General information about company	
Scrip code	000000
NSE Symbol	0
MSEI Symbol	CRED
ISIN	INE405N01016
Name of the company	Credifin Limited (formerly known as PHF Leasing Limited)
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-09-2026
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	No	No	No	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	Yes			

Table VI - Statement showing foreign ownership limits		
Particular	**Approved limits (%)**	**Limits utilized (%)**
As on shareholding date	10	0
As on the end of previous 1st quarter	10	0
As on the end of previous 2nd quarter	10	0
As on the end of previous 3rd quarter	10	0
As on the end of previous 4th quarter	10	0

Table I - Summary Statement holding of specified securities																
Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+ (V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)
								No of Voting (XIV) Rights			Total as a % of (A+B+C)					
								Class eg:X	Class eg:Y	Total						
(A)	Promoter & Promoter Group															
(B)	Public	366	30829340			30829340	100	30829340		30829340	100					30829340
(C)	Non Promoter-Non Public															
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts															
	Total	366	30829340			30829340	100	30829340		30829340	100					30829340

Table I - Summary Statement holding of specified securities																
Category (I)	Category of shareholder (II)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group															
(B)	Public	100											30630440	0	0	0
(C)	Non Promoter-Non Public															
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts															
	Total	100											30630440	0	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+ (V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)
								No of Voting (XIV) Rights			Total as a % of Total Voting rights					
								Class eg: X	Class eg:Y	Total						
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(2)	Foreign															
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(2)	Institutions (Foreign)															
(3)	Central Government / State Government(s)															
(4)	Non-institutions															
(b)	Directors and their relatives (excluding independent directors and nominee directors)	7	683800			683800	2.22	683800		683800	2.22					683800
(c)	Key Managerial Personnel	1	637800			637800	2.07	637800		637800	2.07					637800
(f)	Investor Education and Protection Fund (IEPF)	1	12070			12070	0.04	12070		12070	0.04					12070
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	286	663687			663687	2.15	663687		663687	2.15					663687
(h)	Resident Individuals holding nominal share capital	54	8661583			8661583	28.1	8661583		8661583	28.1					8661583

	in excess of Rs. 2 lakhs															
(l)	Bodies Corporate	15	19766130			19766130	64.11	19766130		19766130	64.11					19766130
(m)	Any Other (specify)	2	404270			404270	1.31	404270		404270	1.31					404270
Sub-Total (B)(4)		366	30829340			30829340	100	30829340		30829340	100					30829340
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		366	30829340			30829340	100	30829340		30829340	100					30829340
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
Total (A+B+C2)		366	30829340			30829340	100	30829340		30829340	100					30829340
Total (A+B+C)		366	30829340			30829340	100	30829340		30829340	100					30829340

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(2)	Foreign															
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(2)	Institutions (Foreign)															
(3)	Central Government / State Government(s)															
(4)	Non-institutions															
(b)	Directors and their relatives (excluding independent directors and nominee directors)	2.22											683800	0	0	0
(c)	Key Managerial Personnel	2.07											637800	0	0	0
(f)	Investor Education and Protection Fund (IEPF)	0.04											12070	0	0	0
(g)	Resident Individuals holding nominal share capital	2.15											522587	0	0	0

	up to Rs. 2 lakhs															
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	28.1											8605283	0	0	0
(l)	Bodies Corporate	64.11											19764630	0	0	0
(m)	Any Other (specify)	1.31											404270	0	0	0
Sub-Total (B)(4)		100											30630440	0	0	0
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		100											30630440	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
Total (A+B+C2)		100											30630440			
Total (A+B+C)		100											30630440			
Disclosure of notes on shareholding pattern																Textual Information(1)

Text Block	
Textual Information(1)	This shareholding pattern has been prepared based on the shareholding data received from the RTA as of 30.09.2026 under Regulation 31(b) of the SEBI LODR Regulations. It does not reflect changes in holdings that became effective in the demat accounts after the quarter ended on 30.09.2026.

Bodies Corporate							
Sr. No.	1	2	3	4	5	6	7
Name of the Shareholders (I)	AGILE FINSERV PRIVATE LIMITED	INSTA APPHANCED PRIVATE LIMITED	V P DIAGNOSTICS PRIVATE LIMITED	HAMCO ISPAT PRIVATE LIMITED	GLOSEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	UJJWAL FINSERV PRIVATE LIMITED	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED
PAN (II)							
No. of fully paid up equity shares held (IV)	5788200	4514650	2850000	2750000	1204600	1200000	425000
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	5788200	4514650	2850000	2750000	1204600	1200000	425000
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	18.77	14.64	9.24	8.92	3.91	3.89	1.38
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	5788200	4514650	2850000	2750000	1204600	1200000	425000
Total	5788200	4514650	2850000	2750000	1204600	1200000	425000
Total as a % of Total Voting rights	18.77	14.64	9.24	8.92	3.91	3.89	1.38
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	5788200	4514650	2850000	2750000	1204600	1200000	425000
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	18.77	14.64	9.24	8.92	3.91	3.89	1.38
Number of equity shares held in dematerialized form (XIV)	5788200	4514650	2850000	2750000	1204600	1200000	425000
Reason for not providing PAN							

Reason for not providing PAN							
Sub-categorization of shares							
Sub-category (i)	0	0	0	0	0	0	0
Sub-category (ii)	0	0	0	0	0	0	0
Sub-category (iii)	0	0	0	0	0	0	0

Bodies Corporate			
Sr. No.	8	9	
Name of the Shareholders (I)	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	BRAINWIZ SERVICES PRIVATE LIMITED	Click here to go back
PAN (II)			Total
No. of fully paid up equity shares held (IV)	362500	322880	19417830
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	362500	322880	19417830
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.18	1.05	62.98
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	362500	322880	19417830
Total	362500	322880	19417830
Total as a % of Total Voting rights	1.18	1.05	62.98
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	362500	322880	19417830
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.18	1.05	62.98
Number of equity shares held in dematerialized form (XIV)	362500	322880	19417830
Reason for not providing PAN			
Reason for not providing PAN			
Sub-categorization of shares			

Shareholding (No. of shares) under			
Sub-category (i)	0	0	0
Sub-category (ii)	0	0	0
Sub-category (iii)	0	0	0

Key Managerial Personnel		
Sr. No.	1	
Name of the Shareholders (I)	KUMAR SHALYA GUPTA	Click here to go back
PAN (II)		Total
No. of fully paid up equity shares held (IV)	637800	637800
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	637800	637800
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	2.07	2.07
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	637800	637800
Total	637800	637800
Total as a % of Total Voting rights	2.07	2.07
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	637800	637800
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	2.07	2.07
Number of equity shares held in dematerialized form (XIV)	637800	637800
Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		

Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Individuals - ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.							
Sr. No.	1	2	3	4	5	6	7
Name of the Shareholders (I)	KALYANA CHAKRAVARTHY PILLA	JASJOT SINGH VIRK	CHIRAG GUPTA	JASHNEEV KAPOOR	KUMAR UTTAM	AMAN SOOD	PRINCE UTTAM
PAN (II)							
No. of fully paid up equity shares held (IV)	1740000	780000	580000	500000	450000	380000	330000
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	1740000	780000	580000	500000	450000	380000	330000
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	5.64	2.53	1.88	1.62	1.46	1.23	1.07
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	1740000	780000	580000	500000	450000	380000	330000
Total	1740000	780000	580000	500000	450000	380000	330000
Total as a % of Total Voting rights	5.64	2.53	1.88	1.62	1.46	1.23	1.07
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	1740000	780000	580000	500000	450000	380000	330000
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	5.64	2.53	1.88	1.62	1.46	1.23	1.07
Number of equity shares held in dematerialized form (XIV)	1740000	780000	580000	500000	450000	380000	330000
Reason for not providing PAN							
Reason for not providing PAN							
Sub-categorization of shares							

Sub-category (i)	0	0	0	0	0	0	0
Sub-category (ii)	0	0	0	0	0	0	0
Sub-category (iii)	0	0	0	0	0	0	0

Individuals - ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	
Sr. No.	
Name of the Shareholders (I)	Click here to go back
PAN (II)	Total
No. of fully paid up equity shares held (IV)	4760000
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	4760000
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	15.44
Number of Voting Rights held in each class of securities (IX)	
Class eg: X	4760000
Total	4760000
Total as a % of Total Voting rights	15.44
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	4760000
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	15.44
Number of equity shares held in dematerialized form (XIV)	4760000
Reason for not providing PAN	
Reason for not providing PAN	
Sub-categorization of shares	

Shareholding (No. of shares) under	
Sub-category (i)	0
Sub-category (ii)	0
Sub-category (iii)	0

Any Other (specify)		
Sr. No.	1	
Category	HUF	
Category / More than 1 percentage	Category	
Name of the Shareholders (I)		Click here to go back
PAN (II)		Total
No. of the Shareholders (I)	1	1
No. of fully paid up equity shares held (IV)	359770	359770
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	359770	359770
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.17	1.17
Number of Voting Rights held in each class of securities (IX)		
Class eg: X	359770	359770
Total	359770	359770
Total as a % of Total Voting rights	1.17	1.17
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	359770	359770
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	1.17	1.17
Number of equity shares held in dematerialized form (XIV)	359770	359770

Reason for not providing PAN		
Reason for not providing PAN		
Sub-categorization of shares		
Shareholding (No. of shares) under		
Sub-category (i)	0	0
Sub-category (ii)	0	0
Sub-category (iii)	0	0

Sr. No.	Name of Shareholder	Name of the PAC	Number of shares	Percentage of shareholding by PAC
1	Kalyana Chakravarthy Pilla	Kalyana Chakravarthy Pilla	1740000	5.64
2	Insta Apphanced Private Limited	Insta Apphanced Private Limited	4514650	14.64
3	Agile Finserv Private Limited	Agile Finserv Private Limited	5788200	18.77
4	Agile Finserv Private Limited	Northern India Consultants Private Limited	362500	1.18
5	Agile Finserv Private Limited	Dinesh Gupta HUF	44500	0.14
6	Agile Finserv Private Limited	Deepali Gupta	600	0
7	Agile Finserv Private Limited	Kanika Gupta	170000	0.55
8	Agile Finserv Private Limited	Raman Kumar Gupta	62000	0.2
9	Agile Finserv Private Limited	Harish Kumar Gupta	75000	0.24
10	Agile Finserv Private Limited	Shubham Gupta	37300	0.12
11	Agile Finserv Private Limited	Kumar Shalya Gupta	637800	2.07
12	Agile Finserv Private Limited	Megha Saggar	90000	0.29
13	Agile Finserv Private Limited	Gaurav Mittal	58000	0.19
14	Agile Finserv Private Limited	Monica Mittal	62000	0.2
15	Agile Finserv Private Limited	Kashvi Mittal	74000	0.24
16	Agile Finserv Private Limited	Monika Gupta	75000	0.24
17	Agile Finserv Private Limited	Sparsh Gupta	62000	0.2
18	Agile Finserv Private Limited	Aakash Gupta	37000	0.12
19	Glosec Sub Broker and Marketing Services Private Limited	Glosec Sub Broker and Marketing Services Private Limited	1204600	3.91
20	Hamco Ispat Private Limited	Hamco Ispat Private Limited	2750000	8.92
21	Hamco Ispat Private Limited	Meghal Gupta	120000	0.39
22	Hamco Ispat Private Limited	Neha Gupta	115230	0.37
23	Hamco Ispat Private Limited	Shant Kumar Gupta HUF	359770	1.17
24	Hamco Ispat Private Limited	Manthan Gupta	254000	0.82

Significant Beneficial Owners																
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
											Whether by virtue of:					
	Name	PAN	Passport No. in case of a foreign national	Nationality	Nationality (Applicable in case of Any other is selected)	Name	PAN	Passport No. in case of a foreign national	Nationality	Nationality (Applicable in case of Any other is selected)	Shares	Voting rights	Rights on distributable dividend or any other distribution	Exercise of control	Exercise of significant influence	
1	Ashu Gupta			India		Insta Apphanced Private Limited			India		13.13			No	No	30-09-2025
										Total:	**13.13**	**0**	**0**			