No. in case of a foreign national	Nationality	Name	PAN/Passport No. in case of a foreign national	Nationality	Whether by Virtue of :			
							Shares		%	
							Voting Righrs		%	
							Rights of distributable dividend or any other distribution		%	
							Exercise of control			
							Exercise of significant influence			

* In case the nature of the holding/ exercise of the right of a SBO falls under multiple categories specified under (a) to (e) under Column III, multiple rows for the same SBO shall be inserted ....accordingly for each of the categories.

* This column shall have the details as specified by the listed entity under Form No. BEN-2 as submitted to the Registrar.

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

Managing Director

Annexure B

Table VI - Statement showing foreign ownership limits

	Board approved limits	Limits utilized
As on shareholding date		
As on the end of previous 1st quarter		
As on the end of previous 2nd quarter		
As on the end of previous 3rd quarter		
As on the end of previous 4th quarter		

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

Managing Director

(I)	Bodies Corporates									
Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	AABCM2167Q	AGILE FINSERV PRIVATE LIMITED	2188200	0	2188200	17.6655	21882000.00	3600000	B4L	LTD - BODIES CORPORATE-DOMESTIC
2	AAACH5846G	HAMCO ISPAT PRIVATE LIMITED	950000	0	950000	7.6694	9500000.00	1800000	B4L	LTD - BODIES CORPORATE-DOMESTIC
3	AALCS8444G	INSTA APPHANCED PRIVATE LIMITED	914650	0	914650	7.3841	9146500.00	3600000	B4L	LTD - BODIES CORPORATE-DOMESTIC
4	AABCE6643B	GLOSEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	844600	0	844600	6.8185	8446000.00	360000	B4L	LTD - BODIES CORPORATE-DOMESTIC
5	AANCB0602K	BRAINWIZ SERVICES PRIVATE LIMITED	217900	0	217900	1.7591	2179000.00	0	B4L	LTD - BODIES CORPORATE-DOMESTIC
6	AADCV2529D	V P DIAGNOSTICS PRIVATE LIMITED	150000	0	150000	1.2110	1500000.00	2700000	B4L	LTD - BODIES CORPORATE-DOMESTIC
7	AABCS8753L	WEPAY FINANCE PRIVATE LIMITED	150000	0	150000	1.2110	1500000.00	0	B4L	LTD - BODIES CORPORATE-DOMESTIC
8	AABCP0639B	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	125000	0	125000	1.0091	1250000.00	300000	B4L	LTD - BODIES CORPORATE-DOMESTIC
9	AAGCD4384H	EMPOWER TECH PRIVATE LIMITED	100000	0	100000	0.8073	1000000.00	0	B4L	LTD - BODIES CORPORATE-DOMESTIC
10	AAACN4590M	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	62500	0	62500	0.5046	625000.00	300000	B4L	LTD - BODIES CORPORATE-DOMESTIC
11	AAACB2837M	MSB e-TRADE SECURITIES LIMITED	2100	0	2100	0.0170	21000.00	0	B4L	LTD - BODIES CORPORATE -CM/TM PROPRIETORY ACCOUNT
12	Not Available	CHATHA FINANCIERS LTD	1500	0	1500	0.0121	15000.00	0	B4L	LTD - BODIES CORPORATE DOMESTIC
13	AALCR5312C	REFLECT INOWAYS PRIVATE LIMITED	0	0	0	0.0000	0.00	50000	B4L	LTD - BODIES CORPORATE-DOMESTIC
14	AABCS9029B	Ujjwal Finserv Private Limited	0	0	0	0.0000	0.00	1200000	B4L	LTD - BODIES CORPORATE-DOMESTIC
	Total				5706450	46.0687	57064500	13910000		

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

Managing Director

(m3)	HUF									
Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	AALHS5465C	SHANT KUMAR GUPTA HUF	359770	0	359770	2.9045	3597700.00	0	B4M3	HUF - RESIDENT HUF /APOS
2	AAEHD8576N	DINESH GUPTA HUF	20500	0	20500	0.1655	205000.00	24000	B4M3 .	HUF - RESIDENT HUF /APOS
	Total				380270	3.07	3802700	0		

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

Managing Director

Individual Shareholders Holding Nominal Share Captial Above Rs. 2 Lac

Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	AIJPK1722C	KALYANA CHAKRAVARTHY PILLA	1740000	0	1740000	14.0472	17400000	0	B4G	PUB - RESIDENT ORDINARY
2	AJXPK0207F	JASHNEEV KAPOOR	500000	0	500000	4.0365	5000000	0	B4G	PUB - RESIDENT INDIVIDUAL-NEGATIVE NOMINATIONS
3	ADGPC8994E	MONIKA CHOPRA	300000	0	300000	2.4219	3000000	0	B4G	PUB - RESIDENT INDIAN
4	APBPS1443K	SMITA SINHA SAXENA	250000	0	250000	2.0183	2500000	0	B4G	PUB - RESIDENT INDIAN
5	AKBPS9029C	AMAN SOOD	200000	0	200000	1.6146	2000000	180000	B4G	PUB - RESIDENT INDIAN
6	ATWPM5203A	SHALLY GUPTA	150000	0	150000	1.2110	1500000	0	B4G	PUB - RESIDENT INDIAN
7	ACOPU6748F	PRINCE UTTAM	150000	0	150000	1.2110	1500000	180000	B4G	PUB - RESIDENT ORDINARY
8	ABNPU0732H	KUMAR UTTAM	150000	0	150000	1.2110	1500000	300000	B4G	PUB - RESIDENT INDIAN
9	AAQPG6129A	BALDEV KRISHAN GUPTA	150000	0	150000	1.2110	1500000	0	B4G	PUB - RESIDENT ORDINARY
10	AATPT2208A	SURESH TANDON	125000	0	125000	1.0091	1250000	0	B4G	PUB - RESIDENT INDIAN
11	CCMPG8220L	CHIRAG GUPTA	100000	0	100000	0.8073	1000000	480000	B4G	PUB - RESIDENT ORDINARY
12	AAVPG4496P	ASHWANI GUPTA	100000	0	100000	0.8073	1000000	120000	B4G	PUB - RESIDENT ORDINARY
13	ADAPG0832D	HARISH KUMAR GUPTA	75000	0	75000	0.6055	750000	0	B4G	PUB - RESIDENT ORDINARY
14	ACGPJ1264M	ASHWANI KUMAR JINDAL	75000	0	75000	0.6055	750000	120000	B4G	PUB - RESIDENT INDIAN
15	ATSPG8753F	GILL JASPAL	55800	0	55800	0.4505	558000	0	B4G	PUB - RESIDENT INDIAN
16	GJLPM1694A	KASHVI MITTAL	50000	0	50000	0.4037	500000	24000	B4G	PUB - RESIDENT INDIAN
17	CCMPG8209H	SPARSH GUPTA	50000	0	50000	0.4037	500000	12000	B4G	PUB - RESIDENT INDIAN
18	BNBPG5256M	KANIKA GUPTA	50000	0	50000	0.4037	500000	120000	B4G	PUB - RESIDENT INDIVIDUAL-NEGATIVE NOMINATIONS
19	ATWPS3759F	KAMALJIT SINGH	50000	0	50000	0.4037	500000	0	B4G	PUB - RESIDENT INDIAN
20	ACNPM2787M	MONICA MITTAL	50000	0	50000	0.4037	500000	12000	B4G	PUB - RESIDENT INDIAN
21	ABYPG9261A	RAMAN KUMAR GUPTA	50000	0	50000	0.4037	500000	12000	B4G	PUB - RESIDENT INDIAN
22	AAVPG4493J	MONIKA GUPTA	50000	0	50000	0.4037	500000	25000	B4G	PUB - RESIDENT ORDINARY
23	AYQPG3859D	SHUBHAM GUPTA	37300	0	37300	0.3011	373000	0	B4G	PUB - RESIDENT INDIAN
24	ADNPT2690K	KAMAL TANDON	35000	0	35000	0.2826	350000	100000	B4G	PUB - RESIDENT INDIAN
25	AHQPM8613A	MANAV KUMAR MODI	30000	0	30000	0.2422	300000	105000	B4G	PUB - RESIDENT INDIAN
26	FIAPS2595P	KARAN SHARMA	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
27	BPNPG8964E	AAKASH GUPTA	25000	0	25000	0.2018	250000	12000	B4G	PUB - RESIDENT ORDINARY
28	AWKPS1939A	Mrs. Neetu Sikka	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
29	AQBPS6232M	SHANTI LAL SIKKA	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
30	AHTPK4247P	ANURAJ KUMAR BHARDWAJ	25000	0	25000	0.2018	250000	60000	B4G	PUB - RESIDENT INDIAN
31	ACUPS8938H	MEENAKSHI SIKKA	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
32	ACHPS4781R	GAGAN SIKKA	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
33	ABQPS5240M	PARMINDER SINGH	25000	0	25000	0.2018	250000	45000	B4G	PUB - RESIDENT INDIAN
34	ABLPS6692Q	SANDEEP SIKKA	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
35	ABFPK8691R	HARISH KUMAR	25000	0	25000	0.2018	250000	0	B4G	PUB - RESIDENT INDIAN
36	AFDPB9128E	INDU BHALLA .	22730	0	22730	0.1835	227300	24000	B4G	PUB - RESIDENT ORDINARY
37	AFBPB7583H	RAMESH CHANDER BHATIA	22730	0	22730	0.1835	227300	0	B4G	PUB - RESIDENT INDIAN
	Total				4868560	39.3043	48685600	1931000		

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

(f)	IEPF									
Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	Not Available	INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY MINISTRY OF	12070	0	12070	0.0974	120700	0	B4F	IEP - IEPF
	Total				12070	0.0974	120700	0		

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

Managing Director

CREDIFIN LIMITED (FORMERLY KNOWN AS) PHF LEASING LTD.

DISTRIBUTION OF 12386830 EQUITY SHARE CAPITAL AS ON :30/09/2025

PAN CONSOLIDATION

Share or Debenture holding Nomi	Number of Shareholders	% to Total Numbers	Share or Debenture holding Amou	% to Total Amount
(Rs.)			(Rs.)	
1	2	3	4	5
Up To 5,000	199	54.52	593000.00	0.48
5001 To 10,000	62	16.99	579500.00	0.47
10001 To 20,000	20	5.48	273000.00	0.22
20001 To 30,000	3	0.82	73000.00	0.06
30001 To 40,000	2	0.55	75500.00	0.06
40001 To 50,000	5	1.37	243000.00	0.20
50001 To 1,00,000	9	2.47	821000.00	0.66
1,00,000 and Above	65	17.81	121210300.00	97.85
Total	**365**	**100.00**	**123868300.00**	**100.00**

PAN CONSOLIDATION				
No. of Shares or Debentures	Number of Shareholders	% to Total Numbers	Share or Debenture Held	% to Holding
1	2	3	4	5
Up To 500	199	54.52	59300.00	0.48
501 To 1000	62	16.99	57950.00	0.47
1001 To 2000	20	5.48	27300.00	0.22
2001 To 3000	3	0.82	7300.00	0.06
3001 To 4000	2	0.55	7550.00	0.06
4001 To 5000	5	1.37	24300.00	0.20
5001 To 10000	9	2.47	82100.00	0.66
10000 and Above	65	17.81	12121030.00	97.85
Total	**365**	**100.00**	**12386830.00**	**100.00**

WITHOUT PAN CONSOLIDATION				
e or Debenture holding Nominal V	Number of Shareholders	% to Total Numbers	hare or Debenture holding Amour	% to Total Amount
(Rs.)			(Rs.)	
1	2	3	4	5
Up To 5,000	233	58.40	598000.00	0.48
5001 To 10,000	62	15.54	579500.00	0.47
10001 To 20,000	20	5.01	273000.00	0.22
20001 To 30,000	3	0.75	73000.00	0.06
30001 To 40,000	2	0.50	75500.00	0.06
40001 To 50,000	5	1.25	243000.00	0.20
50001 To 1,00,000	9	2.26	821000.00	0.66
1,00,000 and Above	65	16.29	121205300.00	97.85
Total	**399**	**100.00**	**123868300.00**	**100.00**

WITHOUT PAN CONSOLIDATION (SHARES)				
No. of Shares or Debentures	Number of Shareholders	% to Total Numbers	Share or Debenture Holding	% to Total Shareholding
1	2	3	4	5
Up To 500	233	58.40	59800.00	0.48
501 To 1000	62	15.54	57950.00	0.47
1001 To 2000	20	5.01	27300.00	0.22
2001 To 3000	3	0.75	7300.00	0.06
3001 To 4000	2	0.50	7550.00	0.06
4001 To 5000	5	1.25	24300.00	0.20
5001 To 10000	9	2.26	82100.00	0.66
10000 and Above	65	16.29	12120530.00	97.85
Total	**399**	**100.00**	**12386830.00**	**100.00**

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

Managing Director

Format of holding of specified securities

1. Name of Listed Entity: CREDIFIN LIMITED (FORMERLY KNOWN AS PHF LEASING LTD.)
2. Scrip Code/Name of Scrip/Class of Security
3. Share Holding Pattern Filed under: Reg. 31(1)(a)/Reg. 31(1)(b)/Reg.31(1)(c)
   a. If under 31(1)(b) then indicate the report for Quarter ending 04-Oct-25
   b. If under 31(1)(c) then indicate date of allotment/extinguishment
4. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information:-

	Particulars	Yes*	No*
1.	Whether the Listed Entity has issued any partly paid up shares?		No
2.	Whether the Listed Entity has issued any Convertible Securities or Warrants?		No
3.	Whether the Listed Entity has any shares against which depository receipts are issued?		No
4.	Whether the Listed Entity has any shares in locked-in?		Yes
5.	Whether any shares held by promoters are pledge or otherwise encumbered?		No

** If the Listed Entity selects the option 'No' for the questions above, the columns for the partly paid up shares, Outstanding Convertible Securities/Warronts, depository receipts, locked-in shares, No of shares pledged or otherwise encumbered by promoters, as applicable, shall not be displayed at the time of dissemination on the Stock Exchonge website. Also wherever there is 'No' declared by Listed Entity in above toble the values will be considered as 'Zero' by default on submission of the format of holding of specified securities.*

5. The tabular format for disclosure of holding of specified securities is as follows:-

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

Managing Director

Table I - Summary Statement holding of specified securities

Category	Category of shareholder	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) As a % of (A+B+C2)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
								No of Voting Rights			Total as a % of (A+B+C)			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
								Class:Equity	Classeg:y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)
(A)	Promoter & Promoter Group	1	104980	0		104980	0.34	104980		104980.00	0.34	0	0.34	0		0		104980
(B)	Public	413	30724360	0		30724360	99.66	30724360		30724360.00	99.66	0	99.66	0		0		30724360
(C)	Non Promoter- Non Public					0												
(C1)	Shares underlying DRs	0			0	0		0		0	0.00			0		0		0
(C2)	Shares held by Employee Trusts	0	00	0		0	0.00	00		0	0.00	0	0.00	0		0		0
	Total	414	30829340	0	0	30829340	100.00	30829340	0.00	30829340.00	100.00	0	100.00	0	0.00	0	0.00	30829340

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

Managing Director

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

		Category & Name of the Shareholders	Entity type i.e. promoter OR promoter group entity (except promotor)	PAN	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form
											No of Voting Rights			Total as a % of Total Voting rights			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total share s held (b)	
											Class X	Class Y	Total								
		(I)		(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)
1		Indian																			
	(a)	Individual/Hindu Undivided Family			1	104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980
		NITIKA SHIKHA CHUGH	Promotor	ALVPC1785C		104980	0		104980	0.34	104980		104980	0.34	0	0.34	0	0.00	0	0.00	104980
	(b)	Central Government/State Government(s)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(c)	Financial Institutions/Banks			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(d)	Any Other (Specify)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		Sub Total (A)(1)			1	104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980
2		Foreign							0	0.00			0	0.00		0.00		0.00		0.00	
	(a)	Individual/Non Resident Individual/Foreign Individual			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(b)	Government			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(c)	Institutions			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(d)	Foreign Portfolio Investor			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	(e)	Any Other (Specify)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		Sub Total (A)(2)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)			1	104980	0	0	104980	0.34	104980	0	104980	0.34	0	0.34	0	0.00	0	0.00	104980

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Managing Director

Table III - Statement showing shareholding pattern of the Public shareholder

	Category & Name of the Shareholders	PAN	Nos. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities – No of Voting Rights – Class X	Class Y	Total	Total as a % of Total Voting rights	No. of Shares Underlying Outstanding convertible securities (including Warrants)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares – No. (a)	As a % of total Shares held (b)	Number of Shares pledged or otherwise encumbered – No. (Not applicable) (a)	As a % of total shares held (Not applicable) (b)	Number of equity shares held in dematerialized form	Sub-categorization of shares (XV) – Shareholding (No. of shares) under – Sub category (i)	Sub category (ii)	Sub category (iii)
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)			
1	Institutions Domestic																					
(a)	Mutual Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(b)	Venture Capital Funds		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(c)	Alternate Investment Funds		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(d)	Banks		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(e)	Insurance Companies		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(f)	Provident Fund/Pension Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(g)	Asset Reconstruction		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(h)	Sovereign Wealth Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(i)	NBFCs Registered with RBI		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(j)	Other Financial Institutions		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(k)	Any Other Specify		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	Sub Total (B)(1)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
2	Institutions Foreign						0	0.00			0	0.00		0.00		0.00		0.00				
(a)	Foreign Direct Investment		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(b)	Foreign Venture Capital Investors		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(c)	Sovereign Wealth Fund		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(d)	Foreign Portfolio Investors Category I		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(e)	Foreign Portfolio Investors Category II		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(f)	Overseas Depositories (holding DRs) (balancing figure)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(g)	Any Other (specify)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	Sub Total (B)(2)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
3	Central Government/State Government						0	0.00			0	0.00		0.00		0.00		0.00				
a	Central Government/President of India		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
b	State Government/Governor		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
c	State Government/Governor		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	Sub Total (B)(3)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
4	Non-Institutions						0	0.00			0	0.00		0.00		0.00		0.00				
(a)	Associate companies / Subsidiaries		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(b)	Directors and their relatives (excluding independent directors and nominee directors)		7	683800	0		683800	2.22	683800		683800	2.22	0	0.00	0	0.00		0.00	683800			
(c)	Key Managerial Personnel		2	682500	0		682500	2.21	682500		682500	2.21	0	0.00	0	0.00		0.00	682500			
	KUMAR SHALYA GUPTA	AQSPG1668A		637800	0		637800	2.07	637800		637800	2.07	0	0.00	0	0.00	0	0.00	637800			
(d)	Relatives of promoters (other than "immediate relatives" of promoters disclosed under "Promoter and Promoter Group" category)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(e)	Trusts where any person belonging to "Promoter and Promoter Group" category is "trustee", "beneficiary", or "author of the trust"		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(f)	Investor Education and Protection Fund (IEPF)		1	12070	0		12070	0.04	12070		12070	0.04	0	0.00	0	0.00		0.00	12070			
(g)	Individual Shareholders holding Nominal Share Capital Up to 2 Lacs		814	639710	0		639710	2.07	639710		639710	2.07	0	0.00	0	0.00		0.00	639710			
(h)	Individual Shareholders holding Nominal Share Capital in excess of 2 Lacs		53	8685564	0		8685564	28.17	8685564		8685564	28.17	0	0.00	0	0.00		0.00	8685564			
	KALYANA CHAKRAVARTHY PILLA	[illegible]		1740000	0		1740000	5.64	1740000		1740000	5.64	0	0.00	0	0.00	0	0.00	1740000			
	JASHNEEV KAPOOR	[illegible]		500000	0		500000	1.62	500000		500000	1.62	0	0.00	0	0.00	0	0.00	500000			
	AMAN SOOD	[illegible]		380000	0		380000	1.23	380000		200000	0.65	0	0.00	0	0.00	0	0.00	200000			
	PRINCE UTTAM	[illegible]		330000	0		330000	1.07	330000		150000	0.49	0	0.00	0	0.00	0	0.00	150000			
	KUMAR UTTAM	[illegible]		450000	0		450000	1.46	450000		150000	0.49	0	0.00	0	0.00	0	0.00	150000			
	JASJOT SINGH VIRK	[illegible]		780000			780000	2.54	780000		780000			0.00					780000			
	CHIRAG GUPTA	[illegible]		580000	0		580000	1.89	580000		580000			0.00					580000			
(i)	Non Resident Indians (NRIs)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(j)	Foreign Nationals		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(k)	Foreign Companies		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
(l)	Bodies Corporate		14	19616459	0		19616459	63.61	19616459		19616459	63.61	0	0.00	0	0.00		0.00	19616459			
	AVILE FINSERV PRIVATE LIMITED	[illegible]		5788200	0		5788200	18.77	5788200		5788200	18.77	0	0.00	0	0.00	0	0.00	5788200			
	HAMCO ISPAT PRIVATE LIMITED	[illegible]		2750000	0		2750000	8.92	2750000		2750000	8.92	0	0.00	0	0.00	0	0.00	2750000			
	INSTA APPHANCED PRIVATE LIMITED	[illegible]		4514650	0		4514650	14.64	4514650		4514650	14.64	0	0.00	0	0.00	0	0.00	4514650			

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		ALOTEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	AABCE6643B		1204600	0		1204600	3.91	1204600		1204600	3.91	0	0.00	0	0.00	0	0.00	1204600			
		[illegible] SERVICES PRIVATE LIMITED	[illegible]		[illegible]	0		332884	[illegible]	[illegible]		332884	1.08	0	0.00	0	0.00	0	0.00	[illegible]			
		V P DIAGNOSTICS PRIVATE LIMITED	[illegible]		2850000	0		2850000	9.24	2850000		2850000	9.24	0	0.00	0	0.00	0	0.00	2850000			
		[illegible] FINANCE PRIVATE LIMITED	[illegible]		150000	0		150000	0.49	150000		150000	0.49	0	0.00	0	0.00	0	0.00	150000			
		PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	[illegible]		425000	0		425000	1.38	425000		425000	1.38	0	0.00	0	0.00	0	0.00	425000			
		NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	AAACN4590M		362500	0		362500	1.18	362500		362500			0.00					362500			
	(m1)	Any Other (specify)		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m2)	Employee Trusts		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m3)	Overseas Depositories (holding DRs) (Balancing figure)													0.00								
		Resident Indian HUF		2	404279	0		404279	1.31	404279		404279	1.31	0	0.00	0	0.00		0.00	404279			
	(m4)	[illegible] KUMAR GUPTA & HUF	[illegible]		359771	0		359771	1.17	359771		359771	1.17	0	0.00	0	0.00	0	0.00	359771			
	(m5)	Trusts		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m6)	Firms		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m7)	Escrow Account		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
	(m8)	Clearing Members/House		0	0	0		0	0.00	0		0	0.00	0	0.00	0	0.00		0.00	0			
		Others		41	30724360	#REF!	#REF!	30724360	99.64	30724360	#REF!	30724360	99.64	0	0.00	0	0.00	0	0.00	30724360	0	0	0
		SUB TOTAL (B)(3)		41	30724360	#REF!	#REF!	30724360	99.64	30724360	#REF!	30724360	99.64	0	0.00	0	0.00	0	0.00	30724360			

For CREDIFIN LIMITED
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Managing Director

Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder

	Category & Name of the Shareholders	PAN	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total no. shares held	Sharehol ding % calculate d as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No. of Shares Underlying Outstanding convertible securities (including Warrants)	Total shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerializ ed form (Not Applicable)
									No of Voting Rights			Total as a % of Total Voting rights			No.	As a % of total Shar es held	No. (Not applicable)	As a % of total share s held (Not applic able)	
									Class X	Class Y	Total								
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)				(X)	(XI)= (VII)+(X)	(XII)		(XIII)		(XIV)
C1	Custodian/DR Holder		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0
C2	Employees Benefit Trust (Under SEBI (Share Based Employee Benefit Regulation 2014)		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0
	Total Non Promoter Non Public Shareholding (C)= (C)(1)+(C)(2)		0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0

For CREDIFIN LIMITED
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Managing Director

Table V - Statement Showing Details of Significant beneficial Owners (SBOs)

Sr .No.	Details of the SBO			Details of the Registered Owner			Details of Holding/ exercise of right of the SBO in the reporting company, Whether direct or Indirect			Date of creation / acquisition of significant beneficial interest
	(I)			(II)			(III)			(IV)
	Name	PAN/Passport No. in case of a foreign national	Nationality	Name	PAN/Passport No. in case of a foreign national	Nationality	Whether by Virtue of :			
							Shares		%	
							Voting Righrs		%	
							Rights of distributable dividend or any other distribution		%	
							Exercise of control			
							Exercise of significant influence			

* In case the nature of the holding/ exercise of the right of a SBO falls under multiple categories specified under (a) to (e) under Column III, multiple rows for the same SBO shall be inserted ....accordingly for each of the categories.

* This column shall have the details as specified by the listed entity under Form No. BEN-2 as submitted to the Registrar.

For CREDIFIN LIMITED
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Managing Director

Annexure B

Table VI - Statement showing foreign ownership limits

	Board approved limits	Limits utilized
As on shareholding date		
As on the end of previous 1st quarter		
As on the end of previous 2nd quarter		
As on the end of previous 3rd quarter		
As on the end of previous 4th quarter		

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(I)	Bodies Corporates									
Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	AABCM2167Q	AGILE FINSERV PRIVATE LIMITED	5788200	0	5788200	18.7750	57882000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
2	AAACH5846G	HAMCO ISPAT PRIVATE LIMITED	2750000	0	2750000	8.9201	27500000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
3	AALCS8444G	INSTA APPHANCED PRIVATE LIMITED	4514650	0	4514650	14.6440	45146500.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
4	AABCE6643B	GLOSEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	1204600	0	1204600	3.9073	12046000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
5	AANCB0602K	BRAINWIZ SERVICES PRIVATE LIMITED	217900	0	217900	0.7068	2179000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
6	AADCV2529D	V P DIAGNOSTICS PRIVATE LIMITED	2850000	0	2850000	9.2444	28500000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
7	AABCS8753L	WEPAY FINANCE PRIVATE LIMITED	150000	0	150000	0.4865	1500000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
8	AAECP0639B	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	425000	0	425000	1.3786	4250000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
9	AAGCD4384H	EMPOWER TECH PRIVATE LIMITED	100000	0	100000	0.3244	1000000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
10	AAACN4590M	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	362500	0	362500	1.1758	3625000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
11	AAACB2837M	MSB e-TRADE SECURITIES LIMITED	2100	0	2100	0.0068	21000.00		B4L	LTD - BODIES CORPORATE -CM/TM PROPRIETORY ACCOUNT
12	Not Available	CHATHA FINANCIERS PVT. LTD	1500	0	1500	0.0049	15000.00		B4L	LTD - BODIES CORPORATE DOMESTIC
13	AALCR5312C	REFLECT INOWAYS PRIVATE LIMITED	50000	0	50000	0.1622	500000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
14	AABCS9029B	Ujjwal Finserv Private Limited	1200000	0	1200000	3.8924	12000000.00		B4L	LTD - BODIES CORPORATE-DOMESTIC
	Total				19616450	63.6292	196164500.00			

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

Managing Director

(m3)	HUF									
Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	AALHS5465C	SHANT KUMAR GUPTA HUF	359770	0	359770	1.17	3597700.00	0	B4M3	HUF - RESIDENT HUF /APOS
2	AAEHD8576N	DINESH GUPTA HUF	44500	0	44500	0.14	445000.00	0	B4M3	HUF - RESIDENT HUF /APOS
	Total				404270		4042700.00	0		

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

Managing Director

Individual Shareholders Holding Nominal Share Captial Above Rs. 2 Lac

Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	AIJPK1722C	KALYANA CHAKRAVARTHY PILLA	1740000	0	1740000	5.64	17400000	0	B4G	PUB - RESIDENT ORDINARY
2	AJXPK0207F	JASHNEEV KAPOOR	500000	0	500000	1.62	5000000	0	B4G	PUB - RESIDENT INDIVIDUAL-NEGATIVE NOMINATIONS
3	ADGPC8994E	MONIKA CHOPRA	300000	0	300000	0.97	3000000	0	B4G	PUB - RESIDENT INDIAN
4	APBPS1443K	SMITA SINHA SAXENA	250000	0	250000	0.81	2500000	0	B4G	PUB - RESIDENT INDIAN
5	AKBPS9029C	AMAN SOOD	380000	0	380000	1.23	3800000	0	B4G	PUB - RESIDENT INDIAN
6	ATWPM5203A	SHALLY GUPTA	150000	0	150000	0.49	1500000	0	B4G	PUB - RESIDENT INDIAN
7	ACOPU6748F	PRINCE UTTAM	330000	0	330000	1.07	3300000	0	B4G	PUB - RESIDENT ORDINARY
8	ABNPU0732H	KUMAR UTTAM	450000	0	450000	1.46	4500000	0	B4G	PUB - RESIDENT INDIAN
9	AAQPG6129A	BALDEV KRISHAN GUPTA	150000	0	150000	0.49	1500000	0	B4G	PUB - RESIDENT ORDINARY
10	AATPT2208A	SURESH TANDON	125000	0	125000	0.41	1250000	0	B4G	PUB - RESIDENT INDIAN
11	CCMPG8220L	CHIRAG GUPTA	580000	0	580000	1.88	5800000	0	B4G	PUB - RESIDENT ORDINARY
12	AAVPG4496P	ASHWANI GUPTA	220000	0	220000	0.71	2200000	0	B4G	PUB - RESIDENT ORDINARY
13	ADAPG0832D	HARISH KUMAR GUPTA	75000	0	75000	0.24	750000	0	B4G	PUB - RESIDENT ORDINARY
14	ACGPJ1264M	ASHWANI KUMAR JINDAL	195000	0	195000	0.63	1950000	0	B4G	PUB - RESIDENT INDIAN
15	ATSPG8753F	GILL JASPAL	55800	0	55800	0.18	558000	0	B4G	PUB - RESIDENT INDIAN
16	GJLPM1694A	KASHVI MITTAL	74000	0	74000	0.24	740000	0	B4G	PUB - RESIDENT INDIAN
17	CCMPG8209H	SPARSH GUPTA	62000	0	62000	0.20	620000	0	B4G	PUB - RESIDENT INDIAN
18	BNBPG5256M	KANIKA GUPTA	170000	0	170000	0.55	1700000	0	B4G	PUB - RESIDENT INDIVIDUAL-NEGATIVE NOMINATIONS
19	ATWPS3759F	KAMALJIT SINGH	50000	0	50000	0.16	500000	0	B4G	PUB - RESIDENT INDIAN
20	ACNPM2787M	MONICA MITTAL	62000	0	62000	0.20	620000	0	B4G	PUB - RESIDENT INDIAN
21	ABYPG9261A	RAMAN KUMAR GUPTA	62000	0	62000	0.20	620000	0	B4G	PUB - RESIDENT INDIAN
22	AAVPG4493J	MONIKA GUPTA	75000	0	75000	0.24	750000	0	B4G	PUB - RESIDENT ORDINARY
23	AYQPG3859D	SHUBHAM GUPTA	37300	0	37300	0.12	373000	0	B4G	PUB - RESIDENT INDIAN
24	ADNPT2690K	KAMAL TANDON	135000	0	135000	0.44	1350000	0	B4G	PUB - RESIDENT INDIAN
25	AHQPM8613A	MANAV KUMAR MODI	135000	0	135000	0.44	1350000	0	B4G	PUB - RESIDENT INDIAN
26	FIAPS2595P	KARAN SHARMA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
27	BPNPG8964E	AAKASH GUPTA	37000	0	37000	0.12	370000	0	B4G	PUB - RESIDENT ORDINARY
28	AWKPS1939A	Mrs. Neetu Sikka	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
29	AQBPS6232M	SHANTI LAL SIKKA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
30	AHTPK4247P	ANURAJ KUMAR BHARDWAJ	85000	0	85000	0.28	850000	0	B4G	PUB - RESIDENT INDIAN
31	ACUPS8938H	MEENAKSHI SIKKA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
32	ACHPS4781R	GAGAN SIKKA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
33	ABQPS5240M	PARMINDER SINGH	70000	0	70000	0.23	700000	0	B4G	PUB - RESIDENT INDIAN
34	ABLPS6692Q	SANDEEP SIKKA	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
35	ABFPK8691R	HARISH KUMAR	25000	0	25000	0.08	250000	0	B4G	PUB - RESIDENT INDIAN
36	AFDPB9128E	INDU BHALLA .	46730	0	46730	0.15	467300	0	B4G	PUB - RESIDENT ORDINARY
37	AFBPB7583H	RAMESH CHANDER BHATIA	22730	0	22730	0.07	227300	0	B4G	PUB - RESIDENT INDIAN
38	ANKPT6560H	AAYUSH TIBREWAL	60000	0	60000	0.19	600000	0		
39	AXCPC5776E	AMIT AZAD	120000	0	120000	0.39	1200000	0		
40	AXCPC5776E	AMIT CHAWLA	24000	0	24000	0.08	240000	0		
41	BBRPK3548N	AMITESH KUMAR	96000	0	96000	0.31	960000	0		
42	BJJPB2561C	AASTHA MALHOTRA	24000	0	24000	0.08	240000	0		
43	ANKPA1591P	ATIN AGGARWAL	24000	0	24000	0.08	240000	0		
44	ACNPM2785K	GAURAV MITTAL	58000	0	58000	0.19	580000	0		
45	AIMPJ7570Q	GEETA JAIN	3000	0	30000	0.10	300000	0		
46	AUPPV2915G	JASJOT SINGH VIRK	780000	0	780000	2.53	7800000	0		
47	BORPM9086C	MEGHA SAGGAR	90000	0	90000	0.29	900000	0		
48	BDCPS8389A	RAHUL SACHAR	100000	0	100000	0.32	1000000	0		
49	AGJPD7334F	S K DHAWAN	60000	0	60000	0.19	600000	0		
50	ARLPS7151G	TARANPREET SINGH	60000	0	60000	0.19	600000	0		
51	ARLPS7151G	TUHINA KHARBANDA	24000	0	24000	0.08	240000	0		
52	CMGPS8097F	VIKRAMDEEP SINGH	300000	0	300000	0.97	3000000	0		
53	EAYPK2350D	WISHEY KATARIA	36000	0	36000	0.12	360000	0		

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

Managing Director

(f)	IEPF									
Sr.No	Pan Number	Name of Shareholders	FP -Shares	PP- Shares	Total Shares	%age	Nom.Value	Debentures	Code	Category
1	Not Available	INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY MINISTRY OF	12070	0	12070	0.04	120700	0	B4F	IEP - IEPF
	Total				12070	0.04	120700	0		

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

Managing Director

Annexure IV

Listing Application

Date:11/10/2025

To,
Head – Listing
Metropolitan Stock Exchange of India Limited (MSE)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,L.B.S Road,
Kurla West, Mumbai - 400 070

Dear Sir / Madam,

In conformity with the listing requirements of Metropolitan Stock Exchange of India Limited (MSE), we hereby apply for admission of the following securities of the Issuer for dealings on the MSE (Please tick, wherever applicable):

✓ **Equity** ▪ **Debentures** ▪ **Warrants**

Any Other (Please specify)________________________________

Further, we undertake to be bound by all requirements, terms and provisions and conditions relating to listing of securities as contained in the Rules, Bye-Laws and Regulations of Metropolitan Stock Exchange of India Limited (MSE), Securities and Exchange Board of India (SEBI) and any other applicable law, rules and regulations.

Yours faithfully

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

Name: Kumar Shalya Gupta
Designation: Managing Director

Date: 11/10/2025
Place: Jalandhar

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

Company Details

Sr. No.	Particulars	Details
1.	Name of the Company	Credifin Limited (Formerly Known as PHF Leasing Limited)
2.	Symbol	CRED
3.	ISIN	INE405N01016
4.	Face Value	Rs. 10/- (Rupees Ten Only)
5.	Paid-up Capital (Pre Issue)	Rs. 12,38,68,300/- (Rupees Twelve Crores Thirty Eight Lakhs Sixty Eight Thousand Three Hundred Only) divided into1,23,86,830 equity shares of Rs. 10/- each
6.	Paid-up Capital (Post Issue)	Rs. 30,82,93,400/- (Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand Four Hundred Only) divided into 3,08,29,400 equity shares of Rs. 10/- each
7.	Authorized Share Capital	Rs. 40,00,00,000/- (Rupees Forty Crores Only) divided into 4,00,00,000 equity shares of Rs. 10/- each

Issue Details

Sr. No.	Particulars	Details
1.	Number of Securities	1,84,42,510
2.	Type of Securities (Equity/Warrants/CCPS/CCDs etc.)	Equity
3.	Consideration (cash/other than cash/Loan conversion)	Cash
4.	Distinctive Numbers	12401331- 30843840
5.	Minimum Issue Price	Rs. 25/- (Rupees Twenty Five Only)
6.	Issue Price	Rs. 25/- (Rupees Twenty Five Only)
7.	Issue Size	1,84,42,510 Equity Shares of Rs. 46,10,62,750/- (Rupees Forty Six Crores Ten Lakhs Sixty Two Thousand Seven Hundred and Fifty Only) (including Rs. 15/- as premium)

8.	No. of Allottees	82 (Eighty-Two)
9.	Relevant Date	February 20, 2024

Additional Information in case of convertible securities (if applicable)		
Sr. No.	**Particulars**	**Details**
1.	Coupon Rate	N.A.
2.	Interest payment date	N.A.
3.	Date of Redemption	N.A.
4.	Redemption price (Rs.)	N.A.
5.	Put/call option or Early redemption date	N.A.
6.	Terms of put/ call or early redemption	N.A.
7.	Date of conversion	September 30, 2025
8	Terms of conversion	Each Warrant is convertible into 1 Equity Share and the conversion can be exercised at any time within a period of 18 months from the date of allotment, in one or more tranches, as the case may be and on such other terms and conditions as applicable. In case the Warrant holder fails to exercise the conversion within a period of 18 (eighteen) months from date of allotment of Warrant, the Warrant shall lapse and the 36% of the Warrant Exercise Price paid at the time of application of Warrant or any amount paid thereafter will be forfeited by the Company.
9.	Credit Rating (if any, please enclose letter)	N.A.
10.	Rating Agency	N.A.
11.	ISIN Code	INE405N13011
12.	No. of securities in Lock-in (if applicable)	

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

Allotment Details		
Sr. No.	**Particulars**	**Details**
1.	Date of Board Meeting approving the Preferential Issue	February 20, 2024
2.	Relevant Date	February 20, 2024
3.	Date of shareholder's approval i.e. EGM/~~AGM~~	March 21, 2024
4..	Date of in principal approval • MSE • ~~NSE~~ • ~~BSE~~ • ~~Approval from any Regulatory Body or Central Government (if applicable~~)	March 07, 2024
5..	Date of Board Meeting for allotment of securities i.e. Equity, Warrants, CCPS, FCDs etc.	The Company has made allotment of equity warrants vide resolution passed in the meeting of Board Management Committee held on March 31, 2024
6..	Date of Board Meeting allotment of Equity Shares pursuant to conversion of warrants/convertible securities (if applicable)	September 30, 2025

Security Details		
Sr. No.	**Particulars**	**Details**
1	Number of Securities for which in principle approval was granted	1,93,75,240
2	Number of Securities allotted	1,84,60,510
3	Number of securities converted (including current application)	1,84,42,510
4	Number of securities outstanding for conversion	N.A. The consideration received for 18000 equity warrants has been forfeited by the company due to non-

		receipt of balance consideration for conversion. Hence, no equity warrants are outstanding for conversion.
5	Distinctive Numbers (current application)	12401331- 30843840

Shareholding Details

Name of the Allottee	Category (Promoter/Non Promoter)	Pre-preferential shareholding		New Shares allotted	Post-Preferential shareholding	
		No. of Shares	Percentage		No. of Shares	Percentage
Aakash Gupta	Non Promoter	25000	0.20	12000	37000	0.12
Aarish Sareen	Non Promoter	10000	0.08	24000	34000	0.11
Aashim Sareen	Non Promoter	10000	0.08	12000	22000	0.07
Aayush Tibrewal	Non Promoter	0	0.00	60000	60000	0.19
Aditi Kapur	Non Promoter	0	0.00	11000	11000	0.04
Agile Finserv Private Limited	Non Promoter	2188200	17.67	3600000	5788200	18.77
Ajay	Non Promoter	0	0.00	7920	7920	0.03
Aman Goyal	Non Promoter	0	0.00	10000	10000	0.03
Aman Sood	Non Promoter	200000	1.61	180000	380000	1.23
Amit Azad	Non Promoter	0	0.00	120000	120000	0.39
Amit Chawla	Non Promoter	0	0.00	24000	24000	0.08
Amitesh Kumar	Non Promoter	0	0.00	96000	96000	0.31
Anmol Garg	Non Promoter	0	0.00	10000	10000	0.03
Anuraj Kumar Bhardwaj	Non Promoter	25000	0.20	60000	85000	0.28
Ashwani Gupta	Non Promoter	100000	0.81	120000	220000	0.71
Ashwani Kumar Jindal	Non Promoter	75000	0.61	120000	195000	0.63
Aastha Malhotra	Non Promoter	0	0.00	24000	24000	0.08
AtinAggarwal	Non Promoter	0	0.00	24000	24000	0.08
Bhuvan Lamba	Non Promoter	0	0.00	10000	10000	0.03
Chirag Gupta	Non Promoter	100000	0.81	480000	580000	1.88
Dhiraj Singh	Non Promoter	0	0.00	12000	12000	0.04

Dinesh Gupta HUF	Non Promoter	20500	0.17	24000	44500	0.14
Divya Jain	Non Promoter	0	0.00	18000	18000	0.06
Garima	Non Promoter	0	0.00	2770	2770	0.01
Gaurav Mahajan	Non Promoter	0	0.00	12500	12500	0.04
Gaurav Mittal	Non Promoter	10000	0.08	48000	58000	0.19
Geeta Jain	Non Promoter	0	0.00	30000	30000	0.10
Glosec Sub Broker And Marketing Services Private Limited	Non Promoter	844600	6.82	360000	1204600	3.91
Gurleen Kaur	Non Promoter	0	0.00	3960	3960	0.01
Hamco Ispat Private Limited	Non Promoter	950000	7.67	1800000	2750000	8.92
Indu Bhalla	Non Promoter	22730	0.18	24000	46730	0.15
Insta Apphanced Private Limited	Non Promoter	914650	7.38	3600000	4514650	14.64
Jasjot Singh Virk	Non Promoter	0	0.00	780000	780000	2.53
Kamal Tandon	Non Promoter	35000	0.28	100000	135000	0.44
Kanika Gupta	Non Promoter	50000	0.40	120000	170000	0.55
Kashvi Mittal	Non Promoter	50000	0.40	24000	74000	0.24
Krishan Kant	Non Promoter	0	0.00	7920	7920	0.03
Kuldip Bhandari	Non Promoter	20700	0.17	24000	44700	0.14
Kulwinder Singh	Non Promoter	0	0.00	3960	3960	0.01
Kumar Shalya Gupta	Non Promoter	337800	2.73	300000	637800	2.07
Kumar Uttam	Non Promoter	150000	1.21	300000	450000	1.46
Lakhwinder Singh	Non Promoter	0	0.00	6000	6000	0.02
Manav Kumar Modi	Non Promoter	30000	0.24	105000	135000	0.44
Megha Saggar	Non Promoter	0	0.00	90000	90000	0.29
Minashu Mahajan	Non Promoter	0	0.00	4000	4000	0.01
Monica Mittal	Non Promoter	50000	0.40	12000	62000	0.20
Monika Gupta	Non Promoter	50000	0.40	25000	75000	0.24
Mudit Mathur	Non Promoter	0	0.00	4000	4000	0.01
Nancy Jha	Non Promoter	0	0.00	4200	4200	0.01
Northern India Consultants Private Limited	Non Promoter	62500	0.50	300000	362500	1.18
Om Parkash Tiwari	Non Promoter	0	0.00	12000	12000	0.04
Parminder Singh	Non Promoter	25000	0.20	45000	70000	0.23

Parminder Singh	Non Promoter	0	0.00	12000	12000	0.04
Pioneer Assurance Consultants Private Limited	Non Promoter	125000	1.01	300000	425000	1.38
Preeti Seth	Non Promoter	0	0.00	6000	6000	0.02
Prince Uttam	Non Promoter	150000	1.21	180000	330000	1.07
Priya Goyal	Non Promoter	0	0.00	12000	12000	0.04
Pushap	Non Promoter	0	0.00	18000	18000	0.06
Rachyita Sharma	Non Promoter	0	0.00	4000	4000	0.01
Rahul Sachar	Non Promoter	0	0.00	100000	100000	0.32
Raman Kumar Gupta	Non Promoter	50000	0.40	12000	62000	0.20
Reflect Inoways Private Limited	Non Promoter	0	0.00	50000	50000	0.16
Ritika Seth	Non Promoter	0	0.00	2400	2400	0.01
Rohan Sharma	Non Promoter	0	0.00	5000	5000	0.02
Sangeeta Sareen	Non Promoter	13640	0.11	24000	37640	0.12
Shashank Gobhil	Non Promoter	0	0.00	15960	15960	0.05
Shreyans Mehta	Non Promoter	0	0.00	12000	12000	0.04
S k Dhawan	Non Promoter	0	0.00	60000	60000	0.19
Smriti Mathur	Non Promoter	0	0.00	6000	6000	0.02
Sneh Kant	Non Promoter	0	0.00	7920	7920	0.03
Sparsh Gupta	Non Promoter	50000	0.40	12000	62000	0.20
Sudhanshu Arora	Non Promoter	0	0.00	6000	6000	0.02
Sumit Saini	Non Promoter	0	0.00	18000	18000	0.06
Taranpreet Singh	Non Promoter	0	0.00	60000	60000	0.19
Tuhina Kharbanda	Non Promoter	0	0.00	24000	24000	0.08
Ujjwal Finserv Private Limited	Non Promoter	0	0.00	1200000	1200000	3.89
V P Diagnostics Private Limited	Non Promoter	150000	1.21	2700000	2850000	9.24
Vijay Kumar Sareen	Non Promoter	64930	0.52	36000	100930	0.33
Vijay Kumar Sharma	Non Promoter	0	0.00	4000	4000	0.01
Vikramdeep Singh	Non Promoter	0	0.00	300000	300000	0.97
Vipin Sharma	Non Promoter	0	0.00	12000	12000	0.04
Wishey Kataria	Non Promoter	0	0.00	36000	36000	0.12

*Shareholding pattern of the company pre and post allotment				
Category	Pre preferential issue		Post preferential issue	
	No of Shares	%	No of Shares	%
Promoters and Promoter Group (A)	1,04,980	0.85	1,04,980	0.34
Public (B)	1,22,81,850	99.15	3,07,24,360	99.66
Total (A) + (B)	1,23,86,830	100	3,08,29,340	100.00
Custodian (C)	0	0	0	0
Grand Total (A) + (B) + (C)	1,23,86,830	100.00	3,08,29,340	100.00

***This is to inform that in the above shareholding pattern only the effect of allotment done on 30.09.2025 has been taken into consideration.*

Issued & paid up capital	
Before allotment	Issued Share Capital: INR 12,40,13,300/- (Indian Rupees Twelve Crores Forty Lakhs Thirteen Thousand and Three Hundred Only) divided into 1,24,01,330 (One Crore Twenty Four Lakhs One Thousand Three Hundred and Thirty) Equity Shares of INR 10/- (Indian Rupees Ten only) each. Paid-up Share Capital: INR 12,38,68,300/- (Indian Rupees Twelve Crores Thirty Eight Lakhs Sixty Eight Thousand and Three Hundred Only) divided into 1,23,86,830 (One Crore Twenty Three Lakhs Eighty Six Thousand Eight Hundred and Thirty) Equity Shares of INR 10/- (Indian Rupees Ten only) each.
After allotment	Issued Share Capital: INR 30,84,38,400/- (Indian Rupees Thirty Crores Eighty Four Lakhs Thirty Eight Thousand and Four Hundred Only) divided into 3,08,43,840 (Three Crores Eight Lakhs Forty Three Thousand and Eight Hundred Forty) Equity Shares of INR 10/- (Indian Rupees Ten only) each. Paid-up Share Capital: INR 30,82,93,400/- (Indian Rupees Thirty Crores Eighty Two Lakhs Ninety Three Thousand and Four Hundred Only) consisting of 3,08,29,340 (Three Crores Eight Lakhs Twenty Nine Thousand Three Hundred and Forty) Equity shares of INR 10/- (Indian Rupees Ten only) each.

Date: 11/10/2025

Place: Jalandhar

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

Kumar Shalya Gupta

Signature of Managing Director/ ~~Company Secretary~~

SEBI भारतीय प्रतिभूति और विनिमय बोर्ड Securities and Exchange Board of India

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PHF LEASING LTD

Company Name :	PHF LEASING LTD
Company Status :	NA
State of Company :	PB
Company E-mail id :	phf_leasingltd@yahoo.co.in
Mobile :	9872666615
Exchange Status :	Metropolitan Stock Exchange
Previous Name(s) :	NA
Registrar Name :	NA
Registrar Address :	NA
Designated Stock Exchange	Metropolitan Stock Exchange

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

Managing Director

सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Office of the Central Processing Centre

Manesar, Plot No. 6,7, 8, Sector 5, IMT Manesar, Gurgaon, Haryana, 122050, India

Certificate of Incorporation pursuant to change of name

[Pursuant to rule 29 of the Companies (Incorporation) Rules, 2014]

Corporate Identification Number (CIN): **L65110PB1992PLC012488**

I hereby certify that the name of the company has been changed from PHF LEASING LIMITED to CREDIFIN LIMITED with effect from the date of this certificate and that the company is Company limited by shares.

Company was originally incorporated with the name PHF LEASING LIMITED

Given under my hand at ROC, CPC this TWENTY FIRST day of OCTOBER TWO THOUSAND TWENTY FOUR

Signature Not Verified
Digitally signed by
DS CPC 1
Date: 2024.10.21 11:00:04 IST

M.Yadubhushana Rao

Assistant Registrar of Companies/ Deputy Registrar of Companies/ Registrar of Companies

Central Processing Centre

Note: The corresponding form has been approved by M.Yadubhushana Rao, Central Processing Centre, and this order has been digitally signed by the Registrar of Companies through a system generated digital signature under rule 9(2) of the Companies (Registration Offices and Fees) Rules, 2014.

Mailing Address as per record available in Registrar of Companies office:

CREDIFIN LIMITED

87, RADIO COLONY, JALANDHAR, Jalandhar City, Jalandhar - I, Jalandhar- 144001, Punjab, India

Note: This certificate of incorporation is in pursuance to change of name by the Company and does not affects the rights and liabilities of stakeholders pursuant to such change of name. It is obligatory on the part of the Company to display the old name for a period of two years along with its new name at all places wherever a Company is required to display its name in terms of Section 12 of the Act. All stakeholders are advised to verify the latest status of the Company and its Directors etc and view public documents of the Company on the website of the Ministry www.mca.gov.in/MCA21

Pre and post allotment shareholding of the allottee(s)

Sr. No.	Name of the Allottee	Category (Promoter/ Non-promoter)	Permanent Account Number (PAN)	Pre Issue holding as on relevant date		Shareholding immediately prior to the allotment	New shares allotted	Post Issue holding	
				No of shares	%	No of shares		No. of shares	%
1	Aakash Gupta	Non-promoter	BPNPG8964E	25000	0.20	25000	12000	37000	0.12
2	Aarish Sareen	Non-promoter	CBUPS7472P	10000	0.08	10000	24000	34000	0.11
3	Aashim Sareen	Non-promoter	CDPPS8788F	10000	0.08	10000	12000	22000	0.07
4	Aayush Tibrewal	Non-promoter	ANKPT6560H	0	0.00	0	60000	60000	0.19
5	Aditi Kapur	Non-promoter	AXKPK6118Q	0	0.00	0	11000	11000	0.04
6	Agile Finserv Private Limited	Non-promoter	AABCM2167Q	2188200	17.67	2188200	3600000	5788200	18.77
7	Ajay	Non-promoter	DXBPA6483A	0	0.00	0	7920	7920	0.03
8	Aman Goyal	Non-promoter	BCVPG6974K	0	0.00	0	10000	10000	0.03
9	Aman Sood	Non-promoter	AKBPS9029C	200000	1.61	200000	180000	380000	1.23
10	Amit Azad	Non-promoter	AAHPA0513B	0	0.00	0	120000	120000	0.39
11	Amit Chawla	Non-promoter	AXCPC5776E	0	0.00	0	24000	24000	0.08
12	Amitesh Kumar	Non-promoter	BBRPK3548N	0	0.00	0	96000	96000	0.31
13	Anmol Garg	Non-promoter	AZOPG4599B	0	0.00	0	10000	10000	0.03
14	Anuraj Kumar Bhardwaj	Non-promoter	AHTPK4247P	25000	0.20	25000	60000	85000	0.28
15	Ashwani Gupta	Non-promoter	AAVPG4496P	100000	0.81	100000	120000	220000	0.71
16	Ashwani Kumar Jindal	Non-promoter	ACGPJ1264M	75000	0.61	75000	120000	195000	0.63
17	Aastha Malhotra	Non-promoter	BJJPB2561C	0	0.00	0	24000	24000	0.08
18	AtinAggarwal	Non-promoter	ANKPA1591P	0	0.00	0	24000	24000	0.08
19	Bhuvan Lamba	Non-promoter	ALRPL7253L	0	0.00	0	10000	10000	0.03
20	Chirag Gupta	Non-promoter	CCMPG8220L	100000	0.81	100000	480000	580000	1.88
21	Dhiraj Singh	Non-promoter	AWWPS5472Q	0	0.00	0	12000	12000	0.04
22	Dinesh Gupta HUF	Non-promoter	AAEHD8576N	20500	0.17	20500	24000	44500	0.14
23	Divya Jain	Non-promoter	BAPPJ8756G	0	0.00	0	18000	18000	0.06
24	Garima	Non-promoter	BWFPG6164H	0	0.00	0	2770	2770	0.01
25	Gaurav Mahajan	Non-promoter	AHTPM2061M	0	0.00	0	12500	12500	0.04
26	Gaurav Mittal	Non-promoter	ACNPM2785K	10000	0.08	10000	48000	58000	0.19
27	Geeta Jain	Non-promoter	AIMPJ7570Q	0	0.00	0	30000	30000	0.10
28	Glosec Sub Broker And Marketing Services Private Limited	Non-promoter	AABCE6643B	844600	6.82	844600	360000	1204600	3.91
29	Gurleen Kaur	Non-promoter	HNJPK0626P	0	0.00	0	3960	3960	0.01
30	Hamco Ispat Private Limited	Non-promoter	AAACH5846G	950000	7.67	950000	1800000	2750000	8.92
31	Indu Bhalla	Non-promoter	AFDPB9128E	22730	0.18	22730	24000	46730	0.15
32	Insta Apphanced Private Limited	Non-promoter	AALCS8444G	914650	7.38	914650	3600000	4514650	14.64
33	Jasjot Singh Virk	Non-promoter	AUPPV2915G	0	0.00	0	780000	780000	2.53
34	Kamal Tandon	Non-promoter	ADNPT2690K	35000	0.28	35000	100000	135000	0.44
35	Kanika Gupta	Non-promoter	BNBPG5256M	50000	0.40	50000	120000	170000	0.55
36	Kashvi Mittal	Non-promoter	GJLPM1694A	50000	0.40	50000	24000	74000	0.24
37	Krishan Kant	Non-promoter	DZQPK2365L	0	0.00	0	7920	7920	0.03
38	Kuldip Bhandari	Non-promoter	ADGPB1123N	20700	0.17	20700	24000	44700	0.14
39	Kulwinder Singh	Non-promoter	IFHPS4633K	0	0.00	0	3960	3960	0.01
40	Kumar Shalya Gupta	Non-promoter	AQSPG1668A	337800	2.73	337800	300000	637800	2.07
41	Kumar Uttam	Non-promoter	ABNPU0732H	150000	1.21	150000	300000	450000	1.46
42	Lakhwinder Singh	Non-promoter	BGFPS9046G	0	0.00	0	6000	6000	0.02
43	Manav Kumar Modi	Non-promoter	AHQPM8613A	30000	0.24	30000	105000	135000	0.44
44	Megha Saggar	Non-promoter	BORPM9086C	0	0.00	0	90000	90000	0.29
45	Minashu Mahajan	Non-promoter	BTRPM3310G	0	0.00	0	4000	4000	0.01
46	Monica Mittal	Non-promoter	ACNPM2787M	50000	0.40	50000	12000	62000	0.20
47	Monika Gupta	Non-promoter	AAVPG4493J	50000	0.40	50000	25000	75000	0.24
48	Mudit Mathur	Non-promoter	AGAPM8418L	0	0.00	0	4000	4000	0.01
49	Nancy Jha	Non-promoter	CCPPJ4502B	0	0.00	0	4200	4200	0.01
50	Northern India Consultants Private Limited	Non-promoter	AAACN4590M	62500	0.50	62500	300000	362500	1.18
51	Om Parkash Tiwari	Non-promoter	AGMPT3237A	0	0.00	0	12000	12000	0.04
52	Parminder Singh	Non-promoter	ABQPS5240M	25000	0.20	25000	45000	70000	0.23
53	Parminder Singh	Non-promoter	BLTPS6971H	0	0.00	0	12000	12000	0.04
54	Pioneer Assurance Consultants Private Limited	Non-promoter	AAECP0639B	125000	1.01	125000	300000	425000	1.38
55	Preeti Seth	Non-promoter	AQAPG7769G	0	0.00	0	6000	6000	0.02
56	Prince Uttam	Non-promoter	ACOPU6748F	150000	1.21	150000	180000	330000	1.07
57	Priya Goyal	Non-promoter	CIAPG5981J	0	0.00	0	12000	12000	0.04

58	Pushap	Non-promoter	ARAPP2600E	0	0.00	0	18000	18000	0.06
59	Rachyita Sharma	Non-promoter	AWBPP9022E	0	0.00	0	4000	4000	0.01
60	Rahul Sachar	Non-promoter	BDCPS8389A	0	0.00	0	100000	100000	0.32
61	Raman Kumar Gupta	Non-promoter	ABYPG9261A	50000	0.40	50000	12000	62000	0.20
62	Reflect Inoways Private Limited	Non-promoter	AALCR5312C	0	0.00	0	50000	50000	0.16
63	Ritika Seth	Non-promoter	PSBPS9285K	0	0.00	0	2400	2400	0.01
64	Rohan Sharma	Non-promoter	CUUPS8145N	0	0.00	0	5000	5000	0.02
65	Sangeeta Sareen	Non-promoter	ADVPS3876Q	13640	0.11	13640	24000	37640	0.12
66	Shashank Gobhil	Non-promoter	ACMPG8060E	0	0.00	0	15960	15960	0.05
67	Shreyans Mehta	Non-promoter	DGMPM6532E	0	0.00	0	12000	12000	0.04
68	S k Dhawan	Non-promoter	AGJPD7334F	0	0.00	0	60000	60000	0.19
69	Smriti Mathur	Non-promoter	CIPPM1189R	0	0.00	0	6000	6000	0.02
70	Sneh Kant	Non-promoter	CIPPK2091E	0	0.00	0	7920	7920	0.03
71	Sparsh Gupta	Non-promoter	CCMPG8209H	50000	0.40	50000	12000	62000	0.20
72	Sudhanshu Arora	Non-promoter	DCBPA2413R	0	0.00	0	6000	6000	0.02
73	Sumit Saini	Non-promoter	CXEPS8766G	0	0.00	0	18000	18000	0.06
74	Taranpreet Singh	Non-promoter	ARLPS7151G	0	0.00	0	60000	60000	0.19
75	Tuhina Kharbanda	Non-promoter	DRGPK2542K	0	0.00	0	24000	24000	0.08
76	Ujjwal Finserv Private Limited	Non-promoter	AABCS9029B	0	0.00	0	1200000	1200000	3.89
77	V P Diagnostics Private Limited	Non-promoter	AADCV2529D	150000	1.21	150000	2700000	2850000	9.24
78	Vijay Kumar Sareen	Non-promoter	ADVPS3875P	64930	0.52	64930	36000	100930	0.33
79	Vijay Kumar Sharma	Non-promoter	ANMPK8214B	0	0.00	0	4000	4000	0.01
80	Vikramdeep Singh	Non-promoter	CMGPS8097F	0	0.00	0	300000	300000	0.97
81	Vipin Sharma	Non-promoter	AXMPS2412H	0	0.00	0	12000	12000	0.04
82	Wishey Kataria	Non-promoter	EAYPK2350D	0	0.00	0	36000	36000	0.12
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MANAGING DIRECTOR/COMPANY SECRETARY