

April 25, 2025

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

**Sub: Disclosure of Related Party Transactions for the half year ended March 31, 2025**

Dear Sir/Ma'am

Pursuant to Regulation 23(9) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("Listing Regulations"), please find enclosed herewith the disclosure of related party transactions for the half year ended March 31, 2025.

Kindly take the same on record.

Thanking You

For M/s Credifin Limited  
(formerly known as PHF Leasing Limited)

For CREDIFIN 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

Encl: As above

**Related Party Transaction for the year ended March 31, 2025**

(Rs. In lakhs)

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.

	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
S. No	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Credifin Limited	-	Vijay Kumar Sareen	-	Whole Time Director	Interest on Exempt Deposits	36.31	2.15										
2	Credifin Limited	-	Vijay Kumar Sareen	-	Whole Time Director	Interest on NCD	15	0.89										
3	Credifin Limited	-	Aashim Sareen	-	Son of Whole Time Director	Interest on Exempt Deposits	50.25	2.89										
4	Credifin Limited	-	Aashim Sareen	-	Son of Whole Time Director	Interest on NCD( Sub Debt)	20.1	1.48										
5	Credifin Limited	-	Aashim Sareen	-	Son of Whole Time Director	Interest on NCD	5	0.28										
6	Credifin Limited	-	Swati Gupta	-	Daughter-In-Law of Whole Time Director	Interest on Exempt Deposits	13.42	0.79										
7	Credifin Limited	-	Swati Gupta	-	Daughter-In-Law of Whole Time Director	Interest on NCD( Sub Debt)	20.1	1.48										
8	Credifin Limited	-	Swati Gupta	-	Daughter-In-Law of Whole Time Director	Interest on NCD	5	0.28										
9	Credifin Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Interest on Exempt Deposits	42.5	2.46										
10	Credifin Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Interest on NCD( Sub Debt)	8	0.47										
11	Credifin Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Interest on NCD	18.15	1.08										
12	Credifin Limited	-	Parveen Arora	-	Sister of Whole Time Director	Interest on Exempt Deposits	10.75	0.76										
13	Credifin Limited	-	Aarish Sareen	-	Son of Whole Time Director	Interest on Exempt Deposits	10	0.66										
14	Credifin Limited	-	Aarish Sareen	-	Son of Whole Time Director	Interest on NCD	5	0.28										
15	Credifin Limited	-	Shant Kumar Gupta	-	Father of Director	Interest on Exempt Deposits	2.25	0.03										
16	Credifin Limited	-	Shant Kumar Gupta	-	Father of Director	Interest on NCD	0	3.43										
17	Credifin Limited	-	Manthan Gupta	-	Brother of Director	Interest on Exempt Deposits	1.5	0.02										
18	Credifin Limited	-	Manthan Gupta	-	Brother of Director	Interest on NCD	5	0.43										
19	Credifin Limited	-	Manthan Gupta	-	Brother of Director	Professional Fees	3	13.08										
20	Credifin Limited	-	Meghal Gupta	-	Non-Executive Director	Interest on Exempt Deposits	23.81	0.55										
21	Credifin Limited	-	Meghal Gupta	-	Non-Executive Director	Interest on NCD	8	0.71										
22	Credifin Limited	-	Meghal Gupta	-	Non-Executive Director	Professional Fees	6	6.00										
	Credifin Limited	-	Neha Gupta	-	Mother of Director	Interest on Exempt Deposits	1.12	0.02										
23	Credifin Limited	-	Neha Gupta	-	Mother of Director	Interest on NCD	2	1.62										
24	Credifin Limited	-	Arushi Jindal	-	Wife of Director	Interest on Exempt Deposits	6.73	0.24										
25	Credifin Limited	-	Arushi Jindal	-	Wife of Director	Interest on NCD	1	0.07										
	Credifin Limited	-	Rekha Jindal	-	Wife of Director	Interest on Exempt Deposits	25	0.04										
26	Credifin Limited	-	Rekha Jindal	-	Wife of Director	Interest on NCD	0	0.79										
27	Credifin Limited	-	Chandan Chugh	-	Non-Executive Director	Professional Fees	1.8	1.80										
28	Credifin Limited	-	Meenu Chawla	-	Daughter of Nominee Director	Interest on Exempt Deposits	51	3.57										
29	Credifin Limited	-	Sonal Dhawan	-	Daughter of Nominee Director	Interest on Exempt Deposits	51	3.57										
30	Credifin Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Rent	-	1.31										
31	Credifin Limited	-	Vijay Kumar Sareen	-	Whole Time Director	Remuneration	7.2	10.31										
32	Credifin Limited	-	Shikha Kapoor	-	Company Secretary	Remuneration	2.71	2.52										
33	Credifin Limited	-	Kuldeep Bhandari	-	Chief Financial Officer	Remuneration	5.21	6.31										
36	Credifin Limited	-	Kumar Shalya Gupta	-	Chief Executive Officer	Remuneration	26.88	62.98										
37	Credifin Limited	-	Ashwani Kumar Jindal	-	Independent Director	Sitting Fees	0.39	0.39										
38	Credifin Limited	-	Aditi Kapur	-	Independent Director	Sitting Fees	0.36	0.36										
39	Credifin Limited	-	Hamco Ispat Private Limited	-	Company	Interest on Exempt Deposits	0.30	0.30										
40	Credifin Limited	-	Hamco Ispat Private Limited	-	Company	Interest on NCD	1.72	1.72										
41	Credifin Limited	-	Shant Kumar Gupta HUF	-	HUF of Director	Interest on NCD	2.81	2.81										
42	Credifin Limited	-	Dinesh Gupta & Co	-	Firm of Relative of Chief Executive Officer	Professional charges	3.45	3.45										

[illegible]