

About Us

PHF Leasing Ltd. founded in 1992, is a pioneer in providing loans and financing of vehicles to customers. Company is primarily engaged in financing of all types of Vehicles, Moveable assets, Commercial Vehicles, Two Wheelers and Three Wheelers which are either generating income or has economic value to the customer in India. Company classifies its customers as 'Borrowers'. Company's core business is investing in hypothecations of Commercial Vehicles, Two Wheelers & Three Wheelers which have profitable worth and financing / providing loans and certain other basic financial services to its progressive poor and other Borrowers. Our Borrowers are predominantly located in rural areas in India and Company makes available loans and finance to them mainly for use for the personal consumption, businesses or for other income generating activities.

In its Core Business, Company operates with transparent policies, well- managed team at Head Office & Branches and positive efforts of field officers. Customers are mainly based at three branches located at Amritsar, Batala and Kapurthala in which the hypothecation of Commercial Vehicles, Two Wheelers and Three Wheelers services and other services of financing and loans for purchase of new or used vehicles from dealers are provided.

Furthermore, the Company's focus has always been to develop excellent long term relationship with lessees, suppliers, lenders and employees