

General information about company		
Scrip code*	000000	
NSE Symbol*	000000	
MSEI Symbol*	CRED	
ISIN*	INE405N01016	
Name of company	Credifin Limited (formerly known as PHF Leasing Limited)	
Type of company	Main Board	
Class of security	Equity	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Date of board meeting when results were approved	05-05-2026	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	27-04-2026	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	Fourth quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Audited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited	
Segment Reporting	Single segment	
Description of single segment	Company as a Whole	
Start date and time of board meeting	05-05-2026 14:11	
End date and time of board meeting	05-05-2026 18:05	
Whether cash flow statement is applicable on company	Yes	
Type of cash flow statement	Cash Flow Indirect	
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion	
Whether the company has any related party?	Yes	
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes	
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA	
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA	
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	No	
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?		
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes	
Latest Date on which RPT policy is updated	05-05-2026	
Indicate Company website link for updated RPT policy of the Company	https://www.credif.in/disclosure-under-regulation-46	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	There are no defaults on Loans and there is no debt securities of the entity

Financial Results – Ind-AS				
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	
Date of start of reporting period		01-01-2026	01-04-2025	
Date of end of reporting period		31-03-2026	31-03-2026	
Whether results are audited or unaudited		Audited	Audited	
Nature of report standalone or consolidated		Standalone	Standalone	
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.			
1	Income			
	Revenue from operations	2161.68	7011.55	
	Other income	261.99	784.31	
	Total income	2423.67	7795.86	
2	Expenses			
(a)	Cost of materials consumed	0	0	
(b)	Purchases of stock-in-trade	0	0	
(c)	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0	
(d)	Employee benefit expense	610.9	2421.49	
(e)	Finance costs	863.11	3218.07	
(f)	Depreciation, depletion and amortisation expense	46.23	187.57	
(g)	Other Expenses			
1	Impairment on financial instruments	222.67	492.78	
2	Other expenses	201.41	768.48	
	Total other expenses	424.08	1261.26	
	Total expenses	1944.32	7088.39	
3	Total profit before exceptional items and tax	479.35	707.47	
4	Exceptional items	0	0	
5	Total profit before tax	479.35	707.47	
6	Tax expense			
7	Current tax	-1.17	170.96	
8	Deferred tax	128.71	67.84	
9	Total tax expenses	127.54	238.8	
10	Net movement in regulatory deferral account balances related to profit or loss and the related deferred tax movement	0	0	
11	Net Profit Loss for the period from continuing operations	351.81	468.67	
12	Profit (loss) from discontinued operations before tax	0	0	
13	Tax expense of discontinued operations	0	0	
14	Net profit (loss) from discontinued operation after tax	0	0	
15	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	
16	Total profit (loss) for period	351.81	468.67	
17	Other comprehensive income net of taxes	0.36	3.25	
18	Total Comprehensive Income for the period	352.17	471.92	
19	Total profit or loss, attributable to			
	Profit or loss, attributable to owners of parent			
	Total profit or loss, attributable to non-controlling interests			
20	Total Comprehensive income for the period attributable to			
	Comprehensive income for the period attributable to owners of parent			
	Total comprehensive income for the period attributable to owners of parent non-controlling interests			
21	Details of equity share capital			

	Paid-up equity share capital	3082.93	3082.93	
	Face value of equity share capital	10	10	
22	Reserves excluding revaluation reserve		5607.62	
23	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings (loss) per share from continuing operations	1.14	2.17	
	Diluted earnings (loss) per share from continuing operations	1.14	2.17	
ii	Earnings per equity share for discontinued operations			
	Basic earnings (loss) per share from discontinued operations	0	0	
	Diluted earnings (loss) per share from discontinued operations	0	0	
iii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings (loss) per share from continuing and discontinued operations	1.14	2.17	
	Diluted earnings (loss) per share from continuing and discontinued operations	1.14	2.17	
24	Debt equity ratio			Textual Information(1)
25	Debt service coverage ratio			Textual Information(2)
26	Interest service coverage ratio			Textual Information(3)
27	Disclosure of notes on financial results	Textual Information(4)		

Statement of Asset and Liabilities		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
	Assets	
1	Non-current assets	
	Property, plant and equipment	419.47
	Capital work-in-progress	1.17
	Investment property	0
	Goodwill	0
	Other intangible assets	158.09
	Intangible assets under development	0
	Biological assets other than bearer plants	0
	Investments accounted for using equity method	0
	Non-current financial assets	
	Non-current investments	1319.49
	Trade receivables, non-current	0
	Loans, non-current	15340.26
	Other non-current financial assets	
1	Right of Use Assets	509.06
2	Other non current financial assets	331.78
3		
4		
5		
	Details of other non-current financial assets	
	Total of other non-current financial assets	840.84
	Total non-current financial assets	17500.59
	Deferred tax assets (net)	0
	Other non-current assets	
1	Other non current assets	91.58
2		
3		
4		
5		
	Details of other non-current assets	
	Total of other non-current assets	91.58
	Total non-current assets	18170.9
2	Current assets	
	Inventories	0
	Current financial asset	
	Current investments	889.83
	Trade receivables, current	528.47
	Cash and cash equivalents	5022.57
	Bank balance other than cash and cash equivalents	2362.72
	Loans, current	10684.45
	Other current financial assets	
1	Other current financial assets	962.25
2		
3		

4		
5		
	Details of other current financial assets	
	Total of Other current financial assets	962.25
	Total current financial assets	20450.29
	Current tax assets (net)	0
	Other current assets	
1	Other current assets	13.28
2		
3		
4		
5		
	Details of other current assets	
	Total of other current assets	13.28
	Total current assets	20463.57
3	Non-current assets classified as held for sale	
4	Regulatory deferral account debit balances and related deferred tax Assets	
	Total assets	38634.47
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	3082.93
	Other equity	5607.62
	Total equity attributable to owners of parent	8690.55
	Non controlling interest	
	Total equity	8690.55
2	Liabilities	
	Non-current liabilities	
	Non-current financial liabilities	
	Borrowings, non-current	13098.43
	Trade Payables, non-current	
	(A) Total outstanding dues of micro enterprises and small enterprises	0
	(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	0
	Total Trade payable	0
	Other non-current financial liabilities	
1	Lease Liability	592.17
2	Other financial liabilities	57.89
3		
4		
5		
	Details of other non-current financial liabilities	
	Total of other non-current financial liabilities	650.06
	Total non-current financial liabilities	13748.49
	Provisions, non-current	15.4
	Deferred tax liabilities (net)	153.78
	Deferred government grants, Non-current	
	Other non-current liabilities	
1		
2		
3		
4		
5		

	Details of other non-current liabilities	
	Total of other non-current liabilities	
	Total non-current liabilities	13917.67
	Current liabilities	
	Current financial liabilities	
	Borrowings, current	13800.25
	Trade Payables, current	
	(A) Total outstanding dues of micro enterprises and small enterprises	5.1
	(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	1860.57
	Total Trade payable	1865.67
	Other current financial liabilities	
1	Other financial liabilities	206.92
2		
3		
4		
5		
	Details of other current financial liabilities	
	Total of other current financial liabilities	206.92
	Total current financial liabilities	15872.84
	Other current liabilities	
1	Statutory dues	92.53
2		
3		
4		
5		
	Details of other current liabilities	
	Total of other current liabilities	92.53
	Provisions, current	0
	Current tax liabilities (Net)	60.88
	Deferred government grants, Current	
	Total current liabilities	16026.25
3	Liabilities directly associated with assets in disposal group classified as held for sale	
4	Regulatory deferral account credit balances and related deferred tax liability	
	Total liabilities	29943.92
	Total equity and liabilities	38634.47
	Disclosure of notes on assets and liabilities	

Other Comprehensive Income			
Date of start of reporting period		01-01-2026	01-04-2025
Date of end of reporting period		31-03-2026	31-03-2026
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
	Other comprehensive income [Abstract]		
1	Amount of items that will not be reclassified to profit and loss		
1	Net gain on equity instruments designated at FVOCI	-7.52	-4.16
	Total Amount of items that will not be reclassified to profit and loss	-7.52	-4.16
2	Income tax relating to items that will not be reclassified to profit or loss	-1.39	-0.54
3	Amount of items that will be reclassified to profit and loss		
1	Re-measurement losses on defined benefit plans	8.77	9.18
	Total Amount of items that will be reclassified to profit and loss	8.77	9.18
4	Income tax relating to items that will be reclassified to profit or loss	2.28	2.31
5	Total Other comprehensive income	0.36	3.25

Cash flow statement, indirect		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
Part I	Blue color marked fields are non-mandatory.	
1	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	707.47
2	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	3218.07
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	0
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-204.85
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	0
	Adjustments for other financial assets, current	-4102.54
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	780.63
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	0
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	0
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0
	Adjustments for provisions, current	1.56
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	-679.6
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	6596.38
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	262.02
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	-7321.09
	Net cash flows from (used in) operations	-6613.62
	Dividends received	0
	Interest paid	3256.75
	Interest received	6949.02
	Income taxes paid (refund)	70.04
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	-2991.39
3	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0

	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0
	Other cash payments to acquire equity or debt instruments of other entities	0
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	2.08
	Purchase of property, plant and equipment	122.22
	Proceeds from sales of investment property	0
	Purchase of investment property	0
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	1602.62
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	185.83
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) investing activities	-1536.93
4	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	1503.16
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc	3200.22
	Proceeds from borrowings	2606.93
	Repayments of borrowings	47.13
	Payments of lease liabilities	72.18
	Dividends paid	0
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	7191
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	2662.68
5	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	2662.68

	Cash and cash equivalents cash flow statement at beginning of period	4722.61
	Cash and cash equivalents cash flow statement at end of period	7385.29

[illegible]

[illegible]

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	GSA & Associates LLP	Yes	31-03-2027

