General information about company		
Scrip code	000000	
NSE Symbol	000000	
MSEI Symbol	CRED	
ISIN	INE405N01016	
Name of the entity	Credifin Limited (Formerly known as PHF Leasing Ltd)	
Date of start of financial year	01-04-2026	
Date of end of financial year	31-03-2027	
Reporting Quarter Type	Quarterly	
Date of Quarter Ending	30-06-2026	
Type of company	Equity	
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	Yes	
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	Yes	
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	No	No shares or voting rights have been acquired aggregating to five percent or more in an unlisted company and there has been no change in the holding from the last diclosure made under this proviso exceeding two percent of the shareholding or voting right in the unlisted company during the quarter
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	No	During the quarter no fine or penalty are imposed on the company which are lower than the monetary thresholds specified in terms of Para A(20) of Part A of Schedule III of LODR.
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax	No	There has been no ongoing tax litigations or disputes in terms of the provisions of Para B (8) of Part A of Schedule III of LODR read with Annexure 18 of the Master Circular

Litigations or Disputes is Applicable to the entity?	SEBI/HO/CFD/PoD2/CIR/P/0155, the pendency of any litagagtion(s) or dispute (s) or the outcome of which may have material impact on the Company during the quarter.
Risk management committee	Not Applicable
Market Capitalisation as per immediate previous Financial Year	Any other
Is SCORE ID Available ?	Yes
SCORE Registration ID	p00559
Reason For No SCORE ID	
Type of Submission	Original
Remarks (website dissemination)	
Remarks for Exchange (not for Website Dissemination)	

Annexure I

Annexure I to be submitted by listed entity on quarterly basis

I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory	
Whether the listed entity has a Regular Chairperson	No
Whether Chairperson is related to MD or CEO	No

Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	Vijay Kumar Sareen		07978240	Executive Director	Not Applicable		24-12-1959
2	Mr	Ashwani Kumar Jindal		00670384	Non-Executive - Independent Director	Not Applicable		14-05-1973
3	Ms	Aditi Kapur		06597596	Non-Executive - Independent Director	Not Applicable		29-09-1987
4	Mr	Meghal Gupta		09179500	Non-Executive - Non Independent Director	Not Applicable		20-01-1995
5	Mr	Sunil Kumar Mehta		10910371	Non-Executive - Independent Director	Not Applicable		14-11-1964
6	Mr	Kumar Shalya Gupta		07553217	Executive Director	Not Applicable	CEO-MD	18-11-1990

I. Composition of Board of Directors					
Disqualification of Directors under section 164 of the Companies Act, 2013					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active

I. Composition of Board of Directors													
Sr	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & reg. 17A(2)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	NA		07-03-2020	06-05-2021			1	0	2	0			
2	NA		07-03-2020	07-03-2025		75	2	2	4	3			
3	NA		26-06-2021			60	1	1	1	0			
4	NA		20-05-2021				1	0	1	0			
5	NA		06-03-2025			15	1	1	2	1			
6	NA		04-08-2025				1	0	1	0			

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00670384	Ashwani Kumar Jindal	Non-Executive - Independent Director	Chairperson	03-09-2020		
2	07978240	Vijay Kumar Sareen	Executive Director	Member	06-05-2021		
3	06597596	Aditi Kapur	Non-Executive - Independent Director	Member	26-06-2021		
4	10910371	Sunil Kumar Mehta	Non-Executive - Independent Director	Member	25-04-2025		

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	06597596	Aditi Kapur	Non-Executive - Independent Director	Chairperson	09-11-2024		
2	00670384	Ashwani Kumar Jindal	Non-Executive - Independent Director	Member	03-09-2020		
3	10910371	Sunil Kumar Mehta	Non-Executive - Independent Director	Member	25-04-2025		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	10910371	Sunil Kumar Mehta	Non-Executive - Independent Director	Chairperson	25-04-2025		
2	07978240	Vijay Kumar Sareen	Executive Director	Member	06-05-2021		
3	09179500	Meghal Gupta	Non-Executive - Non Independent Director	Member	03-11-2021		
4	07553217	Kumar Shalya Gupta	Executive Director	Member	04-08-2025		

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks

Other Committee						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks

Annexure 1

Annexure 1

III. Meeting of Board of Directors

Disclosure of notes on meeting of board of directors explanatory								
Sr. No.	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	03-02-2026				Yes	6	6	3
2	07-02-2026		3		Yes	6	5	3
3		05-05-2026	86		Yes	6	6	3

Annexure 1

IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory										
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Nomination and remuneration committee	06-02-2026				Yes	3	2	2	0
2	Nomination and remuneration committee	05-05-2026	87			Yes	3	3	3	0
3	Audit Committee	03-02-2026				Yes	4	4	3	0
4	Audit Committee	05-05-2026	90			Yes	4	4	3	0

Annexure 1		
V. Affirmations		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	NA
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes

Annexure 1		
Sr	Subject	Compliance status
1	Name of signatory	MANIKA ARORA
2	Designation	Company Secretary and Compliance Officer

Details of Cyber security incidence		
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event

Signatory Details	
Name of signatory	MANIKA ARORA
Designation of person	Company Secretary and Compliance Officer
Place	JALANDHAR
Date	20-07-2026

Investor Grievance Details	
No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	0
No. of investor complaints disposed off during the Quarter	0
No. of investor complaints those remaining unresolved at the end of the Quarter	0